

## Barclays Collect Customer Terms and Conditions

### Additional Conditions. To be retained by the customer.

These additional conditions apply to Barclays Collect (the 'Service') and supplement the general conditions of your Customer Agreement with us (Barclays Bank PLC). If these additional conditions conflict with the general conditions of your Customer Agreement, these additional conditions will apply.

You must comply with any user guides, instructions or security advice which we advise apply to the Service, and we may change any user guides for the Service by giving notice to you as set out in your Customer Agreement

We will provide you with the Service which consists of the collection and subsequent processing of deposits to the designated accounts which you hold with us.

The Service is being made available to you on a pilot basis only and, subject to additional condition 9.2 below, will be made available for a minimum duration of 3 months.

In these additional conditions, references to 'we' and 'us' refer to Barclays Bank PLC. References to 'you' and 'your' refer to you and include, where appropriate, the individuals you have authorised to give instructions on your behalf or any other individuals you've authorised to undertake any other actions under the Service.

### 1. The Service

We will provide the Service subject to these additional conditions.

- 1.1 We shall be responsible for arranging the carrier services and shall enter into a separate contractual relationship with the cash in transit carrier (Carrier) which we use to collect the deposits.
- 1.2 All cash, coin and cheques (Deposits) must be contained within a wallet (Wallet) with our accompanying paying in slip.
- 1.3 Your Deposits (cash and coin) must not exceed £7500 (Cash Limit) for each collection under the Service. This is the Cash Limit for the Service.
- 1.4 Cheques will be deemed to have zero value for the purposes of determining the Cash Limit. You must not include more than 50 cheques in each collection.
- 1.5 The Service may only be used for the Deposits. We will not be liable to you for any additional items that you place in to the Wallets.
- 1.6 Availability of the Service is subject to you meeting the following conditions to our reasonable satisfaction prior to the commencement of the Service:-
  - (a) The location of your designated collection address must be acceptable to us;
  - (b) You must have full access to Barclays Online Banking (the Platform);
  - (c) You must not be an existing Business Direct Deposit Service (BDDS) customer;
  - (d) Your designated collection address must not be a residential address and must be acceptable to the Carrier;
  - (e) You must have a valid e-mail address and mobile telephone number;
  - (f) Completion by you of a paper application form for the Service and satisfaction of all our requirements under the portal designated by us for this Service;
  - (g) Your acceptance of these Additional Conditions;
  - (h) You must be one of our existing customers and you have given us a mandate in a form which is acceptable to us.

### 2. Collections

- 2.1 We will arrange for the Service to be provided by a Carrier. We will credit payments into your nominated account as specified

on the paying in slips provided that such nominated account has been registered for the Service on your Application Form. If any paying in slip is unclear or your nominated account is not registered for the Service, we may credit payments to any one of your other accounts registered for the Service or such of your other accounts that are registered and which we can nominate from time to time for us to credit the payments.

### 3. Processing Deposits

- 3.1 We aim to deliver Deposits collected by our Carrier for processing by our cash centre (Barclays Cash Centre) on the day following a collection from your premises but we cannot guarantee actual delivery times to Barclays Cash Centre.
- 3.2 We will process deposits on the Working Day of delivery to Barclays Cash Centre provided that the Carrier delivers the Deposit to Barclays Cash Centre before 3pm for processing on that same Working Day. Any Deposits received by Barclays Cash Centre after 3pm will not be processed until the following Working Day. Any Deposits received will be credited as set out within your Customer Agreement. Cheques will be placed in the clearing cycle and credited to your account as set out in the Customer Agreement.
- 3.3 If we find that there is a discrepancy between the sum you have advised on the paying-in slip and the contents of any Wallet, we will correct the paying-in slip and the amount paid into your account. We will advise you of all amendments to your paying-in slips.
- 3.4 If you tell us that there is a discrepancy between the sum you have advised on the paying-in slip and the amount paid into your account, we will promptly investigate your claim. The records maintained by us will be conclusive evidence of the content of the Wallets. In the event of our mistake, we will refund any amount due to you, or reclaim any amount from you within 5 days from the day after we have concluded our investigations.

### 4. Information about you

In order to provide the Service, we may share information about you and how you manage your account(s) with other Barclays companies, our relationship partners (which may be outside the UK) and our service providers and agents (including their sub-contractors) on the understanding that they will keep the information confidential.

### 5. Your obligations to us

- 5.1 In the event that your Deposits (cash and coin) are lost or stolen in transit you will be responsible for providing evidence within 28 days of you becoming aware of the loss and which within our sole discretion we consider to be satisfactory. Such evidence may include the amount of the Deposits as noted on a duplicate paying in slip, relevant receipts and any other evidence as we may require.
- 5.2 In the event that your Deposits (cheques) are lost or stolen in transit or clearing you will be responsible for obtaining duplicates.

If you deposit cheques using the Service, you must keep proper records of items remitted, including the amount, the name of the drawer of any cheques, the cheque number, the sorting code number of the bank on which the cheque was drawn and the customer account number.

You must retain this information for a minimum period of six months. In the unlikely event that items are lost we may be able to obtain payment from the drawee bank against the provision of necessary information concerning the missing cheque. In this case we may credit you with the value of the missing cheque subject to obtaining an appropriate indemnity from you.

- 5.3 You must not disclose any information about the Service that could jeopardise the operational security of our Carrier, its employees or agents.
- 5.4 If you breach any of these additional conditions, we can claim from you any losses or costs that we reasonably incur as a result of your breach.
- 5.5 You must carefully control all instructions given to us and make sure they are in accordance with your intentions.
- 5.6 You must advise us of any changes to the details contained in your original registration form and you will need to separately inform the Carrier of any such changes.
- 5.7 You will continue to have responsibility for the Deposits up to and until you pass physical possession of the Deposits on to our Carrier.
- 5.8 You confirm to us that you are the owner of the Deposits and will indemnify us for any claims damages or losses which we may incur in the event that there are any disputes regarding the ownership of these Deposits.
- 5.9 It is your responsibility to check for counterfeit notes. If counterfeit notes are found, we will deduct the value from the total credit amount and forward the items to the appropriate authorities. As they are deducted from the credited amount, this may mean you see a different charge for the collection from what you were expecting.

## 6. Our obligations to you

- 6.1 We will give you receipts for any Deposits in sealed Wallets received in connection with the Service which will be our acknowledgment of the Deposits delivered to us by our Carrier. You must retain as proof of deposit but this will not be any form of confirmation as to the content of the Wallets.
- 6.2 In the event that cash is lost or stolen in transit, subject to conditions 6.4, 6.5 and 6.6, we will promptly investigate your claim and in the absence of fraud, negligence or wrongful action on your part, we will refund any amount up to the amount of the Cash Limit (£7500) within 5 days from the day after we have concluded our investigations. Without prejudice to our rights under condition 9.2, in the event that you notify us that cash has been lost or stolen in transit, then we may suspend (for any period of time) the Service with immediate effect so that we may review the circumstances and causes of such loss.  
  
If we subsequently recover a lost or stolen wallet and the amount in that wallet is less than the amount which you have notified us has been lost or stolen then you will pay to us on demand the difference between the amount you have notified to us and the amount in the wallet.  
  
We will have no liability to you in connection with lost or stolen cheques.
- 6.3 In the event of any failure, delay, or error in us providing the Service we will pay you only the amount of any interest you do not receive or any interest that you have to pay.
- 6.4 We will not be liable to you if we do not provide the Service or if there is a delay in providing the Service as a result of anything that we cannot reasonably control. This includes, without limitation, any machine failing to work, partial closure of any payment or settlement system, industrial disputes, war, enemy action and any act, omission or delay of any agent, or any third party.
- 6.5 We will not be liable to you in any circumstances for loss of business, loss of goodwill, loss of opportunity, loss of profit and any type of special, consequential or indirect loss whatsoever.
- 6.6 Our maximum liability to you in connection with condition 6.2 can never in any circumstances exceed £7,500.

## 7. Making a claim

- 7.1 If you wish to make a claim related to this Service you must notify us and give us such details of the loss as we may in our sole discretion request as soon as you become aware and in any case within 28 days or when you reasonably have become aware of the event or omission on which your claim is based. If you do not do so we will not be liable to you.
- 7.2 In the event that you wish to make a claim then you must provide such information as we may reasonably require to investigate such a claim and you authorise us to disclose such information to the Carrier.

## 8. Charges

- 8.1 Our charges for the Service consist of a money transmission fee which is the same as the money transmission fee in Branch, as well as the collection fee as detailed below. We will notify you of any changes to the charges for the Service in writing.
- 8.2 Our charges are VAT exclusive with VAT payable if applicable and are subject to the terms of your Customer Agreement.

Note value of deposit	Collection charge
£0.00-£2,499.99	£15.00 + VAT
£2,500.00 - £4,999.99	£7.50 + VAT
£5,000.00 +	Free
Replacement service where we miss your collection	Free
Customer misses collection/late cancellation	£15.00+VAT

Please note the following in relation to the charges for use of this Service;

- The note value of a deposit excludes the value of any counterfeit notes;
  - Collection fees are excluded from Loyalty Reward schemes;
  - Late cancellations are those made after 12 midday on the Working Day prior to the booking date;
  - Customer "misses" include but are not limited to the following:-
    - You fail to prepare a Wallet appropriately;
    - You are not at the premises during the allotted time window;
    - You attempt to deposit more than £7500;
- 8.3 Charges may be applied by us in the event of an incomplete collection where you are not present at the designated collection address during the allotted time window, where you fail to prepare a Wallet appropriately or where you attempt to deposit more than £7500. Charges may also be applied in the case of late collections (see above). We reserve the right to apply charges to any of the accounts which you have registered with us.

## 9. Termination

- 9.1 You may terminate the Service by giving us not less than 14 days' prior written notice.
- 9.2 We may terminate or suspend (for any period of time) the Service with immediate effect at any time at our absolute discretion. We will give you notice of such termination or suspension as set out in your Customer Agreement.