

# Explore your new Young Person's Account

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

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

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

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

\*\* Mobile payments Apple and Google Pay.

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

# Making the most of your account

- **The Barclays app**

Download the Barclays app from your app store. Check your balance and recent transactions, transfer money between accounts – all on the go. From amending your daily cash machine limit to temporarily freezing your card, you can manage the way you use your debit card and set personal preferences **in the 'Cards' section of the app**

- **Keep track of your account with alerts**

If you've given us your mobile number, we'll automatically register you for alerts. We'll let you know about returned payments. These alerts help you keep track of your cash, but you can opt out if you want to. You can also choose to get alerts in the app<sup>1</sup> when you spend or receive money. You can register or opt out of our alerts in Online Banking, Telephone Banking or in a branch. Learn more at **barclays.co.uk/alerts**

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

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

- **Are you paperless yet?**

By going paperless, you can reduce your paper waste, keep your statements and documents together safely in the app or Online Banking<sup>2</sup> and get alerts from us when there's something new to view. Find out more at **barclays.co.uk/gopaperless**.

# Helping you stay safe

- **Stop scammers in their tracks**

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

- **Forward suspect emails** claiming to be from us to **internetsecurity@barclays.com** and then delete them straight away
- **Memorise your account passwords, PINs and passcodes** – don't write them down and never share them with anyone
- **We'll never ask you to share PINs, entry codes, activation codes or QR codes with us.** If you're asked to do this by anyone, it's a scam
- **If someone calls you out of the blue claiming to be us or another company,** and asks you to move money to another account or give them remote access to your device, it's a scam. Don't do it and hang up the phone immediately. Never allow anyone contacting you to take control of your device
- **Act with care when clicking** on links or downloading attachments from unsolicited emails or texts. Never input your personal and security information on a website you click to from a link in an email
- **Don't allow your bank account to be used to move money for others.** Handling money that's been obtained fraudulently is a crime, even if you don't know where the money came from
- If you're worried you've been a victim of fraud, call us immediately
- **The money mule trap**  
Don't let criminals trick you into moving money illegally. Watch out for anyone asking to borrow your bank account, or offering easy money. If it looks too good to be true, it usually is. Search 'money mules Barclays' for more info.

# Some helpful banking words

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

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



<sup>1</sup>You need to be 16 or over to access this product or service using the app. T&Cs apply.

<sup>2</sup>You need to be registered for the Barclays app or Online Banking.