

## Credit Card E-Statement Terms & Conditions

I/We, the customer, understand that Barclays Bank PLC (Bank), is enabling its customers to receive monthly statement of their Barclaycard Accounts by way of post (physical bill) as well as by way of an email (scanned image of the bill). Since I/ we have chosen to receive monthly statement of my / our card(s) on Email following terms and conditions will be binding on me. In the event any of the terms mentioned herein below is not acceptable to me / us, I / we shall intimate the Bank of the same and request the Bank to send monthly statement of my / our Barclaycard in physical form only (by way of post).

1. I / We are aware of my / our Billing Cycle and understand that Bank will send my / our monthly statement to my / our Email address within 07 days of such Billing Date. Bank would be deemed to have delivered the Statement to me/us, immediately after sending the same to my / our email address. I/We will be obliged to download / view and print the Statement of my /our Account after receiving the email from Bank. Should I/ we experience any difficulty in accessing the electronically delivered Statement, I/we shall promptly advise Bank, to enable Bank to make the delivery through alternate means. Failure to advise Bank of such difficulty within 84 hours after my /our receiving email as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me / us of my /our Statement.
2. I/We understand that Internet transmission lines are not encrypted and that email is not a secure means of transmission. I/We understand, acknowledge and confirm that (i) Internet is per se susceptible to fraud, misuse, hacking and other actions to that effect; and (ii) The use of the internet generally involves technology risks (such as viruses or destructive codes) that may not be completely excluded and which could affect provision of services or a loss of data. Despite Bank taking security steps which it is required to take under applicable laws, rules or regulations, I/We acknowledge and accept that such unsecure transmission methods involve the risk of possible unauthorized alteration of data and/or unauthorized usage thereof for whatever purposes. .
3. I/We further acknowledge and accept that such unsecure transmission methods involve the risk of possible unauthorized alteration of data and/or unauthorized usage thereof for whatever purposes. I/We agree to exempt the Bank from, any and all responsibility/liability arising from such misuse and agree not to hold the Bank responsible for any such misuse and further agree to hold the Bank free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorized/illegal interception, alteration, manipulation of electronic data or otherwise caused by using email as a means of transmission.
4. I/We understand that sending the monthly statement via e-mail is for my/our convenience. The Bank shall not be liable or responsible for any breach of secrecy or confidentiality in any manner whatsoever on account of the information/statement of accounts being sent by email so long the same is sent at the e-mail address given by me / us in writing.
5. I am/ We are aware of all security risks including the risk of the content of my/our Statement becoming known to third parties. I/ We agree that I/ We shall not hold Bank in any way responsible for the same and agree that the same shall not be considered as a breach by Bank, of banker-customer confidentiality.

6. I /We undertake to verify the correctness of each statement or report in relation to any transaction and to notify the Bank within 30days of the receipt of the statement or receipt of intimation of the availability of the Bill or report or before giving any further instructions thereon, whichever is the earlier, of any discrepancies, omissions or debits wrongly made or inaccuracies in the statement or report so generated. If no objection is made within 30 days or before further instructions are given by the Customer, the same shall be conclusive evidence as against the Customer without any further proof that the statement or report is correct and the bank shall be free from all free from all claims in respect thereto
7. I / We understand that I/ We remain fully liable for any of my/ our (customer's) contractual liabilities to Bank irrespective of receipt or non-receipt of, intimation of availability of my/our Statement.
8. Under no circumstances, including negligence, shall Bank or anyone involved in creating, producing, delivering or managing my /our Statement of Account, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use or inability to use the service or out of the breach of any warranty.
9. The use and storage of any information including without limitation, the password, account information, transaction activity, account balances and any other information available on my / our (the Customer's) personal computer is at my / our own risk and my / our sole responsibility and liability.
10. I/We shall verify the authenticity of the Emails I/we receive. I/We shall not hold the Bank responsible for any e-Statement received from frauds/imposters. I/We shall not hold the Bank liable if any problem arises with my/our computer network because of me/us receiving Statements from the Bank.
11. I/We undertake to inform the Bank in writing of any change in the e-mail address given by me / us.
12. The Bank shall not be responsible if I/we do not receive the Statements due to incorrect email address furnished by me and / or technical reasons.
13. I/We are authorised by the other holders to receive the Statements at the registered email address on behalf of the other holders.
14. I/We confirm to have read and understood the Terms & Conditions pertaining to my/our account.
15. I/We understand that these terms and conditions are in addition to the other terms and conditions applicable to my card account.