

## Barclays and Barclaycard Avios Rewards

### Dual Avios Reward rules

Here are some things you should know before you read the rest of this document:

- These Dual Avios Reward rules (the **rules**) are separate to your credit card agreement (your **Barclaycard Terms and Conditions**) and the main agreement between you and Barclays Bank UK Plc set out in 'Barclays and you' (your **Retail Customer Agreement**). They're also separate to the Barclaycard Avios Rewards Rules and the Barclays Avios Rewards Additional Conditions. These rules explain when you'll be eligible for, and receive, the Dual Avios Reward (**Dual Reward**). You should read them together with your Barclaycard Terms and Conditions, your Retail Customer Agreement, the Barclaycard Avios Rewards Rules, and the Barclays Avios Rewards Additional Conditions.
- In the event of any inconsistency between these rules and your Barclaycard Terms and Conditions, your Retail Customer Agreement, the Barclaycard Avios Rewards Rules, and the Barclays Avios Rewards Additional Conditions, these rules will apply in relation to your Dual Reward.
- Just so you know, when we refer to "we", or "us" in these rules, we mean Barclays Bank UK PLC. When we refer to "you", we mean you, the person who is a Dual Reward customer.

### When you'll be eligible for the Dual Reward

You'll be eligible for the Dual Reward when you hold a Barclaycard Avios Plus card with us and you've also joined Barclays Avios Rewards (a **Dual Reward customer**). It doesn't matter which product you opened or joined first, or whether you're a new or existing customer - you can still be a Dual Reward customer.

You'll be automatically enrolled for the Dual Reward as soon as you're a Dual Reward customer. We'll let you know that you've been enrolled either by email, in the Barclays app, or when you receive your terms and conditions for what you've opened or joined most recently.

### What is the Dual Reward

The Dual Reward is £5 a month.

The Dual Reward will be paid into your nominated current account for Barclays Avios Rewards. This will be displayed on your nominated current account statement in the usual way.

We may notify you from time to time of promotions or other additional benefits for Dual Reward customers, which we may offer at our discretion. We'll tell you if any additional conditions apply to a promotion or additional benefit at the time of the offer.

### When you'll receive the Dual Reward

Your Dual Reward will be paid into your nominated current account on or around the second working day of the month.

You'll receive your first Dual Reward after you've been charged or billed the first monthly fee for the product you've opened or joined most recently.

If you've joined and opened both at the same time or within a thirty-day period of each other, when you'll receive your first Dual Reward depends on which fee you are billed or charged first:

- If you're billed your first monthly card fee first, you'll receive your first Dual Reward on or around the second working day of the month in which your first Barclays Avios Rewards monthly fee is charged against your nominated current account.
- If your Barclays Avios Rewards monthly fee is charged against your nominated current account first, you'll receive your first Dual Reward on or around the second working day of the month in which your next Barclays Avios Rewards monthly fee is charged against your nominated current account.

Otherwise, when you receive your first Dual Reward will depend on what you've opened or joined most recently:

- **Barclays Avios Rewards**
  - Your first Barclays Avios Rewards monthly fee is charged against your nominated current account on or around the second working day of the month as set out in your Barclays Avios Rewards Additional Conditions.
  - **You'll receive your first Dual Reward:** on or around the second working day of the month in which your first Barclays Avios Rewards monthly fee is charged against your nominated current account.

<b>Example – you've joined Barclays Avios Rewards most recently</b>
Your first Barclays Avios Rewards monthly fee is charged against your nominated current account on or around the second working day of November
You'll receive your first Dual Reward on or around the second working day of November

- **Barclaycard Avios Plus card account**
  - You're billed your first monthly card fee (shown in your statement).
  - **You'll receive your first Dual Reward:** on or around the second working day of the month in which your next Barclays Avios Rewards monthly fee is charged against your nominated current account.

<b>Example – you've opened your Barclaycard Avios Plus card account most recently</b>
You're billed your first monthly fee on 15 <sup>th</sup> October
You'll receive your first Dual Reward on or around the second working day of November

### **When you (temporarily) won't receive your Dual Reward**

Your Dual Reward will be temporarily suspended where you aren't charged or billed a monthly fee, or a monthly fee is waived, for either your Barclaycard Avios Plus card or for Barclays Avios

Rewards. That means you won't receive your Dual Reward on the second working day of the following month when this happens.

Don't worry - once you resume paying the monthly fee for both your Barclaycard Avios Plus card and for Barclays Avios Rewards, the Dual Reward will automatically resume. That means you'll receive your Dual Reward as usual following the month in which you've been charged and billed both monthly fees.

### Ending these rules

You'll stop being a Dual Reward customer when you either close your Barclaycard Avios Plus card account, cancel your Barclays Avios Rewards, or you close your nominated current account.

If we tell you we're:

- closing your nominated current account, or changing your nominated current account so that it is no longer eligible for Barclays Avios Rewards, for example changing it to a Barclays Bank Account in our Personal Banking service;
- cancelling your Barclays Avios Rewards; or
- closing your Barclaycard Avios Plus card account,

that means we're also ending your Dual Reward.

When you stop receiving the Dual Reward will depend on what you or we have closed or cancelled, and when.

When you or we close or cancel:

- **Barclaycard Avios Plus card:** you'll stop receiving your Dual Reward when you or we close your Barclaycard Avios Plus card account;
- **Barclays Avios Rewards:** if you or we cancel your Barclays Avios Rewards or close your nominated current account, or we change your nominated current account so that it is no longer eligible for Barclays Avios Rewards:
  - between 5pm on the last day of the month and midnight on the second working day of the following month, you'll receive your Dual Reward as usual on the second working day of the following month. You won't receive any Dual Reward after that.
  - after the second working day of the month and up to, but not including, 5pm on the last day of the month, you won't receive any further Dual Reward.

Example	
You cancel your Barclays Avios Rewards, or close your nominated current account between 5pm on the last day of October and midnight on the second working day of November	You cancel your Barclays Avios Rewards, or close your nominated current account, after the second working day of November and up to, but not including, the first working day of December
Your Dual Reward will be paid into your nominated current account as usual on the	You won't receive any further Dual Reward .

second working day of November. After that, you won't receive any Dual Reward .	
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We can stop your Dual Reward immediately if we reasonably believe you've acted unlawfully in obtaining your Avios.

Otherwise, we can end these rules by giving you two months' written notice.

### **Changing these rules**

We'll give you reasonable notice in writing if we change these rules. If a change is to your advantage, we may tell you about the change after we have made it.

The amended rules will apply automatically at the end of the notice period. If you don't want to agree to the change, you can end the Dual Reward as described in "ending these rules" above. If you don't do this, we'll assume you've accepted the change.

### **Keeping you informed**

We can give you notice electronically, which includes (but isn't limited to), email, Barclaycard or Barclays app updates or text message to an electronic address or phone number you have given us.

We won't send letters about your Dual Reward - all communication related to your Dual Reward is online.

### **How we use your data**

We are committed to protecting your personal data. We'll use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. In certain circumstances, we'll share your information with our trusted third parties for these purposes.

For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://barclays.co.uk/control-your-data), or you can request a copy from us.

Further information on how we'll use your information can be found in your Barclaycard Terms and Conditions and Retail Customer Agreement.

### **Tax implications**

You're responsible for your own tax obligations. It's your choice if you want to seek independent legal and tax advice. We aren't responsible for determining any tax liability you might have because you're receiving the Dual Reward, and we aren't able to advise you on this.