



INTRODUCTION TO BARCLAYCARD

Welcome and thank you for choosing Barclaycard

With 300 years of fine history in banking, we are part of the Barclays Bank Group. As Europe's leading Credit Card we have more than 40 years of experience in Credit Cards, so you know you are in safe hands. We believe in keeping things simple and clear for you. This booklet will give you all the information you need to get the most out of your Card.

Should you have any other questions, please call our Customer Services team. They are available around the clock and will be happy to help you in any way they can.

CREDIT CARD USAGE

Your Barclaycard gives you complete freedom of paying directly for goods and services, online shopping and purchases or simply using the Card to withdraw cash* from an ATM. Paying by Card has many advantages.

1. Convenience

You can use your Card to make purchases at any merchant establishment that displays the VISA sign, anywhere in the world. You can also use your Barclaycard for online shopping and purchases, keep all your spending power in your pocket without having to carry too much cash.

2. Safety

If your Card is lost or stolen and someone else uses your Card, you will not be liable to pay only after reporting the loss to our call centre. However, you will be liable for all charges incurred on your Card before you report the loss of your Card. To ensure additional safety for your online transactions, from 1st August 2009, Barclaycard is also Verified by Visa (VbV) compliant, which is a service offered by Barclaycard in partnership with Visa. VbV provides a way to password-protected Card usage on the Internet. The requirement of your password prevents unauthorized usage of your Card on the Internet, giving you more confidence about making secure purchases online.

3. Helps Budgeting

All Card transactions are detailed on your monthly statement, showing exactly when and where you have spent on your Card and putting you in control of your finances.

4. Cash*

Your Barclaycard gives you access to cash from any ATM that displays the VISA sign. Feel free to withdraw cash* up to your cash* limit anytime using your Personal Identification Number (PIN). But remember, certain charges may be applicable on withdrawing cash* on your Card. Your Barclaycard can give you access to cash in a number of situations.

- You can get immediate access to cash* from an ATM if your Card cannot be used at a particular merchant establishment.
- You can get immediate access to cash* in times of emergency.
- You can get immediate access to foreign currency when you are abroad in almost any country in the world.

*Subject to Cash Limit availability

FEES AND CHARGES

Your Barclaycard Credit Card may have certain fees and charges that could apply to you. However, we keep our charges simple so you will always know what you are paying for and why. We think this is only fair. And you can further avoid or reduce some of these charges by managing your Card responsibly and making sure you always make your monthly payments on time.

The fees and charges for your Barclaycard are shown separately in the Most Important Terms & Conditions (MITCs) leaflet and are summarised for your convenience in your product benefits leaflet.

UNDERSTANDING YOUR STATEMENT

Every month you will receive a statement showing all your transactions for the month. The statement presents a clear picture of what you've spent on and how much you've spent. It also shows you what payment you need to make when, and also important information about your account.

The following pages explain in detail how to read and understand your monthly statement.

READING YOUR STATEMENT

1 Summary of account

Credit Card No.:	xxxxxxxxxxxxxxxxxxxx
Previous balance:	xxxx
Payments received:	xxxx
Total purchases (Incl. EMI):	xxxx
Total cash:	xxxx
Interest+charges:	xxxx
Statement Date:	xx/xx/xx
Due Date:	xx/xx/xx
Statement period:	xxxx
Credit limit (Incl. Loan limit):	xxxx
Available credit limit:	xxxx
Cash limit:	xxxx
Available cash limit:	xxxx
Total Amount Due:	Rs. xxxx
Minimum Amount Due:	Rs. xxxx

2 Credit Card No.: xxxxxxxxxxxxxxxxxxxx
3 Previous balance: xxxx
4 Payments received: xxxx
5 Total purchases (Incl. EMI): xxxx
6 Total cash: xxxx
7 Interest+charges: xxxx

8 BarclaycardPoints
 Spend. Earn. Redeem.

Previous Balance	xxxx
Points Earned	xxxx
Points Redeemed	xxxx
New Balance	xxxx

9 STATEMENT MESSAGE

10 ENSURE SECURE ONLINE TRANSACTIONS

Presenting Verified by Visa - a highly secure authentication process, which allows you to give your confidential details online without any worries.

From 1st August '09 all your online transactions are additionally secure by Verified by Visa. To register, follow simple steps as below

- 1 Select your shopping items and proceed to checkout using your Visa Card to make a purchase
- 2 Enter your Verified by Visa password
- 3 You're done!

Log on to www.barclaycard.in for more information

Service Tax Registration Number: AAACB4876GST001
 Terms & Conditions apply

- 1 This box shows you the overview of all the activity on your account in the past month as at the date of your statement. "Previous balance" shows the total amount due from your last statement, and "Payments received" shows the total payments you have made to your account since your last statement. The total amount of money you owe on your account is shown at the bottom of the box. Your total credit limit is the aggregation of the principle loan sanctioned ("Loan Limit") and the expendable credit limit. The total credit limit will reflect the Loan Limit till it is repaid in full. The Loan Limit and expendable credit limit are not interchangeable. The Loan Limit cannot be used for retail purchases or cash withdrawals. Once the loan is repaid in full, the total limit will reflect the expendable credit limit.

- 2 This is your personal Card number.
- 3 This is the period of time that is covered by this statement.
- 4 This box shows the total credit and cash* limits on your account and how much you have available to spend.
- 5 This shows your payment details. "Your minimum payment" is the amount you must pay this month to keep your account in order, although you can, of course, pay more than this amount if you choose. "You need to pay by" is the date by which your payment must reach us. Please ensure the minimum payment reaches us by the due date to avoid late payment charges.
- 6 Card No. is the last four digits of your primary and / or add-on Cards, which has been used for this transaction.
- 7 This section shows all the details of your transactions in the month, including any purchases, cash* withdrawals, EMI payments, fees, charges or taxes, and the date they occurred.
- 8 This table gives you the details of your BarclaycardPoints earned and redeemed for the month.
- 9 We will highlight any important messages here.
- 10 The statement ad is the medium through which we keep the customers informed about merchant offers, promotions or any other important information regarding their Barclaycard.

PAYING YOUR BILLS

All you need do is make sure you pay at least the monthly or minimum payment on time. Should you be unable to do this, you may incur fees and charges or even lose out on certain benefits of your Card. Don't worry; your statement will tell you how much to pay and when exactly the payment is expected.

You can pay through the following modes:

Online Payment

You can pay online on www.barclaycard.in through any of the partner Banks. You will require the Net Banking Username and Password of the partner Banks. The payment will be credited to your Barclaycard within 2 working days. To know more about the process, please visit www.barclaycard.in.

Payment through Direct Debit

You can opt for Direct Debit through your Barclays Bank or another Bank account through the Direct Debit facility for convenience. The forms for applying for the Direct Debit facility through your Barclays Bank or any other Bank account can be downloaded from www.barclaycard.in in the "Download Forms" section.

Payment through NEFT (National Electronic Fund Transfer) facility

Payment towards the Barclaycard account can also be made through NEFT facility through your Bank accounts which subscribe for this facility. You will need to add Barclays Bank as a beneficiary with the IFSC Code (BARC0INBBIR) and your Credit Card number. The payment will be updated against your Card account within 2 working days. Logon to www.barclaycard.in for the step by step process to add your Barclaycard as a beneficiary.

Payment through VISA Debit Card

You can pay through VISA Money Transfer through a VISA Debit Card. You need to login to your Bank

account through Internet Banking and use the Third Party Transfers/ VISA Money Transfer Link. The payment will be credited to your Barclaycard within 2 working days.

Cheque Payment

You can drop a cheque at any Skypak Drop Box or Bill Box. The cheque can be dated as per the actual payment Due Date. The location details of the drop boxes can be found by sending an SMS to 56161 in the format "BOX Pincode" or you can download the entire drop box list from www.barclaycard.in

E.g. SMS "BOX 400051" to find the list of drop boxes in Bandra East in Mumbai.

Cheque clearing facilities are provided in Mumbai, Delhi, Chennai, Bangalore, Pune and Ahmedabad. Cheques payable locally would be credited to your account within 4 working days. Outstation cheques payable in any one of the above mentioned cities would be credited to your account within 10 working days.

Please Note: We do not accept and process Non MICR cheques towards Card payments.

Cash Payment

Cash payments can also be dropped at Barclays Bank PLC branches. The list of Barclays Bank branches can be found on www.barclaycard.in. The cash payment gets applied to your Barclaycard account within 2 working days.

If you are a Barclays Bank Account holder, you can pay your Barclaycard bill through the following channels:

1) Direct Debit on your Barclays Bank Account

You can pay your Barclaycard bill by giving a standing instruction. Your payment will be auto-debited from your Barclays Bank Account with the Total Amount or Minimum Amount due on your Barclaycard. This way, you don't need to remember your bill due dates, anymore.

2) Online Banking

You can make your payments using VISA money transfer from Barclays Bank Online Banking. You get a daily transfer limit of Rs.1,00,000/- (Rupees one hundred thousand only).

To pay your Barclaycard bill, you simply need to enter the following details in VISA Money transfer option under External transfer option of Payments & Transfer tab in Internet Banking:

- 16-digit Barclaycard number of the beneficiary
- The amount to be transferred in INR

You can authorize the debit in account by putting in the transaction password.

3) Hello Money (Mobile Banking)

You can pay your Barclaycard bill using the VISA money transfer from Hello Money (Mobile Banking) by simply dialling *598*1#. You get a daily transfer limit of Rs.5000/- (Rupees five thousand only).

To pay your Barclaycard bill, you simply need to enter the following details in VISA Money transfer option of funds transfer in Hello Money (Mobile Banking):

- 16-digit Barclaycard number of the beneficiary
- Amount to be transferred in INR

You can authorize the debit in account by putting in the Hello Money (Mobile Banking) password.

4) Barclays Bank ATMs

You can pay your Barclaycard bill, at any Barclays Bank ATM using the VISA money transfer facility. You get a daily transfer limit of Rs.49, 999/- (Rupees forty nine thousand nine hundred ninety nine only).

To pay your Barclaycard bill, you simply need to enter the following details in the VISA Money transfer screen on our ATM's display:

- 16-digit Barclaycard number of the beneficiary
- Amount to be transferred in INR

You can authorize the debit in account through the 4-digit PIN of Debit Card.

Each mode of payment is subject to terms and conditions as applicable.

For more details, please call us on the following numbers:

Delhi/NCR: 0124-675 2222 Mumbai/Pune/Nashik: 022-6724 2222 Rest of India: 6000 4444
MTNL/BSNL users (toll free number): 1800 233 7878.

DETECTING AND PREVENTING FRAUD

We do everything we can to prevent fraud, but unfortunately there is still a small risk of fraudulent use of Credit Cards.

To ensure additional safety for your online transactions, from 1st August 2009, Barclaycard is also Verified by Visa (VbV) compliant, which is a service offered by Barclaycard in partnership with Visa. VbV provides a way to password-protected Card usage on the Internet. The requirement of your password prevents unauthorized usage of your Card on the Internet, giving you more confidence about making secure purchases online. Please do not hand over your Card or personal/Bank details especially your PIN and CVV number on the reverse of your Card to anyone even if they claim to be representatives from the Bank.

Here are some tips on how to protect yourself from fraud and also what to do if you think that your Card has been used without your permission.

If you think your Card is lost or stolen, call us immediately on our Customer Services number at: Mumbai/ Pune/ Nashik: 022- 6724 2222; 9522- 6724 2222. Ghaziabad/ Faridabad/ Noida/ Delhi: 0124- 675 2222. Gurgaon: 0124- 675 2222. Rest of India: 6000 4444. MTNL & BSNL users: 1800 233 7878 Toll Free or from abroad on +91 22 6724 2222.

TAKING PREVENTIVE ACTION

It's not always possible to prevent fraud from happening, but there are a few steps you can take to make it more difficult for a criminal to capture your Card or Card numbers.

Here are some tips on how to protect yourself from Credit Card fraud:

- Do sign your Cards as soon as they come.
- Do keep a record of your Card numbers, their expiry dates, and our Customer Services number and address in a safe and secure place.
- Do keep an eye on your Card during the transaction, and get it back as soon as possible.
- Do in a restaurant ask the waiter to bring the Card terminal or Card imprinter to you (or go with him/ her to the till). Always keep your Card in sight when paying for goods and services and ensure it is your Card that is returned.

- Do save receipts to compare against your Barclaycard statement.
- Do open statements promptly and reconcile accounts monthly, just as you would with your checking account.
- Do report any questionable transactions promptly and in writing to us.
- Do notify us in advance of a change of address.
- Do notify us when you are going abroad.
- Don't lend your Card(s) to anyone.
- Don't write down your Personal Identification Number (PIN) or share it with anyone.
- Don't carry Cards on top of a handbag or in a pocket where they can be easily stolen.
- Don't leave Cards unattended in a car or receipts lying around.
- Don't sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Don't write your Barclaycard number on a postcard or the outside of an envelope.
- Don't give out your Barclaycard number over the phone unless you're making the call to a company you know is reputable.

SECURITY NOTICE

Please be assured that Barclaycard is actively working to ensure minimum consequences for fraud. We invest heavily in fraud protection systems to protect you as customers. Should we notice any 'irregular' behaviour in your account usage, we will try to contact you to validate the spending. Please do not be alarmed or offended by this as we take this action with your best interests at heart.

Do Not Call

From time to time, we may communicate to you certain offers through SMS, email or letter. However, if you prefer us not to contact you, you can add your name to our 'Do Not Call Register'. To know more or activate this service please call our Customer Services number at: Mumbai/ Pune/ Nashik: 022- 6724 2222; 9522- 6724 2222. Ghaziabad/ Faridabad/ Noida/ Delhi: 0124- 675 2222. Gurgaon: 0124- 675 2222. Rest of India: 6000 4444. MTNL & BSNL users: 1800 233 7878 Toll Free or from abroad on +91 22 6724 2222.

BENEFITS OF BARCLAYCARD

There are many benefits to using your Barclaycard. You can also get benefits that are specific to your Card product - please check your Product leaflet for more details.

- **Customise your Card**
You can customise your Card to your convenience by deciding when your billing date should be and what you would like your minimum payment to be.
- **Free add on Cards**
You can have two additional Cards on your account, absolutely free of charge.
- **Balance Transfer**
You can transfer your outstanding balance from other Credit Cards to your Barclaycard. From

time to time we offer special promotional rates. If you would like to take advantage of this service, please call up our Customer Services number.

- **Equal Monthly Instalments**

You can opt to pay your bills in Equal Monthly Instalments (EMI) after a qualifying transaction of over Rs. 2500 has taken place. You can activate this option by simply calling up our Customer Services team, or we may even contact you for the same. If you do choose this service, the EMI interest rate will be applied on the amount of the transaction made and this total amount will be split into a number of equal instalments at your choice of 12, 24 or 36 months. Please note this is not available on Barclaycard Smart Budget.

- **Rewards**

Now on all your retail spends get 'BarclaycardPoints'. For every Rs. 100/- spent earn 2 'BarclaycardPoints' on Barclaycard Gold, Times Barclaycard Gold, Yatra Barclaycard Platinum, Barclaycard Platinum and Barclays Premier League Barclaycard. Earn 1 'BarclaycardPoint' on Barclaycard Smart Budget. And, redeem against exclusive vouchers and products from some of the premium brands and outlets in the country. For details visit www.barclaycard.in.

- **Exciting offers**

We bring you exclusive privileges and special offers from our alliance partners. You can choose offers from various categories, suiting your personal needs.

BARCLAYCARD TERMS & CONDITIONS

These are the Terms and Conditions of an agreement between us, Barclays Bank PLC, 801/808 Ceejay House, Shivsagar Estate, Dr. A. Besant Road, Worli, Mumbai- 400018, and you, the person who signed this Agreement.

KEY FINANCIAL INFORMATION

FEES

We may charge you a non- refundable joining fee, annual fee, EMI early settlement fee and renewal fee for your Barclaycard and additional Cards, if any. Details of such fees/ charges are provided in Tariff Schedule. We may vary such fees from time to time, however we shall communicate the same to you, including by way of note in your Monthly Card Statement or any other mode which the Bank may decide in these circumstances, at least 30 days in advance before effecting such changes in the fee/ charges.

Service Tax as notified by the Government of India is applicable on all fees, interest and other charges. The levy of Service Tax is subject to change from time to time as per the relevant regulations of Government of India.

You are further requested to visit www.barclaycard.in for the updated Terms and Conditions including the then applicable Tariff Schedule and keep yourself updated with the then applicable fees / charges before every use of the Card.

AMOUNT OF CREDIT

We will tell you your Credit Limit and Cash* Limit when you first receive your Barclaycard and they will also be stated on your Monthly Statement. Your Monthly Statement will also show the Credit Limit you have available to spend as on the Statement Date or Cash* Limit available to you for withdrawals. Please note that your Cash* Limit mentioned in the Monthly Statement is subject to daily Cash* Withdrawal Limit. This is the same as the Cash* Limit on your Credit Card as mentioned in the Welcome Letter. You may however request for a lower Credit Limit and Cash* Limit. Your total credit limit is the aggregation of the principle loan sanctioned ("Loan Limit") and the expendable

credit limit. The total credit limit will reflect the Loan Limit till it is repaid in full. The Loan Limit and expendable credit limit are not interchangeable. The Loan Limit cannot be used for retail purchases or cash withdrawals. Once the loan is repaid in full, the total limit will reflect the expendable credit limit.

MONTHLY REPAYMENTS

You shall make payment of your billed amount within the due date (“You need to pay by”) shown on your Statement. However you may choose to make the payment of amount stated as “Your minimum payment” on your Statement. Amount mentioned under “Your minimum payment” is either 5% of the amount you owe us on your Monthly Statement (or another amount if agreed with us in advance) or Rs. 150, whichever is more or the entire amount you owe us if such amount is less than Rs. 150.

If you have also taken EMI facility, you must pay the minimum payment, plus the full amount of any agreed EMI payment and any sum over your Credit Limit (if applicable) by the due date shown on your Statement. For details on EMI facility please check Condition 03 under BARCLAYCARD CONDITIONS on page 18.

In the event you choose to pay the minimum amount or any amount less than the total amount due by the due date, the amount so carried forward (not paid before the due date) along with fresh charges in next billing cycle(s) shall be charged with the applicable rate of interest. For better understanding the calculation of interest is explained in following paragraph under heading “CHARGING INTEREST”

Due date will normally be 20 days after date of your Statement.

EQUATED MONTHLY INSTALLMENT

After you make a qualifying transaction of over Rs. 2500 using your Card, you may ask us or we may approach you to convert any transaction billed amount to EMI (Equated Monthly Installments) over a certain (EMI) period. Upon receipt of your request for an EMI conversion and if we agree to do so, the EMI interest will be applied to the amount of the transaction and such total amount (transaction amount + interest thereon) will then be split into number of equal installments over an agreed period. You may not be allowed to overpay EMI or make pre- payment of such total amount or any part thereof before the duration of EMI. EMI conversion facility is available only for Primary Cardholders and applicable on the full amount of any purchase transaction. For details on the EMI Conversion Facility and Terms applicable thereto, please refer to the Terms & Conditions uploaded on www.barclaycard.in

GRACE PERIOD (Interest free period)

The Grace Period could range from 17 to 50 days, depending on when you make your transaction.

For example, for the Statement period dated 15/ 09 to 15/ 10 where the payment due date is 04/ 11, the grace period you enjoy on the following purchase transactions will be:

- For a purchase date 16/ 09, interest free grace period would be 16/ 09 to 04/ 11 i.e. 50 days
- For a purchase date 14/ 10, interest free grace period would be 14/ 10 to 04/ 11 i.e. 22 days

Remember, if you have not paid the total amount due in full and on time you will be charged with applicable rate of interest.

Please take note that if you use your Card for transactions like Cash* Withdrawals/ Advances, Funds Transfers, Money Transfers in any manner including by way of cheques/ demand drafts there will be no interest free period and you shall be charged with applicable rate of interest from the date of effecting such a transaction.

CHARGING INTEREST

We will not charge interest on purchases added to your Total Amount due since your last Statement if you pay your Total Amount due on your current Statement in full by your payment due date. You will be charged interest if you do not pay back the previous month's bill in full. The interest rate will initially be 3.1% for the first 3 months and will then vary between 2.5% p.m.

(30% annual) and 3.7% (44.4% annual) for both retail and cash transactions. The interest rate will be assigned and reviewed every six months. It will depend on your Card usage, repayment pattern and performance on the credit bureau. As and when the interest rate applicable to you is revised, it will be communicated to you as per guidelines stipulated by RBI.

Assume that:

Your statement date is 2nd of every month and due date is 22nd of every month.

Your statement was generated on 2nd September with due date of 22nd September and you paid the total amount due as per this statement on or before the due date.

Additionally, you make a purchase of Rs. 4000 on 10th September and your statement was generated on 2nd October with an outstanding of Rs. 4000

Your Interest rate is 3.1% p.m. (monthly) or 37.2% (annually)

Your next statement will be generated on 2nd November and interest in this statement will be calculated as below:

i. You make payment for your total outstanding of Rs. 4000 as per your 2nd October statement on or before the due date of 22nd October

No Interest will be charged

ii. You make a payment of Rs. 1000 on 10th October

You do not use your Card again until 2nd November

The interest will be calculated as follows:

Rs. 4000 balance for 30 days (10th September - 9th October)

$= (4000 \times 30) \times (37.2\% / 365) = \text{Rs. } 122.30$

Rs. 3000 (outstanding balance) for 24 days (10th October - 2nd November)

$= (3000 \times 24) \times (37.2\% / 365) = \text{Rs. } 73.38$

Total Interest charged = Rs. 195.68

Making only the minimum payment every month would result in the repayment stretching over 5 years with consequent interest payment on your outstanding balance.

Remember, if you have not paid the Statement balance in full and on time you will still incur an interest charge. There is no interest free period for cash* withdrawals/ advances, funds transfers. We will also charge certain fees/ charges (like Cash* Advance Fees, Late Payment Charges) on revolving credit and Cash* Advances (over and above mentioned rate of interest) in accordance with the applicable Tariff Schedule.

OTHER FINANCIAL INFORMATION

ANNUALISED PERCENTAGE RATES (APR) APPLICABLE AS A VARIABLE CHARGE ON OUTSTANDING BALANCE

Overdue Interest Charges on the Total Outstanding Due as set out in the Tariff Schedule.

Interest Charges on the Cash Balance, as set out in the Tariff Schedule.

We may make available lower rates from time to time. If we do, we will notify you in advance of the applicable rate.

EMI INTEREST (FIXED)

We will tell you the interest rate that will be charged on any EMI balance when you exercise your

option under Condition 3. Once applied to a transaction the EMI interest rate is fixed for that specific transaction for the agreed period.

ALLOCATION OF PAYMENT

If you do not pay the total outstanding balance of your account in full by the payment due date, we will apply the amount, you do pay to reduce what you owe us in the following order against:

- Balance transfers in increasing order of promotional interest
- Interest and other fees/ charges
- Installment balance billed in the month (including installment interest)
- Retail Purchases
- The Cash Balance

If you have more than one balance of each type those with the lowest interest rate will be paid off before your other balances of the same type. If we change the order for any promotions we will tell you when we give you details of the promotion.

KEY INFORMATION

CHARGES FOR DEFAULT

We will charge you for any reasonable costs or losses we incur if you break this Agreement, including the following:

- Non- payment of Minimum Amount by the due date
- Exceeding the Credit Limit at any time
- Non- acceptance of an ECS, cheque or other item when first presented

OTHER CHARGES

We may charge you the following:

- Railway ticket purchase or cancellation fee
- Returned payment fee
- Card replacement fee
- Statement copy fee
- Cheque pickup fee
- Outstation cheque charge
- Petrol transaction charge
- Credit Information (CIBIL) Report Retrieval fee
- Card swap fee
- Cash payment fee
- Rewards redemption fee
- PIN replacement fee
- Non-usage fee
- Transaction details fee (for each copy of transaction details; unless the copy shows a transaction which has been wrongly put on your account)
- Foreign Exchange fee is charged on the value of non- Indian Rupee transactions. See Condition 2.6 for more details.

- We will usually charge a Processing Fee on the amount of cash, travellers' cheques, EMI or Balance Transfers charged to your account by you or any additional Cardholder.
- Service Tax as notified by the Government of India is applicable on all fees, interest and other charges. The levy of Service Tax is subject to change from time to time as per relevant regulations of the Government of India.

MISSING PAYMENTS AND DEFAULTS

Missing payments could have severe consequences and make obtaining credit more difficult. If you do not pay at least the Minimum Amount Due (Monthly Payment for the Smart Budget Card). This will be reported in the monthly submissions to the credit bureaus. You will be reminded in subsequent Statements to pay the amount you owe us. Procedure including notice period for reporting a Cardholder as a defaulter: If the Barclaycardholder fails to pay the Minimum Amount Due payable on or before the date mentioned in the Card statement, the same shall be treated as default. In case of default, the Bank can forward a default report to the credit information bureaus or such other agencies, as approved by law. The notice period for reporting a Barclaycardholder as a defaulter shall be the duration between the Card billing date and the payment due date mentioned in the Card statement.

Procedure for withdrawal of default report and the period within which it would be withdrawn after settlement of dues:

The Bank submits the Barclaycardholder's data to CIBIL every month in the format prescribed by CIBIL. This data includes the repayment status of all Barclaycardholders, both defaulters and non-defaulters, for the previous month. CIBIL uploads the submitted data on their server every month.

We may send you reminders from time to time for settlement of any outstanding payments by post, facsimile, e-mail, telephone, SMS messaging and/ or through third parties so appointed to remind, follow up and collect such outstanding payments.

In the event of your death your outstanding payments are to be settled by your successors and/ or legal heirs.

BILLING STATEMENT

The monthly Billing Statements of your Card Account shall be sent to you by post or courier at the address made available by you and is in our records, unless you specifically opt for such Statements to be sent by e-mail, in which case Statement may (if we choose to do so) be sent to the e-mail address communicated by you. You may also obtain a copy of your Monthly Statement by calling and placing a request at our 24-Hour Call Centre. Please report any discrepancies in the Statement to us immediately after the receipt of the Monthly Statement, and not later than 30 days from the Statement Date to enable us to conduct any investigation required. Discrepancies post such 30 days period shall not be accepted by the Bank for any investigation or consideration.

You can make payment against your Card bill by any one of the payment methods mentioned in Condition 7.2 herein below

GRIEVANCE REDRESSAL/ BILLING DISPUTES AND ESCALATION

- a) Billing Disputes Resolution: If there are any transactions on your Statement you do not recognise or agree with, you must tell us within 30 days of the Statement date. Once you have told us, we may reverse or suspend the charge on a temporary basis while we investigate the dispute. If we find that you are liable for the transaction(s) they will be re-charged to your Barclaycard Account and you will be charged an additional fee of Rs.100. You have a period of 60 days to inform us of any other complaints or grievances relating to the dispute.
- b) Grievance Redressal: If you are not satisfied with the response that you received from the regular Service contact channels, you can escalate you complaint to: Ms. Meera Rawat, Head Service

Governance - Retail Banking & Cards (India), Barclaycard Division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001. Email: grievanceredressal@barclays.com. You can also visit our website www.barclaycard.in to understand our complaint redressal process.

Customer Services Contacts: Email to us at: service@barclays.com Write to us at: Barclaycard P.O. Box 10145, GPO, Mumbai – 400001 Call Barclaycard 24 X 7 helpline on: 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 6000 4444 for Rest of India. 1800 233 7878 Toll Free for MTNL/ BSNL users.

- c) Escalation: If you are not satisfied with the response that you received from the regular Service contact channels, you can escalate your complaint to: Ms. Meera Rawat, Head Service Governance- Retail Banking & Cards (India), Barclaycard division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001. Email: grievanceredressal@barclays.com. You can also visit our website www.barclaycard.in to understand our complaint redressal process.

THEFT, LOSS OR MISUSE OF BARCLAYCARD

- a) You must tell us as soon as possible by calling Barclaycard 24 X 7 helpline on 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad / Ghaziabad. 6000 4444 for Rest of India. 1800 233 7878 Toll Free for MTNL/ BSNL users. If you think your Card has been lost, stolen or may be misused, or that someone else may know the PIN. You must report any theft of Cards to the police and lodge a First Information Report (“FIR”).
- b) You must give us all the information you have about the loss, theft or misuse. We may give the police any information we think will be useful.
- c) You are responsible for the security of your Card and should take all measures and precautions to ensure that your Card is not misused. Your Card should not be used for any illegal purpose. In case we are of the opinion that you have failed to take due precaution to avoid misuse of the Card, the financial liability on the lost, stolen or damaged Card may rest upon you and we may decide to terminate your Barclaycard Account.
- d) You shall never leave your Barclaycard unattended or in the event the same is being used at Point of Sale (POS) with any merchant, you shall ensure to collect the Barclaycard back. We confirm that we or any of our officers will not ask you to submit the live Barclaycard and in the event any person (including Barclays officer/ agent, merchant) requests you to handover the Barclaycard, please cut the Card in at least four parts from magnetic strip before handing over your Barclaycard to ensure that the same cannot be misused.
- e) You should not use the Card if you find or recover it after you have reported it to be lost or stolen. If you find the Card after you have reported it to be lost or stolen, you should cut the Card in half (diagonally) and return the Card to us.
- f) You shall be solely responsible for all transactions done on your Barclaycard until you report the loss of the Barclaycard to us. On receipt of your request, we shall immediately block the usage of the Card and you shall not be held responsible for any use or misuse of the Card thereafter.

YOUR RIGHT TO CANCEL

Should you decide to cancel the Card, you may cancel this Agreement by the sending a written notice of cancellation to Barclaycard Division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001. Post receipt of your request for Card closure, Barclaycard would take about 30 days to execute the same.

You must cut the Barclaycard/s into 4 pieces across the magnetic strip and cancel any instructions you have given to others to charge transactions to your Barclaycard Account. You must make all payments due and the Agreement will continue until all amounts you owe have been paid including amounts added to your Barclaycard Account after the notice to end the Agreement.

BARCLAYCARD CONDITIONS

1. Barclaycard Balances and Payments
 - 1.1 Amounts added to your account will be allocated to one of the following balances:
 - Balance transfers in increasing order of promotional interest
 - Interest and other fees/ charges
 - Installment balance billed in the month (including installment interest)
 - Retail Purchases
 - The Cash Balance
 - 1.2 At the end of their promotional periods, balance transfer and other Promotional Balances will be transferred to the purchases and the Overdue Interest Charges will apply unless they relate to cash transactions in which case they will be transferred to the Cash Balance and the Interest Charges will apply. We will also apply the Overdue Interest Charges (or Interest Charges if applicable) to those Balances before the end of their promotional periods if you do not make at least your minimum payment by the payment due date or if you exceed your Credit Limit at any time.
2. How can you use the Card?
 - 2.1 You can use your Card for making payments against all your legitimate transactions at the establishments where VISA Credit Cards are acceptable. You can ask us to issue an additional Card on your account for the person you nominate as long as they are eligible for the Card and fulfill the Bank's internal compliance norms.
 - 2.2 The additional Card will be issued against your Card Account. You shall be primarily responsible for all payments to be made against your Card Account including the payments to be made by an additional Cardholder, even if they do something which makes you break this Agreement. You must ensure that the additional Cardholder uses the Card according to all the applicable terms including those recorded under this Agreement.
 - 2.3 If you want to cancel any additional Card, you are primarily responsible for returning the Card to us and payment of all outstanding dues on the said Card.
 - 2.4 You must ensure that spent on the Cards issued on your account are within your Credit Limit.
 - 2.5 We reserve the right to review, reduce or suspend your rights to use the Card including for cash withdrawals or impose cash limits at any time. We will inform you before we take this action or as soon as possible, when we are unable to reach you, afterwards.
 - 2.6 All non- Indian rupee transactions are billed to your account in Indian Rupees. The currency of transaction is converted into the Indian Rupee equivalent at a rate designated by VISA/ Bank from time to time. The Bank charges a Foreign Currency Transaction charge over and above the transaction. The details of such charges are given in Tariff Schedule.
 - 2.7 You shall not use the Card for any illegal purpose. Without prejudice to the foregoing, you shall use the Card in strict compliance with all requirements of the foreign exchange control/ management regulations (FEMA) issued by Reserve Bank of India and or any other regulatory authorities from time to time, and in the event of non-compliance, you will be liable for action under the applicable exchange control/ management regulations.
 - 2.8 We are the proprietors of the Card. If we ask, you and/ or any additional Cardholder must not use them and you must return them to us at the earliest. If we ask you to return the Card, or if we believe the Card is being misused we may put a stop on it. In the event any person (including Barclays officer/ agent, merchant) requests you to handover the Barclaycard, you are requested to cut the Card in at least four parts from magnetic strip before handing over to ensure that the same cannot be misused.

- 2.9 We may send you another Card, including one with a different payment scheme logo, in the future as a replacement for your existing Card. The terms that apply to that Card will be the same as your existing Card or we will tell you about any changes to the Terms under Condition 12.3.
3. How can you use the Equated Monthly Installment (EMI) facility?
- 3.1 You may request us to convert transaction amount from any single transaction in excess of Rs. 2500 to an EMI Balance within 45 days of the transaction date. The EMI facility is made available at the sole discretion of Barclaycard and may be accepted or rejected without declaring any reason.
- 3.2 You can request (instruct) us under Condition 3.1 in writing or by telephone. We may check your identity by going through a security procedure before acceding to your request. We can refuse to act on an instruction if we have good reason for thinking that you did not give us the instructions, the instruction is not clear or we believe that by carrying out the instruction we might break a law, regulation code or other duty which applies to us. We will inform you about the same. Generally we cannot record a change in or stop an instruction after you have given it. If we are able to cancel your instruction we may make a charge as mentioned in the Tariff Schedule.
- 3.3 If you applied for closure of the Barclaycard and/ or Bank decided, for any reason whatsoever to close the Card before all the installments get repaid, the Loan outstanding as on such date will get debited to the Barclaycard Account as one consolidated amount and you shall be permitted to close the Card or the Bank decided to recall the facility or close the Card, in such situations you shall be required to make payment of all due amount(s) in the next billing cycle. A purchase transaction once converted to EMI cannot be pre - closed at your request until the expiry date of the last EMI.
- 3.4 The Credit Limit on your Card will be blocked to the extent of your total outstanding principal and interest. The Credit Limit will be increased as and when the EMI is billed and paid for in subsequent months.
- 3.5 Non-payment of any monthly installment will be considered a breach of this Agreement and we reserve the right to bill the entire amount outstanding. You will be liable for any default charges in the event of non-payment as set out in the Tariff Schedule together with a possible transfer of the entire amount outstanding to the Total Amount Due or Cash Balance (as applicable).
- 3.6 We reserve the right to refuse any of these facilities or services to you or to limit the amount that can be obtained and we may change or cancel the facilities or services at our discretion.
- 3.7 We suggest that you visit www.barclaycard.in for further details about EMI Facility and associated Terms & Conditions.
4. What about Balance Transfers?
- 4.1 You may apply for a Balance Transfer on your application form or by telephone. Request for Balance Transfer can be made for amounts equal to or more than Rs. 1000. The Balance Transfer facility is made at the sole discretion of Barclaycard and your request in this regard may be accepted or rejected without assigning any reason.
- 4.2 Transfer of balances from/ to other Barclaycards will not be accepted.
- 4.3 If approved, we will debit your Card Account and balance transfer amount will be transferred/ sent to you or to the Bank(s) assigned by you by way of fund transfer/ issue of instruments like DD/ PO/ Cheques. You will be responsible for forwarding any cheque(s) to the other Bank(s) and ensuring that timely payments are made to other Bank(s). You will continue to

make payments to such other Bank(s) until they receive the cheque or the wire transfer and be responsible for any overdue sums, interest and charges on the account.

- 4.4 The Credit Limit on your Card will be blocked for the amount, which has been transferred. The Credit Limit will be released as and when the amount is billed and paid for in subsequent months.
- 4.5 A balance transfer fee will be charged to your Card Account in accordance with the Tariff Schedule. The first billing (5% of total transferred amount) against the transferred amount will be billed to you in the next Statement you receive.
- 4.6 Barclaycard reserves the right to cancel or revoke the pre-approved Balance Transfer at anytime, at its discretion before the actual disbursement of the Loan, in the event any material fact concerning your income, employment or ability to repay, or any other relevant aspect of your proposal for the Balance Transfer is found to be false, suppressed or misrepresented in any form.
- 4.7 Interest, at the specified rate, is applicable on the Balance Transfer sum from the date on which the total transfer amount is debited to your Card Account.
- 4.8 We suggest that you visit www.barclaycard.in for further details about Balance Transfer and associated Terms & Conditions.
5. Cash* Withdrawals
 - 5.1 You may use your Card to access cash from teller counters at Automated Teller Machines (ATMs) displaying the VISA sign, including the Barclays Bank's ATM in India.
 - 5.2 The total amount you can withdraw under this facility at any point in time should not exceed the available Cash* Limit as communicated by us to you in your Card Statement.
 - 5.3 You must retain the record of the transaction, generated by the ATM.
 - 5.4 Interest at the Cash Rate is applicable on the cash* withdrawal from the date the cash is withdrawn.
 - 5.5 You will be charged a transaction fee in accordance with the Tariff Schedule and this will appear on your next Statement.
 - 5.6 The transaction fees and interest charges as mentioned above are non- refundable.
6. 'BarclaycardPoints' (Reward Points Programme)
 - 6.1 'BarclaycardPoints' will be awarded to a Barclaycardholder for retail purchases incurred on a valid Card. No. 'BarclaycardPoints' will be awarded to customers towards cash transactions, transaction fees, interest levies, charges & other levies and retail purchases that are subsequently reversed. The above rate of accrual may be changed by Barclaycard without giving any notice. Barclaycard may award 'BarclaycardPoints' on a uniform basis for any other actions as Barclaycard may decide either for a specific period or for a specific situation.
 - 6.2 'BarclaycardPoints' are redeemable for purchase of specific goods and vouchers as may be intimated by Barclaycard, from time to time, subject to the availability of such goods and vouchers. Barclaycard reserves the right to substitute or withdraw any product or gift voucher on account of non-availability of the product or gift voucher. A charge of Rs. 99 per redemption request will be levied effective as of 1st January, 2010 as a Rewards redemption fee.
 - 6.3 On redemption, 'BarclaycardPoints' so redeemed would be automatically reduced from the accumulated 'BarclaycardPoints' in the Barclaycard Account. Redemption orders cannot be cancelled or varied once they have been made. Redemptions can be executed only after the customer has accumulated 1250 or more 'BarclaycardPoints'.
 - 6.4 Goods would be delivered within six to eight weeks of receipt of the order on a best- effort basis.

- 6.5 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 Barclaycardholder is a delinquent account or if there is any breach of any clause of the then applicable Terms and Conditions on the Card.
- 6.6 Barclaycard's computation of 'BarclaycardPoints' shall be final, conclusive and binding on a Barclaycardholder and will not be liable to be disputed or questioned, except in case of manifest error.
- 6.7 A Barclaycardholder 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.
- 6.8 Barclaycard accepts no liability in respect of any income or other tax liability of Barclaycardholders arising from the redemption of 'BarclaycardPoints'.
- 6.9 Any query/ dispute as regards delivery of defective or deficient goods/ services must be addressed directly in writing to the manufacturers/ suppliers within 5 working days of the date of the receipt of the goods/ services. You can mark a copy of such communication to Barclaycard; we may also follow up for the settlement with such manufacturers/ suppliers. Any claims made after 5 days may not be entertained and the Barclaycardholder shall be deemed to be satisfied with the goods. Barclaycard gives no warranty (whether expressed or implied) whatsoever with respect to goods acquired under the 'BarclaycardPoints' Rewards Programme, either directly through the 'BarclaycardPoints' Rewards Programme or through other partner loyalty programmes. In particular, Barclaycard gives no warranty with respect to the quality of goods acquired or their suitability for any purpose.
- 6.10 We suggest that you visit www.barclaycard.in for further details about BarclaycardPoints and associated Terms & Conditions.
7. When must you make payments to us?
- 7.1 A Statement of account will be sent to you on a monthly basis by us to the postal address or at a later date through email to the email address provided by you. You must make all payments by the Payment due date. To help you to do this, your monthly Statement will tell you how to make payments to reach us on time. Where we become aware that your monthly payment was received before the payment due date but credited to your account after this date because of an error by us we will either refund or not charge a late payment fee.
- 7.2 Currently, you may make payments in the following ways:
- (i) Online Payment: You can pay online on www.barclaycard.in through any of the nine partner Banks. You will require the Net Banking Username and Password of the partner Banks. The payment will be credited to your Barclaycard within two working days. To know more about the process, please visit www.barclaycard.in.
 - (ii) Payment through Direct Debit: You can opt for Direct Debit through your Barclays Bank or another Bank account through the Direct Debit facility for convenience. The forms for applying for the Direct Debit facility through your Barclays Bank or any other Bank account can be downloaded from www.barclaycard.in in the "Download Forms" section.
 - (iii) Payment through NEFT (National Electronic Fund Transfer) facility: Payment towards the Barclaycard account can also be made through NEFT facility through your Bank accounts which subscribe for this facility. You will need to add Barclays Bank as a beneficiary with the IFSC Code (BARC0INBBIR) and your Credit Card number. The payment will be updated against your Card account within 2 working days. Logon to www.barclaycard.in for the step by step process to add your Barclaycard as a beneficiary.
 - (iv) Payment through VISA Debit Card: You can pay through VISA Money Transfer through a VISA Debit Card. You need to login to your Bank account through Internet Banking and

use the Third Party Transfers/ VISA Money Transfer Link. The payment will be credited to your Barclaycard within 2 working days.

- (v) Cheque Payment: You can drop a cheque at any Skypak Drop Box or Bill Box. The cheque can be dated as per the actual payment Due Date. The location details of the drop boxes can be found by sending an SMS to 56161 in the format “BOX Pincode” or you can download the entire drop box list from www.barclaycard.in.

E.g. SMS “BOX 400051” to find the list of drop boxes in Bandra East in Mumbai.

Cheque clearing facilities are provided in Mumbai, Delhi, Chennai, Bangalore, Pune and Ahmedabad.

Cheques payable locally would be credited to your account within 4 working days. Outstation cheques payable in any one of the above mentioned cities would be credited to your account within 10 working days.

Please Note: We do not accept and process Non MICR cheques towards Card payments.

- (vi) Cash Payment: Cash payments can also be dropped at Barclays Bank PLC branches. The list of Barclays Bank branches can be found on www.barclaycard.in. The cash payment gets applied to your Barclaycard account within 2 working days.

- (vii) If you are a Barclays Bank Account holder, you can pay your Barclaycard bill through the following channels:

(a) You can pay your Barclaycard bill by giving a standing instruction. Your payment will be auto-debited from your Barclays Bank Account with the Total Amount or Minimum Amount due on your Barclaycard. This way, you don't need to remember your bill due dates, anymore.

(b) You can make your payments using VISA money transfer from Barclays Bank Online Banking. You get a daily transfer limit of Rs.1,00,000/- (Rupees one hundred thousand only).

To pay your Barclaycard bill, you simply need to enter the following details in VISA Money transfer option under External transfer option of Payments & Transfer tab in Internet Banking:

- 16-digit Barclaycard number of the beneficiary
- The amount to be transferred in INR

You can authorize the debit in account by putting in the transaction password.

(c) You can pay your Barclaycard bill using the VISA money transfer from Hello Money (Mobile Banking) by simply dialling *598*1#. You get a daily transfer limit of Rs.5000/- (Rupees five thousand only).

To pay your Barclaycard bill, you simply need to enter the following details in VISA Money transfer option of funds transfer in Hello Money (Mobile Banking):

- 16-digit Barclaycard number of the beneficiary
- Amount to be transferred in INR

You can authorize the debit in account by putting in the Hello Money (Mobile Banking) password.

(d) You can pay your Barclaycard bill, at any Barclays Bank ATM using the VISA money transfer facility. You get a daily transfer limit of Rs. 49,999/- (Rupees forty nine thousand nine hundred ninety nine only).

To pay your Barclaycard bill, you simply need to enter the following details in the VISA Money transfer screen on our ATM's display:

- 16-digit Barclaycard number of the beneficiary
- Amount to be transferred in INR

You can authorize the debit in account through the 4-digit PIN of Debit Card.

For more details, please call us on the following numbers: Delhi/NCR: 0124-675 2222 Mumbai/Pune/Nashik: 022-6724 2222 Rest of India: 6000 4444 MTNL/BSNL users (toll free number): 1800 233 7878.

7.3 Currently we provide cheque clearing facilities in Mumbai, Delhi, Chennai, Bangalore, Pune and Ahmedabad. Cheques payable locally would be credited to your Barclaycard Account within four working days. Outstation cheques payable in any one of the above mentioned cities would be credited to your account within 10 working days. A fee of Rs. 100 would be charged to your Barclaycard Account for all outstation cheques. We are unable to accept cheques from branches situated in remote locations where neither Barclays Bank nor our payment processing Bank has a presence. For full details please contact 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 6000 4444 for Rest of India. 1800 233 7878 Toll Free for MTNL/ BSNL users.

If you try to pay by a remote outstation cheque, it will be returned to you, a returned payment fee will be charged and you may incur Late Payment Charges and additional interest. Details of all fees and charges are set out in the Tariff Schedule.

7.4 If we offer you a payment holiday, you will not need to make any minimum payments during that period. You will still be charged interest outstanding on your account.

8. How can you keep track of your spending?

8.1 Monthly Statement sent to you has a mention of your Credit Limit and you shall keep your expenditure (spends) on your account within such Credit Limit. In an attempt to ease the payment of your bills, we permit the change in the billing date and you may opt for the same, for details of the same you can call us on Barclaycard 24 X 7 helpline on 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 6000 4444 for Rest of India 1800 233 7878 Toll Free for MTNL/ BSNL users

8.2 You can choose your billing cycle and make change in the existing cycle once in any span of 6 months.

8.3 We will use your normal monthly Statement Date to work out any interest on your account and what your next payment date will be.

8.4 You must keep within your Credit Limit. When working out whether you have gone over your Credit Limit, we will include the amount outstanding on any EMI Balance and the amount of any unauthorised transaction held on your Card but not yet put on the Account Statement.

9. What must you do to protect your Card and your details?

9.1 You must keep the Card (including the Card details) safe and not allow anyone else to use them and learn your PIN and other security information and keep them secret at all times. Never write the PIN on the Card or on anything usually kept with it or write down or record the PIN or other security information without first disguising it. Destroy the letter with your PIN straightaway.

9.2 You must only reveal the Card number to make a transaction, to report the loss or theft of the Card or if we allow you to do so. In the event any person (including Barclays officer/ agent, merchant) requests you to handover the Barclaycard, you are requested to cut the Card in at least four parts from magnetic strip before handing over your Barclaycard to ensure that the same cannot be misused.

- 9.3 Interest will continue to be charged on all outstanding balances on your account until payment or any judgment against the same.
- 9.4 Other important instructions
- a) Never leave your Card unattended.
 - b) Always ensure that the merchant processes the transaction on your Card in your presence and ensure they do not note or copy your Card number, swipe your Card twice or fill out two charge slips. Never sign an incomplete charge slip.
 - c) Take some time to verify that, upon completion of the purchase, the Card returned to you is yours.
 - d) Always keep a copy of your Card details (like Card no. and expiry date and our contact number) in a safe place other than your wallet so that you find the same handy in the event you want to report loss of the Card.
 - e) Always notify us, in writing or on phone, of any change in your employment and/ or address and telephone numbers. Please ensure that your Statement contains important information of your account therefore you shall call for the Statement at the address keeping in mind of the possibility of use/ misuse of such information.
 - f) Never provide details of your Card in any survey
 - g) Never seek help from strangers at the ATM, even if offered voluntarily, while utilising your Card at ATM.
10. What happens if your Card, Card details and PIN are lost or stolen?
- 10.1 You must tell us as soon as possible by calling Barclaycard 24 X 7 helpline on 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222/ for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 6000 4444 for Rest of India, 1800 233 7878 Toll Free for MTNL/ BSNL users if you think your Card has been lost, stolen or may be misused, or that someone else may know the PIN. You must report any theft of Cards to the police and lodge a First Information Report (“FIR”).
- 10.2 You must give us all the information you have about the loss, theft or misuse. We may give the police any information we think will be useful.
- 10.3 You shall be responsible for all transactions done on your Barclaycard until you report the loss of the Barclaycard to us. On receipt of your request, we shall immediately block the usage of the Card and you shall not be held responsible for any use or misuse of the Card thereafter.
11. Warranties
- 11.1 We make no warranties or representations, either expressed or implied, with regard to the type, quality or fitness of the goods and services provided by the various merchant establishments where you use the Card, and you understand that we are not liable for the same. Merchandise, where applicable, will be accompanied by warranty information from the manufacturer and any claims must be directed solely to the manufacturer. Any dispute concerning goods or services received shall be settled between you and the respective merchant establishment which supplied the goods or services, and we will bear no responsibility for resolving such disputes or for the dispute itself.
- You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to anyone else.
12. Could the terms of this Agreement change?
- 12.1 We may change the terms of this Agreement and we will tell you about any changes that we make. For example, we may make changes that are personal to you based on changes in your

credit risk or general changes to take account of: market conditions; changes in the cost of providing this service to you; changes or predicted changes in legal or other requirements affecting us; any system or product development.

12.2 We may introduce a charge for any service provided under or in connection with this Agreement. These services shall remain in force till such time till it is otherwise terminated by Barclaycard.

12.3 We will tell you about any changes and shall keep such updated Terms & Conditions available at www.barclaycard.in and you are requested to update yourself before any usage of the Card and any usage of the Card shall be deemed as acceptance of the then applicable Terms and Conditions.

However if we choose to incorporate any change which may have financial obligation on you, we shall, on best effort basis, inform you the same advertising them in the press, putting messages in your Monthly Statement or sending you a separate written notice. Most changes will happen at least 30 days after we tell you about them so you will have due notice of the changes. Changes to interest rates will happen at least seven days after we tell you about them and if you do not agree to such amended rate of interest you are requested not to use the Card thereafter.

13 How can this Agreement be ended?

13.1 Either of us can end the Agreement by giving written notice to the other. You may do so at any time by writing to us or intimating the request for closure to Barclaycard 24X7 helpline. Post receipt of your request for Card closure, Barclaycard would take about 30 days to execute the same.

Unless there are exceptional circumstances, we will give advance notice before we end this Agreement. You must return all Barclaycard/s to us and cancel any instructions you have given to others to charge transactions to your Barclaycard Account. You must make all payments due and this Agreement will continue until all amounts you owe have been paid including amounts added to your Barclaycard Account after the notice to end the Agreement.

In the event of defaults (see Condition 14 below) or for the purposes of prevention of fraud or at the orders of any statutory, regulatory authorities we may end this Agreement with you and block/ suspend/ withdraw your Card with immediate effect and shall inform you about the same as soon as possible.

13.2 We may require you (including your legal heirs) to repay immediately all amounts you owe us under this Agreement if you break this Agreement regularly or seriously, die or become bankrupt or are likely to become bankrupt, but we will follow any legal requirements before we do so.

13.3 Interest and charges will continue to be charged on all outstanding balances on your Barclaycard Account until the same are paid in full or receipt of a copy of any Court Order directing us otherwise.

13.4 In the event you choose to surrender your Card or your Card is cancelled for whatever reason and if there are outstanding/ dues on your Card, you may receive Statement of the Card, reflecting the Total Outstanding on the Card, you shall make good (pay to the Bank) the same within seven days of receipt of such statement.

13.5 You must return all Cards to us (after cutting the same in several parts) and cancel any instruction you have given to others to charge transactions to your account.

14 Defaults

14.1 If you, fail/ choose not to, pay at least minimum amount mentioned in your Card Statement by due date, among others, we may suspend your Card and/ or other credit facilities made available to you.

14.2 Procedure including notice period for reporting a Cardholder as a defaulter: If the Barclaycardholder fails to pay the Minimum Amount Due payable on or before the date mentioned in the Card statement, the same shall be treated as default. In case of default, the Bank can forward a default report to the credit information bureaus or such other agencies, as approved by law. The notice period for reporting a Barclaycardholder as a defaulter shall be the duration between the Card billing date and the payment due date mentioned in the Card statement.

Procedure for withdrawal of default report and the period within which it would be withdrawn after settlement of dues

The Bank submits the Barclaycardholder's data to CIBIL every month in the format prescribed by CIBIL. This data includes the repayment status of all Barclaycardholders, both defaulters and non-defaulters, for the previous month. CIBIL uploads the submitted data on their server every month.

14.3 We may send you reminders from time to time for settlement of any outstanding payments by post, facsimile, e-mail, telephone, SMS messaging and/ or through third parties so appointed to remind, follow up and collect such outstanding payments.

14.4 You authorise the Bank that in the event of default, we may seek assistance from persons associated with you (including your employers or business associates) and you consent to sharing details of your account for this purpose. In the event of suspected fraud or if you are untraceable for recovery of the credit availed by you, we may utilise public media for aiding recovery efforts and you consent to sharing details of your account for this purpose.

15. General

15.1 In the event of your death, your outstanding payments are to be settled by your successors, nominees and/ or legal heirs.

15.2 As of now our Cards do not carry Insurance coverage of whatsoever nature. Any Insurance coverage if introduced would be communicated in advance along with the policy details and the date of activation of the policy.

15.3 Right to LIEN: In the event of default the Bank reserves the right to place on hold, set-off, combine or consolidate the outstanding balance on the Barclaycard Account with any other account(s), which a Barclaycardholder maintains with the Bank and/ or any of its group company.

15.4 Legal Recourse: The Barclaycardholder authorises the Bank, in addition to any other right enjoyed by the Bank, that the Bank shall be entitled, subject to applicable laws, rules, regulations, notifications, circulars and guidelines issued by the Government of India and/ or the RBI and/ or any other relevant statutory authority from time to time, with adequate/ requisite notice to the Barclaycardholder, to disclose and disseminate to RBI or to a Court of law or any other competent authority or to any third person, as the case may be, the credit information of the Barclaycardholder in its possession.

15.5 Important Regulatory information for International usage: The Card is valid for use both in India as well as outside India. It is not valid for making foreign currency transactions in Nepal and Bhutan. Usage of the Card for transacting outside India must be made in accordance with all applicable Exchange Control/ Management Regulations including but not limited to directions of the RBI, statutory authorities and the Foreign Exchange Management Act, 1999 (FEMA) and in the event of any failure to do so, you may be liable for penal action under the Foreign Exchange Management Act, 1999 (FEMA) or any other applicable law in force. You should consult your Authorised Dealer regarding your Foreign Exchange Entitlement.

15.6 Dispute Resolution & Arbitration: Without prejudice to any provisions in the Terms and Conditions, any dispute or difference arising out of or touching the Terms and Conditions shall be settled amicably in the first instance.

Unresolved disputes or differences shall be referred to a sole arbitrator to be appointed/ nominated by Head- Retail Banking/ Head of Collections of the Bank in India. The Barclaycardholder hereby agrees that the arbitrator so appointed can be an officer of the Bank also and he will have no objection to the same. The arbitration shall be governed by the (Indian) Arbitration and Conciliation Act, 1996 or any other successive act/ rule/ ordinance then in force and rules made hereunder and the laws governing the same shall be Indian laws. The venue of arbitration shall either be Mumbai, Delhi, Bangalore, Chennai or Kolkata only.

Subject to the above, the terms of this Agreement, and our dealings with you with a view to entering into this Agreement, are governed by Indian law and subject to the exclusive jurisdiction of the courts at Mumbai, Delhi, Bangalore, Chennai or Kolkata only in India.

15.7 If we know of, suspect or wish to prevent misuse of the Card (which could include fraudulent or illegal activity or use of the Card other than in accordance with these Terms) we may, without telling you first:

- refuse to approve a transaction;
- cancel or suspend your right or an additional Cardholder's right to use the Card for any or all purposes;
- refuse to replace any Card.

This Agreement will continue even if we do any of these things and we will not be responsible or incur liability for any loss or damage you or an add - on Cardholder may suffer as a result.

15.8 We will not be liable to you for failures caused by any machine failing to work and industrial disputes or other events that we cannot reasonably control.

15.9 You must tell us as soon as possible if you change your address or you or an addon Cardholder changes his or her name.

15.10 You recognise and accept that we shall be absolutely entitled to sell, assign and/ or transfer all rights, benefits, obligations and liabilities under this Agreement in any manner, in whole or in part and on such terms that we may decide. You expressly grant us the permission and hereby authorise us to execute all documents, instruments and writings as may be necessary in this regard for and on your behalf. Your rights under this Agreement and your legal rights will not be affected.

15.11 There may be other taxes and costs, which are not paid through us or charged by us, that you have to pay in connection with this Agreement.

15.12 We will communicate with you in English or Hindi.

15.13 You may voluntarily use your Card to avail of Value Added Services and/ or prize draws/ competitions/ reward programmes ("Optional Facilities") provided by or conducted by us. The Optional Facilities will be governed by the Terms and Conditions as may be specifically applicable to them. If you avail of the Optional Facilities the applicability of the respective Terms and Conditions shall be implied in addition to the Barclaycard Terms and Conditions.

16 How can you contact us?

16.1 You can write to us for advice or with queries to Barclaycard Division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001 or visit our website at www.barclaycard.in, call us on:- 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 6000 4444 for Rest of India. 1800 233 7878 Toll Free for MTNL/ BSNL users or visit Barclays branch.

If your Card details or PIN are lost or stolen, call us on -: 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad/ Ghaziabad. 6000 4444. for Rest of India. 1800 233 7878 Toll Free for MTNL/ BSNL users.

Tariff Schedule

(KEY FEES AND CHARGES)

This table lists and explains the main fees and charges that are associated with your Barclaycard.

Description	Fees and charges
Annual and Renewal Fees	Annual and renewal fees may vary from cardholder to cardholder and from particular description of Credit Card to Credit Card. The applicable fees shall be communicated to you at the time of applying and/or at the time of issuance of your Credit Card or additional Card
*Cash Advance Fees	3% on cash amount (subject to a minimum of Rs. 300)(Subject to Cash Limit availability. Note: Cash Limit is a part of the Credit Limit and the revision in Cash Limit doesn't change the corresponding Credit Limit)
Late Payment Charges (per month)	Rs. 600 (in addition to applicable interest charges) if you miss a payment or your payment is received after the payment due date
Over Credit Limit Charge	Rs. 500 if your Barclaycard Account exceeds its credit limit
Returned Payment Fee	Rs. 500
Balance Transfer Fee	1.49% for 3 months; Processing fee: 3% or Rs. 500 whichever is higher. Cancellation Charges: 3% on the Approved Transfer Amount or Rs. 500 whichever is higher
Petrol Transaction Charge	2.5% (subject to a minimum of Rs. 10)
Railway Ticket Purchase or Cancellation Fee	2.5% of transaction value (subject to a minimum of Rs.25)
Outstation Cheque Charge	Rs. 100
Foreign Currency Transactions	3.5% of the transaction value
Statement Request (Beyond 3 months)	Rs. 100
Cheque pick-up fee	Rs. 100 per cheque pick-up
Card Replacement Fee	Rs. 100 per replacement
Chargeslip Copy	Rs. 100
Interest Charges	<ul style="list-style-type: none"> Boarding Rate: i.e. in the first 3 months of Card issuance is fixed at 3.1% (monthly) or 37.2% (annual). This can change periodically based on your spend and repayment patterns The maximum interest rate, in the event of default, is 3.7% (monthly) or 44.4% (annually)
CIBIL report retrieval fee	Rs. 50
Card swap fee	Rs. 99 per swap (if you swap your Card from one variant to another)
Cash payment fee	Rs. 99 per cash payment
Rewards redemption fee	Rs. 99 per redemption request.
PIN replacement fee	Rs. 99 per replacement
Non-usage fee	Rs. 250. This fee will be charged if there hasn't been any retail or cash transaction on your account for 6 months or more

*(Subject to Cash Limit availability. Note: Cash Limit is a part of the Credit Limit and a revision in Cash Limit doesn't change the corresponding Credit Limit)

About Us

We provide credit products to consumers and are licensed for this and related purposes by the Reserve Bank of India. Barclays Bank PLC is a company registered with the Registrar of Companies for England and Wales, Company No 1026167, having its Registered Office: 1 Churchill Place, London E14 5HP and a branch office in India at Barclays Bank PLC, 801/808 Ceejay House, Shivsagar Estate, Dr. A. Beasant Road, Worli, Mumbai- 400018.

If you have a complaint, please write to the Head of Customer Services, Barclaycard Division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001 or call us on:- 022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune. 0124- 675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad / Ghaziabad. 6000 7888 for Rest of India. 1800 233 6565 Toll Free for MTNL/ BSNL users.

HOW WE USE YOUR INFORMATION

We will store and process your information on the Barclays Group computers and in any other way. By 'your information' we mean personal and financial information we (a) obtain from you or from third parties, such as credit information companies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time or (b) learn from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account or (c) Obtain from records of communications with the customers which the Bank and/ or its Service Providers can record. We will use your information to manage your account(s), give you Statements and provide our services, for assessment and analysis (including credit and/ or behavior scoring, market and product analysis), and to develop and improve our services to you and other customers and protect our interests.

We may give information about you and how you manage your Barclaycard Account, (without your approval) to the following:

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
- Anyone to whom we transfer or may transfer our rights and duties under this Agreement.
- Any Barclays Group company.
- We may also give out information about you if we have a duty to do so or if the law allows us to do so otherwise we will keep information about you confidential.
- Statutory or regulatory authorities.

We may use your information to inform you by either letter, telephone (including automated dialing, digital television and sending text messages), or e-mail about products and services (including those of others) which may be of interest to you. If you do not want us to call or SMS you for marketing purposes, you can join our Do Not Call Registry (DNCR) by calling Barclaycard 24X7 helpline on -:

022- 6724 2222/ 9522- 6724 2222 for Mumbai/ Nashik/ Pune 0124-675 2222 for Delhi/ Noida/ Gurgaon/ Faridabad / Ghaziabad. 6000 4444 for Rest of India 1800 233 7878 Toll Free for MTNL/ BSNL users or by mailing us at service@barclays.com or writing to us at Barclaycard Division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001, to include your telephone number (s) in the DNCR list.

The Barclaycardholder acknowledges that, as per the business practices and applicable provisions, the Bank is authorised to share Barclaycardholder information with any existing or future credit bureaus as determined by the Bank from time to time. The said information may be shared with the

credit Information Bureau India Ltd. (CIBIL), which is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system and such other entities. This is in line with the RBI's efforts to provide an effective mechanism for exchange of information between Banks and Financial Institutions, thereby enabling customers to avail of better credit terms from various institutions.

You agree that calls between us may be recorded and/ or monitored.

We use credit information companies (for example: Credit Information Bureau India Ltd):

- To make enquiries when you ask for any lending products, or to assist us in managing your account, for example if we wish to consider changing your Credit Limit, or offering you other products, now or in the future;
- To share information;
- About you and how you manage your accounts
- If you give us false or inaccurate information or we suspect fraud

Credit information companies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. This information may be used to make assessments for credit and to help make decisions on you and members of your household, on credit, motor, household, life, and other Insurance facilities (including handling claims), for debt tracing and to prevent fraud and money laundering. Information held about you by the credit information companies may already be linked to records relating to one or more of your partners where a financial 'association' has been created. Any enquiry we make at a credit information company may be assessed with reference to any 'associated' records.

We may give information about you and how you manage your Barclaycard Account, (without your approval) to the following:

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
- Anyone to whom we transfer or may transfer our rights and duties under this Agreement.
- We may also give out information about you if we have a duty to do so or if the law allows us to do so otherwise we will keep information about you confidential.
- Statutory or regulatory authorities.

Otherwise we will keep information about you confidential. If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in India and to use your information only for the purpose of providing the service to us.

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC in India regulated by the Reserve Bank of India. Registered in England No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Contacting Us:

You may still have some questions once you have read through this leaflet. If so, please call our Customer Services team, who are available around the clock and will be happy to assist you with any queries you may have.

Customer Service Contacts: Email us at: service@barclays.com Write to us at: Barclaycard division, Barclays Bank PLC, P.O. Box 10145, GPO, Mumbai – 400001. Call us on: Mumbai/ Pune/ Nashik: 022-6724 2222; 9522- 6724 2222. Ghaziabad/ Faridabad/ Noida/ Delhi: 0124- 675 2222. Gurgaon: 0124-675 2222. Rest of India: 6000 4444. MTNL & BSNL users: 1800 233 7878 Toll Free or from abroad on +91 22 6724 2222.

Please note, only the Cardholder may call/ access information on their account (NOT any of their authorised users or friend/ family members). When you call Customer Services you will be asked a number of security questions in order to validate your call.