

BarclaycardPoints Terms & Conditions

- The BarclaycardPoints Program is made available only to Barclaycard customers holding valid Barclaycards.
- This scheme shall remain in force till such time till it is otherwise terminated by Barclaycard.
- Points will be awarded to a Barclaycard member for valid Retail Purchase Transactions incurred on a valid Card. No BarclaycardPoints will be awarded to customers towards transaction fees, cash advances and charges. Barclaycard may award Rewards Points on a uniform basis for any other actions as Barclaycard may decide either for a specific period or for a specific situation.
- Barclaycard Rewards Points shall, at present, accrue at the following rate from the date of the launch of the Rewards Program. Transactions done prior to launch date will not accrue any Reward Points : Barclaycard points will accrue at the following rate.
 - Barclaycard Gold : 2 BarclaycardPoints for every Rs.100 (rounded downwards to the nearest whole number)
 - Barclays Premier League Barclaycard : 2 BarclaycardPoints for every Rs.100 (rounded downwards to the nearest whole number)
 - Smart Budget Barclaycard: 1 BarclaycardPoints for every Rs.100 (rounded downwards to the nearest whole number)
- Barclaycard Rewards Points shall not accrue on charges that are subsequently reversed. The above rate of BarclaycardPoints accrual may be changed by Barclaycard without giving any notice.
- Barclaycard Points have no expiry date. However Barclaycard may introduce an expiry period for BarclaycardPoints without giving any notice.
- BarclaycardPoints may be awarded for other promotional campaigns run by Barclaycard from time to time. Barclaycard will communicate separately the validity and quantum of BarclaycardPoints credit in the promotional offer communication.
- The BarclaycardPoints are redeemable for purchase of specific goods and vouchers as may, from time to time, be intimated by Barclaycard.
- On redemption, the BarclaycardPoints so redeemed would be automatically deleted from the accumulated Barclaycard Rewards Points in the Barclaycard Cardmember's Account.
- No accumulation or redemption of BarclaycardPoints will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Barclaycard Cardmember is a delinquent account or if there is any breach of any clause of the Terms and Conditions applicable on the card. The BarclaycardPoints will lapse on the date of closure / cancellation of the Barclaycard
- Goods would be delivered within six to eight weeks of receipt of the order on a "best-effort" basis. However, Barclaycard will not be held liable for any delay beyond this time period.
- Barclaycard reserves the right to substitute or withdraw any product or Gift voucher on account of non-availability of the product or Gift voucher.
- Redemption orders cannot be cancelled or varied once they have been made. Redemptions can be executed only after the customer has accumulated 500 or more Reward Points. The minimum balance of points for redemption may be changed by Barclaycard without giving any notice.
- Barclaycard's computation of Barclaycard Rewards Points shall be final, conclusive and binding on a Barclaycard Cardmember and will not be liable to be disputed or questioned, except in case of manifest error.
- A Barclaycard Cardmember cannot transfer any BarclaycardPoints to another person or combine the BarclaycardPoints of his / her other Credit Cards except for Additional Cards issued and linked with the primary card.

- Barclaycard accepts no liability in respect of any income or other tax liability of Barclaycard Members arising from the redemption of Barclaycard Rewards Points.
- This scheme is entirely voluntary and it is understood that all charges are voluntarily incurred by a Barclaycard Cardmember in the normal course of Card usage. Further, nothing contained herein will prejudice or affect the Terms and Conditions of the Barclaycard. The terms of this scheme shall be in addition to and not in derogation of the terms of the Card.
- All goods / Services under the BarclaycardPoints Program are subject to availability of the goods and supplier restrictions, at the time of redemption.
- Cardholder understands that Barclaycard will not be responsible for any defect in the goods or deficiency of the services so delivered / rendered against redemption of the reward points.
- Any query / dispute as regards delivery of defective or deficient goods / Services must be addressed in writing to the manufacturers/suppliers and sent to Barclaycard within 5 working days of the date of receipt of the goods to enable Barclaycard to forward the same for resolution to the manufacturers/suppliers concerned. Any claims made after 5 days shall not be entertained and the Barclaycard Cardmember shall be deemed to be satisfied with the goods.
- Barclaycard expressly reserves the right at any time and without previous notice to Barclaycard Cardmembers, to add/or alter, modify, change or vary all or any one of these terms and conditions or to replace wholly or in part this program by another program, or withdraw it altogether and Barclaycard shall make such updated Terms and conditions available at www.barclaycard.in. The Cardholder hereby undertakes that it shall keep him/her self updated about the then applicable Terms and conditions before every usage of the card.
- Barclaycard gives no warranty (whether expressed or implied) whatsoever with respect to Rewards goods acquired under the BarclaycardPoints Program, either directly through the Barclaycard Rewards Program or through other partner loyalty programs. In particular, Barclaycard gives no warranty with respect to the quality of goods acquired or their suitability for any purpose.
- All disputes, if any, arising out of or in connection with or as a result of this Barclaycard Rewards Program or otherwise relating hereto shall be subject to the exclusive jurisdiction of the courts/tribunals in Mumbai.