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Mr P E Lisewski
40d Gledstones Road
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179000



July 2013

Dear Mr Lisewski

We need to tell you about some changes.

We're writing to let you know about some changes, both to the way we do things and to the way the banking industry is regulated.

The enclosed leaflet explains all the changes we're making.

The changes we're making are to our terms and conditions, known as our Retail Customer Agreement, between personal customers and Barclays. We're rewriting it completely to make it clearer, simpler, and easier to use. There are also some important changes to the way things work, and the ways we can charge you. You'll find a summary of the changes in the enclosed leaflet, with colour coding to help you see how they affect you.

The changes will come into effect on **9 October 2013**, and you'll be able to get a copy of the revised Retail Customer Agreement at any branch from that date. You can also get a full copy online at barclays.co.uk/rca from **1 August 2013**.

We hope you'll be happy with the changes but, if not, you can close your account at any time without charge. If you don't do this before **9 October 2013**, we'll assume that you accept the changes.

Using email, secure messaging and text messaging to contact you.

One change we'd like to draw your attention to is that, after **9 October 2013**, we're planning to use electronic methods more to keep in touch with you.

Things we'd like to send by electronic methods include information about the Barclays services you use, messages about your account, and information about important regulatory changes.

You'll also receive marketing messages about new products and services that we think you might be interested in. You can stop these at any time by clicking the unsubscribe link included in all of our marketing emails. Rest assured – even if you choose not to use email, we'll make sure you don't miss anything important.

Please remember to keep your contact details up to date. You can update your contact details through online banking (if you're registered, log in to your account online, go to Account Services and select 'Change Contact Details') or at any branch (please take ID with you). This will ensure we continue to communicate with you in a way that's fast, convenient and suited to your needs.

Continued on reverse

What this letter is about.

There will be some changes to the way you bank with us from **9 October 2013**. Our terms and conditions will be updated to reflect this, and they'll be available as a redesigned, easier-to-use Retail Customer Agreement. The enclosed leaflet summarises these changes.

We'd like to use electronic methods more to contact you, so this letter asks if you would check that your contact details are up to date – and also explains how you can control what you receive.

This letter also tells you about the new bodies that are now regulating all UK banks.



A change to how we're regulated.

On **1 April 2013** our former UK regulator, the Financial Services Authority (FSA), was replaced by two new regulators: the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA). We're currently making changes to all our literature to reflect this change.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702).

How can we help.

For more information, or if you have any questions about these changes, please visit any Barclays branch, call us on **08457 555 555*** or go to **barclays.co.uk/rca**

Yours sincerely

Your Barclays Team

You can get this in Braille, large print or audio by calling **0800 400 100** (via Text Relay if appropriate). If you're calling from abroad please call **+44 2476 842 099**. Please check with your service provider for the cost of calling this number from overseas.

* For BT residential customers, calls will cost no more than 4.5p per minute, plus 13.9p call set-up fee (current at April 2013). The price on non-BT phone lines may be different. If you're calling from abroad, please call +44 2476 842 099. Please check with your service provider for the cost of calling this number from overseas. Calls may be recorded for quality and training purposes.