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 We're making some changes to your Terms and Conditions, which will be effective from 1 February 2016. Please read through your updated Terms and Conditions shown on the left and then keep them in a safe place. Credit Card agreement regulated by the Consumer Credit Act 1974 Added new terms that include the Bank of England Base Rate and how this can 1. Introduction affect your interest rates This agreement is between us (Hilton HHonors® Platinum Visa Card issued by Barclays Moved wording between sections to make the terms easier to read and This agreement is between us (Hilton HHoriors® Platinum Visa Card Issued by 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. understand - this means the numbers of your terms have changed Included more information to make certain wording clearer To make it easy to see what we've changed and simplified, we've summarised all You have come to us for your card through Hilton HHonors®, a trading name of Hilton HHonors® Worldwide LLC. Visa®, Maple Court, Reeds Crescent, Watford, Hertfordshire WD24 4QQ. the key changes on the right hand side of each page 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. 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 Account balance Your account balance is made up of the following: Balance category Description Main balance Standard balance Cash balance • Promotional balance This consists of purchases or other Purchase plan balance amounts which have been moved to a purchase plan We will explain this in more detail in the 'Your interest charges' section below. 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 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] What's changed? 2. Your interest charges As your simple standard and cash interest rates will move up and down with the Base Rate from 1 February 2016, we've updated the interest rate table to the left to Your interest rates show you your simple and compound equivalent 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 We currently show you compound interest rates, which is interest charged on interest if you don't repay your outstanding balance in full each month. When your simple standard and cash interest rates start to move with the Base Rate, we'll need to also start showing you the simple interest rate. These will be shown about this in the 'Changes due to the Bank of England Base Rate' section alongside the compound equivalent. Main balance - includes Your interest rate As your promotional and purchase plan rates won't move with the Base Rate, we'll Standard balance - This is made up of just show you the compound rate as we do now the following, unless promotional terms apply instead: You'll see your simple standard rate from your February 2016 statement Purchases onwards. Because we charge interest on interest, we'll also continue to show your compound equivalent rate, which · Other amounts And: will be next to your simple rate. Interest and account usage fees on the above, and default fees Cash balance - This is made up of the following: · Cash withdrawals (this includes any fees other people or organisations may charge for the withdrawal) Buying currency or traveller's cheques
 Cash-like transactions, including:
 sending money orders or wire You'll see your simple cash rate from your February 2016 statement onwards. Because we charge interest on interest, we'll also continue to show transfers Gaming transactions, including:
 gambling your compound equivalent rate, which will be next to your simple rate. betting
 transactions relating to gaming such as buying lottery tickets or gaming chips, or spending on a gambling website or at a gambling establishment · Interest and account usage fees on all of the above Promotional balance - This is made up of the following:

• Transactions with promotional terms, which we will tell you about before you make the transaction such as: Depends on the offer purchases balance transfers other amounts Interest and fees on the above promotions Purchase plan balance - includes Interest rate Purchase plans - these are plans that we may offer which allow you to repay a balance in monthly instalments over a period of time. We will tell you about the terms before you take up the offer o% per year Fees on purchase plans Legal information - Example of the total amount you would have to pay and the annual percentage rate (APR) We'll tell you the total amount you would have to pay and the APR when you first enter into the agreement with us. This legal information is provided based on assumptions we make at that time and isn't relevant to you afterwards. 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 or non-Sterling cash transactions (transactions made in a foreign currency) that have been added to your account since your last statement · We will only charge interest on outstanding standard balance items (including purchases), purchases on promotional rates, and non-Sterling cash transactions included in your current statement balance up to the date of your current statement For Sterling 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 What's changed? We work out how much interest we charge each month using a simple interest rate We've changed the order of this section to make it clearer and summarised 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 is known as compound interest). information that you may find helpful. There are now three sections: When we charge interest - this explains when you'll be charged interest for each of your balances If interest is due, we will charge it from the date each amount is added to the account. Interest continues to be charged on all outstanding balances until you pay off your How we charge interest - this explains how we work out and charge interest, 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 including how compound interest works Interest on default fees - this explains how interest is charged on default fees and particular balance. when you could be charged 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 What's changed? Your promotional or purchase plan interest rates will not move in line with the Base Rate. We've added this new section to explain how changes to the Base Rate will affect When changes take effect you. You'll now find information on 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 • When your interest rates will change - if the Base Rate changes, your simple standard and cash rates will change on the day after your next statement date is after your account is opened. What happens if you're a new customer – any Base Rate changes that happen before your first statement date won't affect you immediately. The change will take effect the day after your second statement 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. How we'll let you know about Base Rate changes – if you're using your card we'll include a message on your statement to tell you about Base Rate changes. If Telling you about changes to the Base Rate you're not using your card we'll send you an annual summary 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. What happens if you close your account - you're able to close your account at you get monthly statements, you'll be able to see the information about the Base Rate any time. If you do, your interest rates won't be affected by any further Base Rate changes and will stay the same as when you asked us to close your account 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 This section explains why we might make changes to your interest rates (other than due to Base Rate changes) and how we'll give you notice of these changes • 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 We've rewritten this section to remove things that aren't needed and to make the terms as clear as possible Information that we get from others such as credit reference agencies, our own information and information from within the Barclays Group We've now removed our ability to make changes when we reasonably expect a change. If there is a legal or regulatory change, we'll only make a change to interest rates once the change actually happens Changes due to legal or regulatory changes We've removed the current wording that states specifically that we can make changes to your interest rates if the cost of providing or funding your account We may change your interest rates, including making changes to the way we charge interest, if there's a change in legal or regulatory requirements that affects us. Changes for other reasons As this contract has no fixed end date, we may from time to time need to make changes We've re-worded the 'changes for legal reasons' and the 'notice period' terms to be clearer. The notice period section now only relates to the notice period we'll give you when we make changes to your interest rates. The notice period for for reasons that are not set out here. As long as you can end this agreement without charge, we may make changes to interest rates, or change the way we charge interest for reasons that are not set out here. other changes is in section 6 However, we're still able to make changes for any reason – which could include factors affecting the cost of your account – as long as we give you notice, so that you have the option to close your account without charge if you don't Giving you notice of changes If we make a change to your interest rates (other than a change caused by the Base Rate) we'll tell you about the change and when it will apply. We will do this 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. accept the change. 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 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 What's changed? of the promotional or the purchase plan period if you do not keep to the terms of this We've made small changes to the wording to make things easier to read and understand, but haven't changed the meaning of the term 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 • 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 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 What's changed? · To reflect legal or regulatory requirements that apply to us This section now focuses on changes that we may make to fees and to other terms 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. and conditions, and how we'll give you notice of these We've also moved the term about giving you another card into the 'Using your 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. account' section. 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 the change is to your advantage, in which case we may give you less notice. If we make any changes under this section, we'll let you know when the changes will apply to your account. If you decide that you want to close your account after these changes take place, you'll need to contact us to let us know. These changes will still apply until the agreement ends. 7. Fees Fees that we charge The fees that apply to your account are as follows: Account usage fees Amount · Sterling cash transaction (there is no 2.99% (minimum of £2.99) minimum fee for gaming transactions) Non-Sterling transaction 2.99% Balance transfer Depends on the offer • Purchase plan Depends on the offer Default fees Amount What's changed? Late payment Over credit limit (for each month you £12 £12 We've moved this section further down the document, but haven't changed any are over the credit limit) Returned payment, for example, a failed Direct Debit, cheque or other £12 payment (for each returned payment) Amount Copy of transaction details · Copy of a statement £2 There is no account maintenance fee for this account 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 What's changed? We tell you about all the charges that we make, but using your card may mean that We've moved information about third party fees into this section, so that all your you have to pay other amounts to someone else. For example, some organisations may fee information is in one place charge an extra fee for credit card payments. 8. 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 limited 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 uthorised but not yet charge d to your a If we increase your credit limit we'll give you 30 days' notice unless you've asked for the increase your self. 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 at any time in the future or tell us at any time if you want to reduce your credit limit. We won't increase your credit if we think you can't afford to make the repayments. If you go over your credit limit, you'll have to pay an over credit limit fee. We will move any remaining promotional balances on your account back to your standard balance and charge interest at your standard rate. Your credit records may also be affected – meaning it may be harder or more expensive for you to borrow in the future. Giving you another card 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. 9. Making transactions 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: • 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 that have already been authorised but haven't already been added to your account and interest, fees or charges that you might have to pay. When you make a transaction from your account, we're not able to change or cancel it unless you withdraw your approval. You can only do this if the transaction is approved for a future date (for example, if you set up a regular payment) by contacting us or the retailer by the end of the business day before the transaction is due to be made If you contact us to cancel a regular payment, you may also want to contact the retailer to ask them to stop requesting payments. We'll try our best to stop the transaction from going through – but if for any reason it's taken after you've asked for it not to be, we'll refund the amount and any related interest or fees. When we may refuse transactions We may refuse to authorise a transaction if any of the following applies: • The transaction seems unusual compared with the way you normally use your card · We reasonably suspect fraud or illegal activity · You've reported your card as lost or stolen We reasonably consider this is necessary to protect the security of your account We reasonably believe the transaction would damage our reputation · We need to restrict the use of your account for any of the reasons set out below Also, we may refuse a transaction if there's a risk you'll go over either your credit limit or your cash limit. By 'cash limit' we mean the limit on the value of transactions that get allocated to your cash balance. This may not be the same as your credit limit. If we authorise a transaction that would take you over your cash limit or your credit limit, it doesn't mean we've agreed to an increase in your limit. If you go over your credit limit, you'll have to pay an over credit limit fee. 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. 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 · 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 • 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 from any government, regulator or law-enforcement **Transaction limits** If you use your card to withdraw cash, we might limit the number of these transactions or the amount you can withdraw on any day. We might also restrict your cash limit to a certain percentage of your overall credit limit. If you've got a contactless card, this will To make things as clear as possible, we've made some small changes to the wording in these sections, but we haven't changed the meaning of any terms. have a maximum contactless limit. For each of these limits, we'll let you know what they are and when they change. Making transactions in a foreign currency Non-Sterling transactions will be converted to Sterling at a reference exchange rate, which is made up of the payment scheme exchange rate on the day the transaction is processed (which may not be the same as the rate on the day the transaction took place) and the non-Sterling transaction fee. The payment scheme exchange rate will be either the American Express, MasterCard or Visa exchange rate, depending on the card you use. The relevant payment scheme exchange rate is the one that applied on the date American Express, MasterCard or Visa processed the non-Sterling transaction. The payment scheme exchange rate changes daily – please visit our website or get in touch with us to find out this rate. If you've agreed that a retailer in the European Economic Area can take a payment from your account (for example, if you've given your card details to a retailer for the purpose of making a payment), you can ask us to refund a payment if all of the following conditions apply: • The approval you gave didn't specify the exact amount to be paid • The amount charged to your account was more than you could reasonably have expected to pay, based on circumstances including your previous spending patterns • You make the refund request within eight weeks of the date when the payment was You must give us any information we ask for that's reasonably necessary for us to investigate whether or not you're entitled to the refund. $\frac{1}{2} \int_{-\infty}^{\infty} \frac{1}{2} \left(\frac{1}{2} \int_{-\infty$ We'll only refund any other transaction that you've approved if the retailer asks us to. You won't be able to use a claim against the retailer (or anyone else) to make a claim against us, or to refuse to pay us. However, this doesn't affect your rights under Section 75 of the Consumer Credit Act 1974 (or any replacement act or rule). Section 75 of the Consumer Credit Act 1974 Your rights under Section 75 mean that if you use your card to buy goods or have a claim against the supplier for misrepresentation or breaking the terms of any contract you have with them, you can bring the same claim against us. 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 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 a balance transfer. If you make the request on a non-working day or after the cut-off time, we'll process it on the next working day and the payment will reach the receiving bank on the next working day after that. This will be the case unless you've agreed to make the payment on a future date, in which case the payment will reach the receiving bank the next working day after the date you've agreed with us. Please bear in mind that you cannot transfer a balance to or from another credit card account held with us (this includes our partner-branded cards). 10. 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 a balance in monthly instalments over a period of time. 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 will tell you the fee, and other key terms, before you take up the offer. 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 We will charge you a fee for creating a purchase plan and we will add this to your purchase plan. The amount of the fee will depend on the terms of the particular offer, but we'll tell you the fee that will apply to your purchase plan transfer before you take up the offer When we make you a purchase plan offer we'll allow you to repay the purchase plan over an agreed period, in line with the terms of your offer. We'll split the purchase plan over the length of the term you have chosen to calculate your monthly purchase plan instalments. If you make all of your payments on time you will repay your purchase plan by the end of the term. Repaying or ending a purchase plan The purchase plan may end before the end of the purchase plan term if you cancel it, you repay it early or if you lose it. If your purchase plan is cancelled, we will tell you about any change to your minimum If you make a payment which is more than your main balance and your purchase plan in your make a payment which is more than your main balance and your purchase plan instalment due for that month, you'll make a purchase plan overpayment. Any purchase plan overpayment you make will be used to reduce your future purchase plan payments. First we'll use any overpayment to pay off your last monthly purchase plan payment, followed by your second-to-last monthly payment and so on. This could mean that the purchase plan will end early. If the purchase plan ends early, we'll refund part of the purchase plan fee you paid when you created the purchase plan. The refund will be based on the number of full purchase plan instalments you no longer have to make. 11. Paying your bill All payments you make to us must be in Sterling, cover at least your minimum payment and arrive by the payment due date every month. To help make this as easy as possible, your monthly statement will tell you exactly how and when to make payments so they reach us on time. What's changed? 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 do have a positive balance, we may return that balance to you, rather than leaving it in the account. We've made a small change to this term to emphasise that you shouldn't have a credit balance on your account and that we might return this money to you if 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. 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 a statement for any reason, we'll use your normal statement date to work out your next payment date and any interest to be added, and let you 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 added 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 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-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 will pay those off before the rest of the standard balance Missed payments If you miss your minimum payment we'll add a late payment fee to your account. If your payment is returned for any reason (for example, following a failed Direct Debit, cheque or other payment), we'll add a returned payment fee to your account. If this returned payment means you miss your minimum payment that month, we'll add both a late payment fee and a returned payment fee. If you miss a payment, the following will also apply to your account: • We will move any remaining promotional balances on your account to your standard balance and charge interest at your standard rate We may take the payment from any other Barclays accounts you have Your records with credit reference agencies may be affected, meaning it may be harder or more expensive for you to borrow in the future If you miss two payments in a row, we will cancel any purchase plans on your account and move any remaining purchase plan balance to your standard balance and charge interest at your standard rate If you've missed a payment, your next statement will ask for the overdue amount as well as the next month's payment. This will apply unless we do not require payment of the overdue amount at that time. When you do make a payment, we'll use this to pay off overdue payments first. If you're having difficulty making payments, or if you think you're likely to struggle making payments in the future, please get in touch with us as soon as you can Missing payments could lead to legal action or bankruptcy proceedings – although this would only happen under exceptional circumstances. We may also sell your debt on to another organisation. If you have other accounts with Barclays, we may use money in those accounts to pay us. If we offer you a payment holiday you will not need to make any minimum payments during that period, but you will still be charged interest on your account Offsetting What's changed? If we owe you money, we may offset that amount against (use it to reduce) balances We've moved this term from the 'Using your account' section, but haven't changed owed to us across this and other accounts. any of the wording 12. 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 $cardholders \stackrel{,}{\mbox{under this agreement.}}$ 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 As the account holder, you'll always be responsible for paying the total outstanding balance on your account, and any use of the card by an additional cardholder – so you need to make sure all additional cardholders are aware of this agreement and keep to it You can tell us to cancel an additional card, and you should destroy the card 13. 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 we ask 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. Lost or stolen cards 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 responsible for any transactions made with your card if it's lost, stolen or misused before you receive it, but you must tell us as soon as you become aware of a problem. 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: What's changed? • Hilton HHonors® Platinum Visa Card, Barclaycard, PO Box 9131, 51 Saffron Road, We've amended this wording to explain that you should keep your contact details Leicester, LE18 9DE up to date so we can get in touch if we ever suspect fraud on your account. Please keep your contact information up to date so that we can contact you in the case of suspected fraud. 14. 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 We've amended this wording so it's clear that you won't be able to reopen your No further payments will be made from your account so you'll need to cancel any regular payments and make other arrangements to pay account once you've closed it and that you'll still need to repay any outstanding balance on your account. · 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. 15. 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 www.barclaycard.co.uk/personal/contact-us • Over the phone on 0333 202 1145 • By post at Hilton HHonors® Platinum Visa Card, Barclaycard, PO Box 9131, 51 affron Road, Leicester, LE18 9DE 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 We've reworded this term to say that if you move overseas you must tell us your 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 new overseas address. If you live overseas we may decide to close your account. we do this. If things go wrong Please get in touch with us straight away if you think there's anything wrong with your 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)