

Additional Terms and Conditions for Barclays Blue Rewards

These are additional conditions. That means that they add to the main agreement between you and Barclays Bank UK plc set out in the Customer Agreement.

If there's anywhere they don't agree with the **Customer Agreement**, these additional conditions are the ones we'll follow.

Joining and eligibility

To be eligible for Barclays Blue Rewards you will need to:

- nominate an eligible current account with us. The accounts you can't join with are: Barclays Basic, Young Person's, BarclayPlus, Foreign Currency Accounts, Premier current account, non-personal Wealth and Barclays Business Accounts. You can only have one Barclays Blue Rewards membership in your name.
- if you have a joint account, only one holder can use that account to join. Other account holders can use a separate, eligible account to join if they have one.
- pay in at least £800 to your nominated current account each month. Please see below for more information on what will count towards your £800 payment.
- pay the £5 monthly fee. We'll take this from your nominated current account on the second working day of the month. On your statement, this will show as the 'Blue Rewards Fee'. The first monthly fee will be taken in the month after you join Barclays Blue Rewards on the second working day of the month. The monthly fee that you pay covers your membership and access to features for the month ahead, not the month before.
- have access to Online Banking or the Barclays app. This is how you can manage your Blue Rewards membership including updating your details and cancelling Barclays Blue Rewards. You need to be app registered to access some of the features of Barclays Blue Rewards, however, you will still be able to apply for and manage your savings products through Online Banking.
- provide us with a valid email address
- be resident in the UK

When working out how much you have paid into your nominated bank account, we won't count:

- one-off internal transfers between Barclays accounts in your name, including any joint accounts or savings accounts. Regular payments set up as standing orders or Direct Debits from your personal Barclays accounts, a Barclays Business Account or your non-Barclays accounts will count towards your qualifying amount
- any interest that we pay you
- any refunds you receive from us

Barclays Blue Rewards and Barclays Avios Rewards

You can't have both Barclays Blue Rewards and Barclays Avios Rewards.

If you apply for Barclays Blue Rewards whilst signed up to Barclays Avios Rewards, you'll need to choose to stop collecting Avios with Barclays Avios Rewards and close it first before you're able to open Barclays Blue Rewards. Any remaining Avios will still be available to you through your British Airways Executive Club account, but you'll stop collecting Avios through Barclays Avios Rewards.

For joint account holders where one account holder has nominated the account for Barclays Blue Rewards, the other account holder can still stay with Barclays Avios Rewards using that same account. **Premier Banking customers are no longer eligible to be members of Blue Rewards and their joint accounts will not be eligible to be nominated for Barclays Blue Rewards.**

If you apply for Barclays Avios Rewards whilst signed up to Barclays Blue Rewards, we'll ask you to close your Barclays Blue Rewards before you open Barclays Avios Rewards.

If there's not enough money in your nominated current account to pay the fee

If there's not enough money in your nominated current account to pay the Barclays Blue Rewards fee, we'll still charge you – even if it makes your account go overdrawn or into an interest-bearing overdraft.

When you can close Barclays Blue Rewards

You can cancel your Barclays Blue Rewards at any time either through Online Banking or with the Barclays app. If you do this before 5pm on the last day of the month, we won't charge the next monthly fee. If you cancel within the first 14 days of receiving these Additional Conditions and you have already paid a monthly fee, we'll refund the fee.

When we can close Barclays Blue Rewards

We may cancel your Barclays Blue Rewards if:

- you haven't met the eligibility criteria
- you aren't benefiting from Barclays Blue Rewards. For more information, please visit the Barclays Blue Rewards FAQs.

If we do this, we'll contact you to give you two months' notice before cancelling (please see the 'Keeping you informed' section below for detail on how we will contact you) but we will not cancel if you start meeting the conditions and earning more than the fee again before then. We'll continue to collect the £5 monthly fee until your Blue Rewards Wallet is closed.

We may cancel Barclays Blue Rewards immediately if you close your nominated current account.

If we or you close your Barclays Blue Rewards

If we or you cancel your Barclays Blue Rewards:

- we'll close your Blue Rewards Wallet and we'll transfer your available balance back to you. We may transfer this to your nominated current account, a different instant access current or savings account, or we will send a cheque
- we will no longer charge you the Barclays Blue Rewards monthly fee in future months, however you will continue to pay the monthly fee until your Blue Rewards membership is closed.
- If the current account you've chosen to link your Blue Rewards membership to is jointly held and you choose to leave the account, you will need to make sure that you link another eligible account to your Blue Rewards membership. Otherwise, you'll no longer be fully registered for Blue Rewards, you will not receive Blue Rewards related communications, and may not continue benefit from its features.
- If you are registered for Barclays Cashback Rewards, Barclays will notify Reward that you are no longer a member of Barclays Blue Rewards and Reward will begin the process of removing you from the Barclays Cashback Rewards programme. You will need to redeem any Available Cashback from your Barclays Cashback Rewards Account by the date you are given.
- We will close any Barclays Blue Rewards savings account you may have.
- Any subscriptions you have as part of your Barclays Blue Rewards membership will end.

Changes we can make to these terms and conditions

We might revise Blue Rewards in the future for any of the reasons listed in Section 4 of the Customer Agreement, or to make sure that it remains competitive. To do this, we'll make changes and let you know in accordance with the timings in the **Customer Agreement**. However, this does not include Barclays Cashback Rewards or any subscriptions which have separate terms and conditions.

Your Blue Rewards Wallet

You are not allowed to put money into your Blue Rewards Wallet directly, and you won't get a cheque book or any card with your Blue Rewards Wallet. If any payments are made into your Blue Rewards Wallet, we may transfer this to your nominated current account, a different instant access current or savings account, or we will send a cheque.

Keeping you informed, including of third-party prizes and partner offers

From time to time we may share with you offers and prize draws from third parties. Offers and prize draws will be subject to eligibility and separate terms and conditions.

We'll also keep you informed about the rewards you're getting and how they may change over time. We won't send paper communications or letters about your Barclays Blue Rewards, as all communication about Barclays Blue Rewards is online. We'll send information about your Barclays Blue Rewards to you by text, email, in Statements and Documents centre, and other digital methods using the contact details you've given us. If you want to talk to us about Barclays Blue Rewards you can contact us in any of the usual ways.

Tax treatment of Barclays Blue Rewards

Barclays cannot provide tax advice regarding the personal income of customers and any taxes are your responsibility to pay.

With the exception of interest earned on a Blue Rewards Saver and Rainy Day Saver accounts, all other cash rewards previously earned through Blue Rewards, including any Loyalty Reward received from December 2016 to September 2024, are not subject to UK income tax.

Interest earned on a Blue Rewards Saver and Rainy Day Savers accounts will count towards your Personal Savings Allowance.

Barclays Cashback Rewards

Being a member of Barclays Blue Rewards gives you the option to register for Barclays Cashback Rewards which is separate to Barclays Blue Rewards. Please see the Barclays Cashback Rewards terms and conditions and FAQs for further information. This includes when and how Visa or Reward can change or close Barclays Cashback Rewards.

Third party subscriptions

Being a member of Barclays Blue Rewards may give you the option to activate subscriptions provided by third parties which are included as a feature of Blue Rewards. Please see the third party's terms and conditions for any subscriptions you choose to activate and the associated FAQs for further information. This includes when and how any third party can change or close the subscription. The third party is responsible for providing the subscription service to you.

Protection under the Financial Services Compensation Scheme

Barclays Bank UK PLC is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme. You can find more information in the FSCS information sheet in the Tariff and on our website.

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