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barclaycard customer agreement key financial information

This section is part of the Barclaycard customer agreement and should be read together with the terms and conditions and the schedule of charges.

Amount of Credit	We will tell you your credit limit when you first receive your Barclaycard. We may from time to time amend/vary your credit limit depending on our assessment of your account.
Monthly Repayments	You must make the minimum payment every month as specified in your monthly statement. You must pay the minimum payment by the due date shown on your monthly statement.
Monthly Interest Rate & Cash Advance Interest Rate	These rates vary, depending on the product chosen by you. Kindly refer to the schedule of charges (displayed at the notice boards of the branches of the bank in the UAE or available at www.barclays.ae).
Promotional Interest Rate	We may, from time to time, make available lower rates which will be charged on promotional balance (including instalment balance).

Charging Interest	You will not pay interest on purchases if you pay your balance in full and on time. Otherwise you will pay interest on the amount of each purchase from the date of the purchase until the balance is repaid in full. We charge interest on all other amounts from the date they are added to your account even if you repay your balance in full by the payment due date. We add all interest to your account on the date of your statement each month. Interest is calculated on a daily basis.
Allocation of Payments	If you do not pay the total outstanding balance in full by the payment due date, we will apply the amount you do pay to reduce what you owe us in the following order against: <ul style="list-style-type: none"> • any interest charges; • any other fees and charges made under this Agreement; • promotional balance to which a promotional interest rate applies (including instalment balance); • the Cash Balance; • the Standard Balance; • any unbilled amounts. If you have more than one balance of each type, those with the lowest interest rate will be paid off before your other balances of the same type.
Default Charges	We will charge you for any reasonable costs or losses we incur if you break this Agreement, including the following charges: <ul style="list-style-type: none"> • Late payment fee if you do not make at least your minimum payment by the payment due date; • Over limit fee if you exceed your credit limit at any time; • Returned payment fee if a direct debit, cheque or other item is not paid when first presented. • Differential interest in case you are overdue on one or more Barclaycard payments. Original charges will be reinstated when all overdue payments have been made.
Charges	We will charge you for: <ul style="list-style-type: none"> • Each copy of transaction details (unless the copy shows a transaction, which has been wrongly put on your account); and • Each copy of a statement; and • Early settlement of the instalment plans of the balance transfer facility, the cash on call facility or the easy payment plan. If you use your card outside of the UAE, a foreign currency processing fee will be charged.

barclaycard customer agreement terms & conditions

Your agreement with us in relation to your Barclaycard is known as the Barclaycard customer agreement (“Agreement”) and is contained in these terms and conditions (as may be amended, restated or varied from time to time), schedule of fees and charges (as may be amended, restated or varied from time to time) and any application form signed by you.

Activation and/or use of your Barclaycard shall be deemed to be unconditional and irrevocable acceptance by you of the terms of the Agreement.

1. Definitions

In this Agreement “you” and “your” means any person having a Barclaycard. “We”, “us” and “our” mean Barclays Bank PLC (acting through its branches in the UAE) and “Barclays Group” means us, our parent company and any companies we or our parent company totally or partly own at any time. The other defined terms used in this Agreement have the following meanings:

Card means Barclaycard and/or additional card issued in accordance with this Agreement;

Cash Balance means the balance in your account for withdrawals classified as cash, including cheques (if applicable);

Cash Rate means the interest rate applicable to the Cash Balance as set out in the schedule of fees and charges posted on the announcement board at our UAE branches;

Promotional Balance means the balance in your account for transactions with promotional terms and a promotional interest rate which we will notify you of before you make the transaction;

Standard Balance means the balance in your account for purchasing and all other amounts added to your account which are not subject to promotional terms;

Standard Rate means the interest rate applicable to the Standard Balance as set out in the schedule of fees and charges posted on the announcement board at our UAE branches.

2. Barclaycard balances and payments

- 2.1** You will be responsible for and your credit card account will be charged for all amounts on your Card relating to the purchase of goods and services, all cash advances, all fees and charges, and any other amounts owing to us.
- 2.2** If you do not pay the total outstanding balance of your Card in full by the payment due date, we will apply the amount you do pay to reduce what you owe us in the order set out in the schedule of fees and charges posted on the announcement board at our UAE branches.
- 2.3** At the end of their promotional periods, Promotional Balances will be transferred to the Standard Balance or Cash Balance (if related to cash transactions) and the Standard Rate or Cash Rate as the case maybe will apply. We will also apply the Standard Rate (or Cash Rate if applicable) to Promotional Balances before the end of their promotional periods if you do not make at least your minimum payment by the payment due date or if you exceed your card credit limit at any time.
- 2.4** All payments made by you in relation to the total amount outstanding in your account must be made in UAE Dirhams. If you make payment in any other currency, you will be liable to pay to us all exchange, commission and other charges incurred by us in converting such payment into UAE Dirhams.

3. How can you use the account and card?

- 3.1** You can ask us to issue an additional card to any person you nominate (up to a maximum of four family members) as long as they are eligible for a card. You must ensure that the additional cardholder uses the Card according to the terms of this Agreement. You are responsible for all use of your Card by an additional cardholder, even if they do something which makes you break this Agreement, and all such transactions shall be deemed to have been concluded by you personally. Every such person shall be jointly and severally liable along with you for any payments to be made in respect of the additional card.
- 3.2** If you want to cancel any additional card, you are responsible for returning the Card to us. Upon termination or expiry of your Card with us, the additional card will also be terminated.
- 3.3** You must keep within your credit limit. When working out whether you have gone over your Card credit limit, we can

include the amount of any authorised transaction not yet put on the account. The Card credit limit assigned to you is inclusive of the Card credit limit assigned to the person nominated by you for an additional card.

- 3.4 We may amend or vary your Card credit limit from time to time depending on our assessment of your account. As a responsible lender we may restrict your cash limit (this includes cheques), suspend your rights to use the Card for cash advances and use our discretion to offer you Barclaycard cheques. We will tell you before we take this action or as soon as possible afterwards.
- 3.5 You shall be responsible for all Card transactions at an ATM facility whether concluded with your knowledge or by your express or implied authority.
- 3.6 Cards and unused Barclaycard cheques belong to us. If we ask, you and any additional cardholder must not use them and you must return them to us. If we ask you to return the Card, or if we believe the Card is being misused, we may put a stop on it or ask others to hold onto it for us.

4. How we can communicate

- 4.1 We may contact you by post, telephone, facsimile and electronically using the latest contact details you have given us. You must tell us as soon as possible if you change your address, other contact details or you or an additional cardholder change name, otherwise the security of your information could be put at risk. We will not be held liable for loss or damage resulting from your failure to receive information from us.
- 4.2 You can give us instructions either in writing, verbally, by telephone or electronically unless we tell you that instructions can only be given in a specific way. Before we can act on instructions given to us by telephone, facsimile or electronically we will agree security procedures with you.
- 4.3 You may collect your Card personally from us or at your own risk the Card may be sent by post or delivered to the address notified by you.

5. When must you make payments to us?

- 5.1 You must make all payments by the payment due date.
- 5.2 If you pay the entire amount outstanding on your Card to us by the payment due date, then you will not be charged any interest. Otherwise the outstanding balance will attract interest. However, interest will be levied on cash advances at a rate to be determined by us and notified to you from time to time.
- 5.3 Any payments made by you to us will be credited to your Card account only on the date of us receiving cleared funds. If we do make a credit to your Card account before receipt of cleared funds, we may reverse all or part of the credit (including any applicable interest), make an appropriate entry to your account and require repayment of an amount corresponding to any debit balance.
- 5.4 If you do not pay the minimum amount payable by the payment due date we may cancel the Card issued to you and any additional cards. You will also be required to immediately pay the total amount outstanding on your Card account and any other amounts that you owe us. Interest will continue to be charged on the outstanding amounts owed on your Card account until payment in full has been received or any judgement is made against you. You must return all Cards to us and cancel any instructions you have given to others to charge transactions to your account.
- 5.5 You may be required to provide cheques in amounts required by us which will be part of your undertaking to pay us the amounts outstanding and due under this Agreement. These cheques may be used by us at any time in the event that

you fail to repay any of the amounts outstanding on your account, including promotional balances, interest, fees and charges without any prior notice to, or consent from you being required.

6. How can you keep track of your spending?

- 6.1 We will normally send you a monthly statement showing details of the total amount outstanding on your Card account and the minimum amount payable along with the payment due date. You must check your statement carefully and tell us within 14 days of the date of dispatch of the statement if the statement contains something which appears to you to be wrong or not made in accordance with your instructions. Failure to notify us of the discrepancy within the 14 day period will make the statement final and will be treated as conclusive evidence in respect of the period of time to which it relates.
- 6.2 We will charge you the following fees, which may be amended or vary from time to time, with regard to your Card:
 - (a) an annual fee for the Card;
 - (b) cash advance fee;
 - (c) a fee for additional copies of account statements;
 - (d) a fee for providing additional products and services using your card.Applicable schedule of charges as may be in force from time to time shall be posted on the announcement board at our UAE branches and are available at www.barclays.ae
- 6.3 We will charge you for any reasonable costs or losses we incur if you are in breach of this Agreement, including the following charges, to be decided by us:
 - a fee if you do not pay at least the minimum amount payable by the payment due date;
 - a fee if you exceed your Card credit limit at any time;
 - a fee if a direct debit, cheque or other item is not paid when first presented; and
 - a fee if you fail to make any required payments for additional products or services.Default charges as applicable from time to time shall be posted on the announcement board at our UAE branches and are available at www.barclays.ae.

7. What must you do to protect your card and your details?

- 7.1 You must:
 - keep the Card, Card details and Barclaycard cheques (if any) safe and not allow anyone else to use them; and
 - learn your PIN and other security information and keep them secret at all times, never write down or record the PIN or other security information.
- 7.2 You must only reveal the Card number to make a transaction, to report the loss or theft of the Card or if we allow you to do so.

8. What happens if your card, card details and PIN are lost or stolen?

- 8.1 If your Card or additional Card is lost or stolen, you are required to immediately report the loss or theft to us and the local police station along with particulars relating to the Card and details of where the loss or theft has occurred. You must tell us as soon as possible if you think that your Card may be misused or that someone else may know the PIN.
- 8.2 In the event of loss or theft of your Card or the additional Card you will be liable for all transactions concluded until such time as you have informed us of the loss or theft of the Card. If someone uses a Card and has it with either you, or an additional cardholder's permission, you may be liable for all the transactions which take place before you tell us that it may be misused.

9. What about refunds and claims against us?

- 9.1 We can refuse to act on any instruction if:
 - we have a good reason for thinking that you did not give us

the instruction;

- the instruction is not clear;
- we believe that by carrying out your instruction we might break a law, regulation, code or other duty; or
- we reasonably believe that carrying out the instruction may damage our reputation.

9.2 We will not be liable to you if:

- we do not act on your instructions for any reason under 9.1;
- the instructions you give us are not correct; or
- we cannot carry out our responsibilities under this Agreement as a result of anything that we cannot reasonably control.

9.3 We will not be liable to you in any circumstances for loss of business, loss of goodwill, loss of opportunity, loss of profit, or any type of special, consequential or indirect loss whatsoever.

9.4 You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to anyone else.

9.5 If you break any of the conditions of this Agreement, we shall be entitled to claim from you any losses or costs that we incur as a result of your breach. Our entitlement to claim such losses or costs from you is in addition to our entitlement to recover from you any monies that you already owe us.

10. How we use your information?

10.1 In order to provide you with products and services we need to collect, use, share and store personal and financial information about you (“your information”). This includes information which we:

- (a) obtain from you or from third parties when you apply for a card or any other related product or service, or which you or they give to us at any other time; or
- (b) learn from the way you use and manage your Card and account, and related products and services, from the transactions you make such as the date, amount, currency and the name and type of supplier.

10.2 Where you provide personal and financial information relating to others you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it in accordance with this Agreement.

10.3 We and other companies in the Barclays Group will use your information to manage your Card and Card account, give you statements and provide our services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), to prevent and detect fraud, money laundering and other crime, carry out regulatory checks and meet our obligations to any relevant regulatory authority, and to develop and improve our services to you and other customers and protect our interests.

10.4 We and other members of the Barclays Group will use your information to inform you by letter, telephone, text (or similar) messages, digital television, e-mail and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us at any time if you do not wish to receive marketing communications from us and/or other members of the Barclays Group by writing to us providing your full name, address and account details.

10.5 We and credit reference and fraud prevention agencies will share your information. Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. The information recorded by fraud prevention agencies may be accessed and used by organisations in the UAE and in other

countries, including law enforcement agencies.

10.6 We may give information about you and how you manage your Card and Card account to the following:

- Other companies within the Barclays Group.
 - People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
 - Anyone to whom we transfer or may transfer our rights and/or duties under this Agreement.
 - Any third party as a result of any restructure, sale or acquisition of any company within the Barclays Group, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us.
- We may also give out information about you if we have a duty to do so or if the law allows us to do so. Otherwise we will keep information about you confidential.

10.7 If we transfer your information to a person, office, branch or organisation located in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to your information and to use your information strictly in accordance with our instructions. In order to make certain payments, the details of the payment (including information relating to those involved in the payment) may be sent abroad, where it could be accessible by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime).

10.8 We will retain information about you after the closure of your Card account and cancellation of your Card, or if your application is declined or abandoned for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

11. Could the terms of this agreement change?

11.1 We may change the terms and conditions of this Agreement and the schedule of fees and charges at any time and we will tell you about any changes that we make. For example, we may make changes that are personal to you based on changes in your credit risk or general changes to take account of: market conditions; changes in the cost of providing this service to you; changes or predicted changes in legal or other requirements affecting us; any system or product development.

11.2 We may introduce changes to and charges for our services at any time. We may also upgrade your Card or enhance the services we provide to you.

11.3 We will tell you about any changes which are to your disadvantage by changing any relevant information on the announcement board at our UAE branches and may also do this by:

- advertising in the press;
- sending you written notice by post or electronically;
- putting messages on your monthly statements; or
- text (or similar) messages.

We will tell you about any other changes using the above methods, by notices in our UAE branches or by information given on our website.

11.4 Apart from changes to our interest rates which we can apply immediately, most changes will happen at least 30 days after we tell you about them so that you will have sufficient notice of them. We may introduce changes immediately and advise you within 30 days of the change if we reasonably consider it necessary.

12. How can this agreement be ended?

12.1 Either of us can end the Agreement by giving written notice to the other. Unless there are exceptional circumstances,

we will give you 30 days written notice before we end this Agreement. You must return all Cards and unused cheques to us and cancel any instructions you have given to others to charge transactions to your Card account. You must make all payments due and this Agreement will continue until all amounts you owe have been paid including amounts added to your account after the notice to end the Agreement.

12.2 We may cancel and/or block your Card and additional cards immediately and/or require you to repay immediately all amounts you owe us under this Agreement in exceptional circumstances such as if we reasonably believe that:

- You are not eligible for the Card;
- You have given us any false, misleading or incorrect information at any time;
- You or someone else is using the Card and /or the Card account illegally or for criminal activity;
- Your behaviour means that it is inappropriate for us to maintain your Card and/or Card account;
- By continuing to provide you with a Card we may damage our reputation;
- You have been in serious or persistent breach of this Agreement; or
- You are or likely to become, in breach of any other credit agreement with us or with any other lender.

12.3 We may require immediate repayment of all amounts you owe us under this Agreement if you die or become, or are likely to become, bankrupt, but we will follow any legal requirements before we do so.

12.4 Interest will continue to be charged on all outstanding balances on your Card and/or Card account until payment or any judgement is made against you up to and including the date of full settlement.

13. How cash advances work?

13.1 You may use your Card to obtain cash advances in such amounts that may from time to time be acceptable to us.

13.2 You may obtain a cash advance by presenting your Card at any of our UAE branches or any member institution of Master Card/Visa International that offers this facility along with relevant identity documentation. Alternatively, you may obtain the cash advance by using your Card at any of our ATMs or at the ATM of such other bank with whom we have made the relevant arrangements. Cash advances taken through the use of an ATM will be subject to daily withdrawal limits.

13.3 You shall be required to pay the Cash Rate on cash advances. The Cash Rate at the prevailing rate applied by us will accrue on each cash advance from the date of the cash advance till the date of repayment in full.

13.4 You shall also be required to pay a cash advance fee for each withdrawal. The cash advance fee shall be specified in the schedule of fees and charges posted on the announcement board in our UAE branches or at our website www.barclays.ae

14. What about Balance Transfer, Cash on Call and Easy Instalment Plan?

14.1 Balance Transfers

14.1.1 The Balance Transfer facility allows you to transfer all or part of your outstanding balances under Cards issued by other banks in the UAE to your Card.

14.1.2 The minimum amount that can be transferred under the Balance Transfer facility shall be AED 2,000 and the maximum cannot exceed 90% of your Card credit limit, subject to the unutilised Card credit limit on your Card at the time of the transfer.

14.2 Cash on Call

14.2.1 Through the Cash on Call facility we may make available to you a sum, the value of which to be agreed by us but which will not exceed your unutilised Card credit limit.

14.2.2 Billing of the Cash on Call facility will commence from the statement of account sent to you at the end of the next full billing cycle.

14.3 Easy Instalment Plans

14.3.1 The easy instalment plan which we may make available to you would enable you to make a high value purchase from a selected merchant (as determined by us) using the unutilised Card credit limit on your Card.

14.3.2 Billing of the easy instalment plan will commence from the statement of account sent to you at the end of the next full billing cycle.

14.3.3 We will not be liable for any damage or loss incurred by you arising out of the implementation, use or otherwise of the easy instalment plan purchase nor shall we be responsible in any way for the quality of the easy instalment plan purchase. Any complaint with regard to the quality of the easy instalment plan purchase shall be referred to the relevant supplier or merchant and shall not affect your obligation to continue making payments under this plan.

14.4 General

14.4.1 The following conditions apply equally to the Balance Transfer facility, the Cash on Call facility and the easy instalment plan service:

- (a) only primary cardholders may avail of the facilities or services outlined in these services;
- (b) you may select one of the repayment terms that we offer you;
- (c) interest, at the rate to be determined by us from time to time, is applicable on the principal sum from the date on which the principal sum is debited to your card account;
- (d) you will be required to repay the principal sum together with the interest in equal monthly instalments during the selected term;
- (e) if you wish to settle the outstanding amount before the end of the selected repayment term you will be required to repay the outstanding principal amount together with accrued interest and any fee that we may impose for early settlement;
- (f) non-payment of any monthly instalment will be considered a breach of this Agreement and we reserve the right to bill the entire amount outstanding. You will be liable for any default charges in the event of non-payment together with a possible transfer of the entire amount outstanding to the Standard Balance or Cash Balance (as applicable); and
- (g) we reserve the right to refuse any of these facilities or services to you or to limit the amount that can be obtained and we may change or cancel the facilities or services at our discretion.

15. General

15.1 You are only eligible to apply for a credit card if you are 21 years of age or older.

15.2 If we know of, suspect or wish to prevent misuse of the Card (which could include fraudulent or illegal activity or use of the Card other than in accordance with these terms) or

are required to do so under a provision of law, court order or under a government regulation or notification we may, without telling you first:

- refuse to approve a transaction;
- cancel or suspend your right or an additional cardholder's right to use the Card for any or all purposes;
- refuse to replace any Card.

This Agreement will continue even if we do any of these things and we will not be responsible or incur liability for any loss or damage you or an additional cardholder may suffer as a result.

- 15.3** We may, without your consent, transfer or assign to any other person any or all of our rights and duties under this Agreement at any time (including, without limitation, our duty to lend to you). We may do this without telling you.
- 15.4** There may be other taxes and costs, which are not paid through us or charged by us, that you have to pay in connection with this Agreement.
- 15.5** We may at any time without notice or demand, combine and/or consolidate your Card account with all or any of your other accounts with us, at any of our branches (whether any such other accounts are now existing or hereinafter opened) and/or set-off or transfer any credit balance in any of your accounts in or towards satisfaction of any of your obligations or liabilities to us.
- 15.6** We reserve the right to refuse your application for a credit card or an additional card or any particular product or service without giving reasons.
- 15.7** You hereby acknowledge and agree that in the event you request for an additional Card or your existing Card is upgraded (either by us on our own or at your request), no additional application form will be required to be filled in by you, and by using such other Card, you agree to be bound by the terms and conditions of the Agreement.
- 15.8** This Agreement shall be governed by and construed in accordance with the laws of the UAE.
- 15.9** You irrevocably and unconditionally submit to the jurisdiction of the UAE courts. The submission to such jurisdiction shall not (and shall not be construed so as to) limit our right to take proceedings against you in the courts of any other competent jurisdiction nor shall the taking of proceedings in any one or more jurisdictions preclude the taking of proceedings in any other jurisdiction, whether concurrently or not.
- 15.10** This Agreement is in English and Arabic and we will write and communicate with you in English unless you write to us to request that we write and communicate with you in Arabic.

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UAE address: Barclays, Building Number 6, Emaar Square, Sheikh Zayed Road, PO Box 1891, Dubai, UAE

barclaycard rewards program

1. You can earn and collect Barclaycard Reward Points by using your Barclaycard on the VISA or MasterCard network. You will not earn any points on ATM cash withdrawal, balance transfer, cash on call, IVR transactions or utility payments made through Barclays Online Banking.
2. Your Barclaycard Reward Points balance and details of the points earned or redeemed can be obtained on your monthly statement or by calling our phone banking. All terms and conditions of your Barclaycard apply.
3. Barclaycard has linked with rewards partners with whom you can use your vouchers to obtain goods and services (Rewards). Our selected Rewards partners may change at any time.
4. Redeemed Barclaycard Reward Points cannot be reinstated. All Barclaycard Reward Points expire in three years of being awarded.
5. All Rewards are subject to availability. Barclaycard has no responsibility for the delivery, standard, or quality of any rewards received or supplied by our rewards partners. All Rewards are subject to the applicable rules and terms and conditions of the Rewards partners. Any disputes or claims regarding Rewards are directly between you and the Rewards partner.
6. Vouchers may only be redeemed at participating stores. All offers are subject to change and can be withdrawn at any time without notice.
7. Vouchers have an expiry date and will be subject to any other terms and conditions stated on the voucher or otherwise publicised. Vouchers cannot be redeemed in conjunction with other discounts or promotions. Vouchers may only be redeemed once and must be handed in on redemption. Photocopies of a voucher are not acceptable.
8. Points are lost if your Barclaycard account is closed or the Rewards program ends. We may change the terms and conditions or cancel the Rewards program at any time. We will try to give you as much notice as reasonably possible if we change or cancel the programme. We are not liable to compensate you in any way once the Rewards programme has been cancelled or changed.
9. Customer's account status should be current at the time of redemption.
10. Barclaycard Reward Points earned on your multiple cards can be clubbed at the time of redemption.
11. In the event the credit limit is utilised fully (irrespective of any payments thereof) in any month, you will not earn any reward points for any spend in excess of such credit limit.

cash back on dining

Conditions

- This feature is available only on Barclaycard Edge and Premier Credit Card
- Cash back for an amount equivalent to 10%, or AED100 (whichever is lower), of all transactions billed
- No reward points will be earned on the transactions in relation to which a cash back is received.
- Maximum monthly Cash back is AED 300.
- Barclays may in its sole and absolute discretion discontinue and/or amend this offer at any time for any reason whatsoever.
- This offer is valid on transactions carried out at merchants classified as 'Hotels and Restaurants' by VISA and MasterCard. Barclays is not responsible if a transaction does not get captured under the appropriate merchant category code.
- Barclays accepts no responsibility for any tax liability caused/ incurred by an individual or business relating to this offer.
- Barclays reserves the right to refuse payment of the Cash back where it has reason to believe that the customer has breached or tried to breach these terms and conditions or the terms of use of customers account / credit card or attempted to circumvent operational procedures. All decisions by Barclays in this regard are final.
- This offer is brought to you by Barclays Bank PLC, UAE and applicable in United Arab Emirates only.

British Airways executive club membership

Conditions

First purchase on www.ba.com offer for Prestige British Airways Barclaycard:

1. This promotion is only open to Eligible Participants and Terms and Conditions apply. An Eligible Participant is any person aged 18 or over, is resident in the UAE and is an Executive Club member who has taken out the British Airways Barclaycard. To participate in this promotion and receive the 20,000 BA Miles, Eligible Participants must book and fly a qualifying return flight between the UAE and London Heathrow within the first 3 months of receiving the credit card. If the participant does not meet the requirements for the 20,000 BA Miles offer they will be awarded 10,000 BA Miles on their first qualifying flight after the initial 3-month period. A qualifying flight is a return flight with British Airways from either Abu Dhabi or Dubai to London Heathrow booked in one of the following classes: FIRST - F, A/ Club World - J, D, C, I, R/ World Traveller Plus - W, T, E. Qualifying flights must be booked and flown on services operated by British Airways PLC (but not on services wholly or partly owned by its franchisees, code share partners or oneworld Alliance members). The following are not qualifying flights and this promotion cannot be used in conjunction with any other offer, promotion, or deal including but not limited to: (i) travel agent discounted fares, industry discounted fares, child/infant fares or senior citizen fares, whether or not booked in one of the qualifying booking classes; (ii) bookings made with vouchers or coupons (e.g. shareholder's discount coupon). Bonus BA Miles will be credited to the Eligible Participant's Executive Club account within 4 weeks after completion of the eligible flight. All BA Miles are issued subject to the Executive Club membership Terms and Conditions. Reward flights are subject to applicable taxes, fees, charges and surcharges. The Promoter is British Airways PLC, Waterside, PO Box 365, Harmondsworth, UB7 0GB (Registered Number 1777777).

First purchase on www.ba.com offer for Priority British Airways Barclaycard:

2. This promotion is only open to Eligible Participants and Terms and Conditions apply. An Eligible Participant is any person aged 18 or over, is resident in the UAE and is an Executive Club member who has taken out the British Airways Barclaycard. To participate in this promotion and receive 20,000 BA Miles Eligible Participants must book and fly a qualifying return flight between the UAE and London Heathrow within the first 3 months of receiving the Credit Card. If the participant does not meet the requirements for the 20,000 BA Miles offer they will be awarded 5,000 BA Miles on their first qualifying flight after the initial 3-month period. For both offers a qualifying flight is a return flight with British Airways from either Abu Dhabi and Dubai to London Heathrow booked in one of the following classes: FIRST - F, A/Club World - J, D, C, I, R/World Traveller Plus - W, T. Qualifying flights must be booked and flown on services operated by British Airways PLC (but not on services wholly or partly owned by its franchisees, code share partners or oneworld Alliance members). The following are not qualifying flights and this promotion cannot be used in conjunction with any other offer, promotion, or deal including but not limited to: (i) travel agent discounted fares, industry discounted fares, child/infant fares or senior citizen fares, whether or not booked in one of the qualifying booking classes; (ii) bookings made with vouchers or coupons (e.g. shareholder's discount coupon). Bonus BA Miles will be credited to the Eligible Participant's Executive Club account within 4 weeks after completion of the eligible flight. All BA Miles are issued subject to the Executive Club membership Terms and Conditions. Reward flights are subject to applicable taxes, fees, charges and surcharges. The Promoter is British Airways PLC, Waterside, PO Box 365, Harmondsworth, UB7 0GB (Registered Number 1777777).

For full British Airways Executive Club Terms and Conditions, please refer to www.britishairways.com/travel/ecterms/public/en_in

credit shield insurance

Provided by
Oman Insurance Co PSC

In association with
Barclays Bank PLC

We welcome you as a Barclaycard Cardholder to enjoy the benefits of this Credit Shield Protection provided by Oman Insurance Company. We request you to go through the Cover details in order to understand thoroughly the extent and terms of the Cover offered.

Scheme Highlights

- 24 hour worldwide cover for Death,PTD,Critical illness,Terminal Illness and Secure Wallet Plus benefits
- No medical certificate is required
- Hospitalisation Cash Benefit due to any cause for upto 60 days
- Low monthly rate of 0.89 % of your last credit card statement balances.
- Credit spend by supplementary cardholders is also covered.

Important Notice

1. Cover automatically starts from the Commencement Date.
2. A nominal rate of 0.89% will be applied on the total outstanding amount in each month's card statement.
3. The Cardholder has the option to opt out of the scheme at any time. However, once opted out, the Cardholder will not be allowed to re-join the scheme.
4. The cover is applicable only for Primary Cardholders and excludes Corporate Cards.
5. The Cardholder should be of age between 18 to 65 years in respect of Death, Disablement, Critical Illness Hospitalisation Cash Benefit, Terminal Illness & Secure wallet Plus cover and 18 to 59 years in respect of Involuntary Loss of Employment Cover.
6. The Territorial Limit is 'worldwide' in respect of Death,Disability, Critical Illness,Terminal Illness & Secure wallet plus cover and 'UAE' in respect of hospitalization cash benefit and Involuntary Loss of Employment Cover. Hospitalization only under emergency conditions is extended to worldwide territorial limits.
7. The Cover is subject to the Jurisdiction of the competent courts of Dubai.
8. The Bank reserves the right, at any time, to change the terms, conditions, rates and/or reject, discontinue or cancel the Cover applicable without assigning any reason thereof.
9. Death or Disablement could be due to any cause except those expressly excluded.
10. Benefits payable under this scheme shall be adjusted against the Cardholder's total amount outstanding with the Bank on his credit card account.
11. The Bank is not at any time considered as an agent of Oman Insurance Company the "Insurance Provider". Any claims or contestations for any insurance coverage can however be negotiated directly with Oman Insurance Company, Dubai, through the banks offices.
12. In the event of Involuntary Loss of Employment benefits being provided to the Cardholder, the Cardholder shall notify the Company immediately upon Re-employment but not later than 30 days from the date of Re-employment. Failure to notify the Company shall render the benefits provided under this Cover fully recoverable without contestation.

Definitions

Accident means where the bodily injury is caused solely and directly by external violent means, is unexpected, unforeseeable and not attributable to the Cardholder's intentional self-injury or suicide.

Bank means Barclays Bank, Dubai, United Arab Emirates.

Benefit means the indemnity payable under the scope of this Cover in respect of Death or Permanent Total Disablement or Critical Illness or Terminal Illness or Hospitalization cash benefit due to any cause or Involuntary Loss of Employment or Secure Wallet Plus of the Cardholder.

Close Relative's means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée.

Cardholder means a Primary Account holder of the Credit Card Facility with the Insured who has not unsubscribed to the benefits under this cover and has not been disqualified by the provisions of

this policy to be eligible to receive the benefits under this policy.

Commencement Date means the date the Cardholder is enrolled for this cover or the date of inception of this cover whichever is later. Cardholders are enrolled for this cover by checking the check box in the credit card application to avail the credit shield benefits.

Company means the Oman Insurance Company, Dubai, United Arab Emirates.

Cover means the Credit Shield Benefit offered by the Bank in association with the Company.

Cover Period means the period after Commencement Date during which the benefits under this Cover shall apply.

Credit means the credit or other form of financial accommodation provided by the Bank to the Cardholder under the Credit Card Facility.

Credit Card Facility means the Bank's Credit Card Facility including any Supplementary Cards, which have been nominated as the facilities to which the benefits under this Cover are to apply.

Critical Illness means any of the following:

'Cancer'

A disease manifested by the presence of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The term cancer also includes leukaemia and malignant disease of the lymphatic system such as Hodgkin's Disease. Any non-invasive cancer in-situ, Hodgkin's Disease stage 1, prostate cancer stage A, all skin cancers except invasive malignant melanoma (starting with Clark Level III) and any malignant tumour in the presence of any Human Immunodeficiency Virus are excluded.

Heart attack (myocardial infarction)

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis for this will be evidenced by all of the following criteria:

- history of typical chest pain
- new electrocardiogram changes
- elevation of infarction specific enzymes
- Non-ST segment elevation myocardial infarction (NSTEMI) with elevation of troponin I or T is excluded.

'Stroke'

Any cerebrovascular incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, haemorrhage and embolization from an extracranial source. Evidence of neurological deficit for at least 3 months has to be produced.

'Coronary artery (bypass) surgery'

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography. With regard to this cover, angioplasty and/or any other intra-arterial procedures are excluded.

'Kidney failure (end-stage renal disease)'

End-stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out.

'Major organ transplantation'

The actual undergoing of a transplantation as the recipient of a heart, lung, liver, pancreas, kidney or bone marrow.

'Multiple sclerosis'

Unequivocal diagnosis of multiple sclerosis by a consultant neurologist holding such an appointment at an approved hospital. The Cardholder must exhibit neurological abnormalities that have existed for a continuous period of at least six months or must have

had at least two clinically documented episodes. This must be evidenced by the typical symptoms of demyelisation and impairment of motor and sensory functions.

Date of Event means any one of the following:

1. In respect of Death the date of death resulting from any cause except those expressly excluded, happening or manifesting after the Commencement Date and during the Cover Period.
2. In respect of Permanent Total Disablement the date of recognition of Permanent Total Disablement by a Competent Authority resulting from an accident or illness happening or manifesting after the Commencement Date and during the Cover Period.
3. In respect of Critical Illness the date of diagnosis of Critical Illness by a competent authority resulting from an accident or illness happening/manifesting after the Commencement Date and during the Cover Period.
4. In respect of Terminal illness the date of recognition of Terminal Illness by a competent authority resulting from an accident or sickness happening/manifesting after the Commencement Date and during the policy period.
5. In respect of Hospitalisation the date of admission in the hospital following an accident /illness after the Commencement Date and during the Cover Period.
6. In respect of Involuntary Loss of Employment, the date of notice of termination served to the Cardholder after the Commencement Date and during the Cover Period.
7. In respect of Secure Wallet Plus the date the cardholder has discovered that the Credit Card has been misused by a un authorized person

'Death' means death due to any cause except those expressly excluded.

'Hospital' means an establishment which meets all of the following requirements: (1) holds a license as a hospital, if licensing is required in the country or governmental jurisdiction; (2) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (3) provides 24-hour a day nursing service by registered or graduate nurses; (4) has a staff of one or more physicians available at all times; (5) provides organized facilities for diagnosis and major surgical procedures; (6) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts; and (7) maintains X-ray equipment and operating room facilities.

'Illness' means a disease or sickness first occurring after the Commencement Date.

'Indebtedness' means the total amount outstanding in the Credit Card Facility as on the Date of Event but excluding any Credit facility availed after the Date of Event subject to a maximum of the Cardholder's credit limit.

'Indemnity Period' means 12 months in respect of Involuntary Loss of Employment commencing from the date of actual unemployment and 60 days in respect of hospitalization cash benefit commencing from the date of hospitalization.

'Involuntary Loss of Employment' means unemployment of the Cardholder arising out of the unilateral decision of the employer to terminate his employment contract without citing any reason or for any reason other than those excluded.

'Injury' means bodily injury resulting from an Accident occurring after the Commencement Date.

'Maximum Coverage Age' means 65 years. However in case of involuntary loss of employment it means 59 years.

'Permanent Total Disablement' means either of the below as a result of the injury or illness arising out of a cause not specifically excluded under this policy:

1. Permanent Loss of sight of both eyes.
2. Physical severance/amputation of two limbs.
3. Complete and Permanent Paralysis.
4. 4.Totally Disabled and the Cardholder is rendered unable to earn income in any occupation, trade or profession for which the Cardholder could reasonably be expected to be suited through education, training or experience.

Provided that the disability shall be for a period of six consecutive months and that the Company is satisfied that the Cardholder will be so rendered indefinitely. However this time limit shall not apply to cases of physical severance/amputation of limbs.

'Pre-existing Condition' means illness, disease or sickness occurring or manifesting prior to the Commencement Date, for which advice or treatment was sought or obtained from a medical practitioner, chiropractor, naturopath, or any other practitioner of a similar kind within twelve months immediately prior to the Commencement Date.

'Re-employment' means accepting and starting work for a new employer or the same employer under a new employment contract within 6 (six) months from the date of actual unemployment.

'Terminal Illness' means Any disease process which, in the opinion of specialist consultant holding such an appointment at an approved hospital and with the agreement of the Company's Chief Medical Officer, is highly likely to lead to death within 6 months

Scope Of Cover

1. Death, or
2. Permanent Total Disablement, or
3. Critical Illness, or
4. I hospitalization cash benefit due to any cause , or
5. Terminal Illness
6. Involuntary Loss of Employment.
7. Secure Wallet Plus

1. Amount Covered

In respect of Death or Permanent Total Disablement or Terminal Illness of the Primary Cardholder, the Cardholder's Indebtedness as on the Date of Event subject to a maximum of AED 100,000/- be waived off by Bank.

2. Critical Illness

In the event of the Cardholder being diagnosed with one or more of the Critical Illnesses covered hereunder and arising out of a cause not specifically excluded herein, during the Cover Period, the Company shall pay to Barclays Bank the Cardholder's Indebtedness as on the Date of Event subject to a maximum of AED 100,000. Provided that:

- a. The Cardholder should have survived for one month after the diagnosis of Critical Illnesses.
- b. No Benefit is payable if the Date of Event falls within a period of three months after the Commencement Date.

Critical Illnesses Covered

- a. Heart Attack (Myocardial Infarction)
- b. Stroke
- c. Kidney Failure (End Stage Renal Disease)
- d. Coronary Artery Bypass Surgery
- e. Cancer
- f. Major Organ Transplant
- g. Multiple Sclerosis.

3. Hospitalization Cash Benefit

In respect of I hospitalization of the Primary Cardholder due to illness /accident, AED 200 per day would be paid subject to a maximum of 60 days Over and above the daily hospitalization cash benefit a lump sum benefit in case of hospitalization for a period of more than 7 days would be payable subject to 5% of the outstanding balance with a maximum of AED 5,000/-. Should the outstanding balance be nil, the company would pay no additional lump sum benefit.

4. Involuntary Loss of Employment

In respect of Involuntary Loss of Employment for the Primary Cardholder, the company would pay 10% of the outstanding balance as at date of event subject to a maximum of AED 4,000 per cardholder per month subject to a maximum of 12 months. The benefits are payable only if the Date of Event falls after 90 days of the Commencement Date.

5. Secure Wallet Plus

5.1 In the event of the card/s issued pursuant to the credit card facility of the Cardholder is lost / stolen anywhere in the world the company will indemnify any or all losses (other than those specifically excluded in the exclusions applicable to Secure Wallet Plus cover as contained in clause 6 below) arising within 48 hours prior to the time the card is reported lost or stolen, and /or resulting from misuse of such lost or stolen card by an unauthorized person

5.2 The indemnity contained in clause 5.1 above shall be subject to maximum of AED 10,000 or the actual loss whichever is lower;

Exclusions

1. No Benefits under this Cover shall be applicable in respect of a Cardholder where the Event giving rise to a claim under this Cover occurs as a result of:

- (a) Death by suicide within 12 months of the Commencement Date;
- (b) Illness occurring within 30 days of the Commencement Date
- (c) Any deliberate self-inflicted injury and/or self-medication (without a proper prescription from a legally recognised medical practitioner);
- (d) The effects or complications arising from pregnancy;
- (e) Any accident occurring on or in or about any aircraft other than an aircraft in which the Cardholder was travelling as a bonafide passenger and which is operated by a licensed commercial or chartered airline; However this exclusion is not applicable to Cardholders who are air crew and pilots of airlines while on duty as paid employees.
- (f) Nuclear radiation, nuclear fission, nuclear fusion and/or radioactive contamination;
- (g) Riot, civil commotion, strikes and war (whether war be declared or not), rebellion, insurrection, resurrection, popular rising, usurped power, terrorism; However, terrorism exclusion is not applicable as long as the cardholder is not an active participant of the terrorist activity. Further Passive War cover is excluded only if the Cardholder is on permanent assignment (an assignment for a period of more than 28 days) to a country after war has been declared in that country or after it has been recognized as a war zone by the United Nations or where there are war like operations.
- (h) The influence of alcohol or drugs other than proper use of drugs prescribed by a legally qualified medical practitioner but this exclusion shall not apply to Natural Death claim.
- (i) Due to Chronic Illness / Condition but this exclusion shall not apply to Death Claim resulting from this reason;
- (j) Illness due to pre-existing condition but this exclusion shall not apply in respect of Death occurring after a continuous period of 6 months from the Date of Commencement. However, this exclusion is applicable only if the Company is able to substantiate 'pre-existing condition' within 1 month from the date of submission of all required claims documentation to the Company;
- (k) Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex (ARC) as defined by the World Health Organisation from time to time or the presence of the Human Immunodeficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV test.

2. Where the Cardholder has received or has applied to receive a similar benefit covering the same interest under any other product or insurance in respect of the period for which the

indemnity under this policy shall apply.

3. Exclusions applicable to Accidental Death and hospitalisation due to accident only: No payment shall be made on the death of the insured person or hospitalisation, if such death or hospitalisation due to accident occurs as a result of:

- Motor cycling
 - as a driver or passenger on machines with more than 150 cc engine capacity; or
 - as a driver if the Subscriber / Eligible Subscriber does not have a valid motor cycle licence
- Mountaineering or rock climbing that uses ropes or guides, bungee jumping, scuba diving, pot holing or organised team sports.
- Big Game Hunting, BMX Stunt Riding, Boxing, Free Climb Mountaineering, Go-Karting, Gymnastic, High Diving (other than from a purpose built diving board over a man-made swimming pool), Jousting, Martial Arts, Micro-lighting, Motor Rallies or Competitions, Outdoor Endurance, Outward Bound Courses, Safaris with guns, Show Jumping, Stunt Events, Underground Activities (other than as a part of an organised excursion or tour), Water Ski Jumping, White Water Rafting, Wrestling or any variations thereof. Competing in or practising for speed or time trials, sprints or racing of any kind. Taking part in expeditions or being a crewmember on a vessel. Injury or illness caused by nuclear fission, nuclear fusion, or radioactive contamination;

4. Exclusions applicable to Hospitalisation Cash Benefit due to accident /illness

- Minimum hospitalization period 48 hours (two days)
- No claim will be admissible in respect of hospitalization cash benefit due to sickness within 90 days from the effective date or reinstatement under the policy.
- Pre existing condition, however pre existing conditions are covered after the first twelve months.
- Treatment of chronic alcoholism, drug addiction, allergy or nervous or mental disorders; venereal disease;
- infection by any Human Immunodeficiency Virus (HIV) or the Life Insured carrying any antibodies to such a virus;
- rest cures, sanatorium or custodial care or period of quarantine or isolation;
- cosmetic or plastic surgery, unless necessitated by an accidental injury occurring on or after the Effective Date;
- dental examinations, X-Rays, extractions, fillings or general dental care; supply or fitting of eye glasses, lenses or hearing aids;
- any medical condition, abnormality or deformity which originated prior to the Effective Date;
- Treatment not recommended or undertaken by a Physician or Surgeon;
- Routine or other medical examinations or vaccinations or inoculations which are not required for the treatment of an illness or injury;
- Hospitalization other than emergency hospitalization whilst travelling outside UAE.
- Termination of employment due to voluntary retirement;

5. The benefits under this Cover shall not be applicable in respect of Involuntary Loss of Employment arising out of and/or attributable to and/or in connection with the following :

- (a) Employees of firms not approved by the insured bank for issuance of credit card.
- (b) Employees who have not been continuously employed with the same employer for minimum 6 months.
- (c) Employees who are on probation
- (d) Employment on a fixed term contract for less than 2 years or part time or temporary employment;
- (e) Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement;
- (f) Disability, sickness or accident or any other medical reasons

- (mental and/or physical);
 - (g) Involuntary Loss of Employment which starts within 90 days of the Commencement Date;
 - (h) Where the Cardholder was aware of pending unemployment on or before the Commencement Date;
 - (i) Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities;
 - (j) Where the Cardholder has neither been terminated nor become redundant but his/her salary or allowances is being withheld in part or in full for any reason of the employment contract;
 - (k) Unemployment due to any of the following:
 - Misconduct
 - Refusal to accept orders from superiors
 - Convicted in a crime
 - Dishonesty or fraudulent act
 - Non performance or under performance
 - (l) The period for which payment from the employer is received instead of working notice;
 - (m) Termination of employment due to voluntary retirement;
 - (n) Company failure where a contributing cause was a natural catastrophic peril;
 - (o) Emiratisation.
6. Claims reported later than 30 days from the date of event.
 7. Exclusions applicable to Secure Wallet Plus Cover
 - (a) Losses of credit cards not reported to the issuing company within 24 hours of the discovery of the loss or theft.
 - (b) Loss due to the use of a genuine credit card by an authorised person using his/her genuine signature with intent to defraud.
 - (c) Losses arising as a result of the unauthorised use of credit card by a close relative.
 - (d) Any legal liability of whatsoever nature.
 - (e) Any loss not discovered during the Cover Period.
 - (f) Any internet transactions following occurrence of the event giving rise to claim under the Secure Wallet Plus Cover.

Conditions Applicable

1. The Cardholder shall furnish the Company with any information the Company may require (including details of the state of health) in respect of the Cardholder for the benefits hereunder. The Company may, at its sole discretion, require the Cardholder to undergo a medical examination by a legally qualified medical practitioner in the manner the Company deems required or fit.
2. The benefits under this Cover are extended only to Primary Cardholders and not to any additional or supplementary Cardholder.
3. No Benefits shall be paid in respect of a Cardholder who attains the Maximum Coverage Age.
4. The benefits under this Cover shall terminate upon the happening of any one or more of the following:
 - (i) Cancellation of the Cardholder's Credit Card Facility;
 - (ii) the Cardholder having attained the Age - 65; however in case of involuntary loss of employment having attained 59 years
 - (iii) the Cardholder's Death or Permanent Total Disablement or Terminal Illness or Critical Illness;
 - (iv) the Cardholder's Credit Card Account with the Bank becomes overdue for a period of 90 days or a complaint is filed with authorities about non payment of dues or the cardholder is declared absconding or a judgement is entered in any court with replacement to
 - (v) the Cardholder becoming unemployed voluntarily. However, such termination shall be only in respect of Involuntary Loss of Employment;
 - (vi) 6 months prior to the Cardholder's normal retirement date depending upon the age of the Cardholder and the relevant UAE laws. However, such termination shall be only in respect of Involuntary Loss of Employment;
 - (vii) Cancellation of the benefits under this Cover by the Bank or

the Cardholder at any time in accordance with the terms and conditions of this Cover.

- (viii) Transfer of Cardholder's indebtedness to another person.
5. The observance by the Cardholder of the terms of this Cover and the truth of the statements and the answers by the Cardholder in any material information provided by the Cardholder shall be condition precedent to benefits applicable under this Cover. If the circumstances in which this Cover was extended to the Cardholder are materially altered without the written consent of the Company, the Cover shall become null and void.
 6. If any claim under this Cover is in any way fraudulent or unfounded, all benefits under this Cover shall be forfeited in respect of the particular cardholder.
 7. All claims and/or disputes shall be subject to the jurisdiction of the competent courts of Dubai
 8. The maximum cumulative amount of benefits payable under this cover shall not exceed the amount mentioned herein irrespective of the number of policies in force or number of credit card facilities in respect of which the cardholder has obtained a similar benefit as provided herein.

Special conditions applicable to secure Wallet Plus Cover

1. Loss (Losses) resulting from the use of a credit card shall be deemed discovered during the Cover Period only if the Cardholder first discovered, during the said Period, that such a credit card had been lost, stolen and misused by an unauthorised person.
2. As a condition precedent to their rights and to be indemnified under this policy, the Cardholder shall, as soon as possible and in any event within 24 hours after discovery of any loss or presumption of loss hereunder which may give rise to a claim for loss, give written notice thereof to the police and the Bank.
3. The Cardholder shall also, within three months after such discovery, furnish to the Bank affirmative proof of loss together with full particulars.
4. Legal proceedings for recovery of any loss hereunder shall not be brought after the expiration of two years from the discovery of such loss. If the said two years' limitations are prohibited by any law controlling the construction of this policy, such limitation shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.
5. Payment of any loss under this policy shall be settled to the Bank.
6. In the event of payment under this policy, the Company shall be subrogated to all the Cardholder's rights of recovery.

Claims Procedure

1. Upon happening of an event giving rise to a claim under this policy, the Cardholder / Cardholder's Legal Representatives shall follow the following procedure:
 - (i) Give immediate written notice to the Company but not later than 30 days from the Date of Event; In the event of hospitalisation cash benefit the company should be notified within 72 hours from the time of event. In the event of loss or misuse of Credit Card within 24 hours of discovery to the Police and the Bank.
 - (ii) The Cardholder or the Cardholder's legal representative shall complete the standard claim form issued by the Company and submit the same with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require;
 - (iii) The Cardholder or the Cardholder's legal representative shall submit the following documents:

for Death Claims

- Copy of Death Certificate.
- Copy of Post Mortem Report (wherever legally required).
- Copy of Police Report (if death was due to an accident).
- Copy of Medical Report* with Detailed Diagnosis and Cause of Death if required by the Company when Actual Cause of Death is not clearly mentioned in the Death Certificate.
- Copy of Passport with Visa page.

- Any other documents as may be required.

for Permanent Total Disablement Claims

- Disability Certificate from an authorised medical practitioner to assess disability.
- Police Report (if disability is due to an accident).
- Medical Report* with Detailed Diagnosis, Cause of Disability and Details of Treatment given.
- Copy of Passport with Visa page.
- Any other documents as may be required.

for Critical Illness Claims

- Police Report (if required).
- Medical Report* with Detailed Diagnosis,
- Copy of Passport with Visa page.
- Any other documents as may be required.

for terminal illness claims

- Medical report* diagnosing illness
- Police report (if illness is due to an accident)
- Copy of passport with visa page
- Attending physician's certificate
- Credit Card Outstanding Statement
- Any other documents as may be required.

for hospital cash benefit claims

- Police Report if applicable
- Medical Report* from a licensed and registered medical officer
- Discharge Summary.
- Any other documents as may be required

* from an Authorised Medical Practitioner.

for involuntary loss of employment claims

- Notice of Termination from the Employer.
- Copy of Passport with Visa Page
- The Company may also request for a copy of the Labour Contract from the Employer if it is required to verify the period of employment contract.
- For Secure Wallet Plus Claims
 - (i) Police Report
 - (ii) Proof of report given to the Bank
 - (iii) Details of unauthorised transactions.
 - (iv) Any other documents as may be required.

All documents as indicated above may be required to be produced in original (other than those surrendered to the authorities or the Employer) for verification before the final settlement of claim.

Contact Information

For any queries on coverage, benefits or claims procedure please contact Barclays Bank on +971 4 4286000.