



# Banking made clearer

An easier to read guide

Make money work for you

 **BARCLAYS** | bild



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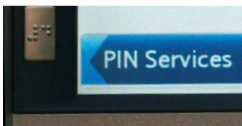
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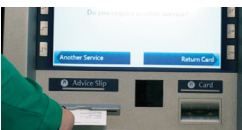
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Barclays has developed this resource in partnership with Bild, the British Institute of Learning Disabilities.

To learn more about Bild's work, go to [www.bild.org.uk](http://www.bild.org.uk)



# 1. How do I pay money into my account?



You can pay cash or cheques into your bank account.

To do this you will need to visit the bank and go to the counter.



Some branches will have an **Assisted Service Counter** for you to use. This is a money machine that you can use to do things like withdraw money, get a statement or pay in money or cheques.



You can ask a friend, family member, or bank staff to help you use the Assisted Service Counter.



You will need to take the cash or cheques that you want to pay into your account.



You will also need your debit or cash card.

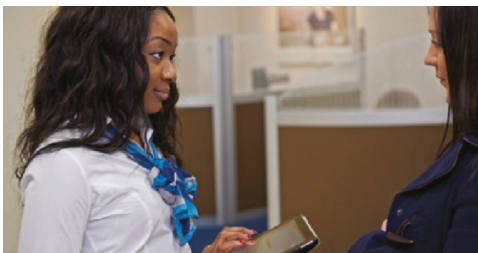


You can also use a paying-in book.

A paying-in book is a set of paying-in slips (special forms) to fill in when paying money into your bank account.

Paying-in slips are also in the back of your cheque book.

**Paying-in slips are not used a lot now.**



You can ask a friend, family member, or bank staff to help you complete the paying-in slip.

## 2. How do I get money out from the bank?



To get money out from your bank you will need to have:

- **Debit card or cash card**



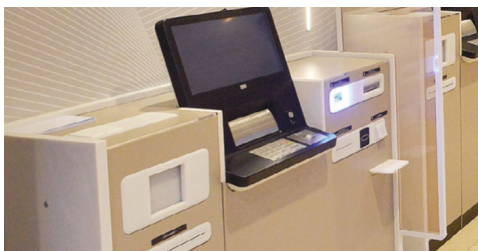
You can use your debit or cash card at the cash machine.



You can use your debit or cash card at the counter to get money.



A cheque can be cashed at the counter.

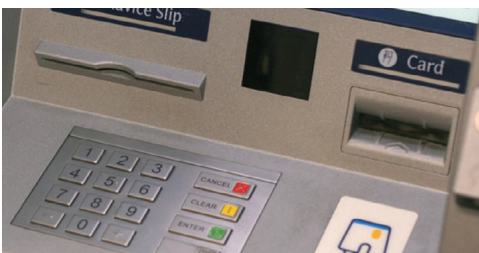


You can use an Assisted Service Counter in the branch to get money.

# 3. How do I get money from a cash machine?



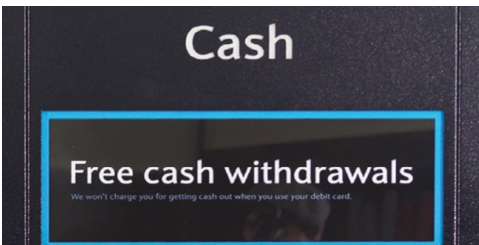
To use a cash machine, you need to have your debit or cash card with you.



Most banks will have a cash machine – always try and use one that's inside the bank:

- There are usually less queues
- You can take more time
- It is usually safer

**You can also find cash machines at supermarkets, train stations and other places.**



Most cash machines at banks are free, but some cash machines will charge you for taking money. The machine will tell you if it will charge you for taking money.



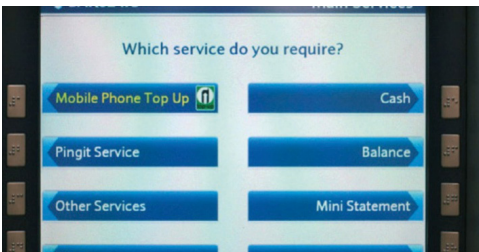
To use a cash machine, you will need to put your card into the machine.





Then you will need to put your PIN (secret number) into the cash machine to get your money.

Always cover your hand so other people do not see the numbers you are pressing.



The machine will then give information to you on a screen, including asking if you want cash.

It will ask you how much cash you want to take out of your account.

**The machine will also give you a balance of your bank account. This is the amount of money you have in your bank account that you can use.**



It is a good idea to press the button that will give you cash with an advice slip. That way you will have a record of using the cash machine and how much money you got out.



**Remember to take your money and your card from the cash machine and put it somewhere safe.**



# 4. How do I cash a cheque?



**Remember – to check your balance first to make sure you have enough money in your bank account.**

To withdraw money from the bank using your cheque book at the counter. You will need to:



- Write CASH on the line where it says Pay\_\_\_\_\_
- Write the amount of money you want to take out in words and the same in numbers
- Write the date
- Sign your name



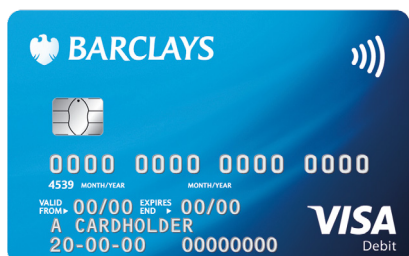
You will need to hand over the cheque and your debit or cash card to the bank staff. They will then give you the money you have asked for.

**Cheques are not used a lot now.**



If you need help to do this, ask a friend, your family, or the bank staff.

# 5. How do I get cashback from shops?



Some shops let you to get money from your bank account, using your debit card. This is called 'cashback'.

Most of the big supermarkets and large shops will have cashback, but some smaller shops may not do this.



You can only get cashback if you are buying something at the shop using your debit card.

Sometimes you have to spend a minimum amount of money to get cashback, like £5 or £10.



If you want money, you need to tell the shop assistant that you want cashback.

The shop assistant will ask you how much you want. Some shops may have a maximum of £50. This amount will be added to your shopping bill.

You might be asked to sign for your cashback.



You will need to type your PIN (secret number) into the machine. Always cover your hand so other people do not see the numbers you are pressing.



Remember to take your card out of the machine and put it somewhere safe.

The shop assistant will then give you the amount of money that you have asked for.

Put it in a safe place such as your wallet or purse.

**Remember this is money from your bank account – it is NOT the shop giving you money.**



# 6. How do I make contactless payments on my debit card



Some debit cards will let you buy things using a contactless machine when you pay.



Contactless means that the machine can securely read your card information without having to put it inside or having to enter your PIN (secret number) for that payment. You may still be asked to insert your card and enter your PIN to confirm that it is still you.

Gently tap your card on top of the machine and the money will be taken from your bank account.



You can use contactless on your debit card if your card has the contactless sign and the contactless sign is displayed on the machine where you are paying. You can spend up to £100 when paying contactless.

# 7. How do I set up a Direct Debit or standing order?



If you want to make a regular payment for something, you can set up a Direct Debit or a standing order with your bank.



Here are some examples of when you might want to set up a Direct Debit or a standing order:

- To pay your rent or mortgage
- To pay your bills (gas, electricity, telephone)
- To pay for big things for your home – like a sofa or television

Sometimes, it may be cheaper to use a Direct Debit or standing order to pay bills because the company you are paying may charge less when you pay this way.



## Direct Debit

The company that you need to pay money to, will work out how much money you need to pay to them each month.



It could be a different amount every month, for example the amount of your phone bill may depend on how many phone calls you have made that month.

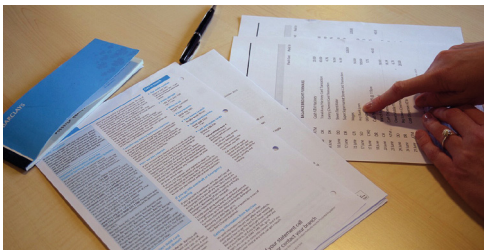
They will also work out when these payments will start and when they will finish.

The money might come out of your account on a different day each month.



The company may send a letter to you with this information. You will need to sign this to tell your bank that you agree to the Direct Debit.

The company will send the letter to your bank and your Direct Debit will start on the date that has been agreed with you.



The company will send you a statement each month, which will show you what you have paid and when you paid it. Statements can come in the post or you may be able to get them online or by email depending on which company you use.



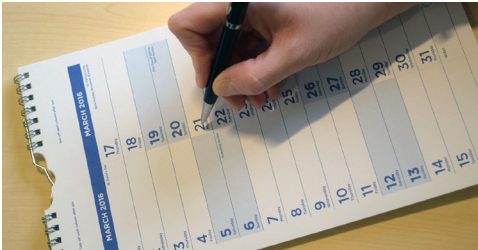
## Standing order

If you want to pay the same amount of money to someone (a person or a company) on the same day every month or week, you can use a standing order.

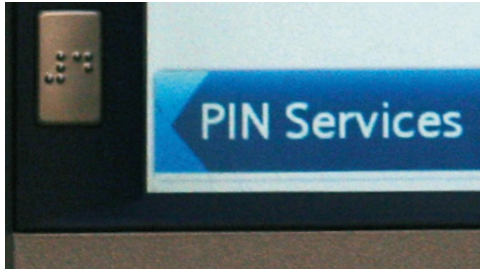
You will need to know the information of the person you want to pay:

- Name
- Account number (eight numbers)
- Sort code (six numbers)
- How much you want to pay them?
- Which day you want to pay them?
- Reference to go with the payment

You will need to tell the bank the date you want the payments to start and the date you want them to finish.



# 8. How do I change my PIN using the cash machine?



You can change your PIN (secret number) if you want to use one that is easier for you to remember, or if you think someone else knows your PIN.

**Remember that your PIN (secret number) shouldn't be so easy that anyone can guess it. Do not use 1234 or your birthday.**



To use a cash machine to change your PIN (secret number), you need to have your debit or cash card with you.



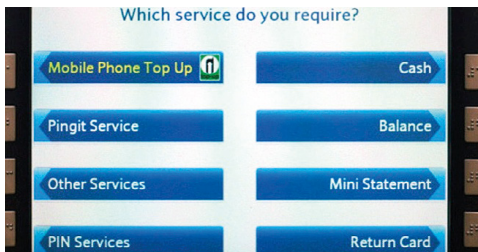
Your bank will have a cash machine – always try and use one that's inside the bank.



To use a cash machine, you will need to put your card into the machine.



After you have put your card in, you will need to put your PIN (secret number) that we've sent you by post.



The machine will then give information to you on a screen, including asking if you want to change your PIN.

Press the button next to the 'PIN Services' option.



The machine will ask you to put in your old PIN first and then you will need to put in your new PIN, using the number keypad.



You will need to put your PIN in twice. This is to make sure that you haven't made a mistake when you typed in the new PIN.



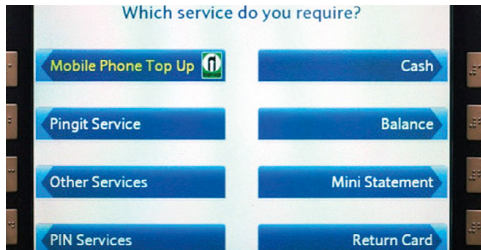
**Always cover your hand so other people do not see the numbers you are pressing.**



The screen on the machine will then tell you that your PIN has been changed.

You need to remember this number and not write it down.





When you have changed your PIN (secret number) you can carry on using the cash machine to get money, but make sure you have enough money in your bank account to do this.



**Remember to take your money and your card from the cash machine and put it somewhere safe.**

# 9. How do I get a mini statement from the cash machine?



Mini statements show the most recent money that has gone into your bank account and money that has been taken out.

To use a cash machine to get a mini statement, you need to have your debit or cash card with you.



Your bank will have a cash machine – always try and use one that's inside the bank.

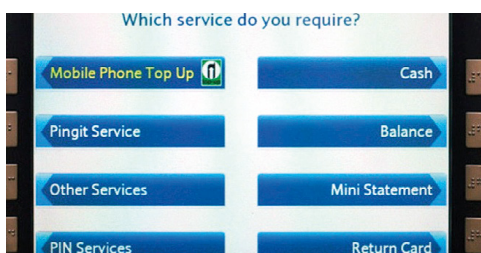
**You can also find cash machines at supermarkets, train stations and other places.**



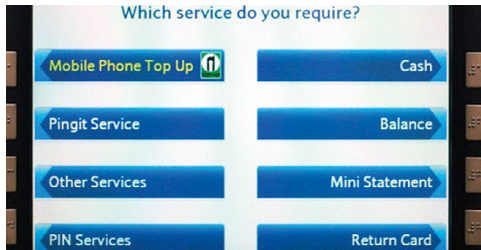
To use a cash machine you will need to put your card into the machine.



After you have put your card in, you will need to put your PIN (secret number) into the cash machine to get your mini statement.



The machine will then give information to you on a screen, including if you want a mini statement.



Press the button next to the mini statement option.

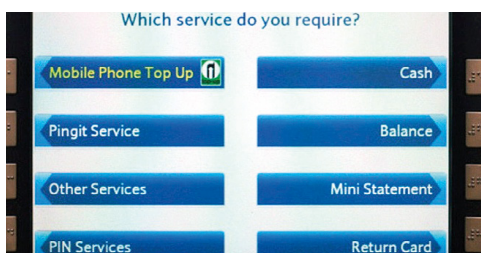


The machine will print you a mini statement. This will then come out of the machine for you to take.

It will also give you a balance of your bank account. Your balance is how much money you have in your bank account that you can use.



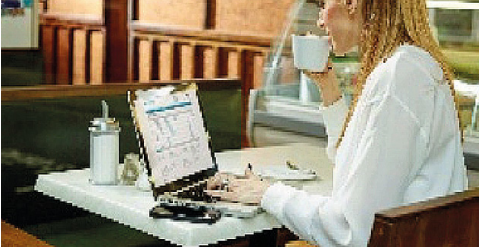
After you have looked at your mini statement, remember to put it away somewhere safe.



You can carry on using the cash machine to get money, but make sure you have enough money in your bank account to do this.

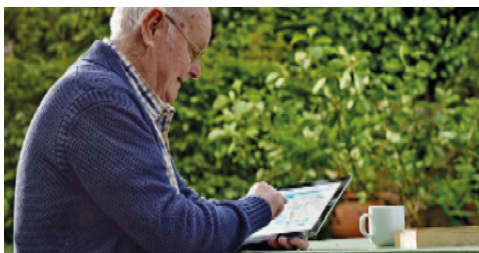
**Remember to take your money and your card from the cash machine and put it somewhere safe like your wallet or purse.**

# 10. How do I bank from home?



You don't always need to go into the bank to pay money or do your banking. You can use your computer, tablet or mobile phone to do this at home.

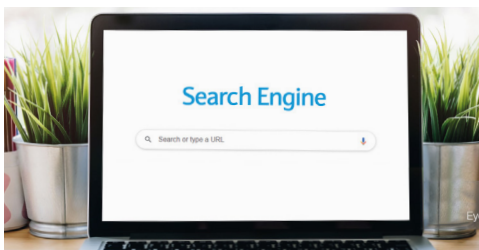
It's a free, safe and useful way to do your banking. You can do it in your own time, any time of day and any day of the week. The bank does not need to be open.



Most of the things you need to do at the bank, can be done on your mobile phone, computer or tablet.



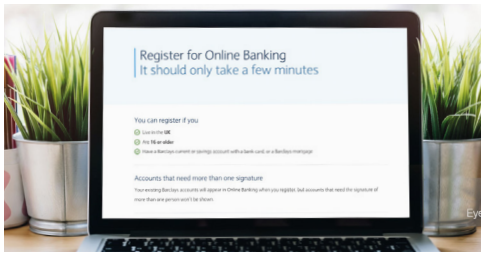
**You might need some support to set up banking from home. Ask someone such as a friend, family member, or a Barclays member of staff, to help you.**



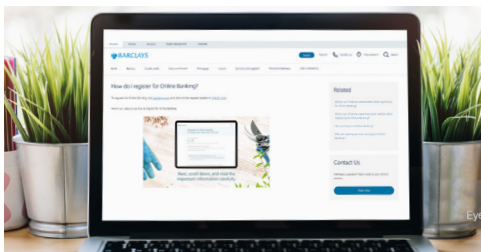
If you want to find out more about how you can do your banking using your computer, tablet or mobile phone, you can use the internet.

Type in **'Barclays banking from home'** into your web browser. This will take you to a results page and you will have to click on Barclays website where you can find out more.





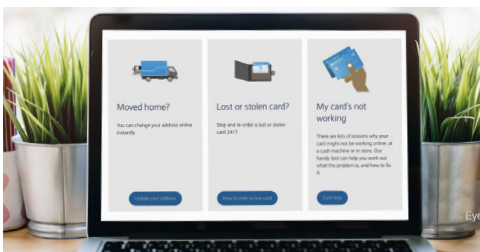
You will also find information on our website about how to sign up for our Online banking services. Online banking services let you do your banking on your computer. You need to sign up to the online banking services before you can start to do your banking on your computer.



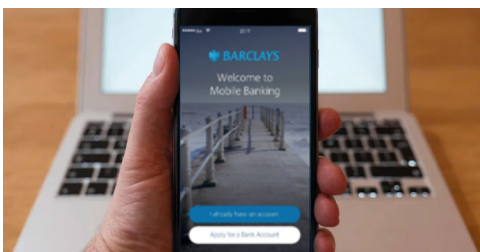
If you are looking at the document on a computer, phone or tablet, you can watch the video at:

[barclays.co.uk/help/online-banking/registration/how-to](https://www.barclays.co.uk/help/online-banking/registration/how-to)

This will help explain how to do this on our website.



There are lots of other videos and guides on our website, for how to use online banking and the Barclays App\* to transfer money, pay a bill and much more.



There is information on our website about how to sign up for our Barclays App. The Barclays App is a way of doing your banking on your mobile phone or tablet. You need to sign up to the app before you can start to do your banking on your phone.



Remember, if you need help to start using our Barclays App or online banking services, you can ask someone such as a friend, family member, or a Barclays member of staff to help you.





You can request this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

\* Terms and conditions apply. You must be aged 16 or over and have a Barclays current account or Barclaycard. If you're aged 11 to 15 years, you can use another version of the app.

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