

## Terms and Conditions: Payroll Plus Product Offering

1. The Product offerings mentioned here-in are being offered by THE BANK BY VIRTUE OF your EMPLOYMENT WITH THE EMPLOYER/COMPANY AND IS DESIGNATED AS THE "SALARY ACCOUNT".
2. These services will be offered to the employer subject to the continued fulfilment of the T&C mentioned in the Acceptance letter by the employer/company. In case of non fulfilment of the same, the bank may serve a notice of 30 days to the corporate/company and withdraw all the services accruing to the employer and the employee mentioned herein.
3. The Payroll Plus offering includes certain limited period offers (like Cash Back offers) and certain offers that require you to have certain documentation (like Doorstep Banking). Kindly refer to the individual T&C's that apply to the respective product features.
4. The terms stated herein are in addition to the terms which may be applicable to usage of the various services and products that a Barclays customer may be using. Please refer to the detailed T&C on [www.barclays.in](http://www.barclays.in).
5. Barclays shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal loss or injury that may be suffered (including loss of life) to the Barclays customer directly or indirectly, by use or non use of any other products/services offered under the offer.
6. DEBIT CARD- Barclays Bank Debit card (Platinum or Classic) is offered free of cost to the first holder/Primary holder of the Payroll Plus savings account holder. Primary holder is defined as the person who is the "employee" of the organisation which has signed-up for the Payroll Plus offering for its employees. The customers must refer the Terms and conditions for Debit Card on [www.barclays.in](http://www.barclays.in)
7. Customers will be eligible for the following services/products provided that the relevant and/or service specific documentation has been completed by the customer
  - a. Doorstep Banking
  - b. SMS alerts
  - c. Mobile Banking
  - d. Online Banking
  - e. SMS alerts
  - f. E statements
8. INSTANT ACCOUNT KIT is offered only to the primary applicant of the account. The second holder, if any, will receive a separate kit which will enable him/her to transact the account.
9. All Loans, Cards or overdraft related products are subject to credit check of the customer and will be offered at the sole discretion of the bank.
10. The In-principle approval on Home Loans will be offered to customers within 5 working days. This approval is an indicative loan amount that can be offered to the customer based on an initial scrutiny of the income and related documents (as may be required for the product type). The in principle approval will be offered in 5 working days after submission of the complete set of documents as required for the concerned product.
11. Lockers are currently offered at our Hyderabad Branch. They will shortly be offered at the Pune Branch (on launch of the Branch).
12. Wealth Management
13. Investment Advisory services are offered to customers for a value of Rs 1 crore and above.
14. Barclays has a referral arrangement with Motilal Oswal Securities Pvt. Ltd. for Equity Broking services and all applicable T&C's will be made available by Motilal Oswal Securities Pvt Ltd..

**Terms & Conditions : 10% cash back offer on Debit card usage on POS/VBV transactions, 10% cash back on Bill pay through Mobile Banking and 5% Cash Back on Mobile Recharge through Mobile Banking applicable to new Payroll Plus savings account (referred as “Cash back Offers”)**

1. The offer of Cash Back is valid from the period beginning 01st December 2010. 10% Debit Card Cash back offer is applicable on usage of Barclays debit card either on Point of Sale OR for Online purchases on Internet using debit card. 10% Cash Back on Bill Pay and 5% Cash Back on Mobile Recharge is applicable on use of these services through Barclays Hello Money (Mobile Banking services)
2. The Cash Back Offers are applicable to the customers for the first 3 consecutive months of opening a new savings account with Barclays Bank PLC. Thus Cash Back period (Promotion period) will vary for each Customer based on the date of account opening.
3. Therefore, this offer is extended to customers who open new Payroll Plus (Salary accounts) accounts from the period beginning 01st December, 2010.
4. The terms stated herein are in addition to the terms which may be applicable to usage of the Barclays Platinum Debit Card and/or the Barclays Classic Debit Card.
5. Barclays' responsibility under the offer is limited to communicating the details of the offer to the Primary Barclays Platinum Debit Card and/or the Barclays Classic Debit Card holder.
6. All disputes subject to Mumbai jurisdiction.
7. Barclays will provide cash back credits with the narration “**Cash Back Promotion**”, to the selected Card account not later than 60 days after the end of each qualifying month during the Promotion Period; and Barclays will not be responsible for any delay in posting of credits into the selected Cardholders' account.
8. Barclays reserves the right to provide the cash back via the Barclays Savings account.
9. All selections and/or decisions made by Barclays in all aspects in relation to the Promotion are and will be final and conclusive. No enquiries or complaints will be accepted or entertained.
10. Barclays reserves the absolute right to, at its sole discretion, amend, vary and/or withdraw any of the terms and conditions of the Promotion without prior notice.
11. The Offer is non transferable and Non extendable.
12. Barclays shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal loss or injury that may be suffered (including loss of life) to the Barclays card holder directly or indirectly, by use or non use of any other products/services offered under the offer.
13. If Barclays Bank is running any other cash back offer/reward offer related to debit card during the same period , then customer becomes eligible for cash back/higher reward equivalent amount for higher amount for any one of the offer.

**Offer 1: 10% Cash Back on Usage of Debit Card**

14. Customers will be eligible for 10% Cash Back on usage of Barclays Debit Card (Platinum or Classic) Online or on Point of Sale terminal for the purchase of goods or services for a minimum of Rs 5,000 **per Month**, during the respective offer period for the customer.
15. The customers will be offered a maximum Cash back of Rs. 500/- per month on Debit Card Usage, during the Cash Back period (for a period of 3 consecutive months after account opening).

**Offer 2: 10% Cash Back on Bill Payment**

16. Customers will be eligible for 10% Cash Back on Bill Payment through Barclays Hello Money services.
17. The terms stated herein are in addition to the terms which may be applicable to usage of the Hello Money.
18. The customers will be offered a maximum Cash back on Bill Payment of Rs. 75/- per month, during the Cash Back period (for a period of 3 consecutive months after account opening).

**Offer 3: 5% Cash Back on Mobile Recharge**

19. Customers will be eligible for 10% Cash Back on Mobile Recharge through Barclays Hello Money services for a minimum of Rs 150 **per Month**, during the respective offer period for the customer..
20. The terms stated herein are in addition to the terms which may be applicable to usage of the Hello Money.
21. The customers will be offered a maximum Cash back on mobile recharge of Rs. 75/- per month, during the Cash Back period (for a period of 3 consecutive months after account opening).