

Barclays Travel Benefit Schedule

Premier Charge Card

Summary of Key Benefits

Summary of Key Benefits

Cover	Limit of Cover (up to)	Excess
Cancellation and Curtailment	£3,000	£75
Delay Cover	£20 per hour (After the first 12 hours)	
	£240 (£400 for a group travelling together)	NIL
Missed Departure	£500 (£1,000 for a group travelling together)	NIL
Medical Emergency and Associated Expenses	£1,000,000	£150
Hospital Benefit	£25 per day/ £750 max.	£25
Personal Accident		
Death	£25,000	NIL
Loss of sight/limbs	£25,000	NIL
Permanent Total Disablement	£25,000	NIL
Personal Belongings	£1,500	£50
Single Article Limit	£250	
Valuables	£250	
Delayed Baggage	£25 per hour/ £300 max.	
Personal Money	£500	£50
Cash	£250	
Personal Liability	£1,000,000	
Legal Expenses	£25,000	

Winter Sports Cover

Cover	Limit of Cover (up to)
Ski Hire	£20 per day/£250
Ski Pack	£150
Piste Closure	£20 per day/£200
Avalanche and Landslide	£100

Premier Charge Card Travel Insurance Benefits

These insurance benefits are provided at no extra cost to Barclays Premier Charge Card Holders and when travelling with the Cardholder, their immediate family and additional cardholders only.

In order to qualify for the cover included in this Benefit Schedule you must hold a valid Barclays Premier Charge Card and have paid for all travel arrangements (travel, transport and accommodation) using this card.

Any costs paid in cash, even where such cash has been obtained by means of a cash withdrawal using your Barclays Premier Charge Card or paid using nectar points or any other reward points will not be eligible for cover. Travel arrangements paid by means other than the use of your Barclays Premier Charge Card will not qualify you for cover.

Proof of payment using your Barclays Premier Charge Card will be requested in the event of a claim. If you are unable to provide evidence that the trip was booked on your card please call the Customer Service Line **0800 161 5305 (+44 1604 230 230)** and Barclaycard may be able to provide validation of the transaction on your behalf.

The geographical limits of your cover:

You are covered for any trip made worldwide outside your normal country of residence or travel within your normal country of residence provided the trip is pre-booked using your Barclays Premier Charge card and involves at least two nights duration.

If there are any changes to these benefits, Barclays Bank UK PLC will send you a new Benefit Schedule at the beginning of each year.

This Benefit Schedule constitutes a contract between Barclays Bank UK PLC and the Insurer and contains full details of the cover and conditions you must satisfy and is the basis on which all claims will be settled.

If the terms and conditions of the Benefit Schedule have been met, we will pay you or your personal representative if you make a valid claim.

Please be aware that the benefits do not provide cover for every eventuality. You should read the Benefit Schedule carefully to ensure that this meets with your requirements. Please keep this in a safe place and take it with you on your trip.

Important Telephone Numbers	
Customer Service	0800 161 5305 or +44 1604 230 230
Claims	+44 (0)203 285 7770
Emergency Medical Assistance (24 Hours)	
Calling from the United Kingdom	0203 285 7770
For Europe and the rest of the world	+44 203 285 7770

For your protection, your calls may be recorded and may be monitored.

24 Hour Emergency Medical Assistance

The Emergency Service is available 24 hours a day to help you in a medical emergency and can arrange, where appropriate, admission to hospital, ambulance transfers and air repatriation if medically necessary.

If you need medical treatment abroad or have to go into hospital or require medical assistance during your trip or need to return home early, you must call us first for authorisation before you agree to make any payment. If you do not do this, we may not pay your claim.

Telephone Numbers 24 Hour Emergency Service	
Calling from the United Kingdom	0203 285 7770
or Fax	0845 280 1487
24 Hour Emergency Service in all other countries	
Telephone	+44 203 285 7770
Fax	+44 1737 815 1487

When contacting the emergency service, you will need to provide the following information:

- Your name
- Your address and contact details
- Your card number
- The dates of your trip
- The type of assistance you need

It is a condition of the cover that we can decide on the most suitable, practical and reasonable solution to any problem.

- j) the cost of replacing damaged dentures;
- k) loss or theft of or damage to winter sports equipment;
- l) **your personal belongings** if they are delayed, detained or confiscated by customs or other officials;
- m) **your personal belongings** if they are lost or damaged as a result of wear and tear, depreciation in value, damage caused by moth or vermin or any process of cleaning, repairing or restoring;
- n) any claim excluded by the general exclusions.

We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim for each **beneficiary** under this Section.

Conditions

We will not pay you if:

- a) you fail to exercise reasonable care for the safety and supervision of your property;
- b) you fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft;
- c) you fail to obtain a carriers report or in the case of an airline a Property Irregularity Report where your property has been lost or damaged in transit;
- d) **your personal belongings** are delayed, detained or confiscated by customs or other officials.

Personal Money

We will pay you up to £500 (limited to £250 in respect of cash) if you lose or have **your personal money** stolen during your trip.

Exclusions

We will not pay for:

- a) more than £250 for loss of cash unless the **personal money** was, at the time of loss or theft deposited in a safe or safety deposit box or left in your locked personal accommodation;
- b) loss caused by depreciation in value or shortage caused by error or omission;
- c) loss of travellers cheques if you have not complied with the issuers conditions or where the issuer provides a replacement service;
- d) loss or theft from a vehicle;
- e) loss or theft of **personal money** which you have left in baggage checked in by a carrier;
- f) loss or theft of ski lift pass;
- g) any claim excluded by the general exclusions;
- h) **your personal money** if it is delayed, detained or confiscated by customs or other officials.

We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim for each **beneficiary** under this Section.

Conditions

We will not pay you if:

- a) you fail to exercise reasonable care for the safety and supervision of your property;
- b) you fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft;
- c) you fail to obtain a carriers report or in the case of an airline a Property Irregularity Report where your property has been lost or damaged in transit;
- d) your personal money is delayed, detained or confiscated by customs or other officials.

Personal Liability

We will pay up to £1,000,000 in respect of any one occurrence and in total for accidental bodily injury to another person or accidental damage to someone else's property occurring during a trip outside your country of residence which you legally have to pay. This cover is only for accidental injury or damage to the property of people other than your employee, close relative or travelling companion(s) or property which is not owned by you or being looked after by you or a close relative or travelling companion(s), other than in respect of your commercial holiday let.

We will also pay for your legal expenses and any claimant's costs payable but we must give our written consent to this.

Exclusions

We will not pay you a personal liability claim for:

- a) liability caused directly or indirectly by you owning, or the use of, animals (except domestic animals), firearms (except licensed sporting guns used for recreational purposes only), any aircraft, motorised vehicle, boat or any other form of motorised leisure equipment (unless it is a boat designed for and being used as accommodation and is permanently moored);
- b) employer's liability or liability caused by carrying out contracts, supplying goods and services, or you doing your job;
- c) the transmission of any communicable disease;
- d) any claim excluded by the General Exclusions.

Conditions

You must send us any writ, summons (court claim form) or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Legal Expenses

We will pay you up to £25,000 for reasonable and necessary legal costs you or your legal personal representative(s) have to pay in order to claim compensation or damages for your personal injury or death caused by the negligence of a third party during the period of cover.

We have complete control over the legal proceedings, but **you** can recommend a suitable solicitor or other appropriately qualified person to represent **you** but **we** do not have to appoint them. **We** will not pay legal expenses for bringing a legal action in more than one country for the same event. If there is any dispute between **you** and **us** in relation to this Section then **you** may refer this dispute to arbitration.

Exclusions

We will not pay for:

- a) claims against **the insurer**, **us** or **our agents**.
- b) claims against **your travelling companion(s)**;
- c) actions against a **close relative(s)**;
- d) legal expenses which **you** have incurred before **we** have agreed to support **you**;
- e) claims relating to a case that **we** think **you** are unlikely to win or where the cost of action could be more than the settlement or where there is no reasonable prospect of any award being paid;
- f) incidental expenses such as travelling costs;
- g) any claim excluded by the General Exclusions.

Emergency Advice and Assistance

If during the **period of cover** or within seven days after the **period of cover** **you** need help or advice in respect of a general nature for an **accident** or event that happened during **your trip**, a 24-hour telephone service is available to offer practical advice and assistance.

If **you** need help during **your trip**, a 24 hour emergency telephone number is available – please telephone +44 (0)203 285 7770

Legal Consultation

In the event that criminal proceedings are brought against **you** in a court outside **your country of residence** as a result of any **accidental** action by **you** to a third party which happens during the **period of cover**, **we** will pay up to £100 for a local lawyer to visit **you**.

Exclusions

We shall not be liable for:

- a) any fees, costs or other expenses incurred before **we** have agreed to accept them;
- b) any action against **you** or by **you** other than in **your private capacity**;
- c) payment of fines;
- d) any legal costs until all other insurance's providing legal costs are exhausted;
- e) any event occurring within **your country of residence**;
- f) any **accident** or injury whilst **you** are participating in any **hazardous activities**;
- g) **we** will not pay legal consultation costs for any action against **you** in respect of any invoices or other debts **you** have not paid or any other civil proceedings brought against **you**;
- h) **we** will not pay **you** for any claim excluded by the General Exclusions.

Section 4 – Winter Sports Cover

Ski Hire

We will pay you up to £250 if your own equipment is temporarily lost in transit on the outward journey or is lost, damaged or stolen during the trip.

Ski Pack

We will pay you up to £150 for the unused part of ski pack costs that you have not used if you fall ill or become injured during the trip. (Ski pack means ski hire, ski lessons and lift pass).

Piste closure

We will pay you up to £200 (£20 per day) for extra costs of transport and ski lift pass if you have to travel to another resort if you are unable to ski due to adverse weather conditions at your pre-booked resort (only available for trips between 15th December and 31st March).

If it is not possible to travel to another resort or it is not possible to ski, we will pay £20 per day for each 24-hour period you are unable to ski.

Avalanche and Landslide

We will pay you up to £100 for extra travel and accommodation costs if an avalanche or landslide delays your arrival at or departure from the booked resort.

Ski Hire

Exclusions

We will not pay for:

- a) loss or damage caused by general wear and tear;
- b) any money you can get from someone or somewhere else;
- c) any claim excluded by the general exclusions.

Conditions

We will not pay you the benefits for Winter sports expenses if:

- a) you fail to exercise reasonable care for the safety and supervision of your property;
- b) you fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft;
- c) you fail to obtain a carriers report or in the case of an airline a Property Irregularity Report where your property has been lost or damaged in transit;
- d) your personal belongings are delayed, detained or confiscated by customs or other officials.

Ski Pack

Exclusions

We will not pay for:

- a) accidental injury, illness or death caused directly or indirectly by your participation in the following winter sports – ski-racing, ski-jumping, snowboarding without a leash, off-piste skiing unless accompanied by a qualified guide or instructor, heliskiing, ice hockey, bobsleighting, the use of skeletons, toboggans or luges, freestyle skiing, competitive skiing;

b) we will not pay you for any claim excluded by the general exclusions.

Piste Closure

Exclusions

We will not pay for:

- a) any expenses you can claim under any other insurance;
- b) any claim excluded by the general exclusions.

Conditions

You must obtain written confirmation from the appropriate authority to confirm that the piste was closed and/or it was not possible to travel to another resort.

Avalanche and landslide

Exclusions

We will not pay for:

- a) any expenses you can claim under any other insurance;
- b) any claim excluded by the general conditions.

Conditions

You must obtain written confirmation from the appropriate authority to confirm the period of delay. You will also need to tell us the scheduled time of your arrival/ departure and the actual time of your arrival/ departure.

Section 5 – General Exclusions and Conditions

We will not pay for any claim caused by:

- a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Medical Emergency and Associated Expenses and Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip;
- b) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- c) pressure waves caused by aircraft or other flying machines travelling at sonic or supersonic speeds;
- d) your property being held, taken, destroyed or damaged under the order of any police government or custom officials;
- e) any claim arising from any material fact that you knew about when you booked your trip unless we agreed to it in writing;
- f) any currency exchange rate changes;
- g) any loss or expense recoverable under any other insurance policy;
- h) any criminal act committed by you;
- i) any consequential loss other than as specified in this Benefit Schedule;

- j) any restrictions caused by the law of the country;
- k) **you** being under the influence of alcohol, solvents or drugs, (except drugs prescribed by a doctor other than for the treatment of drug abuse);
- l) **your** engagement in or practice of: manual work with the exception of: bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light manual work at ground level including retail work and fruit picking (excluding the use of cutting tools, power tools and machinery), flying except as a fare paying passenger in a fully-licensed passenger carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving license is held permitting the use of such vehicles and **you** and **your** passengers are wearing helmets, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests of speed or endurance
- m) any claim resulting in **your** involvement in a fight except in self-defence
- n) **your** travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- o) operational duties as a member of the armed forces
- p) any claim caused by **you** climbing, jumping or moving from one balcony to another regardless of the height of the balcony
- q) any condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
- r) **Your** travel to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all travel.
- s) the insurance does not cover claims directly or indirectly resulting from:
 - i. equipment (whether **you** own it or not) failing, or being unable to correctly recognise data representing any date in such a way that it does not work properly or at all;
 - ii. the fear of equipment (whether **you** own it or not) failing, or being unable to correctly recognise data representing any date in such a way that it does not work properly or at all;
 - iii. computer viruses.

Equipment includes computers and anything else, which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software that prevents any operating system, computer program or software working properly or not at all.

Conditions

You must comply with these conditions as failure to do so may result in you not being fully covered and a claim not being paid. These conditions apply to the whole Benefit Schedule:

- a) you must take all reasonable steps to prevent and minimise loss;
- b) you must tell us in writing as soon as possible after any event, which leads or may lead to a claim under this Benefit Schedule. You must also tell us as soon as possible if you know of any actual or intended legal action against you;
- c) you must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission
- d) you, or any person acting for you, must not deal with any claim against you without our written agreement;
- e) you or your legal personal representative(s) must supply at your own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies which may cover the loss. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. Please keep copies of all documents sent to us;
- f) if you claim for injury or illness we may require (and pay for) you to be medically examined. We may also require (and pay for) a post mortem examination if you die;
- g) you are obliged to inform us of any other insurance that may (or may not) cover the claim you are making;
- h) if you are covered for the same loss by another insurance policy, no payment will be made under this cover. This condition does not apply to the Personal Accident or Hospital Benefit cover;
- i) we can take over, and conduct in your name, any legal action. We may also take proceedings at our expense and for our benefit, but in your name, to get back any money we have paid to anyone else under this cover;
- j) if you or any person acting for you makes a claim or statement knowing that it is not true (including exaggerating a claim or giving forged or false documents or evidence) this cover will immediately become voidable and we will not pay any claim;
- k) you should not destroy damaged articles as we may request sight of them;
- l) if we provide transportation or settle your claim and as a result you have unused travel ticket(s) you must surrender these tickets to us. If you do not we will deduct the amount of those tickets from any amount paid to you
- m) we have the right to inform the police about any false claim.
- n) we have the right, if we choose, in your name but at our expense to:
 - I. Take over the defence or settlement of any claim;
 - II. Take legal action in your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made;

III. Take any action to get back any lost property or property believed to be lost;

o) if you possess multiple Barclays Bank UK PLC cards you may only claim and we will only pay up to the highest limit of the cards, the benefit values will not be cumulative

The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties).

Section 6 – Claims Procedure

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim.
 - a) In the event of an emergency you should first call AXA on telephone **+44 (0)203 285 7770** (any minor illness or injury costs must be paid for by you and reclaimed).
 - b) For all other claims telephone our Claims Helpline on **+44 (0)203 285 7770** (Monday – Friday 9:00 – 17:00) to obtain a claim form. You will need to give:

- your name,
- your covered card number,
- brief details of your claim.

Alternatively you can email our Claims Helpline on claims@axa-travel-insurance.com

You will need to provide:

- your name,
- the last 4 digits of your covered card number,
- your address including the postcode,
- the section under which you wish to make a claim.

We ask that you notify us within 30 days of you becoming aware of an incident or loss leading to a claim or as soon as reasonably possible, and you return your completed claim form and any additional information to AXA as soon as possible.

3. Additional Information.

You must supply all of your original invoices, receipts and reports etc. You should check the section under which you are claiming for any specific conditions and details of any supporting evidence that you must give AXA.

It is always advisable to keep copies of all the documents that you send to AXA.

4. Claims Handling Agents.

To help AXA agree a quick and fair settlement of a claim, it may sometimes be necessary for AXA to appoint a claims handling agent.

Section 7 – Complaints Procedure

As a customer of AXA you have the right to expect the best possible service and support. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

In our experience, many problems can be resolved by speaking to the staff directly responsible for the handling of your cover or claim. They will do their best to address the problem and in our experience most issues can be resolved satisfactorily at this stage

When you contact us we promise to;

- fully investigate your complaint
- keep you informed of progress
- do everything possible to resolve your complaint
- learn from our mistakes
- use the information from your complaint to proactively improve our service in the future.

If your complaint is not resolved or if you are unhappy with our response, then you can progress your complaint with our Customer Relations Team.

They will carry out a separate investigation and full review that will be concluded by us issuing a final response letter. We will issue our final response within eight weeks of your original complaint. If it is not possible to issue our response within this timescale we will write to you explaining why.

The Customer Relations Officer

AXA Travel Insurance Limited

The Quadrangle

106-118 Station Road

Redhill

RH1 1PR

Telephone +44 1737 815 227

Email: claimcomplaints@axa-travel-insurance.com

What to do if you are still not satisfied.

If you are still not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

The Financial Ombudsman Service

Financial Ombudsman Service (Insurance Division)

Exchange Tower

Harbour Exchange Square

London

E14 9SR

Telephone 0800 023 4567, free for people phoning from a 'fixed line' (for example, a landline at home), or 0300 123 9123

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your rights

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Data Protection

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered in order to administer the insurance policy and any claims which may arise. You should show this notice to any other person covered under your insurance benefits. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

Use of your personal data

By providing your personal information in the course of using our services, you acknowledge that we may process your personal information. You also consent to our use of your sensitive information. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice available at www.axapartners.com/en/privacy-policy.

Processing your personal information is necessary in order to provide you with an insurance policy and other services. We also use your data to comply with our legal obligations, or where it is in our legitimate interests when managing our business. If you do not provide this information we will be unable to offer you a policy or process your claim.

We use your information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of you or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using our services, you consent to us using such information for these purposes.

- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the UK or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations. **You** are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer
 AXA Travel Insurance
 106-108 Station Road
 Redhill
 RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Alternatively, a hard copy is available from us on request.

The Data Controller

The Data Controller is IPA Dublin.

Protection of your personal data

The security of **your** personal information is very important to **us** and **we** are compliant with all current data protection legislation. All personal information that **you** supply to **us** either in respect of yourself or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be held by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by **us** (which may include other companies within the AXA Group) or **our** agents. **Your** personal and sensitive data may also be shared with the underwriter of **our** insurance products.

It may be necessary to pass **your** personal and sensitive data to other companies for processing on **our** behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate Data

If **you** believe that **we** are holding inaccurate information about **you**, please contact the team responsible for administering **your** benefits and they will be happy to correct any errors.

Telephone calls

Please note that for **our** mutual protection telephone calls to AXA may be monitored and/or recorded.

Fraud prevention, detection & claims history

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity
 - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls to 0845 numbers will cost no more than 5p per minute plus your phone company's access charge. (International calls will be charged at a higher rate). Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

Have a safe trip

We are working with the Foreign, Commonwealth & Development Office to do all that we can to help travellers stay safe overseas. Before you go overseas, check out the FCDO website, at www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, and up-to-date country-specific information.

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 759676). Registered in England No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank UK PLC adheres to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk