Barclays Infinite Terms and Conditions

These are the Terms and Conditions for your credit card account. They will help explain how your account works and other important things you need to know. We hope you’ll find them clear and easy to use. Please keep this document safe in case you need to refer to it.

Credit Card agreement regulated by the Consumer Credit Act 1974.

1. Introduction

This agreement is between us (Barclays Bank PLC, Barclaycard Centre, Northampton NN4 7SG) and you, the person who signed this agreement. Barclaycard is a trading name of Barclays Bank PLC. We’re authorised and regulated by the Financial Conduct Authority (25 The North Colonnade, Canary Wharf, London E14 5HS) to carry out activities relating to consumer credit.

Your card

With your account we’ll provide you with a card (or cards) to use. By the word ‘card’, we mean any credit card (or cards) or any alternative to a credit card that we provide you with to make transactions under this agreement. We tell you more about your card in the ‘Using your account’ section of this agreement.

Credit limit

We set your credit limit according to your circumstances, your account usage and history, information from other parts of the Barclays group, information we receive from credit reference agencies, and any other information we think is relevant.

We’ll tell you what your credit limit is when we first open your account. We’ll then review it from time to time. If we change your credit limit, we’ll write to let you know. We tell you more about your credit limit in the ‘Using your account’ section of this agreement.

Account balance

Your account balance is made up of the following:

<table>
<thead>
<tr>
<th>Balance category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main balance</td>
<td>This consists of:</td>
</tr>
<tr>
<td></td>
<td>• Standard balance</td>
</tr>
<tr>
<td></td>
<td>• Cash balance</td>
</tr>
<tr>
<td></td>
<td>• Promotional balance</td>
</tr>
</tbody>
</table>

| Purchase plan balance | This consists of purchases or other amounts which have been moved to a purchase plan |

We will explain this in more detail in the ‘Your interest charges’ section below.

Monthly payments

We’ll send you a monthly statement to tell you what the minimum amount you need to pay is and when the payment is due.

You must pay at least your minimum due amount in Sterling by the due date shown on your statement every month. Remember – if you only make your minimum payment each month it’ll take longer and cost more to pay off your balance. You can always choose to pay more.

Your payment due date will be at least 20 days after we produce your statement. Unless we tell you otherwise, your minimum payment will be the highest of the following:

- £5 (or the total outstanding balance if it’s less than £5)
- [A percentage*] of your main balance plus any purchase plan instalments due for that month (if you have any purchase plans on your account)
- An amount equal to any interest, default fees or account maintenance fees that have been added to your account since your last statement, plus [A percentage*] of the rest of your main balance plus any purchase plan instalments due for that month (if you have any purchase plans on your account). Default fees and account maintenance fees will only be included if the percentage referred to above is 1%.

[* This percentage is unchanged and can be found on your monthly statement]

2. Your interest charges

Your interest rates

We charge different interest rates on different balances. Your simple standard and cash interest rates will move up and down in line with changes to the Bank of England Base Rate (or any rate which replaces it, we call this rate the Base Rate). We will explain more about this in the ‘Changes due to the Bank of England Base Rate’ section.

<table>
<thead>
<tr>
<th>Main balance – includes</th>
<th>Your interest rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard balance – This is made up of the following, unless promotional terms apply instead:</td>
<td>[Your standard rate can be found on your monthly statement]</td>
</tr>
<tr>
<td>• Purchases</td>
<td></td>
</tr>
<tr>
<td>• Balance transfers</td>
<td></td>
</tr>
<tr>
<td>• Other amounts</td>
<td></td>
</tr>
<tr>
<td>• Interest and account usage fees on the above, and default fees</td>
<td></td>
</tr>
</tbody>
</table>

| Cash balance – This is made up of the following: | [Your standard rate can be found on your monthly statement] |
| • Cash withdrawals (this includes any fees other people or organisations may charge for the withdrawal)  |
| • Buying currency or traveller’s cheques  |
| • Interest and account usage fees on all of the above  |

| Promotional balance – This is made up of the following: | Depends on the offer |
| • Transactions with promotional terms, which we will tell you about before you make the transaction such as:  |
| • Purchases  |
| • Balance transfers  |
| • Other amounts  |
| • Interest and fees on the above promotions  |
When we charge interest
If you pay your main balance plus any purchase plan instalments due for that month in full by your payment due date, the following will apply:
• We won’t charge interest on purchases that have been added to your account since your last statement.
• We will only charge interest on outstanding standard balance items (including purchases), and purchases on promotional rates included in your current statement balance up to the date of your current statement.

For all cash transactions and balance transfers on promotional rates, we charge interest on all amounts from the date they’re added to your account to the date you pay them off. This will always apply, even if you pay your total outstanding balance in full by the payment due date. If you have a promotional balance at 0% on your account and you only pay off the purchases you make that month in full, we’ll still charge you interest on those purchases. To avoid these interest charges you’ll need to make sure you pay off your main balance plus any purchase plan instalments due for that month.

How we charge interest
We work out how much interest we charge each month using a simple interest rate. Your interest is calculated on a daily basis and added to your account each month on the date we produce your statement. We will charge interest on interest if you do not repay your total outstanding balance in full each month. This means that interest will continue to be charged on all outstanding balances until you pay off your balance or a court orders you to pay off your balance. This means that when an amount is overdue for payment, we continue to charge interest at the rate that applies to that particular balance.

Interest on default fees
Default fees are fees that we charge if you don’t make a monthly payment on time, you go over your credit limit or you make a payment to us which is later returned. If we charge a default fee we will tell you in writing.
We don’t charge any interest on default fees for 28 days starting from the time we tell you that the default fee is being charged. Also, we don’t charge interest on interest (compound interest) you’re already paying on a default fee.

Understanding the interest and fees on your account
• Please make sure you consider the interest and fees that will be added to your account at the time of producing your statement.
• You should make sure you keep enough available balance to not go over your credit limit when these are added, otherwise an over credit limit fee will apply.
• To help you do this, an estimate of the interest that will be charged the following month is included on your statement.

3. Changes due to the Bank of England Base Rate
Your simple standard and cash interest rates will move up and down in line with the Base Rate. If you’re a new customer, this will start from the day after your account is opened. You can find the current Base Rate on our website or by calling customer services.
Your promotional or purchase plan interest rates will not move in line with the Base Rate.

When changes take effect
If the Base Rate changes, your simple standard and cash interest rates will change in line with the new Base Rate on the day after your next statement date. Your statement date is the date on which your monthly statement is normally produced. We’ll tell you when this is after your account is opened.
If you’re a new customer, any changes in the Base Rate which take place before your first statement date will not affect your simple standard and cash interest until the day after your second statement date.

Telling you about changes to the Base Rate
Because your interest rates will move in line with the Base Rate, we will send you a summary each year telling you how the Base Rate has changed over the past year. If you get monthly statements, you will also see the information about the Base Rate changes on those.
If you tell us to close your account, we will not move your interest rates in line with the Base Rate after you tell us to do this. You won’t be able to make any further transactions on your account after you tell us to close your account, and you must repay us your outstanding balances within a reasonable period.

4. Changes that we may make to your standard and cash interest rates
As well as your simple standard and cash interest rates moving up and down in line with the Base Rate, your interest rate may change for the reasons set out below.
Any change that we make will be reasonably proportionate to the effect the change has on us. We won’t change interest rates to cover the same cost twice.

Changes due to risk
We may increase or decrease your interest rate (or rates) based on the risk of lending to you. Some of the things that may affect our decision are as follows:
• If you don’t keep to these terms and conditions, such as failing to make your minimum payment by the payment due date or going over your credit limit
• The way you manage and use your account or any other account you have with us. We’ll look at how you make repayments, your repayment history, and how much of your credit limit you use.
• Information that we get from others such as credit reference agencies, our own information and information from within the Barclays Group.
Information that we get from others such as credit reference agencies, our own information and information from within the Barclays Group

5. Changes to your promotional and purchase plan interest rates

We won’t change any promotional or purchase plan rates during the time we’ve agreed to keep them fixed. At the end of the promotional or purchase plan period, we will transfer any outstanding balance to your standard balance and we will start charging interest on it at your standard rate.

However, you can lose your promotional or purchase plan interest rate before the end of the promotional or purchase plan period if you do not keep to the terms of this agreement:

• With promotional rates, you will lose your rate if you go over your credit limit, miss a monthly payment or make an arrangement to pay less than your minimum payment each month.

• With purchase plan rates, you will lose your rate if you miss two monthly payments in a row or make an arrangement to pay less than your minimum payment each month.

If you lose your promotional rate or purchase plan rate, we will transfer the outstanding balance to your standard balance and we will start charging interest on it at your standard rate immediately.

6. Changes to the other terms and conditions (not including interest rates)

As well as the changes to interest rates described above, we may make changes to other terms and conditions of this agreement (including fees) for any of the following reasons:

• If we reasonably consider that it makes the terms easier to understand or fairer to you

• If we reasonably consider that the change will benefit you or isn’t to your disadvantage and wouldn’t cost you any more

• To reflect reasonable changes to the way we run our business because of a change in the banking or financial system, in technology, or in the systems we use

• To reflect legal or regulatory requirements that apply to us

Any change that we make will be reasonably proportionate to the effect the change has on us.

We won’t change or introduce any fees to cover the same cost twice.

As this contract has no fixed end date, we may from time to time need to make changes for reasons not set out here. As long as you can end this agreement without charge, we may make changes to this agreement for reasons that are not set out here.

Giving you notice of changes

We’ll tell you about any changes under this section either by including a message in your monthly statement or by sending you a separate written notice by post, email, text message or any other written communication.

We’ll give you at least 30 days’ notice unless we reduce any of your interest rates in which case we may give you less notice.

If you decide that you want to close your account after the change takes place, you’ll need to contact us to let us know.

If we increase one of your interest rates and you tell us within 60 days that you don’t accept this change and want to end the agreement, the existing interest rate will continue to apply until you repay your outstanding balances. In this case you won’t be able to make any further transactions on your account after you give us notice that you don’t accept the change, and you must repay us your outstanding balances within a reasonable period.

7. Fees

The fees that apply to your account are as follows:

<table>
<thead>
<tr>
<th>Account usage fees</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Cash transaction</td>
<td></td>
</tr>
<tr>
<td>• Non-sterling transaction</td>
<td></td>
</tr>
<tr>
<td>(this applies as well as any cash fee)</td>
<td>2.00% (minimum of £2.50)</td>
</tr>
<tr>
<td>• Balance transfer</td>
<td></td>
</tr>
<tr>
<td>• Purchase plan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0% Depends on the offer Depends on the offer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Default fees</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Late payment</td>
<td></td>
</tr>
<tr>
<td>• Over credit limit (for each month you are over the credit limit)</td>
<td>£12</td>
</tr>
<tr>
<td>• Returned payment, for example, a failed Direct Debit, cheque or other payment (for each returned payment)</td>
<td>£12</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service fees</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Copy of transaction details</td>
<td>£2</td>
</tr>
<tr>
<td>• Copy of a statement</td>
<td>£2</td>
</tr>
</tbody>
</table>

The annual maintenance fee for your account is £150, added to the account when it is opened and on each anniversary of that date.

We will charge you an amount to cover any other reasonable costs or losses we must pay if you break this agreement.
 Fees that third parties may charge

We tell you about all the charges that we make, but using your card may mean that you have to pay other amounts to someone else. For example, some organisations may charge an extra fee for credit card payments.

8. Account maintenance fee refund right

If you close your account because we have removed a benefit that came with your card, or made a change to such a benefit and this has a negative effect on you, we will give you a partial refund of the annual maintenance fee on your account, calculated from the date you tell us you want to close your account.

We will also give you a partial refund if we close your account for a reason other than you breaching this agreement. We may refuse to make a refund or to calculate it as at the date we close your account. The partial refund will be a fair proportion of the full account maintenance fee, depending on the date your account closes.

9. Using your account

All cards are our property and you mustn’t use your card for any illegal purposes. Your card is for personal use and you shouldn’t use it for business purposes. If we’re worried your card is being misused, we can put a stop on it.

When your account is first opened we may send you account information, such as your account number, so that you can start making transactions before your card arrives. You can also ask us to make a balance transfer straight away (this is a transfer of funds from your card to reduce the amount you owe on other credit cards, store cards or loans or to a bank account in your name). When you receive your card, we may ask you to activate it before using it to make transactions.

Managing your credit limit

If we reduce your credit limit based on an assessment of risk or your ability to repay, we have the right to not give you any notice beforehand if we think this would not be appropriate. (However, we may choose to give you up to seven days’ notice.) We won’t reduce your credit limit to less than your total outstanding balance, plus any transactions authorised but not yet charged to your account.

If we increase your credit limit we’ll give you 30 days’ notice unless you’ve asked for the increase yourself. When you receive this notice you can tell us not to increase your credit limit. You can also tell us not to increase your credit limit if you have already agreed to make or seriously calculated at as the date we close your account.

We may send you another card as a replacement or extra card at any time. It may have different rights to not give you any notice beforehand if we think this would not be appropriate. (However, we may choose to give you up to seven days’ notice.) We won’t reduce your credit limit to less than your total outstanding balance, plus any transactions authorised but not yet charged to your account.

When you receive your card, we may ask you to activate it before using it to make transactions.

10. Making transactions

You can use your card to make transactions such as cash withdrawals, purchases, balance transfers and any other use that we allow.

If you want to make a transaction using your card or card details, you’ll need to approve it so that we can check it’s genuine. You can do this using one of the following:

• The card itself

• A password, personal identifier, codes, personal identification number (PIN), or biometric data such as voice recognition

• A combination of the above, such as your card and PIN

How we authorise your transactions

When deciding whether we should authorise a transaction or not, we take into account amounts of money you have already spent, your credit limit, your personal circumstances and any other factors we think are relevant.

We may prevent or limit the use of your account, or end your ability to borrow more under this agreement. If we refuse a transaction but you’re not sure why, you can get in touch with us to find out. If we refuse a transaction, this agreement will continue, and we won’t be responsible for any loss or damages caused as a result.

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Restricting the use of your account

We may prevent or limit the use of your account, or end your ability to borrow more under this agreement, if we reasonably consider this is necessary for any of the following reasons:

• To protect the security of your account

• Because we’re worried there may be unauthorised or fraudulent use of your account

• Because the risk of you not paying the total outstanding balance you owe has significantly increased

• Because we believe you no longer live at the address we have on record for you, which means we may not be able to contact you

• Because allowing you to use your account means we may break a law, regulation, code or other duty that applies to us, or could expose us or other Barclays companies to action or criticism

We may send you another card as a replacement or extra card at any time. It may have different features from your existing card, including a different number, branding or card scheme. We might also send you another card or upgrade your account to give you extra benefits.
If you ask us to make a balance transfer, please make sure that the details you provide about
the other account are clear and accurate. If we believe there is a risk of money being sent to
the wrong place because the details are unclear or inaccurate, we will not make the transfer for you.
If you ask us to make a transfer on a working day before the cut-off time, the payment will reach
the receiving bank on the next working day. We will tell you the cut-off time when you ask for
the transfer.

Creating a purchase plan
If we tell you that a balance (a purchase or other amount) on your account qualifies for a
purchase plan, for a limited period you will be able to move that balance to a new purchase
plan. To find out whether a balance on your account qualifies for a purchase plan offer, you can check
your account online or you can contact customer services. We may also send you information
about offers that are open to you from time to time.

11. How purchase plans work

From time to time we may offer you a purchase plan which, for a one-off fee, allows you to
repay the purchase plan over an agreed period. When you create a purchase plan, we’ll move the relevant amount
from your main balance to your purchase plan balance in line with the terms of your purchase plan offer. We’ll tell you the fee, and other key terms, before you take up the offer.

Transferring a balance

If you ask us to make a balance transfer, please make sure that the details you provide about
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11. How purchase plans work

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11. How purchase plans work

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the other account are clear and accurate. If we believe there is a risk of money being sent to
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11. How purchase plans work

From time to time we may offer you a purchase plan which, for a one-off fee, allows you to
repay the purchase plan over an agreed period. When you create a purchase plan, we’ll move the relevant amount
from your main balance to your purchase plan balance in line with the terms of your purchase plan offer. We’ll tell you the fee, and other key terms, before you take up the offer.

Transferring a balance

If you ask us to make a balance transfer, please make sure that the details you provide about
the other account are clear and accurate. If we believe there is a risk of money being sent to
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your account online or you can contact customer services. We may also send you information
about offers that are open to you from time to time.
14. Protecting your card and details

You must always keep your card and its details safe, and not allow anyone else to use them. You should memorise your PIN and other security information and keep them secret at all times. Never write them down or record them in any way without first disguising the information. It’s also important that you destroy any letter that contains your PIN straight away.

You must only ever reveal the card number to make a transaction, to report the loss or theft of the card, or if the card asks you to.

We’ll never call you to ask you for your card details, passwords or full security details. We’ll also never ask you to withdraw or hand over cash, or transfer money to another account. When you call us or we call you, we’ll always first check we’re speaking to the right person by asking you several security questions associated with your account.

13. Additional cardholders

You can ask us to give an additional card for your account to any eligible person you nominate. By ‘additional card’ we mean any card (or cards) we give to additional cardholders under this agreement.

Your additional cardholders will not be able to ask us for information about your account. Additional cardholders do not have full access to the services you have as the main account holder. As the account holder, you’ll always be responsible for paying the total outstanding balance on your account and what payment is due to us that month.

12. Missed payments

If you miss a payment, the following will also apply to your account:

• We may write to you and/or contact you (by phone, email or post) about the missed payment.
• We may use money from any other Barclays accounts you have
• We may charge you interest (at our standard rate) on any remaining balance on your account. Interest will be charged on the outstanding balance at the time the payment is due, or we may charge interest on the amount you owe us that month.

You’ll need to get in touch with us straight away if you think we’ve made a mistake on your statement.

11. How we allocate payments

If a payment you make is less than your total outstanding balance as shown on your statement, we’ll use it as follows:

• If you have any purchase plans on your account, to make any purchase plan instalments due for that month.
• To reduce your main balance (your statement balance less any purchase plan balance). We’ll start with the balances charged at the highest interest rate first and then reduce the lower-interest rate balances. If you have more than one promotional balance at the same interest rate, we’ll use your payment to reduce the balance with the promotional rate that ends first.
• If you have any purchase plans on your account, to reduce any remaining purchase plan balance. If you have more than one purchase plan, we’ll use your payment to reduce the purchase plan that ends first.

If the standard balance includes default fees, we may take the payment from any other Barclays accounts you have

Monthly statements

We’ll produce a monthly statement that shows the transactions made since your last statement and what payment is due to us that month.

We’ll make your statement available online, or we’ll send it to you either electronically or by post. If we can’t produce your statement electronically, we’ll use your normal statement date to work out your next payment date and any interest to be added, and let you know what it is.

We may also send or make available to you (electronically, in your statement or elsewhere) notices that we must give you by law – these could be about overdue payments, default fees that have been applied to your account, or a change that we need to make to this agreement.

You’ll need to get in touch with us straight away if you think we’ve made a mistake on your statement.

If someone uses a card and they received it with either your or any additional cardholder’s permission, you may not be liable if you or any additional cardholder hasn’t given permission, you may be liable for all the transactions that take place until you tell us that it is being misused. You won’t be liable if you or any additional cardholder hasn’t given permission for someone else to have the card. If you find your card again after reporting it as lost or stolen, please destroy it.

You must always keep your card and its details safe, and not allow anyone else to use them. You should memorise your PIN and other security information and keep them secret at all times. Never write them down or record them in any way without first disguising the information. It’s also important that you destroy any letter that contains your PIN straight away.

You must only ever reveal the card number to make a transaction, to report the loss or theft of the card, or if the card asks you to.

We’ll never call you to ask you for your card details, passwords or full security details. We’ll also never ask you to withdraw or hand over cash, or transfer money to another account. When you call us or we call you, we’ll always first check we’re speaking to the right person by asking you several security questions associated with your account.

If your card or card details are lost or stolen, if you think they may be misused, or if you think someone else may know your PIN, the first thing you need to do is contact us as soon as possible. We’ll then put a stop on the card and you won’t be able to use the card again.

You won’t be liable for any transactions that take place until you tell us that it is being misused. You won’t be liable if you or any additional cardholder hasn’t given permission for someone else to have the card. If you find your card again after reporting it as lost or stolen, please destroy it.

As this is a credit agreement, money should not be kept in your account. For this reason, you need to make sure that you don’t pay more than your total outstanding balance (which would create a ‘positive balance’). If you have a positive balance, we may return that balance to you, rather than leaving it in the account.

If we receive a monthly payment on or before the payment due date, but apply it to your account after the due date because of an error we have made, we’ll either refund or not charge the late payment fee and any related interest.

If your card or card details are lost or stolen, if you think they may be misused, or if you think someone else may know your PIN, the first thing you need to do is contact us as soon as possible. We’ll then put a stop on the card and you won’t be able to use the card again.

You won’t be liable for any transactions that take place until you tell us that it is being misused. You won’t be liable if you or any additional cardholder hasn’t given permission for someone else to have the card. If you find your card again after reporting it as lost or stolen, please destroy it.

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If someone uses a card and they received it with either your or any additional cardholder’s permission, you may be liable for all the transactions that take place until you tell us that it is being misused. You won’t be liable if you or any additional cardholder hasn’t given permission for someone else to have the card. If you find your card again after reporting it as lost or stolen, please destroy it.

When you get in touch with us to tell us that your card has been lost, stolen or misused, you must give us all the information you have about it. We may pass any of this information on to the police if we think it’ll be useful.

If your card is lost or stolen, please contact us:
01604 230 230
Barclays Infinite, PO Box 9133, 51 Saffron Road, Leicester, LE18 9DG
Please keep your contact information up to date so that we can contact you in the case of suspected fraud.

15. Closing your account
When you first open your account you can withdraw from this agreement without giving a reason by calling or writing to us within 14 days from the day after you receive your first card. Once you’ve told us you’re withdrawing from this agreement, you’ll have 30 days to pay back anything you’ve spent on your card. If you don’t repay us within 30 days, we may charge interest in line with the terms of this agreement.

This agreement has no fixed term – this means it will continue until you or we decide to close your account. You can close the account by calling or writing to us, and we can close the account by writing to you. Unless we need to close your account immediately, we’ll give you at least two months’ written notice.

We may close your account and require immediate repayment of your total outstanding balance if we reasonably believe that you’ve broken this agreement regularly or seriously. We may also require this from your estate in the event of your death, if you become bankrupt or if you are likely to become bankrupt. We’ll always follow any legal requirements before we close your account.

If you or we close your account, the following will apply:

• You’ll need to make all payments that are due on your account
• No further payments will be made from your account so you’ll need to cancel any regular payments and make other arrangements to pay
• You will not be able to reopen your account and so you should destroy all cards

This agreement will continue until you’ve paid everything you owe, including amounts added to your account after the notice to close.

Transferring this agreement
We may transfer to any other person any or all of our rights and duties under this agreement at any time (including, without limitation, our duty to lend to you). We may do this without telling you. Your rights under this agreement and your legal rights (including those under the Consumer Credit Act 1974) will not be affected. You won’t be able to transfer any rights you have against us to anyone else.

16. Getting in touch
We’ll only ever communicate with you in English.
If you ever need to get in touch with us for any reason, you can contact us:
• Online at barclays.co.uk
• Over the phone on 0800 161 5309 or +44 1604 269 900 (if calling from abroad)
• By post at Barclays Infinite, PO Box 9133, 51 Saffron Road, Leicester, LE18 9DG
If your request needs written confirmation, we may ask you to write to us.

Changing your details
Please keep us up to date with the name, address, email address, landline number, mobile number, nationality and date of birth for you and your additional cardholders. These contact details must be UK-based. If you (or any additional cardholders) are living overseas, please let us know so that we can contact you. We may close your account if you are living overseas but will give you notice in line with these terms and conditions if we do this.

If things go wrong
Please get in touch with us straight away if you think there’s anything wrong with your account.
If we don’t meet our obligations under this agreement due to events outside of our control – such as machine failure, industrial disputes or because we have to keep to a relevant law – we won’t be responsible for any losses and costs caused.

Making a complaint
To make a complaint, please contact us using the above phone number or address, if anything’s unclear or if you’re unhappy with the way we handle your complaint, please get in touch with the person or department who handled your complaint and they’ll do everything they can to answer your questions and reach an agreement.
If you’re still unhappy and you’ve received a final response letter from us, you can ask for a review from the Financial Ombudsman Service.

The Financial Ombudsman Service
• The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
• 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile)
• complaint.info@financial-ombudsman.org.uk
• www.financial-ombudsman.org.uk

Governing law
The law of England and Wales applies to these terms. Any dispute about this agreement can be dealt with by an English or Welsh court unless your address is in:
• Scotland (where it will be dealt with by the courts of Scotland)
• Northern Ireland (where it will be dealt with by the courts of Northern Ireland)