

PINGIT FOR CLUBS TERMS AND CONDITIONS November 2020

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INTRODUCTION

- 1.1 This agreement covers your use of the Pingit for Clubs service (“**Pingit for Clubs**”) and your Pingit for Clubs Account. This agreement is separate from any terms and conditions which apply to any other Barclays or Pingit services for which you may have registered previously.
- 1.2 Pingit for Clubs and your Pingit for Clubs Account are provided by Barclays Bank UK PLC. Reference in this agreement to “us”, “we”, “our” or Barclays means Barclays Bank UK PLC. Reference to the “Barclays Group” means the Barclays group of companies.
- 1.3 If you’re a new user, this agreement applies from the date you register and accept these terms and conditions in the payments section of your sports club’s app (the “**App Payments Section**”).
- 1.4 If you’re already using Pingit for Clubs, these changes apply from the date you accept the terms and conditions within the App Payments Section, or by continuing to use Pingit for Clubs after we’ve notified you of a change to this agreement. If you’re not happy with any change, you can deactivate your Pingit for Clubs Account or request we close it.
- 1.5 We recommend you download and store a copy of this agreement once you have agreed to it - you’ll find a copy at pingit.com.
- 1.6 Unless we tell you differently, this agreement is governed by the law of England and Wales. Any banking terms implied by law will also apply to this agreement. The language we use for all our communications is English.

2. ABOUT PINGIT FOR CLUBS

- 2.1 Pingit for Clubs is a payments service provided by Barclays. By registering for Pingit for Clubs sports club members can add pre-paid card payment capabilities to their membership card issued by a sports club participating in the Pingit for Clubs scheme (the “**Club**”).
- 2.2 If you have a membership card with a Club (your “**Card**”) you can choose to register for Pingit for Clubs once you have registered for your Club’s loyalty and reward app (the “**Club App**”). You don’t have to register for Pingit for Clubs - if you don’t your Card will not be activated for payments and you can continue to use it solely as a membership card.
- 2.3 You can also use your Card for other services if they are supported by your Club, such as access to your Club’s grounds and rewards programmes provided by your Club. Any such services will be governed by separate terms and conditions between you and your Club.

- 2.4 You'll find more information about Pingit for Clubs in the FAQs available in the Barclays payments section of the App Payments Section. If you want to contact us you'll find our contact details in section 17 of this agreement.

3. WHO CAN USE PINGIT FOR CLUBS?

- 3.1 You are eligible to register for and use Pingit for Clubs if:
- 3.1.1 you are 16 years or over;
 - 3.1.2 you are a UK resident and are solely resident in the UK for tax purposes; and
 - 3.1.3 you have a UK personal current account which is able to receive payments through the UK Faster Payments network.
- 3.1.4
- 3.2 You must not use Pingit for Clubs for business.
- 3.3 You can only register for Pingit for Clubs on one Card per Club.
- 3.4 If your Linked Account is a joint account, each account holder can register separately for Pingit for Clubs as long as each account holder meets the eligibility criteria in his/her own right and has his/her own Card.

4. WHAT DOES IT COST TO USE PINGIT FOR CLUBS?

- 4.1 There's no charge for registering for Pingit for Clubs and no maintenance fee. The charges that apply to transactions made using Pingit for Clubs are set out below:

Charge	Amount
Top-up of your Pingit for Clubs Account or withdrawal of funds to your Linked Account	Free
Card or online purchases in sterling (this includes where you have used your Card abroad but have chosen to pay in sterling)	£0
Card or online purchases in currencies other than sterling*	2.75% Non-Sterling Transaction Fee. From 12 April 2021 the Non-Sterling Transaction Fee will be increased to 2.99%.

Charge	Amount
(this includes where you use your card in the UK and pay in a currency other than sterling)	
Receiving a SEPA Credit Transfer, or a euro payment from the EEA into your Pingit for Clubs Account*	£0
Receiving an international payment < £100 or equal to*	£0
Receiving an international payment > £100 *	£6
Third Party Charges	Your internet or mobile service provider may charge you for mobile data usage for accessing the App or the App Payments Section. Please check with your provider.

*You'll find more information on using your Card to make transactions abroad or in other currencies, or receiving international or non-sterling payments into your Pingit for Clubs Account in section 11.

5. REGISTERING FOR PINGIT FOR CLUBS

- 5.1 In order to register for Pingit for Clubs you must first download the Club App, then access the App Payments Section within the Club App.
- 5.2 If we need to, we can refuse to register you for Pingit for Clubs.

6. YOUR PINGIT FOR CLUBS ACCOUNT

- 6.1 As part of registration we'll open an electronic money account for you (your "Pingit for Clubs Account") and link it to your Card.
- 6.2 The Pingit for Clubs Account is an electronic money account denominated in sterling. You use your Pingit for Clubs Account to electronically store funds and to make payments using your Card. You can only operate your Pingit for Clubs Account in conjunction with the App Payments Section.

- 6.3 Your Pingit for Clubs Account is an electronic money product and therefore:
- 6.3.1 it is not covered by the Financial Services Compensation Scheme (the FSCS); and
 - 6.3.2 it is a zero interest account.
- 6.4 You'll need to provide us with details of a UK current account to link to your Pingit for Clubs Account (your "**Linked Account**"). After registration you will only be able to withdraw funds from your Pingit for Clubs Account into your Linked Account.
- 6.5 You can top up or fund your Pingit for Clubs Account:
- 6.5.1 within the App Payments Section by topping up using a UK debit card registered to the name and address you provided at registration;
 - 6.5.2 within the App Payments Section by setting up a low balance top-up using a UK debit card registered to the name and address you provided at registration (if that functionality is available); or
 - 6.5.3 by any other means about which we advise you from time to time.
- 6.6 Limits apply to the amount you can hold in your Pingit for Clubs Account and to top-ups. Information on these limits is available in the FAQs. We'll tell you in the App Payments Section the amount with which you can top up and if you've exceeded your limit.
- 6.7 You can withdraw all or some of the funds in your Pingit for Clubs Account into your Linked Account at any time using the App Payments Section. In certain circumstances we may carry out additional security checks before processing the transaction.
- 6.8 If you need to change your Linked Account (for example if you have moved your current account to another financial services provider) you must reregister for Pingit for Clubs and provide the new current account details as your Linked Account.

7. USING THE APP PAYMENTS SECTION

- 7.1 You must only use the App Payments Section as set out in this agreement or in any other instructions we may give you.
- 7.2 You must not use the App Payments Section:
- 7.2.1 to attempt to make any income directly;
 - 7.2.2 to do anything illegal; or

- 7.2.3 in a way that could damage it or stop it from working or affect our systems or other users - for example, by hacking into or inserting malicious code into the app or iOS, Android or other operating systems.
- 7.3 You must not collect any information or data from the App Payments Section or our systems or try to read any messages or information not meant for you.
- 7.4 You must obey any laws that apply to you in any location in which you use the App Payments Section.
- 7.5 The App Payments Section will utilise or include third party software and copyrighted material or may be subject to an open source license or other licence. Acknowledgements, licensing terms and disclaimers for such third party software and copyrighted material are set out in the Pingit Software Terms and Conditions available at <https://www.pingit.com/software-terms-and-conditions/>.
- 7.6 Please check the Apple App Store or Google Play store for details of devices, browsers and operating systems compatible with the Club App and the App Payments Section. You may need to upgrade the operating system on your device or the version of the Club App to continue using the App Payments Section if we change the version(s) we support.

8. INFORMATION ABOUT YOU

- 8.1 Barclays is committed to protecting your personal data. We will use your information for a number of different purposes; for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes.
- 8.2 In order to process your application for Pingit for Clubs, we will supply your personal information to Credit Reference Agencies and Fraud Prevention Agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations.

- 8.3 If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the Credit Reference Agencies on an ongoing basis. If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.
- 8.4 The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:
transunion.co.uk/cra
equifax.co.uk/cra
experian.co.uk/legal/crain
- 8.5 We use your information to provide payment services to you. If you withdraw from this service, we'll stop providing payment services but may still use your data if we have lawful grounds to do so (for example, because we need to keep records for regulatory purposes).
- 8.6 If you are registering a Linked Account which isn't held with Barclays, we will use any information you provide to us in relation to the Linked Account for the purposes of providing payment services to you as part of Pingit for Clubs.
- 8.7 We will share details of your transactions with third-party organisations affiliated to your Club's reward programme with whom you can collect points with the Club so that your points can be allocated.
- 8.8 For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [Barclays.co.uk/control-your-data](https://barclays.co.uk/control-your-data) or you can request a copy from us.

9. HOW WE USE COOKIES AND OTHER INFORMATION

- 9.1 The App Payments Section uses necessary cookies to enable us to provide Pingit for Clubs to you. You'll find more information about use of cookies at <https://www.pingit.com/cookie-policy/>.

10. YOUR CARD

- 10.1 Your Card is issued to you by Barclays. However, your Card will be provided to you (whether or not you have activated Pingit for Clubs on the Card) by the Club in accordance with separate terms and conditions you enter into with the Club.

10.2

10.3 The Club is responsible for providing any new or replacement Cards in accordance with the terms and conditions you enter into with the Club. We tell you more about your Card in section 11.

10.4 Each Card works on a chip which has an expiry date which you can view on the Card or within the App Payments Section. When the chip expires we won't issue a new chip and you will need to obtain a new Card from your Club if you wish to continue using Pingit for Clubs to make payments on your Card.

11. MAKING PAYMENTS USING PINGIT FOR CLUBS

11.1 Once you have registered for Pingit for Clubs and we've activated your Card for payments, you can use your Card as a pre-paid payments card within the UK and abroad to make the following types of transactions:

- 11.1.1 contactless;
- 11.1.2 chip & PIN;
- 11.1.3 magnetic stripe;
- 11.1.4 purchases made online or via telephone; and
- 11.1.5 any other use that we allow.

11.2 Other than withdrawing funds into your Linked Account you cannot use your Pingit for Clubs Account for any other transaction type (for example it is not possible to use your Card to withdraw cash from an ATM).

11.3 To make online or telephone transactions with your Card you'll need your 16-digit number, expiry date and CVV (security code) details, as well as meeting any additional security requirements as required by us.

11.4 If you want to make a payment using your Card or Card details, you'll need to approve it so that we can check it's genuine. This could be using one of the following:

- 11.4.1 the Card itself or the Card details;
- 11.4.2 a password, passcode, personal identifier, codes, personal identification number ("PIN"), biometric data (such as fingerprint) or other security information we may agree from time to time; or
- 11.4.3 a combination of the above, such as your Card and PIN.

11.5 When you instruct us to make a payment you must have enough money in your Pingit for Clubs Account to cover the payment at the point that the payment is processed.

- 11.6** When you make a payment from your account, we're not able to change or cancel it unless you withdraw your approval. You can only do this if the transaction is approved for a future date (for example, a payment made under a Continuous Payment Authority ("CPA")) by contacting us or the retailer by the end of the business day before the transaction is due to be made.
- 11.7** If you contact us to cancel a CPA, you may also want to contact the retailer to ask them to stop requesting payments.
- 11.8** We may refuse to authorise a transaction if any of the following applies:
- 11.8.1 You don't have sufficient funds in your Pingit for Clubs Account to cover the transaction;
 - 11.8.2 the transaction seems unusual compared with the way you normally use your Card
 - 11.8.3 we reasonably suspect fraud or illegal activity;
 - 11.8.4 you've reported your Card as lost or stolen;
 - 11.8.5 we reasonably consider this is necessary to protect the security of your Pingit for Clubs Account;
 - 11.8.6 we reasonably believe the transaction would damage our reputation;
 - 11.8.7 we have told you that we do not allow that type of transaction; or
 - 11.8.8 we need to restrict the use of your Pingit for Clubs Account for any of the reasons set out in section 12.
- 11.9** If we refuse a transaction but you're not sure why, you can get in touch with us to find out. If we refuse a transaction this agreement will continue, and we won't be responsible for any loss or damages caused as a result.
- 11.10** If another person is authorised to operate your Pingit for Clubs Account for you (for example, under a power of attorney or in the event of your death), we'll deal with that person as if he or she were you for the purposes of this agreement. We'll only use information about that person to allow them to run the Pingit for Clubs Account.
- 11.11** Limits apply to the amount and number of transactions you may make. We'll tell you what these limits are in the FAQs and may change them from time to time.

International Payments

- 11.12** If you use your Card outside the UK and/or make a payment in a currency other than sterling, your card payment will be converted into sterling by Visa using the Visa reference exchange rate on the day Visa processes the transaction. As this may be a day or two later, the rate may be different on that day.

- 11.13** We also set and charge a Non-Sterling Transaction Fee (as set out in section 4) when making purchases or when being refunded. This fee will apply whenever you use your Card abroad or in the UK if you do not pay in sterling. Our exchange rate is made up of the Visa card scheme reference exchange rate plus the Non-Sterling Transaction Fee.
- 11.14** You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank (ECB) at website www.barclays.co.uk/travel/using-debit-card-abroad/. This is updated twice a day. In some countries the card terminal being used may offer you the option of seeing the payment amount in sterling and allow you to choose to pay a currency amount equivalent to that amount in sterling. The exchange rates used for this will generally be provided by the operator of the terminal, so won't be under our control. If you're in the EU when you're offered this option, the operator of the terminal should provide you with an exchange rate as a mark-up over the ECB rate.
- 11.15** You can use this information, and the information available on the website mentioned above to help you decide whether you want to let the operator of the terminal undertake the conversion using their rate or whether you'd like us to undertake the conversion using our rate. If you'd like us to convert the amount, you should choose to pay in local currency and not sterling.
- 11.16** When using your Card abroad some merchant terminals may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant's commission charges are and what exchange rate it is using, as overall it may be more expensive to pay in sterling.

12. RESTRICTING THE USE OF YOUR PINGIT FOR CLUBS ACCOUNT

- 12.1** We may prevent or limit the use of your Pingit for Clubs Account (including use of your Card or the Payments App Section) or stop making payments on your behalf if we reasonably consider this is necessary for any of the following reasons:
- 12.1.1 to protect the security of the Card, your PIN or other security information or your Pingit for Clubs Account;
 - 12.1.2 if we suspect or you tell us there may be unauthorised or fraudulent use of the Card or your Pingit for Clubs Account;
 - 12.1.3 if we believe there's a significantly increased risk that you will be unable to repay money you owe us; or

- 12.1.4 because allowing you to use your Pingit for Clubs Account means we may break a law, regulation, code or other duty that applies to us, or could expose us or other Barclays companies to action or criticism from any government, regulator or law-enforcement organisation.
- 12.2 If we prevent or limit the use of your Pingit for Clubs Account we will only stop or suspend the Pingit for Clubs functionality. Any other features and services on the Card unrelated to Pingit for Clubs (such as Club ground access) will be unaffected as these are the responsibility of your Club.
- 12.3 If we find we need to do this, we'll contact you using the details you have given us as soon as we can (and in advance where possible) to explain why, unless that would break the law.
- 12.4 If the reason for stopping or suspending your Pingit for Clubs Account no longer applies, we'll unblock it.
- 12.5 We can also refuse to act on an instruction we receive from an account information service if we're concerned about fraud or unauthorised access. If we find we need to do this, we'll contact you using the details you have given us as soon as we can (and in advance where possible) to explain why, unless that would break the law or we have security reasons not to do so.

13. RECEIVING PAYMENTS

- 13.1 It is not possible to pay cash or cheques into your Pingit for Clubs Account.
- 13.2 If you make an electronic non-sterling payment into your Pingit for Clubs Account:
- 13.2.1 we'll convert the payment into sterling using an exchange rate, made up of a reference exchange rate (which changes to reflect currency market movements) to which we may add a margin. You can ask us for an indication of the rate at any time, but as the exchange rate changes to reflect currency market movements we won't be able to tell you the actual rate until we receive the payment. You can find our current exchange rate by calling us or asking in branch.
- 13.2.2 we've given you details of charges for receiving payments in section 4. You agree we can deduct our charges from the amount of the payment before we add it to your account.

- 13.3** If you receive a sterling payment into your Pingit for Clubs Account, the funds will be available for you to use immediately. If the transfer is in euros, the funds will be available for you to use in your Pingit for Clubs Account immediately. For all other foreign currency electronic payments, we can tell you when they will be available for you to use if you ask us.
- 13.4** If you receive any payments into your Pingit for Clubs Account by mistake we can:
- 13.4.1** take the payment back out of your Pingit for Clubs Account; or
 - 13.4.2** put a hold on the money so you can't spend it.
- 13.5** We don't have to tell you before we take the payment back or put a hold on the money, even if we have let you make a payment against it. We may also provide sufficient details about you and the incorrect payment to the bank that sent the payment to enable them to recover the funds.

14. TRANSACTION INFORMATION

- 14.1** We'll make information about payments into and out of your Pingit for Clubs Account available to you in the App Payments Section. You can also ask us to send you the information in writing. It will include details of any relevant interest, charges and exchange rates.
- 14.2** We'll also put the same information on monthly statements and provide these to you free of charge.
- 14.3** You must check the information we give you, as we need you to tell us as soon as you can if something is wrong.

15. SECURITY

General

- 15.1** We'll never call you to ask you for your App Payments Section passcode, PIN or full security details. We'll also never ask you to withdraw or hand over cash, or transfer money to another account. If you are in doubt, call us to check. But always use a different phone line if you have just had a suspect call, because fraudsters can keep the original line open and use it to gather your details.

- 15.2 When you call us or we call you, we'll always first check we're speaking to the right person by asking you several security questions associated with your Pingit for Clubs Account.
- 15.3 You can give your security details to authorised companies that require your security information to provide account information services (a service that allows you to see your accounts with different providers in one place). When we say 'authorised' we mean a company that is authorised by the Prudential Regulation Authority and/or Financial Conduct Authority, or another European regulator, to provide the relevant service. In the UK, the Financial Services Register (available at register.fca.org.uk) will tell you whether a company is authorised. You should always consider the implications of sharing our security credentials and your personal information.
- 15.4 If you think someone has used or is able to use any of the means of access to your Pingit for Clubs Account, you must tell us as soon as you can.

Using the Club App and App Payments Section

- 15.5 You must not allow anyone to log into the App Payments Section.
- 15.6 Always keep your device secure and exit the App Payments Section if you're not using it.
- 15.7 Don't choose a passcode that is easy for someone else to guess (such as your date of birth) and never reveal the passcode to anyone else.
- 15.8 If you suspect that someone else knows your passcode for the App Payments Section you must contact us immediately
- 15.9 Don't install or use the Club App (including the App Payments Section) on a jail-broken or rooted device. These have had their security features changed in order to work, which makes them less secure, and means that fraudsters could access your phone and steal your information or money.
- 15.10 Always use the latest version of the Club App.
- 15.11 We will keep records of any online messages, instructions, or transactions, including the time they took place. When we deal with you, we'll treat our records as final evidence of these, unless there's an obvious mistake.

Protecting your Card and security information

- 15.12** You must always keep your Card and its details safe.
- 15.13** You must not give your Card (with or without the PIN) or Card details to anyone else to use.
- 15.14** You must never do anything that would let someone use the PIN or Card Details, such as writing down the PIN, or allowing someone to see the PIN if you are viewing it in the App Payments Section.
- 15.15** You must only ever reveal the Card details to make a transaction, to report the loss or theft of the Card, or if we ask you to.
- 15.16** You can freeze your Card in the App Payments Section to temporarily prevent it being used. You can also ask us to do this for you. If you freeze your Card:
- 15.16.1** you cannot use your Card or Card details for payments (however money owing to any retailer under a CPA you have set up will continue to be taken from your Pingit for Clubs Account in line with your agreement); and
 - 15.16.2** you cannot view your PIN in the App Payments Section. You will still be able to view your access profile and settings and withdraw funds to your Linked Account using the App Payments Section.
- 15.17** You can remove the freeze on your Card in the App Payments Section (or ask us to do it for you). This will reinstate all payment features on the Card.

Reporting lost, stolen or misused cards

- 15.18** If your Card or Card details are lost or stolen, or if you know or suspect fraud or misuse, or if you think someone else may know your PIN or other security information, please contact us immediately. We will block access to Pingit for Clubs payment services and use of your Card to prevent anyone misusing your money. If you contact your Club, they can also take steps to block Pingit for Clubs payment services and use of your Card.
- 15.19** Your Club is responsible for replacing any lost, damaged or stolen Card in accordance with the terms and conditions you enter into with the Club.
- 15.20** If, as a result of you reporting your Card lost or stolen, we block access to Pingit for Clubs payment services and use of your Card this means:

- 15.20.1 you cannot use your Card or Card details for payments;
 - 15.20.2 money due under any CPA you have set up will not be taken and you'll need to agree an alternative payment method with the retailer. However if you have ordered a replacement Card and have activated it by the time payment is due under the CPA the payment will be taken against the new Card details and you do not need to take any action;
 - 15.20.3 you cannot view your PIN in the App Payments Section;
 - 15.20.4 you cannot view payment transactions in the App Payments Section;
 - 15.20.5 you cannot view your access profile and settings in the App Payments Section; and
 - 15.20.6 you cannot withdraw funds to your Linked Account using the App Payments Section (if you wish to withdraw funds you should contact us and we will action the withdrawal for you).
- 15.21** Any non-payment services provided on the Card (including those provided by your Club) will be unaffected.
- 15.22** To continue using Pingit for Clubs you'll need to order a replacement Card through your Club. Once you have received your replacement Card you'll need to activate the Card in the App Payments Section to unblock your Pingit for Clubs Account and enable your Card for payments.
- 15.23** If you find your Card again after reporting it as lost or stolen, please destroy it. When you get in touch with us to tell us that your Card has been lost, stolen or misused, you must give us all the information you have about it. We may pass any of this information on to the police if we think it'll be useful.

16. KEEPING EACH OTHER INFORMED

- 16.1** We'll contact you using the details you most recently gave us. This may include via SMS/texts or notifications on your mobile phone, messages in the App Payments Section, email or post.
- 16.2** Once we've sent a message to you, we'll assume you have received it. So it's important to look out for notifications like emails or texts from us.
- 16.3** In the event of suspected or actual fraud or security threats to your Pingit for Clubs Account, we will use email or another secure procedure to contact you. You'll also be asked to verify your identity for security purposes.

- 16.4** It's your responsibility to control who reads your information. When you choose how you would like us to contact you, you should choose a method that will be most secure for you. If you use a method that other people can access or read (such as a shared email address or shared mobile number), please be aware that these people will also be able to access the information we send you.
- 16.5** When we send information to you, we'll send it to the most recent contact details we have for you. If these details change and you don't tell us straight away, you might not receive information that could be important - or it could fall into the wrong hands. If you have given us any contact details (even if you think we don't use some of them, such as your mobile phone number), you must let us know if they change. This will include your:
- 16.5.1 home or correspondence address;
 - 16.5.2 email address; or
 - 16.5.3 mobile phone number.
- 16.6** It's very important that you also keep us informed if there are any changes to your situation, personal details or any other important changes that are relevant to us - for example, if you:
- 16.6.1 change your name;
 - 16.6.2 change your nationality; or
 - 16.6.3 move to another country.
- 16.7** If you don't keep all your details up to date, this might affect your eligibility for your Pingit for Clubs Account.

17. CONTACTING US

- 17.1** You can contact us using the methods below. We'll let you know if our details change.

<p>If your question relates to using Pingit for Clubs for payments</p>	<p>FAQs can be found in the App Payments Section.</p>
<p>If you would like to speak to an advisor about a question or issue relating to Pingit for Clubs payments services</p>	<p>Contact the Pingit for Clubs help desk on 0333 200 1012</p>

<p>If you need to report your Card lost or stolen or suspect fraud</p>	<p>Contact the Pingit for Clubs help desk on 0333 200 1012 or Barclays lost/stolen helpline on 0800 400 100. You can also report your card lost or stolen by contacting your Club.</p>
<p>If you have a servicing query relating to the reward scheme or stadium access for match days</p>	<p>Refer to the main help section of the App or contact your Club directly.</p>
<p>If you need to order a replacement Card</p>	<p>Contact your Club directly.</p>

18. IF SOMETHING GOES WRONG

18.1 We'll try to help you if something goes wrong, as long as you've acted honestly and kept us informed.

18.2 There are some things that we're not responsible for because, for example, they're out of our control or they relate to how your mobile phone (or other device) works. So we can't be responsible if you lose money because:

18.2.1 you are unable to access or use the App Payments Section for any reason or it's slow;

18.2.2 any device, hardware or software you use with the App Payments Section is damaged or corrupted or doesn't work;

18.2.3 the App Payments Section does not work as you expect, doesn't meet your requirements or contains errors or defects or we fail to correct these;

18.2.4 you don't receive a text or message in the App Payments Section in a timely manner; or

18.2.5 we're prevented from providing any service in part or in full because of something a third party does.

18.3 We will not be responsible if you cannot use your Card because a retailer refuses to accept it or you have damaged it.

18.4 If we make a payment to an account at another bank and the bank didn't receive it, we'll refund you as soon as we can. However, this general rule doesn't apply if we can show that the payment was actually received by the other bank (in which case they are liable).

18.5 It may be that we receive a payment from another bank for you and it is not credited to your Pingit for Clubs Account when it should have been. If so, we'll immediately credit your Pingit for Clubs Account with the relevant amount and make the funds available to you and refund any charges you've paid. You will then be in the same position as if you had received the payment when you should have done.

Unauthorised payments

18.6 If you tell us a payment from your Pingit for Clubs Account wasn't authorised (for example, someone else made it) you can ask us for a refund. You need to tell us as soon as possible.

18.7 You won't be liable for unauthorised payments from your Pingit for Clubs Account after you have told us that your Card, Card details or security information for your Card or Pingit for Clubs Account have or may have been lost, stolen or compromised.

18.8 You won't be entitled to a refund if you have acted fraudulently, or you have deliberately or with gross negligence:

18.8.1 failed to keep your Card, Card details or security information for your Card or Pingit for Clubs Account secure; or

18.8.2 failed to tell us as soon as possible that you have lost your Card or have had your Card stolen.

18.9 We can reverse or readjust a refund if we discover you were not entitled to all or some of the amount refunded.

If you've been charged more than you expected for a transaction

18.10 If you've agreed that a retailer in the European Economic Area can take a payment from your account (for example, if you've given your Card details to a retailer for the purpose of making a payment), you can ask us to refund a payment if all of the following conditions apply:

18.10.1 your authorisation didn't specify the exact amount;

18.10.2 the amount of the payment is more than you could reasonably have expected to pay, based on the circumstances, including your previous spending patterns. We may ask for more information that we think is reasonably necessary to help us work out if this is the case, and you must give us this information as quickly as you can; and

18.10.3 you ask for the refund within eight weeks of the date the money left your Pingit for Clubs Account.

18.11 We'll refund you within 10 working days of receiving your request or of receiving any information we ask for - or we'll tell you why we're not refunding you. If we provide a refund, we'll make sure any refund to you dates back to when the relevant amount was taken from your Pingit for Clubs Account.

If you have a loss you want to claim back from us

18.12 If you have any loss or damage because of something we have done or not done, you will generally be able to claim back the loss from us. However, there are exceptions. You cannot claim back if:

- 18.12.1 you are claiming for loss of business, loss of goodwill, loss of opportunity or loss of profit - we won't be liable for these in any circumstances;
- 18.12.2 the law sets a different level of liability;
- 18.12.3 you have acted fraudulently or with gross negligence;
- 18.12.4 you are in breach of this agreement;
- 18.12.5 we haven't followed an instruction from you for a reason we give in this agreement;
- 18.12.6 any of the details you gave us were wrong or insufficient - this would include (for example) you giving us the wrong account number;
- 18.12.7 our failure or delay in making a payment was due to abnormal and unforeseeable circumstances outside our control, which meant we couldn't follow this agreement despite our best efforts to do so - for example, a hardware breakdown, strike, or major problem with a payment system; or
- 18.12.8 there was no way we could have reasonably predicted your loss when you gave us the instruction.

18.13 None of these exceptions will apply, and nothing else in this agreement will stop us being liable, if:

- 18.13.1 we act fraudulently;
- 18.13.2 we act with gross negligence; or
- 18.13.3 we are at fault and the law does not allow us to exclude or limit our liability.

19. CHANGES TO THIS AGREEMENT

19.1 We can change the terms and conditions at any time in accordance with this section by sending you a text, email or other notification with details of the change or notifying you of a change when you next access the App Payments Section. The new terms will be displayed on-screen and you may be required to read and accept them to continue your use of Pingit for Clubs.

19.2 We may make changes to this agreement because:

- 19.2.1 we're changing or limiting the services offered under these terms and conditions, such as introducing a new charge;
 - 19.2.2 we're withdrawing Pingit for Clubs;
 - 19.2.3 we need to make changes to take account of developments (or changes we reasonably expect to happen) in technology (including the systems we use to run our business), or in the banking system generally;
 - 19.2.4 we know of a change in the law or regulation (including industry codes we follow) or decisions of the Financial Ombudsman, a regulator or court;
 - 19.2.5 changes in our costs (including changes we reasonably expect to happen) mean we need to introduce rates or charges; or
 - 19.2.6 we reasonably decide that our business needs to charge for Pingit for Clubs in a different way.
- 19.3** Where we make changes to these terms and conditions and are required to give you notice, we'll give you at least two months' notice.
- 19.4** If we give you notice as set out above and you don't tell us you want to close your Pingit for Clubs Account or end the service, then we'll treat you as having accepted the change. If you don't want to accept the change and want to end this agreement and close your Pingit for Clubs Account, you must tell us before the change happens.
- 19.5** There are some situations where we can make changes and we don't have to tell you in advance. These are changes you probably expect because of the nature of Pingit for Clubs, or that you won't mind about because they are favourable to you. We don't have to tell you personally in advance when any of the following happen:
- 19.5.1 if the change is in your favour, if we make this agreement fairer to you, or if we introduce a new feature from which you can benefit;
 - 19.5.2 we make a change because a change in law or regulation says that we have to by a particular date, and there isn't time to give you notice; or
 - 19.5.3 we change the exchange rates we set, which we can do at any time and without notice.
- 19.6** If we have to change your sort code or account number for your Pingit for Clubs Account, we'll tell you we're going to do this and how this will affect payments sent to, or paid from, your old sort code or account number.

20. ENDING THE SERVICE

- 20.1 While we'd be very sorry to lose you, you can stop using Pingit for Clubs and leave us at any time. There are no termination fees for closing your Pingit for Clubs Account.
- 20.2 You can deactivate your Pingit for Clubs Account by selecting the 'deactivate' option in the App Payments Section. If you deregister, your Pingit for Clubs Account will be suspended and you won't be able to use your Pingit for Clubs Account, your Card or any services linked to Pingit for Clubs. We'll return any funds held in the Pingit for Clubs Account to your Linked Account. If you later reregister for Pingit for Clubs and provide the details you gave when you originally registered we'll reactivate your Pingit for Clubs Account for you unless it has been subsequently closed.
- 20.3 If you want to permanently close your Pingit for Clubs Account, please contact us. We may ask you to confirm it in writing. Once your Pingit for Clubs Account is closed you won't be able to use your Pingit for Clubs Account, your Card or any services linked to Pingit for Clubs any more.
- 20.4 If you choose to close your Pingit for Clubs Account, it will stay open until you've repaid any money you owe us. This includes any payments you've already made but that have not been taken out of your Pingit for Clubs Account. When you close the Pingit for Clubs Account, you are responsible for cancelling any payments to it. However, if someone pays money into your Pingit for Clubs Account once it has been closed, we'll try to send the money back to them if we have the information we need to do so.
- 20.5 We can stop providing you with Pingit for Clubs and your Pingit for Clubs Account, and end this agreement, by giving you at least two months' notice. We can stop providing you with any services linked to Pingit for Clubs at the same time.
- 20.6 If your Pingit for Clubs Account becomes dormant because you have not used it for a certain period of time or if you have deactivated it (as set out in clause 20.2), we may close it by giving you at least two months' written notice. The notice will explain:
- 20.6.1 why your Pingit for Clubs Account is being closed;
 - 20.6.2 what you can do to keep your Pingit for Clubs Account open; and
 - 20.6.3 what will happen to any money in the Pingit for Clubs Account and how you can reclaim your money.

20.7 However, we may end this agreement and stop providing Pingit for Clubs (including your Pingit for Clubs Account, your Card and your access to the App Payments Section) immediately or on less notice if we reasonably believe you have seriously or persistently broken any terms of this agreement or we have reasonable grounds for thinking you have done any of the following things, which you must not do:

- 20.7.1 you put us in a position where we might break a law, regulation, code or other duty that applies to us if we continue to provide Pingit for Clubs to you;
- 20.7.2 you give us any false information at any time;
- 20.7.3 you commit (or attempt) fraud against us or someone else;
- 20.7.4 you use (or allow someone else to use) Pingit for Clubs illegally or for criminal activity;
- 20.7.5 you inappropriately let someone else use Pingit for Clubs;
- 20.7.6 you behave in a threatening or abusive manner to our staff; or
- 20.7.7 you become bankrupt

20.8 We can also:

- 20.8.1 suspend access to your Pingit for Clubs Account, your Card or any services linked to Pingit for Clubs; or
- 20.8.2 end this agreement and stop providing Pingit for Clubs (including your Pingit for Clubs Account, your Card and your access to the App Payments Section) immediately or on less notice if you do not maintain your membership with the Club or if your membership with the Club is suspended or otherwise terminated. If this happens, please contact your Club to resolve any issues with your membership.

20.9 If we find we need to end this agreement we'll contact you using the details you have given us as soon as we can (and in advance where possible) to explain why, unless that would break the law or it would compromise our security measures.

21. IF YOU'RE UNHAPPY WITH SOMETHING

21.1 If you're unhappy with Pingit for Clubs or you think we have done something wrong, please contact us and give us the opportunity to investigate and resolve the matter. This gives us the opportunity to put matters right and improve our service to all our customers. You can also complain at any Barclays branch, in writing or by email. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on 0800 400 100* or at [barclays.co.uk](https://www.barclays.co.uk). Alternatively, you can write to us at Barclays, Leicester LE87 2BB.

21.2 If after we have investigated you remain unhappy, and you are eligible, you may contact the Financial Ombudsman Service (FOS). The Financial Ombudsman is a free, independent service for resolving disputes between customers and financial services institutions. You can get details of who is eligible to use the service from the FOS.

21.3 You'll need to contact the FOS within 6 months of our final response letter. They'll ask to see the letter as summary of our investigation of your complaint.

Web: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Phone (from a UK landline): 0800 023 4567
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

*Call monitoring and charges information Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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