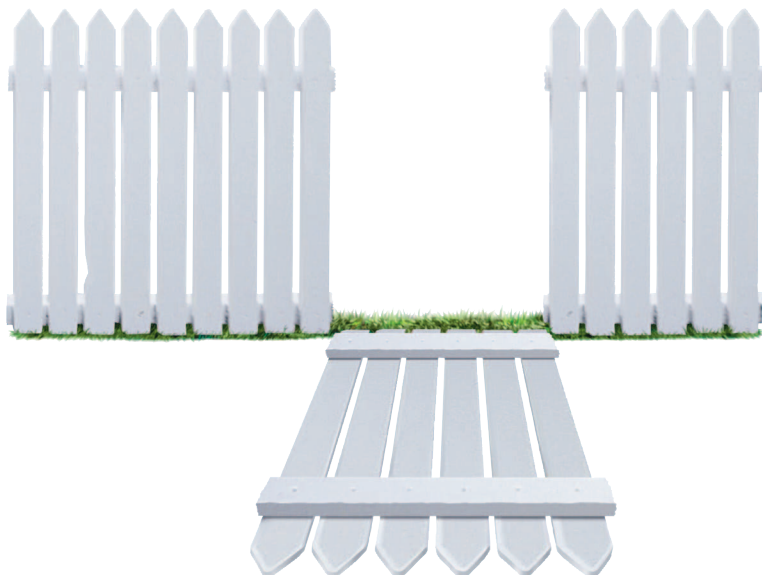


# Removing the Barriers

Accessible services for  
all our customers

Take one small <sup>step</sup>

 **BARCLAYS**



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# It's our aim to make banking easy for everyone

So no matter how you want to access our products and services, you can.

For instance, you can get on the phone. Or go online. Or pop into a branch (we've redesigned lots of them so they're easier to access).

But making your banking easy is about more than that. Which is why we make sure that all of our staff are well aware of the issues that you face every day. In short, we try to see things your way.

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If you want to find out about accessible services, visit [barclays.co.uk/accessibility/](https://barclays.co.uk/accessibility/) or [barclays.co.uk/accessibleservices/](https://barclays.co.uk/accessibleservices/)

# What you'll find in our branches

Visit any branch of Barclays and the following services should make your banking easier.

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## Day-to-day banking:

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- Branch banking
- Online banking
- Telephone banking
- Help with managing accounts
- Proving your identity
- Borrowing money.

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## We offer a range of accessible features to assist you if you have:

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- Visual impairment
  - Hearing or speech impairment
  - Mobility or dexterity impairment
  - Learning disability
  - Require accessible communications.
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# ‘What if I want to do my banking face-to-face?’

You’ll find we’ve made many of our branches a lot more accessible. And once you’re inside, banking is straightforward.

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## Making life easier for you

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- More accessible branches
- Car parks (in some locations)
- Level or ramped access (in most locations)
- Power-assisted doors
- Low-level counters (in many locations)
- Hearing induction loops at counters, ideal if you use a hearing aid
- Portable induction loop systems – so you can discuss your finances away from the counter or in the privacy of an interview room
- Lifts to upper floors (in some branches)
- Improved lighting.

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For details on any of our products or services, simply call the Barclays Information Line on **0800 400 100\***.

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# Post Office<sup>®</sup> banking

For your convenience, you can also access your Barclays current account through the Post Office<sup>®</sup>.

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## Withdraw cash

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Withdraw up to £300 a day at any UK Post Office<sup>®</sup> counter using your card and PIN – subject to money being available in your account\*\*. (For help if you have problems using a PIN, please see page 20.)

If a customer cannot use their debit card and PIN, then a Pre Authorised Cheque Encashment Facility can be set up at a Post Office<sup>®</sup> counter of the customer's choice. This facility can be used at a maximum of 2 Post Office Counters. (Subject to status and limits).

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## Deposit cash

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Deposit cash using a pre-printed credit slip.\*\*

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## Deposit cheques

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Deposit cheques using a pre-printed credit slip and a special deposit envelope\*\* (call free on **0800 169 3091\*** to order deposit envelopes).

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\*\* These services are available to holders of personal current accounts, except Cash Card Accounts, at Post Office<sup>®</sup> counters in England & Wales. If you have a Cash Card Account, you can withdraw up to £300 a day at any UK Post Office<sup>®</sup> counter using your card and PIN.

## ‘What if I can’t get to my branch?’

Don’t worry. Simply go online and the bank comes to you. Pay bills, move money, do virtually everything you can do in a branch. From anywhere in the world.

Barclays Online Banking is available day and night. Our system is safe and secure, plus you’ve got the protection of an online banking guarantee. This means that in the unlikely event that internet fraudsters get at your account, as long as you haven’t knowingly given your security details to a third party we promise to cover the loss – no matter what the amount. Now you can’t say fairer than that.

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For more information, visit the security section on [barclays.co.uk](https://www.barclays.co.uk) – go to Security and click on online Security located in the top menu bar.

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### **PINsentry – Extra protection when you bank online**

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As today’s fraudsters are using more and more sophisticated methods to try to obtain customers’ details, we have developed PINsentry, a simple to use device that works with your debit card to confirm your identity when you log on to online banking. It is also used to confirm your identity when you want to set up a payment to someone new for the first time or where you haven’t previously saved their details.

You do not require PINsentry for payments to known companies (eg utility companies, storecards, credit cards, local councils etc).

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For more information, visit [barclays.co.uk/pinsentry](https://www.barclays.co.uk/pinsentry)

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## If I cannot use the card reader due to a disability, what do I do?

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The card reader has been designed with accessibility in mind and has the ability to increase the size of the digits shown on screen by simply pressing the '0' button on the device. It also comes with rubber feet to help stop it sliding.

An audio feedback PINsentry card reader is available for customers who have requested Braille, large print or audio communications/statements.

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If you need further help, please contact our online banking helpdesk on **0845 600 2323\*** (outside the UK dial **+44 2476 842063**). Lines are open every day 7am - 11 pm (UK time).

Our online banking service is free, whether you're a personal or business customer. All you pay for is the standard internet connection fees – and it only takes a few minutes to register online. If you're already a Barclays customer, you can register for online banking by phone and also online. If you're not yet a Barclays customer, you'll need to open a Barclays Current account or eSavings account and then register for online banking.

Bear in mind that some facilities are not available through the business online banking service.

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For more details, visit [barclays.co.uk/smallbusiness](https://www.barclays.co.uk/smallbusiness)

# Features of online banking

Life doesn't always fit into banking hours, so now you can choose exactly where and when you access your accounts:

- View and access your bank accounts
- Instant access to your latest transactions
- Pay bills as soon as they arrive e.g. utility, phone, credit/store cards, local council, HM Revenue & Customs\*
- Transfer money to any UK bank account\*
- Change your five-digit passcode or memorable word and also account names to suit you
- Set up, amend or cancel standing orders
- Cancel a Direct Debit
- Set up or increase an overdraft<sup>†</sup> or apply for a loan<sup>†</sup>
- Open an e-Savings account or an ISA
- Manage existing Openplan arrangement
- Open a Savings Bond – this can be fixed term, limited issue or online exclusive
- Use our business banking website if you run a small business or want to set one up
- Access new services coming online all the time.

**Please note: in order to access the following facilities you will need to have a PINsentry membership to:**

- **Set up new Standing orders and new payments to any other UK bank account e.g. friends and family**
- **Update your contact details.**

<sup>†</sup> Subject to application, status and terms and conditions. Full written details available on request. Available only to existing personal current account customers.

\* Payments to some companies/banks may require the use of PINsentry

# How to register for online banking

- In branch – talk to a Customer Adviser
  - By telephone – call **0845 600 2323\*** or **08457 555555\*** between 7am and 11 pm, seven days a week
  - Online – visit **barclays.co.uk** and click on 'Register'
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## ‘What if I need to speak to someone but can’t get to a branch?’

With our telephone banking service, you can pay bills, transfer money, order statements . . . the sky’s the limit. You can even get statements read to you over the phone. And the whole thing is safe and easy to use.

You can talk to us between 7am and 11 pm, seven days a week. And with our 24-hour, push-button automated service you can bank any time you like by calling **08457 555 555\***.

If you can’t use the push button service that is available on telephone banking and want to speak to us directly, simply call the main telephone number **08457 555 555\***.

There’s no need to select any options – just stay on the line and we’ll ask for your membership number. We’ll then ask you for two random numbers from your passcode. After that, you’ll be free to access your account.

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### Features

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- Check your balance
- Confirm payments in and out of your account(s)
- Hear statements read to you over the phone
- Ask an agent to read details of all credits and debits since your last statement
- Request a printed statement to be posted
- Apply for a Barclaycard<sup>†</sup>
- Open a Savings account
- Pay your bills like your Barclaycard, store cards and utility bills with a valid passcode over the phone\*
- Transfer money to any UK bank account with a valid passcode
- Order foreign currency and traveller's cheques
- Set up, amend or cancel regular payments
- Discuss your borrowing needs<sup>†</sup>
- Get a free account review
- Order a replacement cheque book or paying-in book
- Talk to experts about mortgages<sup>†</sup>, life assurance, insurance and Openplan\*\*

### Personal customers:

<sup>†</sup> Subject to application, status and terms and conditions. Full written details available on request.

\*\* Terms, conditions and exclusions apply to all products and charges may apply for certain services.

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# How to register for telephone banking

## Personal customers:

To get started, call us on

**08457 555 555\***

## Business Customers:

To get started, call us on

**0845 605 2345\***

When you register, we'll give you a passcode. Along with your membership number or card number – that's all you need to access all our telephone banking services.

You can have your passcode and membership number provided in Braille, large print or on audio – simply tell the operator what you need when you call.

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## Helping with managing accounts

We recognise that not everyone can manage their own accounts. In these situations, a third party can be set upon the account to assist or even take control of another person's finances. For example:

- If you want someone else to operate your account on your behalf
- If a Barclays customer has given you permission to manage their banking
- If the Court or Department of Work and Pensions has given you permission to manage someone else's money.

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To find out more, please ask in branch. If you want more information about Power of Attorney, visit [barclays.co.uk/personal](https://www.barclays.co.uk/personal), click on 'ask a question' and type 'Power of Attorney'.

# Making banking easier if you have a visual impairment



If you're partially sighted or blind, there are lots of practical ways we can help. You can even get this brochure in Braille, large print or audio:

- Cheque/credit book templates to help write cheques, credit slips and signatures
- Credit/debit card templates
- A bank note gauge to help you identify different denominations of notes
- Credit slips in the cheque book have a hole punched in the stub to differentiate them from cheques
- Larger cheque books with a slightly larger print
- Braille, large print or audio statements
- A guide to making cash machines easier to use – available in Braille, large print or audio
- PIN advices and card details can be provided in Braille, large print and audio
- If you need help with using a cash machine, just ask us – we'll do all we can to assist you
- Cash machines designed in consultation with disabled people:
  - Screens that are clear and easy to read
  - Labels in Braille as well as standard text
  - A funnelled entry for the card
  - Large, bold numbers on raised keys

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If you're visually impaired, we've created a cash machine user guide specifically for you. Simply call the Barclays Information Line on **0800 400 100\*** and ask for a copy.

# Making banking easier if you have a hearing or speech impairment



- Hearing induction loops fitted at the counter – these act as transmitters for hearing aid users
- Portable induction loop for conversations away from the counter
- The assistance of a professional sign language interpreter, by prior arrangement, to help with more complex discussions.

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## Using the phone

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You can call us via Text Relay, a service managed by the RNID.

To do this you need a Textphone, which is an adapted telephone with a display screen and keypad. This enables you to 'type' your conversation. Simply dial 18001 and then the standard telephone number. All telephone numbers can be accessed via Text Relay if appropriate.

For example, to call the Barclays Information Line, you would dial **18001 0800 400 100\*\*\***. When the call is answered, a Text Relay operator joins in to help you. The Text Relay service is available 24 hours a day 356 days a year.

# Making banking easier if you have a mobility or dexterity impairment



- Details of branches with wheelchair access can be obtained from the Barclays Information Line **0800 400 100\***
  - Banking facilities available at the Post Office®
  - Low-level tills (in many locations)
  - Cash machines installed at a height to suit wheelchair users
  - Improvements to premises, making them more accessible
  - A clipboard so you can sign withdrawal slips, etc., more easily
  - Jumbo pens available
  - Barclays telephone or online banking may suit you if you can't get to a branch
  - Facsimile signature stamp available if you can't provide a consistent signature.
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# Learning disability

We've sponsored a booklet about using banks called 'It's Your Money'. This has been written specifically for people with a learning difficulty who may find banking services difficult to understand. Here's what it covers:

- Being aware of your money
- Everything a bank can do for you
- How best to access your bank
- Getting the most out of your bank.

You can send for a copy of the booklet by calling **0800 400 100\***.

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## ‘How else can you help me with my banking?’

We want to make dealing with your finances as easy as possible. That’s why the following information comes in Braille, large print and audio:

- Letters from your branch
  - Bank statements
  - Barclaycard statements
  - Mortgage offers, statements and correspondence
  - PIN and card advice for your Barclays debit card or Barclaycard
  - Telephone and online banking passcodes and membership numbers
  - Other information, on request.
- How to request information in Braille, large print or audio:
- In branch – talk to a Customer Adviser
  - By telephone – call freephone on **0800 400 100\***
  - Online – visit **[barclays.co.uk/stationary/feedback.htm](https://www.barclays.co.uk/stationary/feedback.htm)**
-

## Help with Chip and PIN

If you have a disability, which makes using a PIN difficult (either because of dexterity problems, visual impairment or difficulty remembering the number), you can:

- Pop into your nearest branch and speak to a Customer Adviser
- Call us on **0845 7555 555\***

We will tell you about the options you have when paying by credit or debit card.

The majority of our debit and credit cards are now being issued with Contactless capability enabling you to safely make low value card payments (up to £15) without having to use your PIN where the retailer has the necessary equipment. Ask us for more details

Also, if the PIN you have been given is difficult to remember, you can easily change it for one that is more memorable.

Simply go to any cash machine, put your credit or debit card in and follow the instructions to change your PIN to something of your choice.

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# Other helpful information

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## Proving your identity

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Not everyone has the usual documents to prove their identity, such as a passport, driving licence or a utility bill.

To make life easier, we can take other forms of identity, such as an Entitlements to Benefits letter or a Pension letter.

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## If you're on disability benefits

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We treat disability benefits as income when assessing applications for loans, current accounts, etc. That should make it a lot easier to get the cash you need.

**Please note: All loans are subject to application and status.**

Barclays Bank PLC is authorised and regulated by the Financial Services Authority. Barclays Bank PLC subscribes to the Lending Code which is monitored and enforced by the Lending Standards Board. Barclays Bank PLC is also licensed and regulated by the Office of Fair Trading for the provision of credit products to consumers and related services.

# Need help with anything?

Pop into your nearest branch or call us on **0845 7555 555\*** between 7am and 11pm, seven days a week. Or simply visit us at **[barclays.co.uk/accessibleservices/](https://www.barclays.co.uk/accessibleservices/)**

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## Other useful contacts (as of August 2011)

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For information regarding Power of Attorney (England & Wales) visit [direct.gov.uk](http://direct.gov.uk) or ring 0300 456 0300.

For information regarding Power of Attorney (Scotland) visit [publicguardian-scotland.gov.uk](http://publicguardian-scotland.gov.uk) or ring 01324 678 300.

For information regarding Disability Benefits (England, Wales & Scotland) visit [direct.gov.uk](http://direct.gov.uk) or ring 0800 882 200.

## The small print

### Disclosure (in relation to insurance cover provided as part of the Barclays Additions packages)

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, claims forms and other documents are full and accurate. Please note that 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.

### Governing law (in relation to insurance cover provided as part of the Barclays Additions packages)

If you buy insurance in the United Kingdom, you can choose which law will 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.

### Financial Services Compensation Scheme

#### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individual and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000).

The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7892 7300 or 0800 6781100. Barclays Bank PLC may also accept deposits under the following trading names; Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Commercial, Barclays Corporate, Barclays Financial Planning, Barclays International Private Banking, Barclays Local Business, Barclays Premier, Barclays Private Bank and Barclays Wealth, Standard Life Cash Savings & Standard Life Cash Savings & Mortgages. Deposits accepted from an eligible depositor under these trading names are **combined** for the purpose of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

### The Direct Debit Guarantee

The Guarantee is offered by all banks and building societies that accept instruction to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit the organisation will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by the organisation or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when the organisation asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify the organisation.

### The Clearing Cycle

For further information on the Clearing Cycle, and how long it takes, please refer to the 'Current Account – Our Bank Charges Explained' leaflet.

### 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 upon request in any of our branches, from the Barclays Information Line on 0800 400 100\* or at [barclays.co.uk](http://barclays.co.uk). Alternatively, you can write to Barclays, Leicester LE87 2BB.

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You can get this in Braille, large print or audio by calling  
**0800 400 100\*** (via Text Relay if appropriate)  
or by ordering online from  
**[barclays.co.uk/accessibleservices/visual\\_impairment.html](http://barclays.co.uk/accessibleservices/visual_impairment.html)**

#### Call monitoring and charges information

\*Calls may be monitored and/or recorded for security and training purpose. Calls to 0800 numbers are free if made from a UK landline. 0845 - 'For BT residential customers, calls will cost no more than 4.5p per minute, plus 12.5p call set-up fee (current at May 2011). The price on non-BT phone lines may be different'.

\*\*\* Call Charges will apply. Please check with your service provider.

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