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Mr P E Lisewski  
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762000

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Dear Mr Lisewski

## The cheque guarantee scheme is being closed this year.

The use of guaranteed cheques has fallen significantly in recent years. As a result, the cheque guarantee scheme is closing on **30 June 2011**. After this date, UK banks will no longer be able to use the scheme to allow customers to guarantee cheques.

You can find more information about the closure decision at [ukpayments.org.uk](http://ukpayments.org.uk) but this is what it means for Barclays and our customers:

- If you receive a new or replacement debit card after **15 May 2011**, it won't feature the cheque guarantee hologram, and you won't be able to guarantee cheques with it
- After **30 June 2011** you won't be able to use your debit or credit card to guarantee cheques, even if the card has a cheque guarantee hologram
- You won't receive a new debit card without a hologram until your current card needs replacing.

### Using cheques after the guarantee scheme is closed

You'll still be able to write cheques to pay for goods and services after the closure of the guarantee scheme on 30 June 2011. However, we will only pay these cheques if you have enough money available in your account. We will pay any guaranteed cheques that you write up until 30 June 2011, in line with the usual rules.

### How can we help?

We realise that the closure of the cheque guarantee scheme may be inconvenient for some of our customers, but we offer a number of other payment methods that you may find useful, such as debit cards, online and telephone banking, electronic transfers and standing orders. You'll find more information about payment methods at [barclays.co.uk](http://barclays.co.uk) or you can give us a call on **08457 555 555\*** or visit your local branch.

We've also enclosed a leaflet answering some of the questions you may have about this change.

Yours sincerely



Dan Wass,  
Current Accounts Director

### What it means for you.

After **30 June 2011** you will no longer be able to use your debit or credit card to guarantee a cheque – even if the card has a cheque guarantee hologram. But you will still be able to write cheques without a guarantee.

### What do you do now?

Have a look at the enclosed leaflet. If you're affected by this change, you may want to consider other ways of making payments.

### Any questions?

Visit [barclays.co.uk](http://barclays.co.uk), call us on **08457 555 555\*** or pop into your local branch.

\*Calls may be monitored/recorded for training and security purposes. For BT residential customers, calls will cost no more than 4.5p per minute, plus 11.5p call set-up fee (current at January 2011). The price on non-BT phone lines may be different. If you are outside the UK, please call +44 2476 842 099. Please check with your service provider for the cost of calling this number from overseas.

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