



# Amazon Barclaycard Rewards rules

## 1. About these rules

- 1.1 These Amazon Barclaycard Reward Rules (the Rules) apply to Amazon Barclaycard Rewards and are separate to your Amazon Barclaycard Credit Card agreement (your Cardholder Agreement). These rules explain how you can earn and redeem Amazon Barclaycard Rewards using your card. You should read them together with your Cardholder Agreement.
- 1.2 If there is any inconsistency between these Rules and your Cardholder Agreement, these Rules will apply in relation to Amazon Barclaycard Rewards.
- 1.3 Just so you know, when we refer to:
  - (a) “we”, or “us”, we mean Barclays Bank UK PLC. When we refer to “you”, we mean you, the person who holds the Amazon Barclaycard Credit Card account with us.
  - (b) your “card”, we’re referring to your Amazon Barclaycard Credit Card. When we refer to your “card account”, we mean your Amazon Barclaycard Credit Card account which you hold with, and is operated by, us.
  - (c) your “app”, we’re referring to the Barclaycard or Barclays app that you use to manage your card account.
  - (d) “Amazon”, we mean Amazon EU S.À R.L. or the affiliate thereof that maintains your account at Amazon.co.uk.

## 2. About Amazon Barclaycard Rewards

- 2.1 Amazon Barclaycard Rewards is promoted and operated by us and Amazon.
- 2.2 Your membership of Amazon Barclaycard Rewards:
  - (a) is automatic and starts when you open your card account; and
  - (b) will end when your card account is closed or if we terminate the Amazon Barclaycard Rewards scheme for any reason.
- 2.3 You must have a linked Amazon.co.uk account in order to redeem your Amazon Barclaycard Rewards.
- 2.4 We will automatically link the Amazon.co.uk account that you applied from when you apply for your card.
- 2.5 You may contact us at any time to change your linked Amazon.co.uk account. Once this change has been processed, all accrued Amazon Barclaycard Rewards (other than those which have already been redeemed under these rules) shall accrue for the benefit of your new linked Amazon.co.uk account.
- 2.6 We aren't liable for:
  - (a) how your Amazon Barclaycard Rewards are earned or redeemed;
  - (b) any activity undertaken by Amazon or any of its affiliates;
  - (c) any other activity or lack of activity outside of our control in relation to Amazon Barclaycard Rewards;
  - (d) claims regarding any failure or breach with respect to goods and services purchased using Amazon Barclaycard Rewards; or
  - (e) any loss, damage or any claims arising as a result of the use of Amazon Barclaycard Rewards (to the fullest extent permitted by law).

## 3. How you earn Amazon Barclaycard Rewards

- 3.1 You can earn Amazon Barclaycard Rewards when you use your card to make eligible purchases within your credit limit. This includes purchases made with any additional cards on your card account.
- 3.2 We will maintain an Amazon Barclaycard Rewards account for you. You can access this using your app. Any Amazon Barclaycard Rewards you earn will be added to your Amazon Barclaycard Rewards account. This is separate from your card account and your linked Amazon.co.uk account.
- 3.3 Amazon Barclaycard Rewards have no monetary or cash value until they have been redeemed in accordance with the options made available to you.

- 3.4 The value of Amazon Barclaycard Rewards you earn will vary depending on where you use your card and the rate that applies. If you don't spend enough to meet the minimum Amazon Barclaycard Rewards value [of £0.01] for any individual transaction, you will receive no Amazon Barclaycard Rewards for that transaction.
- 3.5 You'll earn Amazon Barclaycard Rewards equal to the equivalent of:
  - (a) **1% of the transaction value** when you use your card at Amazon.co.uk and other Amazon supported channels and entities. You can find a full list of these at [www.barclaycard.co.uk/amazon-earn-rates](http://www.barclaycard.co.uk/amazon-earn-rates). We may change this list at any time but we'll give you notice as set out in these rules when we add or remove a supported Amazon channel or entity; and
  - (b) **0.25% of the transaction value** when you use your card anywhere else; plus an **additional 0.25% of the transaction value** (during the first 12 months from the opening of your card account) when you use your card anywhere else.

For example:

If you spend:	You'll earn Amazon Barclaycard Rewards equal to the equivalent of:	Which is:
<b>At Amazon.co.uk</b>		
£120	1% of the transaction value	£1.20 Amazon Barclaycard Rewards when redeemed
<b>At another retailer (during the first 12 months from the opening of your card account)</b>		
£120	0.25% of the transaction value, plus an additional 0.25% of the transaction value	£0.60 Amazon Barclaycard Rewards when redeemed
<b>At another retailer (after the first 12 months from the opening of your card account)</b>		
£120	0.25% of the transaction value	£0.30 Amazon Barclaycard Rewards when redeemed

- 3.6 For the purposes of earning Amazon Barclaycard Rewards, the amount is rounded to the second decimal place. For example:

If you spend:	This would be the equivalent of:	We'll round it:
£537.50 at Amazon.co.uk	£5.3750 Amazon Barclaycard Rewards when redeemed	Up to £5.38 Amazon Barclaycard Rewards
£537.49 at Amazon.co.uk	£5.3749 Amazon Barclaycard Rewards when redeemed	Down to £5.37 Amazon Barclaycard Rewards

- 3.7 We may notify you from time to time of promotions to earn Amazon Barclaycard Rewards at an increased rate, which we may offer at our discretion. We'll tell you if any additional conditions apply to a promotion at the time of the offer. These offers may be withdrawn at any time.
- 3.8 You may not earn more than one Amazon Barclaycard Rewards welcome bonus in any two year period. So if you have received an Amazon Barclaycard Rewards welcome bonus within the last two years, you will not be eligible to receive another one now.
- 3.9 There are limits on the value of Amazon Barclaycard Rewards you can receive in a statement period. You can earn Amazon Barclaycard Rewards on spending up to 4 times your credit limit in any statement period.

#### 4. Eligible purchases

- 4.1 You can earn Amazon Barclaycard Rewards on eligible purchases you make with your card (or with any additional cards on your card account) within your credit limit.
- 4.2 You won't be able to earn Amazon Barclaycard Rewards on:
  - any items which make up your cash balance;
  - balance transfers;
  - money transfers;
  - any interest, fees, or charges you incur through use of your card (including non-sterling transaction fees);
  - transactions which are subsequently returned or refunded (see below for more details);Your Cardholder Agreement explains more about the different types of balances on your card account.
- 4.3 You also can't earn Amazon Barclaycard Rewards (including any bonus or promotional rewards) on transactions made with your card while:
  - (a) you (or any additional cardholders) are in breach of your Cardholder Agreement, or these rules (for example, your payment is late, you miss a payment or you spend more than your credit limit); or
  - (b) your card account has been restricted in accordance with your Cardholder Agreement.
- 4.4 Your card is for personal use, and not for business purposes. Any purchases made for a business purpose don't qualify for Amazon Barclaycard Rewards. We may adjust your Amazon Barclaycard Rewards balance at a later date if we find that a purchase has been made for business purposes.
- 4.5 You will stop earning Amazon Barclaycard Rewards from the date your card account is closed (either by you, or by us for any reason).

#### 5. Refunds

- 5.1 If a transaction is refunded, any Amazon Barclaycard Rewards earned on that transaction will be debited from your Amazon Barclaycard Rewards balance. If this happens after the Amazon Barclaycard Rewards for that purchase have been transferred to your Amazon Barclaycard Rewards account, this may result in a negative Amazon Barclaycard Rewards balance on your card account.
- 5.2 You'll still earn Amazon Barclaycard Rewards while you have a negative Amazon Barclaycard Rewards balance on your card account. However, you can only redeem Amazon Barclaycard Rewards when you have a positive Amazon Barclaycard Rewards balance.
- 5.3 If a refund is made onto your card account for a purchase that you didn't make using your card, this will result in the equivalent number of Amazon Barclaycard Rewards being debited from your Amazon Barclaycard Rewards balance.

#### 6. Keeping track of Amazon Barclaycard Rewards you've earned

- 6.1 You will earn Amazon Barclaycard Rewards based on the date the transaction is made using your card.
- 6.2 You will be able to see your transactions and the live total number of Amazon Barclaycard Rewards you've earned using your app.
- 6.3 Your Amazon Barclaycard Rewards balance will be updated once a transaction has been added to your card account. If you see something which you think is wrong, you should let us know as soon as possible.

#### 7. How to redeem your Amazon Barclaycard rewards

- 7.1 You can redeem Amazon Barclaycard Rewards for Amazon.co.uk Gift Cards. £5.00 of Amazon Barclaycard Rewards is the equivalent of a £5.00 Amazon.co.uk Gift Card when redeemed.
- 7.2 Amazon Barclaycard Rewards can only be redeemed in multiples of £5.00 and any remaining Amazon Barclaycard Rewards over and above this value will remain on your Amazon Barclaycard Rewards account.

For example:

If you've earned:	You can request:	Your Amazon Barclaycard Rewards balance will then be:
£5.50 Amazon Barclaycard Rewards	£5.00 Amazon.co.uk Gift Card	£0.50 Amazon Barclaycard Rewards
£11.95 Amazon Barclaycard Rewards	1 x £10.00 Amazon.co.uk Gift Card	£1.95 Amazon Barclaycard Rewards

- 7.3 You can make a request to redeem your Amazon Barclaycard Rewards for an Amazon.co.uk Gift Card by transferring your Amazon Barclaycard Rewards to your linked Amazon.co.uk account using your app.
- 7.4 Amazon.co.uk Gift Cards are issued by Amazon and subject to their own specific terms and conditions. You can ask Amazon for a copy. We accept no liability in respect of:
  - (a) any failure by Amazon to credit your linked Amazon.co.uk account with any Amazon.co.uk Gift Card you are entitled to under these rules and we have requested from Amazon on your behalf;

(b) Amazon's acceptance (or non-acceptance) of any such Amazon.co.uk Gift Card as payment for purchases on Amazon.co.uk (which is subject to Amazon's terms and conditions on the use of Amazon.co.uk Gift Cards on Amazon.co.uk); and/or

(c) any use of the Amazon.co.uk Gift Card by any person accessing your linked Amazon.co.uk account with your permission or as a result of your negligence.

- 7.5 We may refuse to redeem Amazon Barclaycard Rewards and/or authorise the issue of Amazon Barclaycard Rewards if, in our reasonable opinion, we consider that Amazon Barclaycard Rewards is being misused, or if you are in breach of any of the terms of the Cardholder Agreement.

#### 8. When things go wrong

- 8.1 If you have a question or query about Amazon Barclaycard Rewards, please contact us or Amazon as follows. If your query relates to:
  - (a) a transaction made using your card, earning or redeeming Amazon Barclaycard Rewards, your Amazon Barclaycard Rewards balance or your Amazon Barclaycard Rewards account, please contact us; or
  - (b) the terms and conditions of Amazon.co.uk Gift Cards, please contact Amazon.
- 8.2 To share a complaint with us, you can get in touch using 'Message us' in your app, you can find it under 'Contact us' on the help page. It's secure and easy to use and available 24/7. Alternatively, you can give us a call. You can find more details on how we handle complaints at <https://www.barclays.co.uk/complaints/>.

#### 9. Your agreement with us

- 9.1 You must have a card account to earn Amazon Barclaycard Rewards. If you, or we, close your card account, your access to Amazon Barclaycard Rewards and these rules will come to an end. Your Cardholder Agreement explains how you, or we, can close your card account.

##### How you can stop earning Amazon Barclaycard Rewards and end these rules

- 9.2 If you want to stop earning Amazon Barclaycard Rewards on your card and end these rules, you'll need to close your card account. This doesn't close your linked Amazon.co.uk account, which you will need to do through Amazon.co.uk.

##### How we can stop you earning Amazon Barclaycard Rewards or end the scheme and these rules

- 9.3 We can stop you earning Amazon Barclaycard Rewards on your card immediately if we reasonably believe you've acted unlawfully in obtaining your Amazon Barclaycard Rewards. We'll do this by closing your card account.
- 9.4 We can end the Amazon Barclaycard Rewards scheme and these rules by giving you two months' written notice.

##### What happens to any remaining Amazon Barclaycard Rewards

- 9.5 Where your card account is closed for any reason, you will not be able to redeem any Amazon Barclaycard Rewards remaining in your Amazon Barclaycard Rewards Account at that time.
- 9.6 If the Amazon Barclaycard Rewards scheme is withdrawn or cancelled, we will let you know if you are still able to redeem your Amazon Barclaycard Rewards and, if so, how.
- 9.7 If we and/or Amazon ceases to trade for any reason whatsoever, Amazon Barclaycard Rewards will become invalid and no Barclays Bank or Amazon company will have any liability for any unredeemed Amazon Barclaycard Rewards or for any inability to spend any Amazon.co.uk Gift Cards issued as a result of any redemption of Amazon Barclaycard Rewards under Amazon Barclaycard Rewards.

##### Changing these rules

- 9.8 We will give you reasonable notice in writing if we change these rules, including changing the rates at which you earn Amazon Barclaycard Rewards. If a change is to your advantage, we may tell you about the change after we have made it.
- 9.9 The amended rules will apply automatically at the end of the stated notice period specified in our change of rules communication. If you don't want to agree to the change, you can close your card account without charge at any time. If you don't close your card account, we'll assume you've accepted the change.

#### 10. Keeping you informed

- 10.1 We can give you notice electronically, which includes (but isn't limited to), email, your app updates or text message to an electronic address or phone number you have given us.
- 10.2 We will not send paper statements or letters about your Amazon Barclaycard Rewards. All communications will be sent digitally.
- 10.3 If you want to talk to us about Amazon Barclaycard Rewards, or find details of the number of Amazon Barclaycard Rewards you've earned, as well as any bonuses or promotional offers, you can contact us using your app.

## 11. Our rights under this agreement

11.1 If we fail to exercise, or delay exercising, our rights under this agreement, this won't amount to a waiver by us of those rights (or any others). It also will not prevent us exercising those rights in future.

## 12. How we use your data

12.1 Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to **[barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data)**

12.2 By agreeing to these rules, you're authorising us to share your information with Amazon, in order for us to link your card account to your linked Amazon.co.uk account. This is to allow us to share your Amazon Barclaycard Rewards balance and request Amazon.co.uk Gift Cards from Amazon on your behalf.

## 13. Tax implications

13.1 Barclays cannot provide tax advice regarding the personal income of customers and any taxes are your responsibility to pay. The Amazon Barclaycard Rewards you earn are not subject to UK income tax.