

# Explore your new BarclayPlus account

Find out about how you can use your account in the way that works for you.

Whether you're checking your balance, sending money to family and friends, or buying something online, we'll help you find a way to do it.

		Barclays app <sup>1</sup>	Cash card	Visa debit card – contactless*	Mobile Payments**	Self-service machines in branch	Cash machines with your card
Make a payment (Cheque books aren't available on this account)	Shop and pay in store			•	•		
	Shop and pay online			•	•		
	Pay family and friends in the UK	•					
Receive a payment/pay in some money	Pay in cash					•	
	Pay in cheques (now cleared by 11.29pm the next weekday, Monday to Friday except bank holidays)	•				•	
Take cash out	Take cash out		•	•		•	•
View, manage or move money	Check my balance	•				•	•
	Move money between my accounts	•				•	
Spending overseas	Shop and pay overseas			•			
	Take cash out						•

<sup>1</sup>Contactless

Quick and easy purchases without entering your PIN. Visit [barclays.co.uk/contactless](https://www.barclays.co.uk/contactless) for payment limits.

\*\* Apple and Google Pay

You need to be at least 13 years old to be able to use Apple Pay.

## Common banking words

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

- **Sort code:** a six-digit number (three pairs of two numbers) unique to your bank. Our sort codes begin with 20
- **Account number:** an eight-digit number that's unique to your account
- **PIN:** PIN stands for personal identification number. It's a four-digit number that acts like a password for your card, so you should never share it with anyone. You'll need to use it when you're buying something with your card (unless you're using contactless) or getting money out of a cash machine
- **Balance:** the amount of money you have in your account
- **Cash card:** a bank card that you can only use to take money out of cash machines
- **Debit card:** a bank card that you can use to take money out of cash machines or make payments in shops or online
- **Debit card long number:** It's on the front of your card, and often asked for when shopping online
- **Expiry date:** the date your card will expire and stop working. It's on the front of your card and you may need it when paying online or over the phone
- **Three-digit security code:** sometimes called a 'CVV' code, this is the last three numbers on the signature strip on the back of your card. You may need this for extra security when shopping online.

# Making the most of your account

- **Take your bank with you**

Download the Barclays app from your app store, and bank on the move (if you're under 13, you'll need your parents or carers' permission). With the app, you can send money to friends and family, move money between your accounts, view your PIN, and freeze or report your card lost or stolen immediately

- **Keep on top of your money**

You can check your balance in the app, what you've spent and what money has been paid in. You can also sign up for free alerts to tell you when you've nearly run out of money in your account and get them delivered from the app as a push notification or text message. Find out more at [barclays.co.uk/alerts](https://barclays.co.uk/alerts)

- **Learn more about money skills with LifeSkills**

From work to money skills, Barclays LifeSkills helps you to gain the skills you need to prepare for the future. Just go to [barclayslifeskills.com/about](https://barclayslifeskills.com/about)

- **Banking when you're over 16**

After you're 16, we'll upgrade you to a Young Person's Account – the Barclays current account specially designed for 16 and 17 year olds. Don't worry, we'll contact you before we do this.

# Helping you stay safe

- **Let's keep your money safe together**

- If we think your account is being used by someone else, we'll contact you, your parent or carer
- If there's any spending you don't recognise on your account, you, your parent or carer should contact us straight away
- Don't give your account details to anyone who contacts you. We'll never ring you and ask for your account details, card number or PIN
- Never share anything about your account on social media. If you speak to us directly through one of our social media channels, always check that it's a verified account by searching 'social media' on our official website. We'll never ask you to share your account details via our social media channels
- You can find out more information about keeping safe at [barclays.co.uk/fraudsmart](https://barclays.co.uk/fraudsmart)

- **The money mule trap**

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

# This section is for your parent or carer (please ask them to read it)

- **The Barclays app**

With the Barclays app, your child can manage their money on their smartphone or tablet. If they're under 16, they'll get a version of the app that only has features suitable for children (we'll need your consent if your child is under 13)

- **Keeping their money safe**

- Make sure your child knows never to give their PIN to anyone, write it down (in a way that is recognisable), keep it with their card or lend their card to anyone
- We don't ever send emails or texts that ask you to click on a link and enter confidential information. If you or your child get an email you don't trust and it claims to be from us, send it to [internetsecurity@barclays.com](mailto:internetsecurity@barclays.com) and delete it. We do sometimes send emails with links in them, but these links (for example, to a LifeSkills page) won't ask for account details

- **Lost or stolen card**

Ask your child to log in to the Barclays app to report it – it'll get actioned immediately and they'll be able to order a new card. Alternatively, you can also come into a branch or call us on **0800 400 100<sup>2</sup>** or **+44 2476 842 099<sup>2</sup>** if calling from abroad

- **Savings and interest**

BarclayPlus is a combined current and savings account – your child will earn interest on it. To find out the current interest rate for BarclayPlus, **search for 'BarclayPlus interest rates'** online

- **Tax**

In line with UK tax legislation, interest is paid gross. Children are entitled to income tax allowances and the Personal Savings Allowance (PSA) in the same way as adults. If a child is liable to pay tax, any tax due on interest earned will need to be paid to the appropriate tax authority. For more information and guidance, please visit [gov.uk/apply-tax-free-interest-on-savings](https://gov.uk/apply-tax-free-interest-on-savings)

If a parent gives money to a child that earns more than £100 gross interest in a tax year, the income is normally taxed as belonging to the adult.



<sup>1</sup>You need to be 11 or over to access this product or service using the app. T&Cs apply.

<sup>2</sup>Call charges may apply. Please check with your service provider. To maintain a quality service, we may monitor or record phone calls.