



Welcome to the UK

If you want a current account that offers you a straightforward way to carry out all your everyday banking, our Cash Card Account could be just what you are looking for.

You can access your cash, make and receive payments and keep track of your money quickly and easily. What's more, all your day-to-day banking is free.

Cash Card Account

Our Bank Charges Explained (with effect from 15th July 2005)

Day-to-day banking services on the Cash Card Account

Payments into your account	Free
Issue of Cash Card	Free
Paying by Direct Debits	Free
Telephone banking†	Free
Use of a network of over 30,000 cash machines*	Free
Issuing the first statement every quarter	Free

† Calls will be charged at Local Rate.

* Barclays will not charge you for using your card in any UK cash machine. Other companies may make a charge but must tell you on-screen before you commit to any transaction. The above relates to Sterling transactions within the UK only.

Charges for unpaid Direct Debits

Unpaid Direct Debits returned due to insufficient funds in your account	£15 (maximum per account per day)
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Other account services

Direct Presentation	£15
Same day transfer of money in the UK using the CHAPS system	£20
Banker's draft	£10
Copy statements (per request per account)	£5

Charges

When we make a change to our main charges we will inform you in advance of the change, as specified in the terms and conditions of your account. Alternatively, you can always keep up to date on any of our charges by telephoning the Barclays Information Line on 0800 400 100 free of charge. We reserve the right to charge for excessive activity on your current account. Calls to 0800 numbers are free if calling from a UK landline. Charges may apply when using a mobile phone or when calling from abroad.

Charging dates

Most charges are applied at the time the service is provided. Unpaid Direct Debit charges are applied at the time the charge is incurred.

Money management

Managing your money can be challenging when you have a busy life. There are ways of making sure that you stay in control. If you're not sure of your balance, check it before spending – you can get a mini statement at a cash machine, or by telephone. Do your bills come in at different times? You can arrange for direct debits to be paid from your account when it's best for you. These are very convenient and allow companies to request payments from your account at agreed times. You simply sign an agreement, which you can cancel at any time.

If you set up Direct Debits, however, you must make sure you have enough money in your account. The money must be available in your account no later than the day before the payment is due to be taken from your account.

If a Direct Debit is due, and there is not enough money in your account, the Bank will stop the payment. On each day that the Bank stops a payment or payments, a charge of £15 will be taken from your account.

We may decide to cancel permanently some or all of your Direct Debits if you don't ensure that there is enough money in your account when they are due to be paid.

Barclaysafe – safe custody service	
Barclaysafe Standard – documents only	
<ul style="list-style-type: none"> • Wallet storage fee • Access fee 	£1.50 per month* £10 per access*
Barclaysafe Premium – valuables and other items stored in boxes	
<ul style="list-style-type: none"> • Box storage fee • Access fee • Large box storage – supplement 	£10 per quarter* £5 per access* £10 one off fee*
Barclaysafe Premium is available at selected branches only.	
* includes VAT (VAT not applicable in the Channel Islands). We reserve the right to amend the price of Barclaysafe in line with any change in the rates of VAT.	

Clearance times for personal customers

When you pay a cheque into your account it has to go through a process known as the clearing cycle before you can withdraw your money.

The clearing cycle chart below will help you identify when cash and cheques paid into your account start to earn interest and become available for withdrawal for all other instances.

	Day paid in	Available to withdraw from cash machine usually after 1am
Cash paid in at any Barclays branch	1	immediately
Cheque paid in at any Barclays branch	1	6
Cash and/or cheque paid in at another bank	1	7

The day numbers refer to business days which are usually Monday to Friday (exclude Bank Holidays).

Available funds can be withdrawn on a Saturday, either from Cash machines or branches which are open.

The chart applies to sterling cheques drawn on or paid into Barclays branches in Northern Ireland and the Republic of Ireland. If a cheque written by a customer of a Scottish bank in Scotland or a Northern Irish bank in Northern Ireland is paid into a bank in England or Wales, add one extra business day. If a Scottish cheque is paid into a Barclays branch in Scotland it will be available for withdrawal in the same period as shown above.

There is still the possibility that the cheque may be returned unpaid even after waiting for the clearing cycle to complete. If this happens, the value of the cheque will be taken out of your account. Building Society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

An additional two bank working days should be added for items paid through Post Office counters.

“I want money management made easy”

Whatever you need to make managing your money easier, we can help.

If you need advice or more information, just pop into any of our branches and speak to a Personal Banker. Or use our network of cash machines and your Cash Card to get an up-to-date picture of your finances – just follow the on-screen instructions and check your balance or get a mini statement. We can help you set up a Direct Debit so you never have to worry about paying a bill late. Nor do you have to stand in queues to pay in cash or deposit cheques.

Check Points

- Money can be transferred between accounts quickly and easily
- Cash and cheques can be paid in over the counter or using a self-service deposit machine
- A paying-in book can be sent to you for making regular deposits
- Quarterly statements will help you keep track of your money
- Use cash machines to get a mini statement or to check your balance

“Can I access my money easily?”

When you open your account, we'll send you a Cash Card and a PIN (Personal Identification Number) so it's convenient to access your money whenever you need to. As long as you have the cleared funds available in your account, the money is there for you to spend.

Check Points

- Instant access to your cash, 24 hours a day, 365 days a year
- Withdraw up to £300 a day
- Use more than 30,000 Barclays or Woolwich cash machines, any Post Office and wherever you see the LINK sign
- Change your PIN, if needed, at any Barclays cash machine by following the instructions on screen

“How do I make and receive payments?”

That's no problem either. When money is paid to you it can be credited to your account automatically, so every week or month, you'll know exactly when and how much money will be in your account on a specific day.

Paying regular bills is hassle-free too. We can set up Direct Debits – the most secure way to make routine payments automatically through your current account. Paying by Direct Debit saves you time and it may just save you money too.

Check Points

- Salary or Benefits automatically paid into your account
- Pay regular bills by Direct Debit by signing an agreement with a company to request payments from your account at agreed times. You can cancel this at any time
- Move money from your account to another, either yours or someone else's, using telephone banking
- If you set up Direct Debits you must make sure you have enough money in your account otherwise the payment will not be made, you will be charged £30 for every payment declined and your Direct Debit will be permanently cancelled
- The money must be available in your account no later than the day before the Direct Debit is due to be paid from your account

How to apply

Before completing the application please ensure that you have read Cash Card Account Just the Facts Brochure, Cash Card Account Our Bank Charges Explained and Just the Facts Terms and Conditions.

Please complete all of the details on the application in capital letters using black ink. You can apply for a Cash Card Account if you're aged 18 or over.

You will also need to confirm who you are and where you live using two original documents from the lists on the application form. We cannot process your application without these documents. If you're unsure about what documents are

required, please visit your local Barclays branch. Please take all the documents to your local Barclays branch. Once your account has been opened, we'll write to you and let you know your account details. We'll also send your Cash Card and PIN along with information on how to use them. Please note that cheque books, debit cards and overdrafts are not available on this account.

Please tick this box if you would like to open a joint account.
If you would like to open a joint account both parties need to complete separate applications. These must be attached together and both parties must sign the joint account declarations at the end of each application form.

Your personal details

Title Surname

First name(s)

Sex: Male Female

Address

Postcode

(*If postal address is different from above, please indicate on a separate piece of paper)

When did you move to this address? Date / /

*If less than three years at above address, please provide all addresses for the last three years using a separate piece of paper if necessary.

Previous address

Postcode

When did you move to this address? Date / /

Date of birth / /

Country of nationality

Country of residency

Country of birth

Place (Town/City) of birth

National Insurance number

Mother's maiden name

Marital status Single Married

Divorced Separated Widowed

Tel: Home STD No.

Tel: Work STD No.

Mobile Tel No

Number of dependent children

Residential details: Owned outright Owned mortgage

Tenant furnished Tenant unfurnished Other

Where do you reside? With parents Alone With partner Other

Value of property (if owned) £

Outstanding mortgage £

Residential details for previous address

Owned outright Owned mortgage
Tenant furnished Tenant unfurnished Other

Net monthly income (inc. Pensions and benefit payments) £

Employment status

Employed full time Employed part time Homemaker Retired
Self-employed Student Unemployed

Employer type (if employed): Government Local Authority Other

I enclose the following 3 original documents (at least one from each list) that confirm who I am and where I live:

Identification

Full passport
European Union National Identity Card

Proof of address

Original letter of admission from a UK educational institution or UCSAS
Letter of introduction for UK Banking Facilities from your educational institution
Local Authority/Housing Association Tenancy agreement
Letter from the Student Loan Company
UK photocard driving licence or UK full paper driving licence
Gas bill (less than 3 months old) with evidence that the bill has been paid
Electricity Bill – (less than 3 months old) with evidence that the bill has been paid
Council Tax Bill – (less than 3 months old) with evidence that the bill has been paid
Water bill (less than 3 months old) with evidence that the bill has been paid
Telephone bill for a fixed line, not a mobile (less than 3 months old) with evidence that the bill has been paid
Electricity bill (less than 3 months old) with evidence that the bill has been paid
Bank statement (less than 3 months old) from another bank

Please ensure you have ticked 3 boxes.

We will complete a voters roll check. If you are not on this, we will write to you to confirm where you live and open your account when you reply.

I would like to apply for

Cash Card Account

I also apply for and request you to issue me with a Cash Card and a PIN.

Bank use only:
Sort Code
Account number
Date account opened

Your agreement and authorisation

All customers must complete this page.

By signing below, you, the individual(s) named in this application form are:

- (i) applying to us, Barclays Bank PLC, for banking services;
- (ii) confirming that any details you have supplied are true and complete;
- (iii) authorising us (a) when considering this application to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries; (b) to share information about you and how you manage your accounts with credit reference agencies.

You understand that credit reference agencies will maintain a record of our searches and the information we give them and if you give us false or inaccurate information or we suspect fraud we will record this with fraud prevention agencies. The records and information may be used by insurers, other lenders and other organisations to make assessments for credit and to help make decisions on you or other members of your household on credit, motor, household, life, and other insurance facilities (including handling any claims), for debt tracing and to prevent fraud and money laundering. Please note that records held by

credit reference agencies may be linked to records about persons financially associated with you. Your application may be assessed by reference to any of these "associated" records.

- (iv) authorising us to issue you with a cash card or other card to use with your account, and a PIN (Personal Identification Number), either now or in the future.

You agree that we may cancel and replace your existing card with another card covered by this agreement and which you are eligible for at any time.

- (v) agreeing to accept the Customer Agreement (June 2003) which contains your obligations to us and our obligations to you and especially clause 10 which sets out the kinds of information we use and process (including for example the places you travel to and where you shop).

Please remember that if you do not want your information to include details about a particular payment or transaction you should not use your account.

- (vi) agreeing to accept any relevant additional terms and conditions for any specific products you have applied for.

For joint accounts only

- (i) You agree that we may debit your account(s) with cheques and other payment (i) orders authorised by any one of you.
- (ii) In accordance with the Consumer Credit Act 1974, Section 185 (2), you authorise us to supply joint statements in respect of any overdraft on your accounts. (Delete if all parties require separate statements).
- (iii) You agree that we can update our records using information given by any one of you about the other(s).
- (iv) You agree that any one of you can give us consent for making a credit reference search on both/all of you if you ask us to lend or increase our lending to you at any time.

Signature(s) – if a joint account both parties must sign

1.

/ / / /

2.

/ / / /

If you are not happy with your choice of account, contact your branch within 14 days of the receipt of your first payment into the account and we will help you switch accounts, or we'll give you your money back.

If you do not wish to receive details of products or services, please write to Barclays, Leicester, LE87 2BB, quoting your account numbers, any Barclaycard or other card numbers, insurance policy, unit trust or other account or policy numbers.

Please return this form to your local Barclays branch.

The Banking Code and Data Protection Act

Barclays is committed to The Banking Code which sets out the governing principles of a bank's dealings with its customers. As such we ensure that our products and services comply with the terms of the code. You can obtain a free copy of The Banking Code by calling the Barclays Information Line free on **0800 400 100**.

The Banking Code does not apply to personal customers of branches in the Channel Islands or the Isle of Man.

Under the Data Protection Act you have a right of access to certain personal records. Should you wish to exercise this right please write to the Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire WA16 9EU, quoting ref.APP99. A fee will be charged for this service. Barclays Bank PLC is covered by the Financial Ombudsman Service (UK branches only).

Financial Services Compensation Scheme

Barclays Bank PLC is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, payments under the Scheme are limited to 100% of the first £2,000 of a depositor's total deposits with the bank and 90% of the next £33,000, resulting in a maximum payment of £31,700. Most depositors, including individuals and small firms, are covered. The Scheme covers deposits made with the offices of the bank within the European Economic Area and deposits denominated in all currencies are treated alike. Further details of the Scheme are available on request.

The Scheme is not applicable to branches in the Channel Islands or the Isle of Man.

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment date changes, you will be told of this in advance by at least 14 days, as agreed. If an error is made by the company or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to the originator/company.

The Clearing Cycle

Remember that when you pay in cheques you may have to wait up to six days before you can withdraw your cash.

Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. By voicing your concerns, we get the chance to put matters right for you and improve the service to all our customers.

You can complain in person at your branch, in writing, by e-mail, or by telephone. A leaflet detailing how we deal with complaints is available upon request from our branches, from the Barclays Information Line on **0800 400 100** or at www.barclays.co.uk. Alternatively you can write to Barclays, Leicester LE87 2BB.

Barclays services and facilities for disabled customers

Full details of our services and facilities for disabled customers (eg induction loops for hearing aid users, cheque-writing templates, bank note gauges etc) can be found in our brochure 'Disabled customers – making our services available', which is available in standard print, Braille, large print and audio tape. Phone the Barclays Information Line on **0800 400 100** (via Typetalk if appropriate) for your free copy.

This leaflet can also be provided in Braille, large print or audio tape on request by calling **0800 400 100**.

Authorised and regulated by the Financial Services Authority. Barclays Bank PLC represents only the Legal & General Marketing Group of companies for life assurance, pensions and unit trust business.

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