



Your Home Pack

Welcome to your Home Pack

Your new Home Pack will help life run more smoothly, with help and advice when you need it – and the reassurance that important items are covered.

Home Pack includes extended warranties on home entertainment and household appliances, as well as the convenience of our Barclays Concierge Service. All for £6 a month.

Don't forget to save the phone numbers below in your mobile phone so they're always to hand when you need them.

Features you can enjoy now

PC Troubleshoot Service

The PC Troubleshoot Service helpline gives you instant technical help for most personal computer related issues. Our support service is available for PC or Apple Mac and covers laptops, tablets and desktop computers.

Call **0800 158 3199***

Barclays Concierge Service

Barclays Concierge saves you time and money on tickets, travel and dining. You can choose from hundreds of exclusive member benefits, enjoy discounted travel and gain priority access to music, sports and theatre events; all with a few clicks online.

Visit homepackconcierge.com

You will receive a welcome email from us with your login details for the online concierge service.

Or call at any time on **+44 (0)207 479 2707*** if travelling abroad.

Legal & Tax Helpline

Just call us for free personal legal advice from independent legal advisors on the laws of England, Wales, Scotland and Northern Ireland. Available 365 days a year.

Call **0800 158 3199***

Features you'll need to register for

Satellite & TV Equipment Cover

Your TV, DVD and Blu-ray players, satellite equipment and remotes can be protected against breakdown or accidental damage for two years on top of the manufacturer's cover.

To register, call **0800 158 3199***

All items must be registered within 12 months of purchase.

Extended Warranty

Your new domestic appliances can now be protected for an additional 12 months – on top of your manufacturer's cover – against breakdown, accidental damage and, if your freezer fails, food spoilage.

The service is available on most items costing £25 or more and there's no limit on the number of items you can register. All purchases must be registered within 90 days of purchase.

To register, call **0800 158 3199***

You'll find terms, conditions and exclusions for the features included in your Home Pack on the following pages (please read them carefully so you'll know what's covered – and what's not).

- 4 Extended Warranty Cover
- 12 Satellite & TV Equipment Cover
- 20 PC Troubleshoot Service
- 25 Barclays Concierge Service
- 32 Legal and Tax Helpline
- 33 Arranged Overdraft Interest Charges
- 34 About Our Insurance Services
- 36 Adding a Pack to your Current Account

Things to know

Your new Home Pack

This product meets the demands and needs of someone who requires extended warranty for their domestic appliances and/or cover for their satellite and TV equipment and does not already have cover or is not happy with their existing cover.

Check you're not covered elsewhere

To avoid paying for cover you don't need, it's worth checking that you don't already have similar or overlapping cover on other packaged accounts or policies.

Multi Pack Discount

When you add more than one Pack to the same account, you'll receive our multi-Pack discount of £2 per month for each additional Pack you add.

Don't forget you can now store your documents securely on Cloudit

Cloudit is a secure, online, document storage system that helps you organise your life. By saving your proof of purchase into your Cloudit, in the event you need to make a claim, you'll have all of your information at the click of a mouse.

Changed your mind?

If you decide you don't want this Pack, you have 14 days to contact us to cancel and we'll refund any fees you may have paid. We can't refund after this date, although you can still cancel at any time. The 14-day period begins on the day you receive this Welcome Pack.

Remember, your account is available without a Pack, and with no monthly account fee.

To cancel, contact us on **0345 7 345 345**, visit your nearest Barclays Branch or tell us by writing to **Barclays, Leicester LE87 2BB**.

Extended Warranty Cover

Please note that you will need to register your new appliances for the Extended Warranty Cover. Reference in this document, in the Policy Summary and in the Policy Document to 'Qualifying Account' means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Home Pack has been added.

When you buy a new domestic appliance, such as a dishwasher or an oven, you can register it for an extended 12 months breakdown cover on top of the standard one or two year manufacturer's warranty. From the date of purchase of your appliance, you'll also benefit from cover for breakdown caused by accidental damage along with cover against food spoilage caused by breakdown of freezing equipment. This service is available on most items costing £25 or more. There's no limit to the number of items you can register in one year, although you must register new appliances within 90 days of purchase. Please note, each appliance will be protected under its own separate plan.

Each plan that you hold has a claim limit of £1,500 including VAT per 12 month period. This is subject to a maximum claims limit for all your plans (across the Satellite & TV Equipment Cover and the Extended Warranty Cover) of £5,000 including VAT for all claims made within any 12 month period. This 12 month period runs from the earliest purchase date of the appliance registered under any of your plans and consecutively thereafter.

For selected appliances registered for a plan, we can also provide you with an additional plan to extend the cover to last up to five years (this includes the manufacturer's guarantee and your plan) at an additional charge.

How to register:

Please contact Customer Services on **0800 158 3199*** selecting the Extended Warranty option. If your appliance is eligible, we'll register it over the phone and then confirm your warranty plan in writing. You must register your appliance within 90 days of its purchase date.

We'll require the following information, so please have it to hand when you call:

- Type of appliance
- Model, manufacturer and manufacturer guarantee details
- Date of purchase

- Purchase price
- Your sort code and Qualifying Account number.
- Information on accessories (some may need to be registered as a separate appliance).

Please keep your purchase receipt as you will need it if your appliance breaks down.

Once you have registered an appliance, we will send you a confirmation letter setting out the details of the plan for that appliance.

Most free-standing domestic electrical appliances can be registered. Items that cannot be registered include (but are not limited to) the following:

Free-standing domestic entertainment products, portable entertainment products, mobile phones, smart phones, CCTV equipment and boilers (including boiling water taps). This is a non-exhaustive list so please contact us to check which items can be registered. If new gadgets or appliances are released onto the market, we have the right to not accept items for registration even if they are not mentioned above.

Policy Summary

keyfacts[®]

This policy summary does not contain the full terms and conditions of the Extended Warranty Cover insurance contract. These can be found in the attached Policy Document.

1. Insurance Provider

The Extended Warranty Cover is underwritten by Domestic & General Insurance PLC.

2. Eligibility

This Extended Warranty Cover is only available to residents of the United Kingdom.

3. Significant Features and Benefits

This is a general insurance contract that provides cover for your appliances against the costs of:

- Breakdown
- Accidental Damage; and
- Frozen Food Spoilage (for freezing equipment only);

Please see the attached policy document for a full explanation of these terms.

4. Statement of price

There is no separate charge for the Extended Warranty Cover insurance contract which is provided as one of the benefits of your Home Pack, when this is added to your Qualifying Account.

5. Significant Exclusions and Limitations

The full list of what is not covered by the Extended Warranty Cover is contained in the 'What is not provided' section of the attached policy document.

The following are significant exclusions and limitations to your cover:

- Breakdown costs if they are still covered elsewhere by any manufacturer's, supplier's, or repairer's guarantee or warranty;
- In case of breakdown beyond economical repair, if we cannot reasonably replace your appliance, we will pay you a contribution towards the cost of the new appliance. This contribution will be equivalent to the price that would have been charged to us by our chosen supplier for the appliance;
- Any claim relating to appliances with a purchase price of less than £25 (including VAT).
- For each plan, the maximum we will pay in claims is £1,500 including VAT per 12 month period. This is subject to a maximum claims limit for all your plans (across the Satellite & TV Equipment Cover and the Extended Warranty Cover) of £5,000 including VAT for all claims made within any 12 month period. This 12 month period runs from the earliest purchase date of the appliances registered under any of your plans and consecutively thereafter.
- For each plan, the maximum we will pay in claims for Food Spoilage during any 12 month period is £500. The maximum we will pay per claim for spoiled food is £300, whilst the maximum we will pay per claim for hiring temporary freezer space is £50. This 12 month period runs from the earliest purchase date of the appliances registered under any of your plans and consecutively thereafter.
- Any claim made when you no longer have Home Pack added to your Qualifying Account. Please check Additional Conditions for Current Accounts with Packs for further details.
- Any claim relating to an appliance not registered within 90 days of purchase.
- Any claim not notified to us within 45 days of you becoming aware of the claim incident occurring.
- Any costs you may incur to dispose of your original appliance.
- Costs arising from not being able to use your appliance.
- Cosmetic damage.

6. Duration of the Extended Warranty Cover Insurance Contract:

- i. Your Extended Warranty Cover insurance is only available as part of Home Pack subject to you being a Qualifying Account holder. Subject to your right to cancel (see Cancellation and Termination), the Extended Warranty Cover insurance contract is from month to month. Your Extended Warranty Cover Insurance contract will end if the Home Pack is closed, your Qualifying Account is closed, or switched to a non-qualifying account, you fail to pay the monthly Home Pack fee or your permanent residential address is no longer in the United Kingdom. Your Extended Warranty Cover insurance contract may also be terminated or the terms may be changed by Barclays or us giving you 30 days' notice in writing.
- ii. For each plan, the 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage cover and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.

7. Cancellation and Termination

Home Pack: You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Home Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. As your Extended Warranty Cover insurance contract forms part of your Home Pack, cancellation of your insurance contract will also require your Home Pack to be closed.

If you cancel your insurance contract within this period and have paid your first monthly Home Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Home Pack fees that you have paid.

To exercise your right to cancel your Home Pack, please contact your Barclays Bank branch.

Cancellation of a Plan: You may cancel an individual plan at any time. You will not receive a refund as no money has been paid by you to us. To cancel a plan, you can call us on **0800 158 3199***, selecting the Extended Warranty option or click on 'contact us' at domesticandgeneral.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Termination: Your plan will end automatically if we have provided you with a replacement appliance or a monetary settlement for the appliance registered under that plan. No refunds will be due.

All benefits under the Extended Warranty Cover will cease if you cancel the Home Pack, fail to pay the monthly Home Pack fee or your Qualifying Account is closed. We may also cancel your Extended Warranty Cover under the Fraud section of these terms. We may terminate your Extended Warranty Cover immediately by sending written notice to you if we find Inappropriate Content on your appliances and we will have no further liability to you under the Extended Warranty Cover.

8. How to claim

You can find details of how to claim in the attached Policy Document.

9. How to Complain

If you wish to complain, then:

- Call Customer Services on **08444 810 100****.
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- Email us by clicking on 'contact us' on our website (domesticandgeneral.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: Exchange Tower, London E14 9SR.
Email: enquiries@financial-ombudsman.org.uk

10. The Financial Services Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at fscs.org.uk.

Extended Warranty Cover Policy Document

Your Extended Warranty Cover insurance contract commences when you add Home Pack to your Qualifying Account. For each appliance, your plan commences when you register the appliance for the Extended Warranty Cover. You must register for each and every appliance that you wish to cover and cover depends on you meeting the following conditions.

Definitions

The following words and phrases always relate to or have the meanings given below.

Appliance

An item registered for the Extended Warranty Cover.

Extended Warranty Cover

The Extended Warranty Cover provided as part of your **Home Pack** and as set out in this policy document.

Home Pack

A combined package of insurance, service and/or financial features (including Extended Warranty Cover insurance) that can be added to any **Qualifying Account**, for a monthly fee.

Plan

A plan covering an individual appliance under the Extended Warranty Cover or the Satellite & TV Equipment Cover.

Qualifying Account

Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which **Home Pack** has been added.

Satellite & TV Equipment Cover

The Satellite & TV Equipment Cover provided as part of your Home Pack and as set out in your welcome pack.

We, Us, Our, Insurer

Domestic & General Insurance PLC.

You, Your

Any person named as an account holder on the Qualifying Account.

Significant Features and Benefits Explained

- Breakdown:** the provision of repair to or replacement of an appliance following mechanical or electrical breakdown.
- Accidental Damage:** the provision of repair to or replacement of an appliance, following accidental damage.

- iii. **Food Spoilage:** if the appliance breaks down or there is an accidental failure of the public electricity supply (except as a result of bad weather conditions) we will provide the cost of:
- food spoilt in the freezing compartment (up to the value of £300 for any one claim); or
 - hiring temporary freezer space (up to the cost of £50 per claim) to prevent the food from spoiling.

The most we will pay for food spoilage in any consecutive 12 months is £500.

Customer services – Additionally we will provide a 24-hour UK-based customer call-centre offering help and assistance in respect of your Extended Warranty Cover.

Duration of the Extended Warranty Cover Insurance Contract

- i. Your Extended Warranty Cover insurance is only available to you as part of the Home Pack subject to you being a Qualifying Account holder. Subject to your right to cancel (see Cancellation and Termination), the Extended Warranty Cover insurance contract is from month to month. Your Extended Warranty Cover insurance contract will end if your Home Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Home Pack fee or your permanent residential address is no longer in the United Kingdom. Your Extended Warranty Cover insurance contract may also be terminated or the terms may be changed by Barclays or us giving you 30 days' notice in writing.
- ii. For each plan, the 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage cover and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.

How to claim

- a. You should contact us as soon as possible, and must do so within 45 days of becoming aware of the claim incident occurring, by telephoning us on **0800 158 3199*** selecting the Extended Warranty option.
- b. You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we advise you to pay the repairer yourself, we will tell you how to claim back from us.
- c. If we arrange for an approved repairer to inspect your appliance, you will be asked to contact them to agree an appointment date and time. The approved repairer will then inspect your appliance and decide on the action to be taken.

- d. In the unlikely event that we advise you to select the repairer yourself, if an intended repair is estimated to cost more than £125, authorisation must be obtained by ringing our Claims Authority line on **08444 810 550**** for an authorisation number. If this is not done, it may affect the amount we pay.
- e. We have the right, if we choose, to request a copy of the purchase receipt of the equipment. Your claim may be rejected if you do not supply this.
- f. If your claim is for food spoilage, you must call our claims authority line on **08444 810 550**** quoting your agreement number and the estimated value of the loss. We may request that you keep the spoilt food for up to 2 working days to allow us or our agents to verify the claim.

What we will pay

1. We will always, subject to the full terms, conditions and exclusions of your plan, repair your appliance unless:
 - a) we are unable to repair it;
 - b) we cannot obtain the spare parts to repair it;
 - c) we can replace it for less than the cost of the repair; or
 - d) the estimated cost of repair exceeds any of the claim limits set out in the 'What is not provided' section.
2. If we replace your appliance, we will replace it with an appliance of the same or similar make and specification. We will only replace your appliance if we have agreed to do so before a repair is carried out.
3. If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new appliance, usually this will be vouchers redeemable from a retailer chosen by us. This contribution will be equivalent to the price that would have been charged to us by our chosen supplier for the appliance.
4. If the estimated cost of repair exceeds any of the claims limits set out in the 'What is not provided' section, then we will only pay you a contribution up to the claims limit (subject to the full terms and conditions of your plan). If any of the claims limits have already been reached, no contribution will be provided.
5. When we have fulfilled our obligations under the plan under conditions 2, 3 or 4 above your plan will end immediately.
6. When your appliance has been replaced you will be responsible for disposing of the original appliance at your own cost if it remains in your possession.
7. If we replace your equipment, we will pay for the supplier's delivery charges.

Claims limits

- £1,500 including VAT per 12 month period per plan (i.e. per appliance registered)
- £5,000 including VAT in total for all claims made within any 12 month period for all your plans (across the Satellite & TV Equipment Cover and Extended Warranty Cover)

The 12 month period runs from the earliest purchase date of the appliances registered under any of your plans and consecutively thereafter.

What is not provided

- Costs provided by any manufacturer's, supplier's or repairer's guarantee or warranty.
- The appliance being recalled by the retailer, the supplier or the manufacturer.
- The cost of modifying the appliance.
- Claims arising from your failure to follow the manufacturer's instructions.
- Claims arising from using your appliance in a non-domestic or commercial environment, unless we agree to the use in writing beforehand.
- Any loss, damage or impairment to functionality caused by theft, attempted theft, neglect, negligence, deliberate damage, fire, wind, storms, weather, humidity, salt spray, abnormally high or low temperatures, animals, plants and trees, corrosion, chemical exposure, radiation, flood damage or water ingress, lightning, explosion, natural disasters and catastrophes, act of god, armed conflict, war, riot, civil commotion or terrorist act and damage caused by any other external factors.
- Any costs you may incur to dispose of your original appliance.
- Claims arising from any problem with the supply of electricity, gas or water (unless your claim is for food spoilage).
 - Costs if no fault is found with your appliance.
 - Routine maintenance, cleaning and servicing.
 - Labour charges for work outside our repairer's normal working hours which are Monday-Friday 9am to 5pm.
 - Repairs carried out outside the United Kingdom.
- Costs arising from not being able to use your appliance or from loss or damage caused when the appliance breaks down, including any costs to remove or reinstate built-in or fitted equipment.
- Cosmetic damage such as damage to paintwork or dents or scratches to the appliance.
- The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, belts, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.

- Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
 - Damage or failure of the appliance due to: a software virus; the configuration of user settings; the process of backing up or recovery of data; loss, corruption or damage to data or operating system.
 - The cost of claims for any appliance which was purchased for less than £25 (including VAT).
 - Any claim made when you no longer have the Home Pack added to your Qualifying Account or the Qualifying Account is closed.
 - Any claim for appliances not registered within 90 days of purchase.
 - Any claim excluded by the conditions of this plan.
 - Any claims arising from third parties or personal injury.
 - Any claim not notified to us within 45 days of you becoming aware of the claim incident occurring.
- Protection is also not provided for the following:

Cooking equipment

- Oven liners.

Vacuum cleaners and floor polishers

- Bags, brushes or belts.

Shower equipment

- Scale damage.

Computer equipment

- Software (applications or operating system).
- Damage caused by viruses.
- Accessories which you have not told us about in writing, including joysticks.
- Replaceable printer heads.

In-car equipment

- Removing or re-installing the equipment.

Lawnmowers

- Belts, blades and/or blade sharpening, oil or petrol.

Gas/Electric Fires

- Fuel lines to the equipment and the flue system from the equipment.
- Difficulties in getting to the equipment.
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair provided by the plan.
- Work caused by equipment which is not installed correctly.
- Energy management systems or immersion heaters.

Most free-standing domestic electrical appliances can be registered. Items that cannot be registered include (but are not limited to) the following:

Free-standing domestic entertainment products, portable entertainment products, mobile phones, smart phones, CCTV equipment and boilers (including boiling water taps).

This is a non-exhaustive list so please contact us to check which items can be registered. If new gadgets or appliances are released onto the market, we have the right to not accept items for registration even if they are not mentioned above.

Conditions

Each plan is issued as part of the Extended Warranty Cover provided by your Home Pack and is subject to these terms and conditions.

There is no limit to the number of appliances you can register in one year. Each appliance will receive its own plan.

There is a claims limit that applies across the Extended Warranty Cover and the Satellite & TV Equipment Cover. For each plan, the maximum we will pay in claims is £1,500 including VAT per 12 month period. This is subject to a maximum claims limit for all your plans (across the Satellite & TV Equipment Cover and the Extended Warranty Cover) of £5,000 including VAT for all claims made within any 12 month period. This 12 month period runs from the earliest purchase date of the appliances registered under any of the plans and consecutively thereafter.

You must ensure that your appliance does not contain any content that we may consider to be illegal, including, without limitation, indecent images of children, content related to or intended to promote or encourage terrorist activities, racist hate crime or interference with computer systems ("Inappropriate Content"). Please see 'Cancellation and Termination' and 'Data protection' for further details.

Governing Law and statutory rights

We will communicate in English and English Law will apply unless we have agreed otherwise with you. Nothing in these conditions will reduce or affect your statutory rights; for further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau.

Exclusion of third party rights

The Extended Warranty Cover is available as part of Home Pack only and any permitted transferee at our discretion and no rights or benefits will be given to any other third party under the Extended Warranty Cover. The provisions of the Contracts (Rights of Third Parties) Act 1999 will not apply.

Transferring your Extended Warranty Cover

Your Extended Warranty Cover cannot be transferred to any other person or to a new owner of the appliance.

Cancellation and Termination

Home Pack: You have a statutory 14 day period in which to cancel your Extended Warranty Cover insurance contract. This period begins on the date the Home Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. As your Extended Warranty Cover insurance contract forms part of your Home Pack, cancellation of your insurance contract will also require your Home Pack to be closed.

If you cancel your insurance contract within this period and have paid your first monthly Home Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Home Pack fees that you have paid.

To exercise your right to cancel your Home Pack, please contact your Barclays Bank branch.

Cancellation of a plan: You may cancel an individual plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel a plan, you can call us on **0800 158 3199*** selecting the Extended Warranty option or click on 'contact us' at domesticandgeneral.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Your plan will end automatically if we have provided you with a replacement appliance or a monetary settlement for an appliance registered under that plan. No refunds will be due.

Termination: All benefits under the Extended Warranty Cover will cease if you close the Home Pack, fail to pay the monthly Home Pack fee or your Qualifying Account is closed. We may also cancel your Extended Warranty Cover under the Fraud section of these terms. We may terminate your Extended Warranty Cover immediately by sending written notice to you if we find inappropriate content on your appliance and we will have no further liability to you under the Extended Warranty Cover.

How to Complain

If you wish to complain, then:

Call Customer Services on **08444 810 100****;

- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP
- Email us by clicking on 'contact us' on our website (domesticandgeneral.com)

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at:

Exchange Tower, London E14 9SR.

Email: enquiries@financial-ombudsman.org.uk

Contacting us

We want you to contact us so that we know what you think of us and the services we provide. If you wish to contact us, then please call Customer Service on **08444 810 100**** or write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. We may monitor or record our communications with you to improve the quality of the service we provide.

Data protection

What we do with your information

At Domestic & General we want to reassure you that we use your information both responsibly and securely to provide you with the best possible service. Below we explain what we do with your information and your rights to your information. If you would like any further details you can get in touch with us using the contact details below or visit our website (www.domesticandgeneral.com).

Using your information

Domestic & General Insurance PLC ("we") is the "data controller" of your information. We process two sets of information about you, "Personal Information" (your name, address, contact and payment details) and the "Goods Information" you provide to register your appliance or device (your name, address, contact and goods details). We'll use your information: (i) as necessary to fulfil our contract with you (including to recover any amounts owing); (ii) for our legitimate interests in: undertaking market research; customer surveys; printing services; checking and verifying your identity and contact details; recording your conversations for training, quality and compliance purposes; and for analytics; and (iii) where required to do so by law. We may also ask for your consent to some uses of your information.

Sharing your information

From time to time your Personal Information and Goods Information may also be shared with other members of the Domestic & General Group of Companies (Domestic & General Insurance or Services and other future members of the Group whose details we will notify to you ("Group")), where applicable with Barclays Bank UK PLC which is the subject of your protection policy and with companies acting on our behalf or providing services to us (e.g. the companies we use to carry out repairs, IT & mailing services, storage of paper records and telecommunications). Barclays Bank UK PLC will process your Personal Information for their legitimate business interests (including analytics) in accordance with their privacy policy.

Keeping your information

We keep your Personal Information for six years after you terminate your policy so that we can deal with any claims. Your goods information we keep for a bit longer, normally 10 years (the average life of an appliance) for health and safety.

Rights to your information

By writing to the Data Protection Officer using the contact details provided below, you have the right to ask us:

- for a copy of the Personal Information we hold about you
- for a copy of the Personal Information you provided to us to be sent to you or a third party in a commonly used, machine readable format
- to update or correct your Personal Information to keep it accurate
- to delete your Personal Information from our records if it is no longer needed for the original purpose; and
- to restrict the processing of your Personal Information in certain circumstances

And you may also:

- object to us processing your Personal Information - in which case we will either agree to stop processing or explain why we're unable to; and
- where we rely on your consent, withdraw that consent at any time.

Please note that the above rights are not absolute and certain exemptions apply to them.

You can also make a complaint to the Information Commissioner (www.ico.org.uk) if you feel your Personal Information has been mishandled.

Contact Details

If you need to contact us about your information or your information rights, or to see a copy of our Model Clauses, please write to: Freepost Plus RTKS-CLRA-GRYE, Data Protection Officer, Domestic & General, Leicester House, 17 Leicester Street, Bedworth CV12 8JP or dataprotection@domesticandgeneral.com and we'll be happy to help you.

Changes to the terms and conditions

We may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance and codes of practice;
- rectify errors or ambiguities; and
- reflect changes in the scope or nature of the service provided to you.

We will give you 30 days' written notice of any change that could have a material effect on your rights against us or liabilities to us. If you do not agree with the changes, you may terminate the plan in accordance with the 'Cancellation section'. Otherwise all change will be deemed to have been accepted by you.

Fraud

The Extended Warranty Cover will not be valid if a) any information you give us is false, exaggerated, or misleading; or b) any relevant information is omitted.

The Financial Services Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. **You** can obtain more information about the compensation scheme arrangements by contacting the FSCS on **020 7741 4100** or **0800 678 1100*** or by visiting their website at fscs.org.uk.

Other policies or insurance

If, when you make a claim, there is any other insurance policy or a service agreement under which you are entitled to claim, we will only pay an appropriate proportion.

Satellite & TV Equipment Cover

Please note that you will need to register your new equipment for the Satellite & TV Equipment Cover. Reference in this document, in the Policy Summary and in the Policy Document to “Qualifying Account” means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Home Pack has been added.

When you buy a new TV or entertainment product, such as a LCD, LED, Plasma, or 3D TV, digital receiver, set top box, DVD or Blu-ray player, Home Cinema or Projector, you can register it for an extended 24 months breakdown cover on top of the standard one or two year manufacturer’s warranty. From the date you register your equipment, you’ll also benefit from cover for breakdown caused by accidental damage. This service is available on most items costing £25 or more. There’s no limit to the number of items you can register in one year, although you must register new appliances within 12 months of purchase. Please note, each item of equipment will be protected under its own separate plan.

Each plan that you hold has a claim limit of £1,500 including VAT per 12 month period. This is subject to a maximum claims limit for all plans (across the Satellite & TV Equipment Cover and the Extended Warranty Cover) of £5,000 including VAT for all claims made within any 12 month period. This 12 month period runs from the earliest purchase date of the equipment registered under any of your plans and consecutively thereafter.

For selected items of equipment registered for a plan, we can also provide you with an additional plan to extend the cover to last up to five years (this includes the manufacturer’s guarantee and your plan) at an additional charge.

How to register

Please contact Customer Services on **0800 158 3199***, selecting the Satellite & TV Equipment option. If the equipment is eligible, we’ll register it over the phone and then confirm your Satellite & TV Equipment plan in writing. You must register your equipment within 12 months of its purchase date.

We’ll require the following information, so please have it to hand when you call:

- Type of appliance
- Model, manufacturer and manufacturer guarantee details
- Date of purchase

- Purchase price
- Your sort code and Qualifying Account number
- Information on accessories (some may need to be registered as a separate appliance).

Please keep your purchase receipt as you will need it if your equipment breaks down.

Once you have registered an appliance, we will send you a confirmation letter setting out the details of the plan for that appliance.

Most free-standing domestic entertainment products and portable entertainment products can be registered. Items that cannot be registered include (but are not limited to) the following: Free-standing domestic electrical appliances (which are not entertainment products), mobile phones, smart phones and CCTV equipment. This is a non-exhaustive list so please contact us to check which items can be registered. If new entertainment equipment is released onto the market, we have the right to not accept items for registration even if they are not mentioned above.

Policy Summary

keyfacts®

This policy summary does **not** contain the full terms and conditions of the Satellite & TV Equipment cover insurance contract, these can be found in the attached Policy Document.

1. Insurance Provider

The Satellite & TV Equipment Cover is underwritten by Domestic & General Insurance PLC.

2. Eligibility

This Satellite & TV Equipment Cover is only available to residents of the United Kingdom.

3. Significant Features and Benefits

This is a general insurance contract that provides cover for your equipment against the costs of:

- Breakdown; and
- Accidental Damage.

Please see the attached policy document for a full explanation of these terms.

4. Statement of price

There is no separate charge for the Satellite & TV Equipment Cover insurance contract, which is provided as one of the benefits of your Home Pack.

5. Significant Exclusions and Limitations

The full list of what is not covered by the Satellite & TV Equipment Cover is contained in the 'What is not provided' section of the attached policy document. The following are significant exclusions and limitations to your cover:

- Breakdown costs if they are still covered elsewhere by any manufacturer's, supplier's, or repairer's guarantee or warranty;
- In case of breakdown beyond economical repair, if we cannot reasonably replace your equipment, we will pay you a contribution towards the cost of the new equipment. This contribution will be equivalent to the price that would have been charged to us by our chosen supplier for the equipment;
- Any claim relating to equipment with a purchase price of less than £25 (including VAT).
- For each plan the maximum we will pay in claims is £1,500 including VAT per 12 month period. This is subject to a maximum claims limit for all your plans (across the Satellite & TV Equipment Cover and the Extended Warranty Cover) of £5,000 including VAT for all claims made within any 12 month period. This 12 month period runs from the earliest purchase date of the equipment registered under any of your plans and consecutively thereafter.
- Any claim made when you no longer have Home Pack added to your Qualifying Account. Please check Additional Conditions for Current Accounts with Packs for further details.
- Any claim relating to equipment not registered within 12 months of purchase.
- Any claim not notified to us within 45 days of you becoming aware of the claim incident occurring.
- Any costs you may incur to dispose of your original equipment;
- Costs arising from not being able to use your equipment;
- Any claim made within the first 30 days of the equipment being registered;
- Cosmetic damage;

6. Duration of the Satellite & TV Equipment Cover Insurance Contract:

- i. Your Satellite & TV Equipment Cover insurance is only available as part of Home Pack subject to you being a Qualifying Account holder. Subject to your right to cancel (see Cancellation and Termination), the Satellite & TV Equipment Cover insurance contract is from month to month.

Your Satellite & TV Equipment Cover insurance contract will end if the Home Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Home Pack fee or your permanent residential address is no longer in the United Kingdom. Your Satellite & TV Equipment Cover insurance contract may also be terminated or the terms may be changed by Barclays or us giving you 30 days' notice in writing.

- ii. For each plan the 2 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 2 year period. The accidental damage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 2 year period.

7. Cancellation and Termination

Home Pack: You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Home Pack is added to your Qualifying Account, or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. As your Satellite & TV Equipment Cover insurance contract forms part of your Home Pack, cancellation of your insurance contract will also require your Home Pack to be closed.

If you cancel your insurance contract within this period and have paid your first monthly Home Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Home Pack fees that you have paid.

To exercise your right to cancel your Home Pack, please contact your Barclays Bank branch.

Cancellation of a plan: You may cancel an individual plan at any time. You will not receive a refund as no money has been paid by you to us. To cancel a plan, you can call us by contacting Customer Services on **0800 158 3199*** selecting the Satellite & TV Equipment option or 'contact us' at domesticandgeneral.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Termination: Your plan will end automatically if we have provided you with replacement equipment or a monetary settlement for the equipment registered under that plan. No refunds will be due.

All benefits under the Satellite & TV Equipment Cover will cease if your Home Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, or you fail to pay the monthly Home Pack fee or your permanent

residential address is no longer in the United Kingdom. We may also cancel your Satellite & TV Equipment Cover under the Fraud section of these terms. We may terminate your Satellite & TV Equipment Cover immediately by sending written notice to you if we find inappropriate content on your equipment and we will have no further liability to you under the Satellite & TV Equipment Cover.

8. How to claim

You can find details of how to claim in the attached Policy Document.

9. How to Complain:

If you wish to complain, then:

- Call Customer Services on **08444 819 100****.
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- Email us by clicking on 'contact us' on our website (domesticandgeneral.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: Exchange Tower, London E14 9SR. Email: enquiries@financial-ombudsman.org.uk

10. The Financial Services Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they can not meet their obligations.

General insurance contract are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at fscs.org.uk.

Satellite & TV Equipment Cover Policy Document

Your Satellite & TV Equipment Cover insurance contract commences when you have the Home Pack added to your Qualifying Account. Your cover commences when you register the equipment for the Satellite & TV Equipment Cover. You must register for each and every new item of equipment that you wish to cover and cover depends on you meeting the following conditions.

Definitions

The following words and phrases always relate to or have the meanings given below.

Equipment

An item registered for Satellite & TV Equipment cover.

Extended Warranty Cover

The Extended Warranty Cover provided as part of your Home Pack and as set out in your welcome pack.

Home Pack

A combined package of insurance, service and/or financial features (including Satellite & TV Equipment Cover) that can be added to any **Qualifying Account**, for a monthly fee.

Plan

A plan covering an individual appliance under the Extended Warranty Cover or the Satellite & TV Equipment Cover.

Qualifying Account

Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which **Home Pack** has been added.

Satellite & TV Equipment Cover

The Satellite & TV Equipment Cover provided as part of your **Home Pack**, subject to you having a **Qualifying Account** and as set out in this policy document.

We, Us, Our, Insurer

Domestic & General Insurance PLC.

You, Your

Any person named as an account holder on the **Qualifying Account**.

Significant Features and Benefits Explained

- i. Breakdown: the provision of repair to or replacement of the equipment, following mechanical or electrical breakdown
- ii. Accidental Damage: the provision of repair to or replacement of the equipment, following accidental damage.

Customer services – Additionally we will provide a 24-hour UK-based customer call-centre offering help and assistance in respect of your Satellite & TV Equipment Cover. Duration of the Satellite & TV Equipment Cover Insurance Contract

- i. Your Satellite & TV Equipment Cover insurance is only available as part of Home Pack subject to you being a Qualifying Account holder. Subject to your right to cancel (see Cancellation and Termination), the Satellite & TV Equipment Cover insurance contract is from month to month. Your Satellite & TV Equipment Cover insurance contract will end if the Home Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Home Pack fee or your residential address is no longer in the United Kingdom. Your Satellite & TV Equipment Cover insurance contract may also be terminated or the terms may be changed by Barclays or us giving you 30 days' notice in writing.
- ii. For each plan, the 2 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 2 year period. The accidental damage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 2 year period.

How to claim

- a. You should contact us as soon as possible, and must do so within 45 days of becoming aware of the claim incident occurring, by telephoning us on **0800 158 3199*** selecting the Satellite & TV Equipment option.
- b. You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we advise you to pay the repairer yourself, we will tell you how to claim back from us.
- c. If we arrange for an approved repairer to inspect your equipment, you will be asked to contact them to agree an appointment date and time. The approved repairer will then inspect your equipment and decide on the action to be taken.
- d. In the unlikely event that we advise you to select the repairer yourself, if an intended repair is estimated to cost more than £125, authorisation must be obtained by ringing our Claims Authority line on 08444 810 550** for an authorisation number. If this is not done, it may affect the amount we pay.
- e. We have the right, if we choose, to request a copy of the purchase receipt of the equipment. Your claim may be rejected if you do not supply this.

What we will pay

1. We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:
 - b) we are unable to repair it;
 - c) we cannot obtain the spare parts to repair it;
 - d) we can replace it for less than the cost of the repair; or
 - e) the estimated cost of repair exceeds any of the claim limits set out in the 'What is not provided' section.
2. If we replace your equipment, we will replace it with equipment of the same or similar make and specification. We will only replace your equipment if we have agreed to do so before a repair is carried out.
3. If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. This contribution will be equivalent to the price that would have been charged to us by our chosen supplier for the equipment.
4. If the estimated cost of repair exceeds any of the claims limits set out in the 'What is not provided' section, then we will only pay you a contribution up to the claims limit (subject to the full terms and conditions of your plan). If any of the claims limits have already been reached, no contribution will be provided.
5. When we have fulfilled our obligations under the plan under conditions 2, 3 or 4 above your plan will end immediately.
6. When your equipment has been replaced you will be responsible for disposing of the original equipment at your own cost if it remains in your possession.
7. If we replace your equipment, we will pay for the supplier's delivery charges.

Claims limits

- £1,500 including VAT per 12 month period per plan (i.e. per item of equipment registered)
- £5,000 including VAT in total for all claims made within any 12 month period for all your plans (across the Satellite & TV Equipment Cover and the Extended Warranty Cover)

The 12 month period runs from the earliest purchase date of the appliances registered under any of your plans and consecutively thereafter.

What is not provided

- a. Costs provided by any manufacturer's, supplier's or repairer's guarantee or warranty.
- b. The equipment being recalled by the retailer, the supplier or the manufacturer.
- c. The cost of modifying the equipment.
- d. Claims arising from your failure to follow the manufacturer's instructions.
- e. Claims arising from using your equipment in a non-domestic or commercial environment, unless we agree to the use in writing beforehand.
- f. Any loss, damage or impairment to functionality caused by theft, attempted theft, neglect, negligence, deliberate damage, fire, wind, storms, weather, humidity, salt spray, abnormally high or low temperatures, animals, plants and trees, corrosion, chemical exposure, radiation, flood damage or water ingress, lightning, explosion, natural disasters and catastrophes, act of god, armed conflict, war, riot, civil commotion or terrorist act and damage caused by any other external factors.
- g. Any costs you may incur to dispose of your original equipment.
- h. Claims arising from any problem with the supply of electricity, gas or water.
 - i. Costs if no fault is found with your equipment.
 - j. Routine maintenance, cleaning and servicing.
 - k. Labour charges for work outside our repairer's normal working hours which are Monday-Friday 9am to 5pm.
- l. Repairs carried out outside the United Kingdom.
- m. Costs arising from not being able to use your equipment from loss or damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment..
- n. Cosmetic damage such as damage to paintwork or dents or scratches to the equipment.
- o. The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, belts, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.
- p. Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
- q. Damage or failure of the equipment due to: a software virus; the configuration of user settings; the process of backing up or recovery of data; loss, corruption or damage to data or operating system.
- r. The cost of claims for any equipment which was purchased for less than £25 (including VAT).

- s. Any claim made when you no longer have the Home Pack added to your Qualifying Account or the Qualifying Account is closed.
- t. Any claim for equipment not registered within 12 months of purchase.
- u. Any claim excluded by the conditions of this plan.
- v. Any claim made within the first 30 days of the equipment being registered.
- w. Any claims arising from third parties or personal injury.
- x. Any claim not notified to us within 45 days of you becoming aware of the claim incident occurring.

Protection is also not provided for the following:

Audio visual equipment

- Tuning.
- Styli or cartridges.

Satellite equipment

- Realigning or re-siting the dish.
- Rust.
- Tuning.
- Water damage.

Televisions

- Costs due to unusual physical or electrical stress, burned screen or software interface problems.
- Claims arising due to a failure to install the display in line with the manufacturer's instructions.
- Costs associated with gaining access to cables within the fabric of a building or wall.
- Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit.
- Wall mounted units if not fitted as per the manufacturer's recommendations.
- Damage during delivery.
- The loss of or damage to glasses used to view 3D TV.

This plan will not protect against claims arising from third parties or personal injury.

Most free-standing domestic entertainment products and portable entertainment products can be registered. Items that cannot be registered include (but are not limited to) the following:

Free-standing domestic electrical appliances (which are not entertainment products), mobile phones, smart phones and CCTV equipment.

This is a non-exhaustive list so please contact us to check which items can be registered. If new gadgets or appliances are released onto the market, we have the right to not accept items for registration even if they are not mentioned above.

Conditions

Each plan is issued as part of the Satellite & TV Equipment Cover provided by your Home Pack and is subject to these terms and conditions.

There is no limit to the number of items of equipment you can register in one year. Each item of equipment will receive its own plan.

There is a claims limit that applies across the Extended Warranty Cover and the Satellite & TV Equipment Cover. For each plan, the maximum we will pay in claims is £1,500 including VAT per 12 month period. This is subject to a maximum claims limit for all your plans (across the Satellite & TV Equipment Cover and Extended Warranty Cover) of £5,000 including VAT for all claims made within any 12 month period. This 12 month period runs from the earliest purchase date of the equipment registered under any of your plans and consecutively thereafter.

You must ensure that your equipment does not contain any content that we may consider to be illegal, including, without limitation, indecent images of children, content related to or intended to promote or encourage terrorist activities, racist hate crime or interference with computer systems ("Inappropriate Content"). Please refer to 'Cancellation and Termination' and 'Data protection' for further details.

Governing Law and statutory rights

We will communicate in English and English Law will apply unless we have agreed otherwise with you. Nothing in these conditions will reduce or affect your statutory rights; for further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau.

Exclusion of third party rights

This Satellite & TV Equipment Cover is available as part of the Home Pack only, and any permitted transferee at our discretion and no rights or benefits will be given to any other third party under the Satellite & TV Equipment Cover. The provisions of the Contracts (Rights of Third Parties) Act 1999 will not apply.

Transferring your Satellite & TV Equipment Cover

Your Satellite & TV Equipment Cover cannot be transferred to any other person or to a new owner of the equipment.

Cancellation and Termination

Home Pack: You have a statutory 14 day period in which to cancel your Satellite & TV Equipment Cover insurance contract. This period begins on the date the Home Pack is added to your Qualifying Account, or the date you receive your policy document, whichever is the later. This period begins from these

dates irrespective of when you register your details for cover. As your Satellite & TV Equipment Cover insurance contract forms part of your Home Pack, cancellation of your insurance contract will also require your Home Pack closed.

If you cancel your insurance contract within this period and have paid your first monthly Home Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Home Pack fees that you have paid.

To exercise your right to cancel your Home Pack, please contact your Barclays Bank branch.

Cancellation of a plan: You may cancel an individual plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel a plan, you can call us on **0800 158 3199*** selecting the Satellite & TV Equipment option or click on 'contact us' at domesticandgeneral.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Your plan will end automatically if we have provided you with replacement equipment or a monetary settlement for the appliance registered under that plan. No refunds will be due.

Termination: All benefits under the Satellite & TV Equipment Cover will cease if your Home Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, or you fail to pay the monthly Home Pack fee or your permanent residential address is no longer in the United Kingdom. We may also cancel your Satellite & TV Equipment Cover under the Fraud section of these terms. We may terminate your Satellite & TV Equipment Cover immediately by sending written notice to you if we find inappropriate content on your equipment and we will have no further liability to you under the Satellite & TV Equipment Cover.

How to Complain

If you wish to complain, then:

- Call Customer Services on **08444 810 100****
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP
- Email us by clicking on 'contact us' on our website (domesticandgeneral.com)

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: Exchange Tower, London E14 9SR. Email: enquiries@financial-ombudsman.org.uk

Contacting us

We want you to contact us so that we know what you think of us and the services we provide. If you wish to contact us, then please call Customer Services Department on **08444 810 100**** or write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. We may monitor or record our communications with you to improve the quality of the service we provide.

Data protection

What we do with your information

At Domestic & General we want to reassure you that we use your information both responsibly and securely to provide you with the best possible service. Below we explain what we do with your information and your rights to your information. If you would like any further details you can get in touch with us using the contact details below or visit our website (www.domesticandgeneral.com).

Using your information

Domestic & General Insurance PLC (“we”) is the “data controller” of your information. We process two sets of information about you, “Personal Information” (your name, address, contact and payment details) and the “Goods Information” you provide to register your appliance or device (your name, address, contact and goods details). We’ll use your information: (i) as necessary to fulfil our contract with you (including to recover any amounts owing); (ii) for our legitimate interests in: undertaking market research; customer surveys; printing services; checking and verifying your identity and contact details; recording your conversations for training, quality and compliance purposes; and for analytics; and (iii) where required to do so by law. We may also ask for your consent to some uses of your information.

Sharing your information

From time to time your Personal Information and Goods Information may also be shared with other members of the Domestic & General Group of Companies (Domestic & General Insurance or Services and other future members of the Group whose details we will notify to you (“Group”)), where applicable with Barclays Bank UK PLC which is the subject of your protection policy and with companies acting on our behalf or providing services to us (e.g. the companies we use to carry out repairs, IT & mailing services, storage of paper records and telecommunications). Barclays Bank UK PLC will process your Personal Information for their legitimate business interests (including analytics) in accordance with their privacy policy.

Keeping your information

We keep your Personal Information for six years after you terminate your policy so that we can deal with any claims. Your goods information we keep for a bit longer, normally 10 years (the average life of an appliance) for health and safety.

Rights to your information

By writing to the Data Protection Officer using the contact details provided below, you have the right to ask us:

- for a copy of the Personal Information we hold about you
- for a copy of the Personal Information you provided to us to be sent to you or a third party in a commonly used, machine readable format
- to update or correct your Personal Information to keep it accurate
- to delete your Personal Information from our records if it is no longer needed for the original purpose; and
- to restrict the processing of your Personal Information in certain circumstances

And you may also:

- object to us processing your Personal Information – in which case we will either agree to stop processing or explain why we’re unable to; and
- where we rely on your consent, withdraw that consent at any time.

Please note that the above rights are not absolute and certain exemptions apply to them.

You can also make a complaint to the Information Commissioner (www.ico.org.uk) if you feel your Personal Information has been mishandled.

Contact Details

If you need to contact us about your information or your information rights, or to see a copy of our Model Clauses, please write to: Freepost Plus RTKS-CLRA-GRYE, Data Protection Officer, Domestic & General, Leicester House, 17 Leicester Street, Bedworth CV12 8JP or dataprotection@domesticandgeneral.com and we’ll be happy to help you.

Changes to the terms and conditions

We may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance and codes of practice;
- rectify errors or ambiguities; and
- reflect changes in the scope or nature of the service provided to you.

We will give you 30 days' written notice of any change that could have a material effect on your rights against us or liabilities to us. If you do not agree with the changes, you may terminate the plan in accordance with the 'Cancellation section'.

Otherwise all change will be deemed to have been accepted by you.

Fraud

The Satellite & TV Equipment Cover will not be valid if a) any information you give us is false, exaggerated, or misleading; or b) any relevant information is omitted.

The Financial Services Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **020 7741 4100** or **0800 678 1100*** or by visiting their website at **fscs.org.uk**.

Other policies or insurance

If, when you make a claim, there is any other insurance policy or a service agreement under which you are entitled to claim, we will only pay an appropriate proportion.

PC Troubleshoot Service

Please note that reference in this document to 'Qualifying Account' means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Home Pack has been added.

The **PC Troubleshoot Service** provides a technical help service for **your** computer (either a personal computer, laptop or Apple Macintosh), in accordance with the 'Statement of Service' section, the 'Fair Usage Policy' section and these terms and conditions.

To access PC Troubleshoot Service, call us on 0800 158 3199* selecting the PC Troubleshoot Service option

8am until 10pm – 7 days a week excluding Christmas Day (opening hours during the December festive period may vary).

Eligibility requirements

Please note the following eligibility requirements to receive the **helpline service**:

- **You** must be a resident of the United Kingdom, be aged 18 years or over, and have the **Home Pack** added to your **Qualifying Account**.
- **You** must have a working broadband service at home to which your computer is connected. This needs to be in place so **we** can provide the remote access service. If there is a problem with **your** broadband or connecting to your computer then **we** will be unable to assist.
- **Your computer** must be in good working order and must be under 5 years old when **you** first request technical help from **PC Troubleshoot Service**.
- **Your computer** must have the minimum performance specifications recommended by the manufacturer for the operating system and software applications being used. If **you** are unsure as to whether you have the necessary operating system and software applications, please contact us on **0800 158 3199***, selecting the PC Troubleshoot Service option and a technical advisor will be able to help.
- **Your computer** must be for personal use only and not for commercial purposes (including running a small business from home).

If **you** are not able to meet these requirements, **we** may not be able to provide the **helpline service** to **you** and **we** will inform **you** of this. Please contact the helpline if **you** have any questions regarding these requirements or terms and conditions.

Fair Usage Policy

Your PC Troubleshoot Service will provide up to 360 minutes of **helpline service** during each **usage period**, inclusive of time spent on the telephone, emails, instant messaging and remote access.

We reserve the right to charge an extra £25 for each additional 45 minutes of use, or to suspend **your** support service for the remainder of the usage period in accordance with the full terms and conditions of the **PC Troubleshoot Service**.

Duration of the PC Troubleshoot Service

Your PC Troubleshoot Service will commence on the date when **you** first make use of the **helpline service** and will continue for as long as you have **Home Pack** added to your **Qualifying Account**.

Service provider

The **PC Troubleshoot Service** is provided by Domestic & General Services Limited.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout these terms and conditions. For ease of reading the definitions are highlighted by the use of bold print.

Computer

Your personal computer, laptop or Apple Macintosh (including **your software**) registered under the **PC Troubleshoot Service** when **you** first use the **helpline service**.

Helpline service

The helpline service that **we** will provide to **you** under the **PC Troubleshoot Service**, as set out in the 'Statement of Service' section.

Home Pack

A combined package of insurance, service and/or financial features (including PC Troubleshoot Service) that can be added to any Qualifying Account, for a monthly fee.

Inappropriate content

Any content that **we** may consider to be illegal, including, without limitation, indecent images of children, content related to or intended to promote or encourage terrorist activities, racist hate crime or interference with computer systems.

Our software

Any software provided to **you** to allow **you** to receive the **helpline service**, including without limitation, any diagnostic software **we** may provide to **you** on CD-ROM or by download.

PC Troubleshoot Service

The contract offering **you** the **helpline service**.

Qualifying Account

Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which **Home Pack** has been added.

Usage period

The 12 month period starting from the date when **you** first make use of the **helpline service** and any 12 month period thereafter, so long as **you** continue to have the **Home Pack** added to your **Qualifying Account**.

We, Us, Our, Insurer

Domestic & General Services Limited.

You, your

The **Qualifying Account** holder.

Your software

Any software program **you** have on **your computer** (including operating systems software) including any associated disks and accompanying documentation provided with such software.

A. Statement of Service

Helpline service – what we can do

We will help **you** troubleshoot problems with the following:

- installing and setting up **your computer**;
- the operating system and other major software systems supported by the manufacturer, e.g. Microsoft or Apple Macintosh;
- connections with peripheral products such as printers and scanners;
- connections to the internet and internet security settings;
- establishing and maintaining email accounts, email security and problems with sending and receiving emails;
- establishing and maintaining computer security (e.g. anti-virus software, anti-spyware software firewalls and parental controls); and
- automatic software updates.

The ways we can help you

1. When **you** have a problem with **your computer** **we** can help in the following way:
 - Remote access sessions;
 - Instant messaging service; and
 - Advisors on the phone to talk **you** through the solution.
2. To give **you** more peace of mind, if **we** recommend a remote access session then an engineer will ask for **your** permission on screen before **we** can start this, and **you** can end the

session at any time, safe in the knowledge that if an engineer requests another remote access session they will not be able to connect until **you** give **your** full permission.

3. **We** will use reasonable efforts to fix any faults that **you** encounter with **your computer** that **you** inform **us** of. **We** cannot guarantee that **we** will be able to solve all such faults that **you** report.

B. Your Responsibilities

1. In order for **us** to provide **you** with the **helpline service**, **you** must, throughout any **usage period**:
 - (a) take appropriate steps to safeguard **your computer**, including:
 - i) installing and maintaining appropriate and up-to-date anti-virus software (**our** technical advisors can provide guidance on this);
 - ii) regularly backing up all **your software**, data, files and other information that may be stored on **your computer** and any relevant disks or drives; and
 - iii) carrying out a back-up of **your software**, data, files and other information prior to using the **helpline service**, if **you** are able to do so;
 - (b) give **us** remote access to **your computer**, and all **your software**, data, files and other information stored on **your computer**, as and when required;
 - (c) provide **us**, when **we** ask, with any information **we** need to provide the **helpline service**. **You** will be responsible for the completeness and accuracy of all information provided;
 - (d) use, and continue to use, **your computer** in line with the manufacturer's instructions. **You** confirm that **you** have not made (and will not make) any unauthorised modifications to **your computer**, **operating system** or **software**;
 - (e) ensure that **your computer** does not contain any **inappropriate content**;
 - (f) follow all instructions that **we** may give to **you** in relation to the **helpline service**;
 - (g) have the necessary cables to connect **your computer** to the internet via **your** modem or wireless router in case there is a problem with **your** modem or wireless router;
 - (h) have all valid licences for **your software** and applications on **your computer**. These licence for **your software** must allow and grant us access to use **your software** to enable **us** to perform the **helpline service**. If **your software** has been downloaded onto **your computer**, **you** must be able to re-download **your software**;

- (i) keep and provide correct details of all relevant registration keys and passwords as and when required; and
 - (j) be available and in attendance with access to **your computer** during all remote access sessions with **us**.
2. **You** confirm that **you** have the proper authority to give **us** access to **your computer** and all **your software**, data, files and other information stored on **your computer**.

Please call us on **0800 158 3199*** if **you** have any questions regarding these requirements.

C. Our rights

1. **We** reserve the right to direct **you** to the third party that has supplied **your computer** if the problem with **your computer** could be due to a problem with **your software** (or **hardware**) that **we** reasonably believe to have been present at the point of manufacture.
 2. **We** reserve the right to withdraw the **helpline service** should **we** reasonably believe that **you** have significantly breached the 'Fair Usage Policy' section and/or any of these terms and conditions.
 3. If **we** realise that **you** do not have the proper authority to give us access to **your computer** and all **your software**, data, files and other information stored on **your computer** **we** have the right to suspend performance of the **helpline service**.
 4. **We** reserve the right to inform the relevant authorities (including the police or the internet watch foundation) if, during the course of providing the **helpline service**, **we** find any **inappropriate** content on **your computer**. **We** are not required to notify **you** that **we** have informed such relevant authorities.
5. **We** will comply fully with **our** obligations under the Data Protection Act 1998 as a data controller.
 6. **Your** personal details will be held and used by Domestic & General Services Limited, Domestic & General Insurance Plc, and selected companies acting on our behalf to administer **your PC Troubleshoot Service**. **We** may pass **your** personal details to any relevant regulator or dispute resolution provider. **We** may also use **your** personal details for training purposes. To help keep **your** personal details accurate **we** may use information **we** receive from **our** partners (partners means companies who have a legally binding contract with **us** and who operate to the same high standards of data hygiene and data security). **You** can ask **us** for a copy of **your** personal details (for a small fee) and to correct any inaccuracies. To improve our service **we** may monitor or record **our** communications with **you**.

D. Our liability to you

1. Subject to the 'general exclusions' clause, **we** will be liable to **you** for any loss suffered by **you** as a result of **our** performance of the **helpline service**.
2. Nothing in these terms and conditions will exclude or limit **our** liability to **you** for (i) fraud, or (ii) death or personal injury caused by **our** negligence.

E. Data and confidentiality

1. **We** will access files, programs and data contained within **your software** for the purposes of providing the **helpline service**. Any data including any personal data (within the meaning of the Data Protection Act 1998, as amended or re enacted from time to time) will be used in a confidential and appropriate manner.

2. Subject always to clause 6 of this section, **we** will treat as confidential:
 - (a) any data **we** access on **your software**; and
 - (b) any information that **you** inform **us** is confidential.
3. **We** will not transfer any data from **your software**. **We** will only control **your software** where it is stored in order to resolve any faults.
4. **You** should ensure that **you** do not cause **us** to view, access or hold information that is confidential or sensitive to **you** or any other person. It is also **your** responsibility to notify **us** if **you** would like **us** to treat any information that **you** hold as confidential.

5. **We** will comply fully with **our** obligations under the Data Protection Act 1998 as a data controller.
6. **Your** personal details will be held and used by Domestic & General Services Limited, Domestic & General Insurance Plc, and selected companies acting on our behalf to administer **your PC Troubleshoot Service**. **We** may pass **your** personal details to any relevant regulator or dispute resolution provider. **We** may also use **your** personal details for training purposes. To help keep **your** personal details accurate **we** may use information **we** receive from **our** partners (partners means companies who have a legally binding contract with **us** and who operate to the same high standards of data hygiene and data security). **You** can ask **us** for a copy of **your** personal details (for a small fee) and to correct any inaccuracies. To improve our service **we** may monitor or record **our** communications with **you**.

F. Varying the helpline service

From time to time, **we** may need to vary the 'Statement of Service' section, for example due to new versions of software or operating systems being introduced that affect **our software**.

Barclays Bank UK PLC will give **you** at least 30 days' advance notice of any changes that **we** consider could have a material effect on your rights against **us** or obligations to **us**. Barclays will write to **you** at the address **you** have given them. **You** can request a copy of the terms and conditions from **us** at any time. If **you** do not agree to **our** variations please refer to the Additional Conditions for Current Accounts with Packs.

G. Cancellation

1. **We** may cancel **your PC Troubleshoot Service** immediately by sending written notice to **you** if:
 - (a) **you** break a term of this **PC Troubleshoot Service** which either cannot be corrected or which **you** fail to correct within 7 days of being asked to do so;

- (b) **we** find **inappropriate content** on **your computer**;
- (c) **we** discover that any of the information that **you** provided to **us** is incorrect and has a serious effect on **our** ability to provide the **helpline service**;
- (d) **we** are required to do so by law, or by a requirement of a court or other governmental or regulatory body;
- (e) **you** consistently ignore **your** responsibilities as set out in the 'general exclusions' clause;
- (f) **you** do not, or refuse to, take **our** advice or act upon or implement **our** instructions regarding **your computer**; or
- (g) **you** exceed the time allowance set out in the 'Fair Usage Policy' section.

And **we** will have no liability to **you** under the **PC Troubleshoot Service**.

Your PC Troubleshoot Service will also be cancelled if your Home Pack is closed or your **Qualifying Account** is closed or switched to a non-qualifying account, you fail to pay the monthly **Home Pack** fee or **your** permanent residential address is no longer in the United Kingdom.

To exercise **your** right to cancel, please contact **your** Barclays Bank branch.

I. Intellectual property

1. All intellectual property rights (including copyright, trademarks, rights in designs and patents) in the **helpline service** belong to **us**, **our** licensors or suppliers. The trademarks and all other related logos, brand names and images are and will continue to be **our** intellectual property. **You** will not acquire any rights in any of **our** intellectual property, or that of any of **our** licensors or suppliers as a result of entering into this **PC Troubleshoot Service** or performance of the **helpline service**.
2. If, during performance of the **helpline service**, **we** provide **our software** to **you** for use on **your computer**, **we** will grant to **you** a personal non-exclusive non-transferable licence to use **our software** in order to receive the **helpline service**.

I. Unforeseen events

1. "Unforeseen event" means an event that **we** cannot predict or control (such as war, riot, act of terrorism, natural disaster, fire, explosion, flood, storm or strike or a machine, electronic device or hardware failing to work).
2. We will endeavour to provide the **helpline service** continuously but if an **unforeseen event** occurs we may be prevented from, or delayed in, providing you with the **helpline service** or carrying out any of **our** other obligations under

your PC Troubleshoot Service. If this occurs, **we** will notify **you** when **you** contact **us** to use the **helpline service**. **We** will provide **you** with an expected timescale for the resolution of the **unforeseen event**.

J. How we will communicate with you

1. If **we** need to contact or notify **you** under the terms of this **PC Troubleshoot Service** **we** will contact **you** at **your** home address and by email using the details **you** have given **us**.
2. If **you** change **your** postal address or email address **you** must notify **your** Barclays Bank branch as soon as possible by telephone or email.

K. How to contact us or complain

If **you** have any queries regarding **our** services, **you** can contact **us** by:

- Calling the customer service department on **0844 4810 100****;
- Emailing **us** at customercare@domesticandgeneral.com; or
- Writing to the customer care manager at Domestic & General Services Limited, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

If **you** are not satisfied with the **helpline service** **we** provide, **you** can ask for **your** case to be reviewed by Domestic & General and a final decision will be made on behalf of the managing director.

L. Governing law and statutory rights

Nothing in these terms and conditions will reduce **your** statutory rights relating to the quality of any purchase or the way it was described; for further information about **your** statutory rights contact **your** local authority trading standards department or citizens advice bureau. These terms and conditions are written in English and are governed by English law. All communication by **us** with **you** will be in English.

M. Transferring your service plan

If **you** purchase a new personal computer, laptop or Apple Macintosh **you** may, with **our** permission, transfer this **PC Troubleshoot Service** to **your** new personal computer, laptop or Apple Macintosh.

N. General Exclusions

1. **We** will not be able to help **you** with the following:
 - (a) Unlicensed software and operating systems;
 - (b) The ability to illegally download movies, TV shows or music, including the use of peer to peer software or file-sharing software;
 - (c) Any software for commercial use;

- (d) Any software, operating systems or hardware no longer supported by the manufacturer or, in the case of operating systems, by Microsoft or Apple Macintosh (as appropriate);
 - (e) **Payment of repairs or costs to fix any hardware problems;**
 - (f) Upgrade costs;
 - (g) The failure of the **computer** to operate correctly caused by the withdrawal of services by a third party;
 - (h) **Any computer that has been lost, stolen, misused, neglected, poorly installed, subject to malicious damage, damage caused by accident, damage caused by fire, explosion, floods, lightning, storms, frost or other bad weather conditions, rust, corrosion or water;** or
 - (i) Any **computer** which is subject to a current recall either by the retailer, the supplier or the manufacturer.
2. Payment will not be approved for costs arising from being unable to use **your computer** or for any other loss or damage that arises from the breakdown of **your computer** and which is not included under the 'Statement of Service' section.
 3. **We** will not be responsible for:
 - (a) any loss of income, goodwill, business, opportunity or profits;
 - (b) any loss or corruption of or damage to data;
 - (c) any loss or damage that was not caused by **our** breach of this **PC Troubleshoot Service** or **our** breach of **our** legal duty of care;
 - (d) any other loss or damage that was not a reasonably foreseeable result of either **our** breach of this **PC Troubleshoot Service** or **our** breach of **our** legal duty of care. Loss or damage is "reasonably foreseeable" if at the time that **we** and **you** entered into this **PC Troubleshoot Service**, such loss or damage was either (i) contemplated by **us** and **you**, or (ii) **you** notified **us** that the loss may occur if **we** breached **your PC Troubleshoot Service** or **our** legal duty of care;
 - (e) costs arising from being unable to use **your software**; or
 - (f) any other loss or damage not included under the 'Statement of Service' section that arises from the breakdown of **your computer**.
 4. **We** will not be responsible, and shall have no liability to **you**, for any loss or damage which is caused by **your** non-compliance with the '**your responsibilities**' in 'general conditions' section.

O. Other information

Severability

If any provision of these terms and conditions is found to be unlawful, void or unenforceable, then such provision is deemed severable and will not affect the validity or enforceability of any of the remaining provisions.

No waiver of rights

If either **you** or **we** do not enforce or delay enforcing any of **our** rights under these terms and conditions, this will not stop either of **us** from doing so at a later date.

Transfer of rights and/or obligations

We may assign, transfer, subcontract or charge or deal in any other manner any of **our** rights and/or obligations under these terms and conditions to a third party. **We** will give **you** at least 30 days' written notice (including by email) if **we** decide to transfer **our** rights to a third party. **We** will not transfer **our** rights to a third party if **we** anticipate that **your** rights will be detrimentally affected by such transfer.

Barclays Concierge Service

Barclays Concierge Service gives you instant access to Ten, a unique service designed to make your life easier. Our new online service allows you to book tickets, flights, hotels or restaurants direct. Alongside this, friendly and professional lifestyle managers are on hand to assist you 24 hours a day, 365 days a year, to help you get the most out of your spare time. Each lifestyle manager is a specialist in his or her field, whether it be New York hotels, London's newest restaurants, the latest sport fixtures, home maintenance or sourcing tickets to sold out events.

Whenever you make a request, the appropriate specialist will be assigned to the task. They will take time to understand your needs and, using their knowledge and contacts, plus the combined experience of handling more than one million requests, they will deliver fantastic results in the way that you want

Our lifestyle managers are based in offices around the world, including London, Miami, Hong Kong, New York, Singapore and San Francisco. They are on hand every day, including Christmas Day, and collectively speak over 20 languages.

You can ask Barclays Concierge Service to help in any way you wish to support your lifestyle, as long as it's legal and ethical. We believe that if we can't do it, it probably can't be done.

Here are some examples of how you might use the service:

- Booking tickets to sold-out concerts
- Making a last-minute restaurant reservation
- Assistance with buying a car at home or hiring a car on holiday
- Organising a birthday party
- Emergency help or planned work in the home
- Booking flights and accommodation for your next trip.

Try it out for yourself

The best way to find out more about our lifestyle support is to visit [homepackconcierge.com](https://www.homepackconcierge.com) or call our lifestyle managers at any time on **+44 (0)207 479 2707** if travelling abroad and let us know how we can help. We can also support requests via email at homepackconcierge@tengroup.com

You will receive a welcome email from us with your login details for the online concierge service.

Please note: you do not pay anything extra for using Barclays Concierge Service for up to 20 requests in a 12 month period. However, you will have to pay for costs arising from the service as notified to you at the time of the booking.

Terms and Conditions

These terms and conditions govern the relationship between you, the customer, and Ten Lifestyle Management Limited ('Ten') and apply to your use of the Concierge Service.

Background

- A. Ten provides a website to allow you to browse our recommendations and make self-serve bookings. All suppliers featured on the website are either established brands or have been curated by Ten. The terms and conditions for any bookings you make online are provided on the website. For requests made with our lifestyle managers, Ten is managed and operated by TEN Lifestyle Management Limited, a lifestyle management company. The Concierge Service is provided primarily through the arrangement of specialist services using Partnered Suppliers.
- A. Partnered Suppliers are fully audited by Ten and accept Ten terms and conditions of business.
- B. Customer is hereafter referred to as 'you' for the purposes of this Agreement.

1. Obligations of Ten

- 1.1. Ten agrees to use all reasonable endeavours to introduce you to suitable service professionals who are best suited to meet your needs. For certain jobs, Ten may undertake to manage the job and liaise with the service professionals on your behalf.
- 1.2. Ten agrees to use all reasonable efforts to ensure that when you use the service, you do not pay more than the local market rate or the recommended retail price for any goods or services concerned. This is referred to as the Ten pricing principle.
- 1.3. In the event of any complaint about the Concierge Service, you should raise the issue directly with Ten, who undertake to look into the issue within two working days of receipt of notification of the complaint and report back to you as soon as reasonably practical. This does not in any way affect your statutory rights.
- 1.4. Ten provides the Concierge Service 24 hours a day – seven days a week.

- 1.5. You can make unlimited use of the Concierge Service as part of Home Pack but after more than 20 requests in a 12 month period Barclays and Ten reserve the right to levy a fee for each additional Concierge Service required of which you will be informed in advance. If you have a joint account the requests of each account holder will be counted cumulatively against the Barclays Concierge Service.
- 1.6. Your welcome pack contains information on the sorts of services Ten can provide and how the Concierge Service works. We may, however, change the number of times you can use the Concierge Service in accordance with the Additional Conditions for Current Accounts with Packs by giving you prior notice.
- 1.7. There will not usually be any extra charge for using the Concierge Service, but Ten does make charges in certain circumstances for certain services, which you must pay. This is explained in section 4.3 below.
- 1.8. Only Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account holders who have added Home Pack to their account may use the Concierge Service. When you use the online service, you will need your username and password to login. All customers will be registered with the online service and receive an email with a username and password. When you call the Concierge Service, a Ten operator will take you through security checks to make sure you are entitled to use the service.

2. Partnered Suppliers

- 2.1. Where possible Ten will introduce you to a service professional that is a Partnered Supplier.
- 2.2. Ten will use all reasonable endeavours to ensure that the Partnered Suppliers are reputable companies offering quality and value to their customers.
- 2.3. It is the responsibility of the Partnered Supplier to communicate its terms and conditions of business, method of work and prices to you but should you not receive the terms and conditions please contact Ten.
- 2.4. In the event that Ten does not have a Partnered Supplier to carry out your requested job or task, Ten will take reasonable steps to find another reputable service professional to do so.

3. Your obligations

- 3.1. You agree to use your best endeavours to provide true, accurate, current and complete information when providing details to Ten.
- 3.2. You agree to notify Ten as soon as practical of any changes to the information provided, when appropriate.
- 3.3. You agree not to impersonate any other person or entity or to use a false name you are not authorised to use.

4. Charges and payment

- 4.1. You shall pay all charges reasonably levied by Partnered Suppliers, as notified to you at the time of booking. These charges will be specified in advance and you will receive confirmation at the time of the booking.
- 4.2. Additional charges may be incurred from time to time. These charges will always be agreed in advance with you. These charges are laid out in the Additional Charges section below.
- 4.3. From time to time, Ten may also charge for specific, complex tasks, presented to you as a 'package'. This will apply where there is no supplier or where Ten can provide a more competitive service than existing suppliers. The charges for the 'package' will be specified in advance and you will receive confirmation at the time of the booking.
- 4.4. From time to time, payment for services provided by Partnered Suppliers may have to be managed through Ten. In such instances Ten may debit the amount invoiced from your credit or debit card. Ten will then arrange for the Partnered Supplier to be paid on the terms agreed between Ten and the Partnered Supplier. For the protection of customers, Ten will hold all money received from customers for the payment of Partnered Suppliers in a designated trust account until it is paid to the Partnered Supplier.
- 4.5. This service is designed to provide you with adequate assistance to help with the important things in life. Should your usage exceed 20 requests (joint account holders' usage will be counted cumulatively on a joint basis) in a 12 month period, Ten reserve the right to levy a fee per request or offer an alternative solution. Any changes to the service will be discussed with you prior to taking place.

5. Confidentiality

- 5.1. All private information matters or issues that you disclose to Ten its employees agents or officers are confidential and will not be disclosed to third parties other than as required by law or for the purposes of the provision of the Service.
- 5.2. Ten Lifestyle Management Ltd. is regulated by the Data Protection Act 1998 (DPA) (registration number Z7761476).
- 5.3. Ten acknowledges that it may act as both data processor and data controller, and in accordance with the DPA and under these terms and conditions you provide the requisite consent so as to enable the processing of your personal data by Ten in order to allow it to perform the Services.
- 5.4. Telephone calls may be monitored or recorded for training and quality purposes.

6. Liability

- 6.1. When you instruct a Partnered Supplier, your contract for that Partnered Suppliers services is with the Partnered Supplier not Ten. Ten is not responsible for the actions of the Partnered Supplier.
- 6.2. Subject fully to its obligations under clauses 1.1, 1.2, 2.1, 2.2, 2.3 and 2.4 above, Ten accepts no responsibility for any loss, liability or cost incurred by you as a result of any act or omission by the Partnered Supplier, any other service professional or anything beyond its reasonable cover.
- 6.3. Barclays Bank UK PLC is not responsible for any service you receive under this Agreement. The Concierge Service is managed and provided by Ten.

7. Termination

- 7.1. If the Home Pack is cancelled, you fail to pay the monthly Home Pack fee or the Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account is closed, you will no longer have access to this benefit.
- 7.2. Ten reserve the right to withdraw or suspend the service in the event of any dispute between you and Ten, Partnered Suppliers or any other service professional.

8. Complaints

- 8.1. If you have a complaint about the Concierge Service, you should initially contact Ten directly by calling them on **+44 (0)207 479 2707** or writing to them at Fitzroy House, 355 Euston Road, London NW1 3AL.

- 8.2. If your complaint remains unresolved, please write to Freepost TRTA-CSUE-TCHE, Head Office Customer Relations, Barclays Bank UK PLC, 1 Churchill Place, London E14 5HP or by telephone on **0800 158 3199***.
- 8.3. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR, financial-ombudsman.org.uk **0800 023 4567** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500**

Additional charges

All charges are exclusive of VAT.

- Physical errand running, where Ten leaves the office on your behalf £15 per half hour. Minimum
- Administrative and secretarial tasks £15 per half hour. Minimum charge of half an hour.

An example of a package includes:

- Selling a car package
Full details of what is included in this package and the costs are available from your Lifestyle Managers.

Please note:

1. Barclays are not responsible for the running of Ten's Concierge Service or any of their Partnered Suppliers.
2. Barclays will not be liable to you for any losses of whatever nature incurred by you arising from your failure to use Ten's Concierge Service howsoever caused as we are not responsible for the operation of the scheme.

Privacy Statement

Ten Lifestyle Management Limited. ("Ten") is committed to protecting your privacy. This Privacy Statement explains how, and for what purposes, we use the information collected about you via our Site and or otherwise in connection with your use of the Concierge Service. Please read this Privacy Statement carefully. By using the Concierge Service or our website (our "Site") or Services offered by external Suppliers, you are agreeing to be bound by this Privacy Statement in respect of the information collected about you via our Site or in connection with the Concierge Service. **If you do not agree to us collecting and using the information about you then you must not use our Site or the Concierge Service.**

Introduction

- When you use our Site or the Concierge Service, we may collect certain information about you such as your name, contact details, information about the device you use and how you use the Site. We may also collect information about other family members or third parties where you provide information about those individuals through your use of the Concierge Service.
- We collect this information about you so that we can provide the Concierge Service to you; allow Suppliers to provide Services to you; run our business; further develop elements of the Services; personalise the Services to your preferences; contact you; and comply with the law.
- We may determine the purposes and means of processing personal information that we collect about you when you use the Concierge Service and so act as data controller in relation to that personal information and:
 - where you have requested Services from a Supplier, we may disclose your information to such Supplier(s) who will process your data for their own purposes as data controllers in relation to providing the Services to you, for example, in order to provide specific quotes or to make a booking; and
 - each Supplier will be responsible for their own use of your information, and Ten does not accept responsibility for such use, except to the extent we have not complied with this Privacy Statement or applicable data protection laws.

1. How we collect data from you

- We may collect and process the following information in accordance with applicable data protection laws:
 - contact information (such as email address or phone number) provided to us when you first use the Concierge Service or provided to us in advance by Barclays Bank UK PLC through which you access the service (your “Bank”), to validate such registration and for password reset purposes;
 - information provided if you contact us via: the online form submission with an enquiry; a report of a problem with our Site; through any telephone conversation or email exchange with our representatives or in response to a communication from us;
 - you or related third parties may provide us with certain personal data such as your name, email address and information contained in the correspondence (which could tell us something about your preferences). We need this information to be able to respond to your enquiry and to administer our Site;
 - details of registration, enquiries, discussions, instructions, transactions you carry out in relation to our Site or via phone or email interaction with our representatives, including but not limited to: your name; subject matter which you have expressed as an interest or preference; order information; billing information; address; type of subscription; hashed payment details; including whether payments have been accepted or declined. We need this information to be able to provide the Concierge Service;
 - information provided when you visit our Site. We capture access data such as IP address; browser type and version; time zone setting, browser plug-in types and versions; operating system and platform; date and time of the access; articles you have read; requests made; the amount of data transmitted and the requesting provider. We may also capture other information about visits to our Site such as site usage; traffic patterns and topics of interest. Although we may be able to identify an individual device and therefore an individual from this information, the main purpose of collecting this information is to administer, maintain and improve our Site (please see (2) below for further details) and your experience in using our Site; and
 - from your IP address, we may be able to identify your city or country of location and this may be used to display geographically relevant information to you on our Site (for example we identify that you are in New York and we display New York restaurants within the Dining section of the platform).
- Where you provide us with information about other people, you confirm that: (i) you have the consent or authorisation from the individuals to pass this information to us; and (ii) you have notified them of, and they have agreed to, the collection and use of their information as set out in this Privacy Statement.
 - We are required to comply with certain legal and regulatory requirements, and may process your personal data for compliance with such legal or regulatory obligations, to which we or regulators or law enforcement agencies are subject.
 - Note that if any of your personal details change during your use of our Site, you are responsible for updating them by accessing the relevant section of our Site, or by contacting us.

2. How your data is used

- Any personal data we process will be used in accordance with applicable data protection laws. We have described below our purposes for processing personal data.
- We may use information you give us or that we collect from you:
 - to provide the Concierge Service, allow Suppliers to provide Services to you, administer your membership and run our organisation. This is necessary for the performance of the Services to you;
 - to inform you about changes to our Concierge Service and new Services available:
 - we may use personal data to inform you of information, suggestions, recommendations, products and services that may be of interest based on your preferences. You may be contacted by mail, email, telephone or such other means as we regard as appropriate and as legally permitted. Individuals may opt out from this type of communication by calling us, emailing us or going to the platform;
 - we will contact you by e-mail only with information about products and services similar to those which you have previously shown an interest in or which you are likely to be interested in based on preferences you have expressed;
 - to communicate with you. We have a legitimate interest to process this personal data in order to respond to enquiries, requests, complaints or comments submitted to us;
 - to administer, maintain and improve our Site:
 - we use “cookies” to monitor site user traffic patterns and site usage. This helps us to understand how visitors use our Site so that we can develop and improve the design, layout and functionality of our Site. Cookies make it easier for you to log on to and use the Site during future visits. A cookie is a piece of information that is stored on your computer’s hard drive and which records your navigation of a website so that when you revisit that website it can present tailored options to you based upon the stored information about your last visit. You can normally alter the settings of your browser to prevent acceptance of cookies. If you do not want us to deploy cookies in your browser, you can set your browser to reject cookies or to notify you when a website tries to put a cookie on your computer. However, rejecting cookies may affect your ability to use some of the products and/or services at our Site. For more information about what cookies are and how they work, visit: <http://www.allaboutcookies.org/>;
 - we have a legitimate interest to process the personal data of our users in order to administer, maintain and improve our Site;
 - to notify you about functionality changes to the Site, or changes to this Privacy Statement. This processing is necessary for the performance of our Concierge Services to you;
 - for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes. We have a legitimate interest to process the personal data of our users for our internal operations;
 - to allow you to participate in interactive features of our Concierge Service. This processing is necessary for the performance of these Services to you;
 - as part of our efforts to keep our Site safe and secure. We have a legitimate interest to process the personal data of our users to keep our Site safe and secure; and
 - to comply with any legal or regulatory obligations to which we or regulators or law enforcement agencies are subject. This processing is necessary for compliance with a legal obligation to which we, our users or the regulator/law enforcement agencies are subject.
- If you have any questions about how we use your data, please contact Ten’s Data Protection Officer at Ten Lifestyle Group plc, Fitzroy House, 355 Euston Road, London, NW1 3AL or email or phone the Concierge Service and ask to be transferred to our Data Protection Officer.

3. How we look after your data

- We follow strict guidelines in the storage and disclosure of personal data and communications that you have given us to prevent unauthorised access to it.

4. When do we give your data to other people?

- We may share your information (including any of the data we have collected as mentioned in (1) above) with selected third parties including:
 - Suppliers and other third parties for the performance of any contract you enter into with them or otherwise required to provide the Services to you; and
 - we also may share aggregated, anonymised information with your Bank to show trends about the general use of the Concierge Service.
- We may also disclose your information (including any of the data we have collected as mentioned in (1) above) to third parties:
 - in the event that we sell any part of our business, in which case we may disclose your personal data to the prospective buyer of that part of our business to the extent that such disclosure is directly relevant to the sale; and
 - if we are under a duty to or permitted to disclose or share your personal data in order to comply with any legal or regulatory obligations, or in order to enforce or apply this Privacy Statement and other agreements; or to allow a Supplier to enforce or apply its contract with you. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

5. Where we store your data

- By using the Concierge Service, you acknowledge that in order to perform the Concierge Service, allow you to receive the Services from Suppliers or work with your Bank in relation to the Concierge Service, we may need to transfer your personal data outside of your country to countries where Ten has an office or to countries where a Supplier is needed to fulfil a request for you. These countries may not have the same data protection laws as the country where you initially provided the information. When we transfer or disclose your information, we will protect that information as described in this Privacy Statement.
- Where we transfer your personal data outside of the country in which you are based, we will rely on appropriate safeguards to cover transfers of your personal data including, for example, signing standard contractual clauses/data protection clauses adopted by the European Commission, or applicable data protection laws in your country.

6. Retention of your data

- We take appropriate measures to ensure that any personal data is kept secure. We will store your personal data for the duration of your use of our Site or the Concierge Service. Thereafter your data may be shared with your Bank, and / or any third party as instructed by your Bank, for the continuation of the Concierge Service.
- If you delete your account, we will continue to store your personal data for a period of time in line with legal, regulatory, financial and business requirements. We also keep a record of correspondence in line with legal, regulatory, financial and business requirements.

7. Access to your data and your rights

- As a result of us collecting and processing your information, you may have the following legal rights subject to the data protection laws in your country
 - to access personal data held about you;
 - to request us to make any changes to your personal data if it is inaccurate or incomplete;
 - to request your personal data is erased where we do not have a compelling reason to continue to process such data in certain circumstances;
 - to receive your personal data provided to us as a data controller in a usable way in certain circumstances;
 - to object to, or restrict, our processing of your personal data in certain circumstances;
 - to object to, and not be subject to a decision which is based solely on, automated processing (including profiling), which produces legal effects or could significantly affect you;
 - where our processing of your personal data is based on your consent you have the right to withdraw consent at any time by contacting us; and
 - to lodge a complaint with a data protection supervisory authority. If you need the details of the data protection supervisory authority in your country, if any, please contact the Concierge Service and we will be able to provide this information.
- To exercise any of your rights as set out above, please contact Ten's Data Protection Officer, Ten Lifestyle Group Plc, Fitzroy House, 355 Euston Road, London, NW1 3AL or email or phone the Concierge Service and ask to be transferred to our Data Protection Officer.

8. Links

- Our Site may, from time to time, contain links to and from other websites and services, for example third party payment processors. If you follow a link to any of these websites, please note that:
 - we are not responsible for the content or reliability of websites linked to or from our Site;
 - we do not necessarily support the views expressed within linked websites and our including a link to a website should not be taken as an endorsement of any kind;
 - we cannot guarantee that these links will work all of the time and have no control over the availability of the linked pages; and
 - these linked websites have their own privacy policies and we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Legal and Tax Helpline

24 Hour Legal Advice

An independent team of legal advisors is available 365 days a year. Advice can be given over the phone on law relating to England, Wales, Scotland and Northern Ireland, but they may decline to provide advice in certain exceptional circumstances.

The legal services covered are:

- Employment
- Consumer
- Motoring
- Holiday
- Credit agreements
- Professional negligence
- Accident
- Property
- Civil litigation
- Neighbour dispute
- Basic VAT and Tax
- Welfare
- Matrimonial
- Criminal
- Debt
- Bankruptcy and liquidation
- Wills and Probate
- Insurance
- Licences
- Banking
- Family

No advice will be given in relation to commercial law.

Home Pack

Please contact the Helpline on **0800 158 3199***, selecting the legal and tax helpline option.

We cannot provide legal advice on any claim or dispute relating to Barclays Bank UK PLC, its subsidiaries or agents.

All legal guidance is recorded for quality control purposes. All calls are treated in the strictest confidence. This service is provided by RAC Legal Services, a subsidiary of RAC Motoring Services.

If you require advice please contact the Legal and Tax Helpline, quoting your sort code and account number. The Legal and Tax helpline is open 24 hours a day, 365 days a year.

Basic VAT and Tax advice will only be given between 9am and 5pm Monday to Friday.

Arranged Overdraft Interest Charges

Customers can no longer take this Pack. If you already hold this Pack on your Barclays Bank Account, and you apply for an arranged overdraft, the first £100 will be interest free.

An overdraft limit is a borrowing facility which allows you to borrow money through your current account. Arranged overdrafts, including interest-free amounts, are subject to application, financial circumstances and borrowing history, so the amount offered may be different to that shown in the examples below. Overdraft facilities are repayable on demand and you must be 18 or over and a UK resident to apply for one.

How does my overdraft compare?

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

If you cancel your Home Pack

If you only hold this Pack and you cancel it, you won't be entitled to the interest-free amount on any overdraft you have on your Barclays Bank Account. If you will still hold another Pack or add a different Pack, you may no longer be entitled to the interest-free overdraft amount as it depends on the type of pack you hold. Please refer to the relevant welcome pack(s) which can be found on [barclays.co.uk/current-accounts/welcome-pack/](https://www.barclays.co.uk/current-accounts/welcome-pack/) or contact us. The removal of your interest-free amount won't affect your overdraft limit, but it will mean you'll pay interest charges whenever you go overdrawn.

Account type	Interest charges	Representative example
Barclays Bank Account with Overdraft Tier (where your Pack benefits include the interest-free overdraft)	Overdraft interest is calculated for each day that you are overdrawn and is charged to your account monthly. The maximum arranged overdraft is £5,000	0% interest (variable) payable on arranged overdrafts up to £100. If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable) 39.7% APR Representative (variable), based on a £1200 overdraft balance and monthly Home Pack fees of £6.00
Premier Current Account, Student Additions, Higher Education Account	If you already hold your Home Pack on one of these accounts, no additional interest-free arranged overdraft amount is available as a result of you holding the Pack. You can find out more by visiting barclays.co.uk/overdrafts	
Barclays Basic Current Account	There are no arranged overdraft facilities available on Barclays Basic Current Account.	

About Our Insurance Services

In the following section 'we' refers to Barclays BankUK PLC.

Name and address of the insurance intermediary

The registered address of Barclays Bank UK PLC is 1 Churchill Place, London E14 5HP.

Statutory Status

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Financial Services Register

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at fca.org.uk/register. You can also contact the FCA Consumer Helpline on **0800 111 6768***.

Advice or information

We can only offer Extended Warranty and Satellite & TV Equipment Cover from single insurers.

The policies/terms and conditions of these features are provided as part of the Home Pack and may not be the same as any stand-alone policy for a similar product issued by Barclays.

If you obtained your Home Pack by visiting a Barclays branch or via the internet, the Home Pack is provided on a non-advised basis. As such, we have only provided information on the Home Pack and have not made a recommendation about the suitability of this Home Pack.

Your Feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

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

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial OmbudsmanService at Exchange Tower, London E14 9SR (Tel: **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500**, website: financial-ombudsman.org.uk). The Financial OmbudsmanService is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial OmbudsmanService.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations, depending on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any limit. Please refer to your Policy Summary to find out whether the insurer is also covered by the FSCS.

Further information about compensation scheme arrangements is available from the FSCS website fscs.org.uk.

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

Your cancellation rights are not affected.

Statement of Price

The premium payable for all associated insurance products is £0.00.

The cost of your Home Pack is £6.00 per month.

There are no taxes or further costs unless otherwise stated. If you cancel the Home Pack, fail to pay the monthly Home Pack fee or your Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account is closed, all associated insurance products are cancelled. You are unable to cancel individual insurance products.

General Information

Governing Law

If you buy insurance in the United Kingdom, you can choose which law to apply to your policy. Unless you and the insurer make a written agreement saying otherwise before the policy is issued, the law of England and Wales will apply to this insurance. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Termination Rights and Process

Cover will continue as long as you continue to have Home Pack added to your Qualifying Account and the benefit continues to be provided as part of the Home Pack.

Your Information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- www.transunion.co.uk/crain
- www.equifax.co.uk/crain
- www.experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

Disclosure (in relation to insurance cover provided as part of the Home Pack)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy and throughout the life of your policy. It is important that you ensure that all statements you make on the proposal forms, claim forms and other documents are full and accurate. If you fail to disclose any information to your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Registered Office Details of the Insurer

Extended Warranty cover and Satellite & TV Equipment Cover

Domestic & General Insurance PLC.
Registered Office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.
Registered in England No: 485850.
Authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202111).
Registered in England. Registered No. 485850.
Registered office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.

Adding a Pack to your Current Account

A Pack is a set of services (such as insurance) that can be added to a qualifying current account. You can do this in the Barclays app or Online Banking, by calling us or visiting a branch. These terms cover your Pack and supplement and amend the Retail Customer Agreement, which can be found in our 'Barclays and You' leaflet. If there's inconsistency between these and the Customer Agreement, these terms take priority in relation to the Packs.

The benefits and services in the Packs may be provided to you by another provider within the Barclays Group of companies or by a provider outside that group.

What's a qualifying account?

You can only add a Pack to a Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account or if you have another account with us that we tell you is a qualifying account.

Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for the benefits under each policy or feature (we will provide information to help you do this). For instance, you may not be eligible to claim for certain benefits because of your age, you have a pre-existing medical condition or some activities or equipment may not be covered. You will only be covered by any of the insurance benefits of Packs if you are a UK resident. To count as UK resident, you must spend at least 183 days a year within the UK.

What you pay

You pay a monthly fee for each Pack that you add to a qualifying current account. You'll find the current fees in the 'Barclays Tariff for Personal Customers', which is available in branch, by calling us or at [barclays.co.uk/rca](https://www.barclays.co.uk/rca). No part of a Pack fee is attributable to any particular benefit or service in your Pack. You will not be entitled to a refund or reduction in the Pack Fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not otherwise available to you.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

Removing a Pack

When you can remove a Pack:

For most Packs, you can cancel or change the Pack at any time. However, if you took out a Travel Pack or Travel Plus Pack on or after 1 September 2016, you must keep it for six months from that date, and pay the Pack fee for those six months. See below for more information about the Travel or Travel Plus Pack.

We may not let you re-select the same Pack for a certain period after you cancel or change it. We'll tell you if any restrictions apply when you cancel or change the Pack.

You can cancel your Pack by calling us, visiting a branch or by writing to **Barclays, Leicester LE87 2BB**.

When we can change or remove a Pack:

We may remove a Pack from your account if you don't pay the monthly Pack fee twice in a row, if your account becomes inactive for six months, it is no longer a qualifying account or for the reasons set out in the Retail Customer Agreement.

We can also close your account or remove a Pack by giving you at least two months' notice in writing for any reason.

What happens when a Pack is removed?

When this Pack is removed, you'll no longer be entitled to the benefits or services it provided. This may include any multi-pack discount or any interest-free arranged overdraft made available to you with this Pack.

Travel Pack and Travel Plus Packs

You must have a Travel Pack or Travel Plus Pack for a minimum term of six months from it being added to your qualifying account, after which you can cancel the Pack at any time. There are some exceptions to this requirement:

- You cancel the Pack during the 14 day cooling-off period. This starts the day you receive your Welcome Pack
- You close your qualifying account
- You experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- You're no longer resident in the UK, or you reach 80 years of age
- Serious ill health, injury or mental incapacity that prevents you from travelling or death of an account holder
- You want to remove it after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides
- We remove the Pack or close your qualifying account for the reasons set out above.

When we can make changes to Packs

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the Monthly fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 calendar days' personal notice before any changes like these.

If we make changes to a Pack, we may provide information about you to any new provider to make sure there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

Find out more

Online

barclays.co.uk/customisemyaccount

By phone

0800 158 3199*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit barclays.co.uk/signvideo

[Call monitoring and charges information](#)

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

* Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.