

SMS Alert and Notification Service

Terms of Use

These Terms of Use govern the provision and use of the SMS Alert and Notification Service (the 'Service') and supplement and amend the general terms and conditions of your Customer Agreement with us (Barclays Bank PLC, London or Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch)). In the event of any inconsistency between these Terms of Use and the general terms and conditions of the Customer Agreement, these Terms of Use will apply in relation to the Service.

For your own protection and benefit, you should read these Terms of Use carefully as these will govern the provision and use of the Service. Should you have any queries concerning these Terms of Use, you should contact us using the contact details in section 9 of this document.

By registering for the Service, you accept these Terms of Use.

1. General Service Provision

- 1.1 The provision of the Service will involve us sending you text notifications and alerts including information about your current account(s) to the mobile phone number that you have registered with us. Details of these text based services can be obtained from our Online banking website wealth.barclays.com/onlinebanking or by contacting us using the contact details in section 9 or at any Barclays branch. To maintain a quality service, we may monitor or record phone calls.
- 1.2 Any and all information supplied under this Service is in addition to and does not replace the information we make available to you in accordance with the Customer Agreement.
- 1.3 To be eligible for text notifications and alerts, you must hold a Barclays current account. You can register online, over the phone or via any Barclays branch. Text notifications are only available if you hold an account where authorisation from any one of the authorised signatories on the account is required. Text message notifications are not available if the current account requires authorisation by all or more than one of the authorised signatories on the account for it to be operated.
- 1.4 We will only allow you to register one mobile number with us at any time. This will apply to all of your accounts. However, joint account holders/multiple users on one account, may each register for text notifications and alerts and receive information about the joint account and their other accounts. If you are registered to receive text notifications and alerts about more than one account you will be asked to use a reference of up to five characters to differentiate between the accounts.

- 1.5 We will send information about your current account(s), including those in joint names, to a mobile phone registered with any international network operators. We are unable to send a text message to a fixed- line telephone, a computer capable of receiving text messages or a 'virtual' mobile phone number beginning with '07'.
- 1.6 We will only send you each text once. If you delete a text we will not be able to send it again.
- 1.7 We will start sending text notifications and alerts within 48 hours of first registration for the Service.
- 1.8 You can ask us to temporarily suspend your alerts and notifications at any time. You can do this online, by contacting us using the contact details in section 9 or in any Barclays branch. Suspension will apply to the Service applicable to all your accounts. Text notifications and alerts will cease within 24 hours of suspension.
- 1.9 You can change the alert settings of the Service using our Online banking website wealth.barclays.com/onlinebanking or by contacting us using the contact details in section 9 or in any Barclays branch.
- 1.10 Text messages sent using the Service will not include your account details or other personal information.

2. Charging

- 2.1 All messages sent by us are currently free but we may apply or introduce new charges on 2 months' written notice.
- 2.2 Your mobile phone network provider may charge you to receive texts and there may be additional carrier charges when receiving text messages overseas. Please contact your mobile phone network provider for more information.

3. Security

- 3.1 If your mobile phone is lost or stolen, you must tell us as soon as is reasonably practicable, and in any case within 24 hours of the loss or theft, by contacting us using the contact details in section 9.
- 3.2 You must advise us as soon as you change your mobile phone number.
- 3.3 We will never send you a text message asking you to provide any personal information. If you receive any such message, please do not take any action and then contact us as soon as is reasonably practicable by contacting us using the contact details in section 9.

4. Our liability to you

- 4.1 We will not be liable to you:
 - 4.1.1 for losses you may suffer as a result of fraudulent use of the Service by you, or as a result of your failure to comply with your obligations under

these Terms of Use or the Customer Agreement with us, or you acting with negligence, or your failure to take reasonable steps to keep secure information safe;

4.1.2 where repairs, updates and routine maintenance to our systems and those of our suppliers mean that we are unable to send text messages;

4.1.3 if you do not receive our text notifications or alerts for whatever reason, including due to heavy network usage, no network coverage, your phone being switched off, you having insufficient space in your SMS “inbox” or you change your phone without telling us.

4.2 You are responsible for making sure no one has access to confidential information shown on (or stored in) your mobile phone. If your phone is lost or stolen, or if you change your number or network operator, it is your responsibility to ask us to suspend the Service as soon as possible. Otherwise we will continue to send text notifications and alerts to the mobile number you have registered for the Service. We will not be liable if your account information becomes known to someone because you do not notify us or if the registration information you gave us is incorrect.

4.3 If you register for text alerts that we subsequently fail to provide (or we provide text alerts that are inaccurate) we will only be liable for any charges on your account that you could otherwise have avoided paying.

5. Cancellation

5.1 If you wish to terminate the Service you will need to cancel your registration for text notifications and alerts. This can be done using our Online banking website wealth.barclays.com/onlinebanking, by contacting us using the contact details in section 9 or in any Barclays branch.

5.2 We can withdraw the Service by giving you at least two months’ written notice. We can withdraw or suspend the Service with immediate effect without prior notice for regulatory or legal reasons, to protect security or to combat fraud, or on any other ground set out in the Customer Agreement.

6. Other operational notifications

6.1 If you are registered to receive text notifications and alerts, we may from time to time send other operational messages about your account to your registered mobile phone.

7 General Provisions

7.1 Sometimes repairs, updates and routine maintenance on our systems and those of our suppliers may mean that the Service may be unavailable from time to time.

7.2 If it becomes apparent to us that text notifications and alerts are not being received by your mobile phone, we may suspend the Service to you with immediate effect. We will write to inform you of this suspension and of our reasonable requirements for validating the mobile information we hold in relation to you. Once your mobile phone information has been validated by you, the Service will be reinstated.

7.3 We may send to you by SMS, post or e-mail, from time to time, information about the Service explaining how the Service works and any steps that you need to take in relation to the Service.

7.4 We can vary these Terms of Use at any time on the basis set out in your Customer Agreement.

8. Law and jurisdiction

8.1 These Terms of Use are governed by the law of and are subject to the non-exclusive jurisdiction of the courts as set out in your Customer Agreement with us.

9. Contact Us

Whether you have a question concerning these Terms of Use, or would like to make a general servicing enquiry please contact us as follows:

Service provided by	Telephone Number
International Clients	Tel: +44 (0) 207 574 3030
Private Clients	Tel: +44 (0) 141 352 3159

Lines are open 24 hours a day, 7 days a week except 25 December when lines are closed.

Cost calls may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us.

Barclays offers private and overseas banking, credit and investment solutions to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702) and is a member of the London Stock Exchange and NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC, Jersey Branch is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ.

Barclays Bank PLC, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey, GY1 3BE.