



# Explore your new Premier account

Discover your Premier Account extras, useful tools and where to go for more information.

Whether you're checking your balance, paying a bill, or sending money abroad, we'll help you find a way to do it.

		Barclays app <sup>1</sup>	Cash card	Visa debit card – contactless*	Mobile Payments**	Online Banking	Telephone Banking	Self-service machines in branch	Cash machines with your card	Post Office***
Make a payment	Shop and pay in store			•	•					
	Shop and pay online			•	•					
	Pay a bill	•		•		•	•	•		•
	Pay family and friends in the UK	•				•	•			
	Set up and manage Direct Debits	•				•				
	Set up and manage standing orders	•				•	•			
Receive a payment/pay in some money	Pay in cash							•		•
	Pay in cheques (now cleared by 11.29pm the next weekday, Monday to Friday except bank holidays)	•						•		•
	See payments received directly into my account	•				•				
	See payments received from overseas	•				•				
Take cash out in the UK	Take cash out		•	•				•	•	•
View, manage or move money	Check my balance	•				•	•	•	•	•
	Move money between my accounts	•				•	•	•		
Accounts with other banks	See your accounts from other banks	•								
Spending overseas (you can also have foreign currency delivered to your door)	Shop and pay overseas			•	•					
	Pay family and friends who are overseas					•	•			
	Take cash out			•					•	
	Travel wallet	•		•	•				•	

<sup>1</sup>Contactless Quick and easy purchases without entering your PIN. Set payment limits in the Barclays app. Find out more at [barclays.co.uk/contactless](https://www.barclays.co.uk/contactless)

<sup>\*\*</sup>Mobile payments Apple and Google Pay.

<sup>\*\*\*</sup>Post Office To pay cheques in at the Post Office, you'll need a pre-printed paying-in slip and cheque deposit envelope. To pay cash in, you'll need your Barclays Visa debit card and PIN. Allow two extra days for payments to reach your account.

# Making the most of Premier



- Stay with Premier Banking by having a current account with us. You also need a gross annual income of at least £75,000 paid into the account, or a total balance of at least £100,000 in savings with us, in Barclays UK investments, or in a mix savings and investments. If your payments or balances drop below what you need to stay with Premier, we'll let you know.
- Our Financial Guides are here to help you through any financial journey or life event. Simply book an appointment to speak with them when it suits you, including weekdays, weekday evenings and weekends.

In addition, our dedicated UK-based Premier telephony team are here to help with all your servicing needs 24/7, 365 days a year.

- **Exclusive products and services**

Take advantage of access to exclusive products, from mortgages to savings accounts. Visit [barclays.co.uk/premier](https://barclays.co.uk/premier) to find out more.

- **Access rewards**

With Premier, you'll get Apple TV+ and MLS Season Pass subscriptions, as well as access to the Rainy Day Saver and Blue Rewards Saver accounts. And, for £12 a month, you can also get closer to the travel you want with Barclays Avios Rewards<sup>2</sup>. Visit [barclays.co.uk/premier](https://barclays.co.uk/premier) for more information and to see if you're eligible.

- **Switching is simpler than you think**

The Current Account Switch Service lets you switch a current account from one participating bank or building society to another. We'll take care of everything for you – like transferring your salary and Direct Debits – in just seven working days. And it's free. Find out more at [barclays.co.uk/switch](https://barclays.co.uk/switch)

- **£500 interest-free arranged overdraft**

An arranged overdraft is a short-term borrowing option that lets you borrow money up to an agreed limit when your balance goes below zero.

With a Premier Current Account, if you're 18 or over and a UK resident you can apply for an interest-free overdraft of up to £500. If you arrange a higher overdraft limit, we'll charge interest when you go over your £500 interest-free amount, up to your arranged overdraft limit. An arranged overdraft is subject to application, financial circumstances and borrowing history.

Overdrafts are repayable on demand.

**How does our overdraft compare?** A good way to compare the cost of our overdraft with other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

**Representative Example: 0% interest (variable) payable on arranged overdrafts up to £500. If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable).**

**19.5% APR Representative (variable), based on a £1,200 overdraft balance.**

- **Black Premier debit card**

Your black Premier debit card can be used to **withdraw up to £2,000 a day from cash machines** (as long as there are funds in your account). You just need to increase your cash machine withdrawal limit from £1,000 to £2,000 in the Barclays app. You can also personalise your card with your favourite photo, free of charge.

- **Smart Investor**

Smart Investor, our direct investing service, makes investing easy and puts you in control. Access tools and resources in our research centre and manage your investments in one place alongside your other accounts.

Go to [barclays.co.uk/smart-investor](https://barclays.co.uk/smart-investor) for more information.

- **Stop scammers in their tracks**

We'll never call you and tell you to move your money to a different account to keep it safe. Scammers change tactics often and adapt quickly. Find advice, support and steps you can take to stay safe at [barclays.co.uk/fraud-and-scams](https://barclays.co.uk/fraud-and-scams)

- **The money mule trap**

Don't let criminals trick you into moving money illegally. Watch out for anyone asking to borrow your bank account, or offering easy money. If it looks too good to be true, it usually is. Search 'money mules Barclays' for more info.

- **Fee-free international payments online or by mobile**

Send money outside the UK with no charges in the app or Online Banking. We support all major currencies, and transactions are quick, easy and secure. Fees for payments sent from a branch start at £15 (the recipient's bank may still charge a fee, depending on its location).

- **Buy foreign currency in the app and spend it on your debit card**

Our Travel Wallet lets you buy euros or US dollars in your app then spend it with your usual debit card. There's no need to carry large amounts of currency, you can top up anywhere, any time, and you can convert any unused currency back into pounds free of charge. Find out more **in the 'Cards' section of the app**.

Make money work for you



<sup>1</sup> You need to be 18 or over to access this product or service using the app. T&Cs apply.

<sup>2</sup> You can opt in to Barclays Avios Rewards if you're a Premier Banking customer or have a personal Wealth current account with us – you'll need to register for the Barclays app and have a British Airways Executive Club account too. There's a £12 monthly fee and you have to opt out of Barclays Blue Rewards and go paperless for all your accounts and services with us. To access Barclays Avios Rewards in the Barclays app, you need to be over 18.

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