



Benefits & Usage Guide

Debit Cards

Barclays Bank PLC.
601/ 603, Ceejay House,
Shivsagar Estate,
Dr. A. B. Road, Worli,
Mumbai – 400018,
India.

01032013_MKT

Dear Customer,

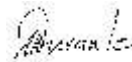
We bring to you the 'Barclays chip based International Debit Card', a contemporary form of banking that allows you to take your bank with you, wherever you go. Barclays chip based VISA Debit Card comes with enhanced security features making all your Card transactions safe and hassle free. The chip on the face of this Card stores your Card data in a more secure manner.

The Barclays chip based Debit Card allows you to access your Savings/ Current Account, irrespective of your location.

It gives the reach and flexibility of usage across the globe - you can use it at more than 0.07 million VISA ATMs and 0.53 million merchant establishments in India, and 1 million VISA-enabled ATMs and 13 million VISA-enabled Point-of-Sales (POS) terminals worldwide.

To help you use the Barclays chip based Debit Card, we have put together the enclosed user guide for your ready reference. We hope it helps you make the most of what the Card has to offer.

Yours truly,



Sanjay Durante
Product Head

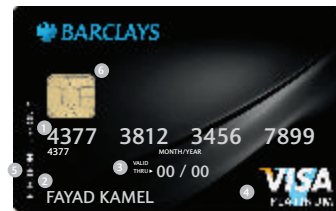
Contents

Debit Card

Meet your Barclays chip based Debit Card	3
Activating your Barclays chip based Debit Card	4
Know your chip based Card	4
Usage	4
Card Security	5
Merchant Outlets Transactions	5
ATM Usage	5
Advantages of your Debit Card	6
• Additional Debit Card	6
• Zero Lost Card Liability	6
• Personal Accident Cover (Applicable for Platinum Card Customers only)	6
• Customer Services Number	7
• Account Statement	7
• Global Customer Assistance Service (GCAS).....	8
• Looking after your Barclays chip based Debit Card.....	8
• Using your Barclays chip based Debit Card Abroad	8-9
• Fees	10
Features of the Debit Card	10
Disclosure of Information	10
Lost or Stolen Card	11
Statements and Records	11
Disputes	11
General	12
Termination	12
Debit Cards Safety	14
• Barclays chip based Debit Card	14
• Benefits of the Card	14
• Where can you use the Card	14
• How to use your Card	15
Insurance - Fraud Product	16

Meet your Barclays chip based Debit Card

Barclays chip based Debit Card (Front)*



1. Card Number: This is your exclusive 16 digit Card number. Please quote this number in all communication/ correspondence with the bank.
2. Your Name: Only you are authorized to use your Barclays chip based Debit Card. Please check to see that your Card has been correctly indent printed, with the name indicated by you.
3. Valid Through (MM-YY format): Your Barclays chip based Debit Card is valid until the last day of the month of the year indicated on the Card.
4. Visa Logo: Any merchant establishment displaying this logo accepts your Debit Card worldwide.
5. Electronic Usage Signs: In case of purchase transactions, the Debit Card can only be used at merchant outlets with a VISA Electron Point-of-Sale swipe terminal.
6. Chip Card: The embedded chip on the face of this Card stores your Card data in a more secure manner.

Please do not try and use your Debit Card at merchants with 'paper imprinters' or for mail/ telephonic order transactions.

Barclays chip based Debit Card (Back)*



7. Magnetic Strip: Important information pertaining to your Debit Card is encoded here. Please protect your Debit Card from scratching or exposure to magnets and magnetic fields as they can damage the strip.
8. Signature Panel: Please sign this panel immediately on receipt of your Debit Card with non-erasable ballpoint pen (preferably in black ink). The signature you will use to sign charge slips at merchant outlets needs to be the same as the signature on the Debit Card.

*Picture is for representational purpose only

9. For any queries regarding your Debit Card, you can call on the number listed on our website www.barclays.in
10. Card Verification Value 2 (CVV2): It is a security feature that protects the Card against counterfeits.

Activating your Barclays chip based Debit Card

For safety, your Debit Card is sent to you in an inactive mode for use at merchant locations. A Personal Identification Number (PIN) will be issued to your mailing address. Please ensure that you have received your PIN before trying to activate your Debit Card. To activate your Card at merchant location, (POS, online Verified by VISA - VbV transaction and IVR) you need to do successful transaction by entering PIN on any of the VISA/ plus ATM's of other banks. Please Register for VbV programme and generate a VbV password for online transaction with your chip Card before using your Debit Card for online shopping. For using the Card on merchant's phone (IVR), you will need to generate a one time password (OTP) for every transaction.

The usage of the Card shall be a deemed acceptance of the Terms & Conditions and charges of the Barclays chip based Debit Card.

For any queries regarding your Debit Card, you can call on the numbers listed on our website www.barclays.in

Know your chip based Card

What is a chip Card?

The chip Card is the new global payment standard. It offers the highest level of security. The embedded chip in your Debit Card further helps protect against counterfeiting and skimming Card frauds.

How does a chip Card work?

A chip Card is just like a normal Debit Card but with the addition of an embedded microchip. The chip Debit Card is to be inserted into a Point-of-Sale (POS) card reader, as opposed to a regular swipe. Your chip Card is a DIP card and you will need to enter a PIN (Your ATM PIN is your POS PIN) for transactions on POS.

How is a chip Card different?

Your chip Card is different from the way it works - it is not swiped but it is dipped i.e. inserted in the chip reader. The chip Card will also have the magnetic strip, just in case some merchants are yet to make the transition to a terminal capable of reading the chip. Therefore Cardholders will still be able to use their Cards everywhere, as they are being used now.

Usage

Your Barclays chip based Debit Card is extremely versatile and simple to use, and is valid both in India and overseas.

It works in the same way as a Credit Card for purchase transactions at merchant outlets, with the only difference being that the transaction amount is directly debited to your Bank Account with us. The Debit Card doubles up as an ATM Card, thus saving you the need of carrying a separate ATM Card.

Card Security

The chip Card uses encryption algorithms for authentication of Card, whereby making it more secure. The chip Card as compared to a normal Card has to remain in the terminal until the transaction is authenticated. Besides this, your Barclays chip based Debit Card will prompt you to enter PIN during purchase transaction on chip enabled POS terminals. You need to use your ATM PIN to authenticate such transactions. Please ensure you enter PIN on terminal keypad yourself and do not disclose it to anyone else.

We request you to please note that you may or may not be required to punch your PIN as this is depending on the swipe machine being used by the merchant. In case you need any further assistance, please contact us on your Customer Service Number available on www.barclays.in

Merchant Outlet Transactions

Using Debit Card for shopping at any of the 0.53 million VISA Electron merchant outlets in India and more than 13 million worldwide couldn't be easier. Follow these simple steps to ensure total shopping satisfaction.

Please note that since signature/ PIN verification is essential for Debit Card transactions, you need to be physically present along with your Card at the time of the purchase i.e. the Debit Card cannot be used for Mail Order and Telephone Order Transactions.

1. Look for a VISA Electron sign at the Point-of-Sale merchant establishment. The merchant must have an Electronic Point-of-Sale Card swiping terminal.
2. Present your Debit Card after making your purchase.
3. The card will be swiped/ dipped by the merchant on a VISA Electron Data Capture terminal for authorisation.
4. You will be prompted to input your POS PIN into the VISA Electron Data Capture terminal to proceed further.
5. After a successful authorisation, for the transacted amount, your account will be debited for the transacted amount.
6. A sales slip will be generated.
7. Check and sign the sales slip, your signature must match that on the reverse side of the Debit Card.
8. Ensure your Debit Card is returned to you.
9. Preserve your copy of the sales slip for future reference. The per day limit for usage at merchant outlets is Rs. 50,000/- for Classic Debit Cardholders and Rs. 200,000/- for Platinum Debit Cardholders, subject to availability of balance in your Account. When using the Debit Card at a merchant establishment, the purchase amount will always be debited to designated Primary Account of the Debit Card.

ATM usage

You can use your chip based Debit Card as an ATM Card at any VISA/ Plus ATM, in India or overseas. With your chip based Debit Card, you can use the ATMs of all banks displaying the VISA logo. VISA has more than 0.7 million ATMs in India and

1 million worldwide. This allows you 24-hour access to any of the accounts linked to your Debit Card. The Daily Cash Withdrawal limit through ATMs using your chip based VISA Card is Rs. 50,000/- for Classic Debit Cardholders and Rs. 200,000/- for Platinum Debit Cardholders, subject to availability of balance in your Account.

At Non-BARCLAYS Bank ATMs

You can perform cash withdrawal and balance inquiry transactions at VISA/ Plus ATM's. All transactions will attract a transaction fee, if applicable on your account. Please note that all transactions (accepted or declined) at other Bank ATMs are subjected to a transaction charge as determined by the respective banks.

Advantages of your Debit Card

Additional Debit Card

Additional Debit Cards will be issued to joint Account Holders of the Account, provided the operating instructions for the Account are "self", "either or survivor", "any one or survivor". Charges will be applicable for the additional Card as per the tariffs applicable from time to time.

Zero Lost Card Liability

If your Barclays chip based Debit Card ever gets lost or stolen, you are protected against fraudulent purchase transactions from the moment you report the loss to BARCLAYS Bank in India, up to a maximum of Rs. 50,000/-. To report the loss of your Debit Card, you can call on the numbers listed on our website www.barclays.in

You must also confirm the loss in writing to BARCLAYS Bank as soon as possible.

Personal Accident Cover (Air Accident for US\$ 50,000) - Applicable for Platinum Card Customers only

In the unfortunate event of loss of life in air accident, your beneficiaries will receive the benefits of the Accident Insurance up to US\$ 50,000. All insurance claims are to be forwarded to the following address:

Customer Service Manager
Barclays Bank PLC (Debit Cards)
ICICI Lombard General Insurance Co. Ltd,
401, Interface, Building No. 11, Link Road,
Malad (West), Mumbai - 400 064,
Tel. No.: +91-22-2830 7711

Things to Remember

- Please note that the cover is valid only for Non PIN based fraudulent payment transactions. The Insurance is not valid for all PIN based transactions, (like ATM, POS, IVR and Internet transactions) as, the ATM/ POS/Internet/IVR PINs, known only to you, are required for such transactions. You are required to file a police report for the lost/ stolen Card. BARCLAYS Bank will arrange to replace your Card as soon as the instructions are received in writing. If you recover your Card after you have reported its loss, please do not attempt to use it. Instead, please destroy the Card by cutting it into several pieces through the magnetic strip.

- You acknowledge that the insurance benefit provided on the Debit Card will be available to you as per the terms of the relevant insurance policy in force and only so long as you are and remain an active Cardholder of BARCLAYS Bank with your Account conduct being deemed satisfactory, in event of the Debit Card and/ or Account facility being terminated for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from the date of cessation of membership. The insurance benefits shall be provided by the Bank to active Debit Cards only. An active Debit Card is defined as "minimum one POS transaction in last 90 days on the Card".
- The insurance benefits shall be provided by the Bank to active Debit Cards only. In such an event Cardholders shall be informed about the cut-off date. Any decision of BARCLAYS Bank in this case shall be final.
- The insurance coverage is provided to Cardholders by "ICICI Lombard General Insurance Co. Limited", whose terms, conditions and decisions will apply, for which BARCLAYS Bank is not liable.
- BARCLAYS Bank does not hold any warranty and/ or make representation about quality, delivery of the cover, claims processing or settlement of the claim by the ICICI Lombard General Insurance Co. Limited in any manner whatsoever.
- You may be asked to submit additional documents, as per the requirements of the case.
- BARCLAYS Bank will not be liable for any delayed settlement of the claims.
- As per the terms of the insurance policy, all claims have to be intimated to the insurance company within 30 days of the occurrence of the event. Claims shall not be admissible after this period.
- Further queries or assistance regarding the policy, exclusions and claim settlements can be directed to:

Customer Service Manager
Barclays Bank PLC. (Debit Cards)
ICICI Lombard General Insurance Company Limited
401, Interface Building No. 11, Link Road,
Malad (West),
Mumbai - 400064
Tel. No.: +91-22-2830 7711

Customer Service Number

For any queries regarding your Debit Card, call on the numbers listed on www.barclays.in

Account Statement

Transactions on your Debit Card, including those of additional Cardholders will reflect along with relevant details on your regular Bank Account statement sent periodically. Add-on/ joint Cardholders will not receive a separate Account Statement.

Global Customer Assistance Service (GCAS)

This is a chargeable service provided by VISA. These services are available to you on the numbers listed on www.visa-asia.com. Please refer to this site for changes on these services. GCAS can be used for lost/ stolen Card reporting, emergency cash assistance or miscellaneous information that you may require overseas.

Looking after your Barclays chip based Debit Card

Following these simple guidelines will ensure that using your Barclays chip based Debit Card is a pleasant experience.

- Treat your Debit Card in the same way you as you treat cash. Keep it with you at all times and never leave it unattended.
- Your Debit Card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank officer at a BARCLAYS Bank branch and that too only after cutting it into several pieces through the magnetic strip/ the chip.
- Never reveal or surrender your Personal Identification Number (PIN) to anyone. Please destroy all the evidences of the PIN after memorizing it. Do not write it on the Debit Card and never keep a written copy of it in close proximity to your Debit Card.
- If your Debit Card is lost/ stolen or if you suspect that your Debit Card has been used fraudulently, call on the Customer Service Number listed on www.barclays.in
- In case you need your Debit Card to be re-issued or terminated, please send in your request in writing to the BARCLAYS Bank branch where you have your Account.
- A replacement Debit Card shall be provided to you at applicable tariffs.
- Upon Debit Card expiry or closure of your Account, please cut your Debit Card into several pieces through the magnetic strip.
- Always ensure that the Debit Card is used in your presence when transacting at merchant establishments. Never sign an incomplete sales slip.
- Do not attempt to use your Debit Card at merchant establishments that do not possess VISA Electron Point-of-Sale swipe terminals.
- Do not attempt to use your Debit Card for making purchases via telephone/ mail or in any other 'Card not present' situation.
- Please promptly notify BARCLAYS Bank, in writing, of any changes in your telephone numbers or mailing address.

Using your Barclays chip based Debit Card Abroad

1. "International Transactions" refers to the Transactions entered into by the Cardholder on his internationally valid Card outside of India, Nepal and Bhutan.

International Debit Cards can be used only for permissible Current Account transactions under the Foreign Exchange Management Act (FEMA), 1999 (and/or any other applicable laws) and the item-wise limits as mentioned

in the Schedules to the Government of India Notification No.G.S.R. 381(E) dated May 3, 2000, as amended from time-to-time, are equally applicable to payments made through use of these Cards.

International Debit Cards cannot be used on internet for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, and payment for call-back services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets etc. or any illegal activities; no withdrawal of foreign exchange is permitted for such items/activities.

2. To be in compliance with the Exchange Control Regulations, you may choose to have your passport endorsed by an authorised dealer when you avail of Foreign Exchange under the applicable Basic Travel Quota. If you wish, you can select BARCLAYS Bank to be your Authorised Dealer.
3. Please note that your Account Statement reflects both Domestic and International Debit Card transactions.
4. To track your overseas spends, in order to ensure that they are within the permissible RBI limits, you will have to convert the equivalent Rupee amount shown on your Statement for each overseas transaction to foreign currency using the day's telegraphic transfer selling rate which can be obtained from your Authorised Dealer.
5. All transactions (Domestic and International) incurred by your additional Cardholders will also be reflected on your Account Statement.
6. For a comprehensive list of all VISA ATMs, please visit the VISA website www.visa.com
7. In case you are unable to withdraw cash from any VISA ATM, try withdrawing a lower amount (as some ATMs have cash disbursement limit) or try after a few minutes (as the network server may be down).
8. Not all ATMs have a Balance Inquiry option.
9. At the time of Cash Withdrawal at VISA ATMs abroad the screen generally displays 3 options for Account Selection. 1) Savings 2) Checking 3) Credit. Please choose the "Checking" option, as this option hits the VISA network. In some countries you may have to choose the "Credit" option.
10. At a few merchant establishments abroad (especially in the US), you may have to ask the cashier to swipe your BARCLAYS Bank Debit Card as a Credit Card. This is because in some countries "Debit" is connected only to the local network and the transaction may be declined, as it would not reach VISA network. Your Card will continue to function as a Debit Card.
11. In case the Debit Card is used for both business and personal expenses, the two must be tracked separately to ensure that you comply with both the Basic Travel Quota and Business Travel Allowance permissible.
12. Any violation of the Exchange Control Regulations arising out of utilization of this Debit Card is the responsibility of the individual Cardholder (primary/ additional) and he/ she will be liable for action under the provisions of the Foreign Exchange Management Act (FEMA),

1999 and any other regulations in force from time-to-time. Please also note that the onus of ensuring compliance with the regulations is with the Holder of the International Debit Card.

Fees

1. BARCLAYS Bank reserves the right to change the fees at a later date with a prior notice of 30 days. Such fees, if any, and so levied will be debited to your Primary Account. These fees are not refundable. Charges for other services will be levied to the Primary Account, at prevailing rates.
2. Transaction fees for Cash Withdrawals/ Balance Inquiry and/ or wherever applicable, will be debited as per the Bank's existing policies at that time.
3. All transactions in foreign currency will be billed in the Cardholder's Bank Account Statements in Indian Rupees. You hereby authorise BARCLAYS Bank and VISA to convert the charges incurred in the foreign currency into the Indian Rupee equivalent thereof at such rates as BARCLAYS Bank/ VISA may from time to time designate.
4. Please refer to www.barclays.in for detailed schedule of charges.

Additional Features of the Debit Card

The Bank may from time-to-time, at its discretion, tie-up with various agencies to offer various features on your Debit Card. All these features would be on best efforts basis only, and the Bank does not guarantee or warrant the efficacy, efficiency and usefulness of any of the products or services offered by any service providers/ merchants/ outlets/ agencies. Disputes (if any) would have to be taken up with the merchant/ agency, etc. directly without involving the Bank.

Disclosure of Information

1. When requested by BARCLAYS Bank, you shall provide any information, records or certificates relating to any matter that BARCLAYS Bank deems necessary. You will also authorise BARCLAYS Bank to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if incorrect, BARCLAYS Bank may at its discretion refuse renewal of the Debit Card or cancel the Debit Card forthwith.
2. BARCLAYS Bank reserves the right to disclose customer information to any court of competent jurisdiction, quasi judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.
3. BARCLAYS Bank reserves the right to disclose, in strict confidence, to other institutions such information concerning the Cardholder's Account as may be necessary or appropriate in connection to its participation in any VISA Electron Fund Transfer network.
4. BARCLAYS Bank reserves the right to report to the RBI the expenditure undertaken by its Cardholders in foreign currencies to ensure that the Basic Travel Quota/ other permissible entitlements are not exceeded by the Cardholder(s) and that the Foreign Exchange Management Act, The Cardholder(s) and that the Foreign Exchange Management Act, 1999 is not contravened.

Lost or Stolen Card

1. In the event that the Debit Card is lost/ stolen, call on the numbers listed on www.barclays.in
2. The loss or theft of the Debit Card should be reported to BARCLAYS Bank immediately. Although loss or theft may be reported by means of the Customer Service, you must confirm the same in writing to BARCLAYS Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.
3. Should transactions be received by BARCLAYS Bank after the Debit Card has been lost or stolen but before receipt of your written confirmation, you shall be liable for all amounts debited to the Accounts. However, if prior to the receipt of the written confirmation, if it can be proven that the Debit Card was safeguarded, the loss/ theft promptly reported and that you acted in good faith and with reasonable care and diligence, then your lost Debit Card liability for purchase transactions will be limited up to a maximum of Rs. 50,000/- under the lost card liability insurance (once the loss is reported in writing). There will be no such coverage provided on Cash Withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential to you.
4. You hereby indemnify BARCLAYS Bank fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to BARCLAYS Bank, or lost and misused before BARCLAYS Bank is informed.
5. Provided you have in all respects complied with the Terms & Conditions, a replacement Debit Card may be issued at the sole discretion of BARCLAYS Bank at the applicable fee.
6. Should you subsequently recover the Debit Card, it cannot be used. Please destroy the Debit Card by cutting it into several pieces through the magnetic strip.

Statements and Records

1. The records of Debit Card transactions will be available on the Account Statement sent by BARCLAYS Bank. Such Account Statements shall be mailed to the Cardholder on a periodic basis to the mailing address corresponding to the Primary Account on record as indicated by the Cardholder.
2. BARCLAYS Bank's record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

Disputes

1. In case of purchase transactions, a sales slip with the signature and PIN of the Cardholder together with the Debit Card number noted thereon shall be conclusive evidence between BARCLAYS Bank and the Cardholder as to the extent of the liability incurred by the Cardholder and BARCLAYS Bank shall not be required to ensure that the Cardholder has received the goods purchased/availed of the service availed to the Cardholder's satisfaction.
2. BARCLAYS Bank shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in

the Account Statement or as otherwise determined by the Customer within two months of the receipt of notice of disagreement. If after such effort BARCLAYS Bank determines that the charge is correct, then it shall communicate the same to the Cardholder.

3. BARCLAYS Bank accepts no responsibility for the refusal of any establishment to honour the Debit Card.
4. This agreement will be construed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the Courts of Mumbai, India irrespective of whether any other Court may have concurrent jurisdiction in the matter.
5. The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.

General

1. You will promptly notify BARCLAYS Bank in writing of any change in your employment and/or office and/or residential address and telephone numbers.
2. BARCLAYS Bank reserves the right to add to, delete or vary any of the Terms & Conditions, policies, features and benefits upon notice to the Cardholder. Use of the Debit Card after the date upon which any of these alterations are to take effect will be taken to be evidence of the acceptance, without reservations by the Cardholder of such changes.
3. Any notice hereunder sent by post shall be deemed to have been received by the Cardholder within 7 days from the posting of the notification to the address last given to BARCLAYS Bank in writing by the Cardholder. Publication of changes by such means as BARCLAYS Bank may consider appropriate will constitute effective notice to the Cardholder thereof.
4. If an Account Holder, by using the Debit Card, draws an amount in excess of the balance available or overdraft limit permitted by Barclays Bank, the Account holder will pay BARCLAYS Bank unconditionally the entire amount overdrawn with interest and penalties, if any, at a rate to be decided by BARCLAYS Bank. However this should not be construed as an agreement, either expressed or implied that BARCLAYS Bank is bound to grant any overdraft facility whatsoever.
5. BARCLAYS Bank makes no representations about the quality of the goods and services offered by third parties providing benefits such as discounts to Cardholders. BARCLAYS Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.

Termination

1. BARCLAYS Bank reserves the right to cancel/withdraw the Debit Card or any of the other services offered at any time with 30 days prior notice and without assigning any reason.
2. In the event that the Cardholder decides to close his Account with Barclays Bank, the Debit Card(s) issued with this Account; as the Primary Account would automatically stand cancelled. The Cardholder(s) must immediately cease to use his Debit Card and destroy and return all his/additional

Cardholder Debit Cards that are linked to this Account. In case of any outstanding Debit Card transactions that have not yet been debited to the Account, the same will be netted off from the balance prior to BARCLAYS Bank returning his funds to him.

3. In the event that the Cardholder decides to terminate the use of the Debit Card, the Cardholder shall give BARCLAYS Bank not less than 7 days prior notice in writing and forthwith return the Card and any additional Cardholder Cards cut into several pieces through the magnetic strip, to Barclays Bank.

The Cardholder will be responsible for all the Card facilities and related charges incurred on the Debit Card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these Terms & Conditions. The Cardholder will be responsible for all the charges incurred on the Debit Card whether or not the same are a result of misuse/fraudulent use and whether or not the Bank has been intimated of the destruction of the Card.

4. The Card is the property of BARCLAYS Bank and must be returned to an Officer of BARCLAYS Bank immediately and unconditionally upon request. Please ensure that the identity of the Bank Officer is established by you before handing over your Card.
5. BARCLAYS Bank shall be entitled to terminate the Debit Card facility with immediate effect and the Card shall be returned upon the occurrence of any of the following events:
 - i) Failure to comply with the Terms & Conditions herein set forth.
 - ii) An event of default under an agreement or commitment (contingent or otherwise) entered into with BARCLAYS Bank.
 - iii) The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
 - iv) Demise of the Cardholder.
 - v) Closure of the Cardholder's Account or failure to maintain the minimum average balance in the said Account.
 - vi) Communication from the Cardholder to close his/ her banking Account and or Debit Card facility.
6. The Debit Card should be returned to BARCLAYS Bank prior to the date upon which any changes are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, charge or Terms & Conditions applicable to the Card.

Please note that BARCLAYS Bank does not charge the Customer any transaction fee at merchant establishments. There are certain merchant categories like railways and petrol pumps where there is a surcharge for using a Card. The surcharge at petrol pumps is 2.5% of the purchase bill of Rs. 10/- whichever is more and at railways it is an additional Rs. 30/- per transaction. There will be separately debited to your Account and will appear as separate entries.

Debit Cards

Safety Tips

Barclays chip based Debit Card

Your passport to convenient and cash-free shopping experience

Safety Guidelines:

- Sign on the signature panel on your Debit Card immediately upon receipt.
- The magnetic strip on the reverse of the Card contains important information pertaining to your Debit Card. Protect the magnetic strip from exposure to direct sunlight, magnets and scratches.
- Please ensure you enter PIN on POS terminal keypad yourself and do not disclose it to anyone else.
- Never keep a copy of your PIN in your wallet and never write your PIN number on your Debit Card.
- Keep a photocopy of the front and back of your Card.
- Keep your ATM/ POS PIN a secret. Only you should know this number.
- In case your Debit Card is lost/ stolen, call on the numbers listed on www.barclays.in
- Please check if the Debit Card returned to you after a transaction is yours and not someone else's.
- Keep your charge slips safe to tally them against your Billing Statement.
- Register your mobile with the bank to get transactional SMS alerts.

Benefits of the Card

- The Barclays chip based Debit Card entitles you to a comprehensive insurance cover as mentioned in this booklet.
- Please use your Barclays chip based Debit Card at a merchant establishment to activate your Accident Insurance.
- It enables the Customer to transact at merchant establishments at zero transaction fee.
- Transactions on your Debit Card can be tracked through the Bank Statement(s).

(Where can you use the Card)

Your Debit Card can be used at any outlet where VISA/ VISA Electron Cards are accepted for payment. You may use your Card to pay for purchases at:

- Department Stores
- Garment Stores
- Petrol Pumps
- Jewellery Stores
- Airlines/Railway, etc.
- Restaurants
- Hospitals
- Hotels
- Furniture Stores, etc.

How to use your Card

- Present your Debit Card to the merchant outlet on completing your purchases.
- Your Debit Card will be swiped/dipped through an electronic terminal. The terminal will seek an approval from Barclays Bank PLC on your available balance.
- The terminal will prompt you to input your POS PIN in order to proceed with approval from the Bank and you are requested to input your POS PIN at this time.
- Check the amount on the charge slip and then sign on the same.
- The merchant will return a copy of the charge slip and your Card after verifying your signature.

Step 1



Look for this sign

Step 2



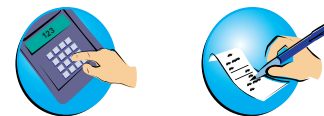
Buy what you want

Step 3



Swipe your Debit Card OR Dip your Debit Card

Step 4



Insert your PIN AND Sign the charge slip

Insurance - Fraud Protect

If your Debit Card ever gets lost or stolen, you are protected against fraudulent purchase transactions from the moment you report the loss to Barclays Bank in India.

In case your Debit Card is lost/ stolen, call on the numbers listed on www.barclays.in

Bank's Guarantee

Zero liability to Account Holders in case an unauthorized transaction is projected through online services (unauthorized transaction means the transaction done post your reporting of loss of your mobile to the Bank).

Customer Responsibility

Not disclosing personal Account information to others. Promptly reporting incidents of unauthorized Account access (within the prescribed time-frame for making a claim).