



Explore your new Student Additions Account

Discover your useful tools and where to go for more information.

abroad, we'll help you find a way to do it.

Whether you're checking your balance, paying a bill, or sending money

self-service machines in branch Cash machines with your card Visa debit card – contactless* Mobile Payments** **Felephone Banking Online Banking** Post Office*** Cash card Shop and pay in store Shop and pay online • • • • • • Pay a bill Make a payment Pay family and friends in the UK • Set up and manage Direct Debits Set up and manage standing orders Pay in cash • Pay in cheques (now cleared by 11.29pm the next Receive a payment/pay in some weekday, Monday to Friday except bank holidays) money See payments received directly into my account

Quick and easy purchases without entering your PIN. Set payment limits in the Barclays app. Find out more at barclays.co.uk/contactless *Contactless

**Mobile payments Apple and Google Pay.

Take cash out in the UK

View, manage or move money

Spending overseas (you can also

have foreign currency delivered

Accounts with other banks

to your door)

***Post Office To pay cheques in at the Post Office, you'll need a pre-printed paying-in slip and cheque deposit envelope.

See payments received from overseas

Move money between my accounts

See your accounts from other banks

Pay family and friends who are overseas

Shop and pay overseas

Take cash out Check my balance

Take cash out

Travel wallet

To pay cash in, you'll need your Barclays Visa debit card and PIN. Allow two extra days for payments to reach your account.

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Making the most of your account

• Enjoy Barclays Blue Rewards

With Blue Rewards, you can access the Rainy Day Saver and Blue Rewards Saver, Barclays Cashback Rewards and Apple TV+ and MLS Season Pass subscriptions. Visit **barclays.co.uk/blue** for more information and to see if you're eligible².

· Keep track of your account with alerts

If you've given us your mobile number, we'll automatically register you for alerts. We'll let you know when you go into your arranged overdraft, if you go over your overdraft limit (unarranged borrowing) and if we return any payments. These alerts help you keep track of your cash, but you can opt out if you want to. You can also choose to get alerts in the app³ when you spend or receive money.

You can register or opt out of our alerts in Online Banking, Telephone Banking or in a branch. Learn more at **barclays.co.uk/alerts**.

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. Arranged overdrafts are subject to application, financial circumstances and borrowing history. You must be over 18 and a UK resident. Find out more at **barclays.co.uk/overdrafts**.

• Are you paperless yet?

By going paperless, you can reduce your paper waste, keep your statements and documents together safely in the app or Online Banking³ and get alerts from us when you have new documents to view. Find out more at **barclays.co.uk/gopaperless**.

· 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**.

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**

· 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.

Some helpful banking words

Your tariff has a wider glossary of words used by banks and building societies and what they mean - it's included with this guide and at **barclays.co.uk/rca**. Below are a few of the most useful words:

- Sort code: a six-digit number (three pairs of two numbers) unique to your bank. Our sort codes begin with 20
- Account number: an eight-digit number that's unique to your account
- Balance: the amount of money you have in your account
- **Debit card long number and expiry date:** both are shown on the front of your card and often asked for when shopping online
- **Three-digit security code:** sometimes called a 'CVV code', this is the last digits on the signature strip on the back of your card. You may need this for extra security when shopping online.

Make money work for you



 $^{^{1}}$ You need to be 18 or over to access this product or service using the app. T&Cs apply.

²Available with selected current accounts. UK only. £5 monthly fee, eligibility criteria and T&Cs apply.

³ You need to be registered for the Barclays app or Online Banking.