

Best Rate Match Terms and Conditions

This program is available at participating locations in the United Kingdom and Republic of Ireland offering the Barclaycard Business Dynamic Currency Conversion (DCC) service.

Payment card transactions will be converted to the currency of the card issuer at point of sale using the DCC service. The rate of exchange applied will be to the same as or better than the rate offered by your card issuer on the same card on the same day, including any international fees applied by the card issuer.

In the unlikely event that a cardholder can show they were disadvantaged by choosing to have their transaction converted at Point of Sale using the DCC service's rate of exchange, Barclaycard Business will, subject to these terms and conditions, refund to the cardholder the difference between the price calculated using:

1. the actual DCC rate of exchange used to convert their transaction, and
2. the rate of exchange offered by their card issuer on the same card on the same day.

Cardholders wishing to make a claim must follow the process below:

1. Contact our helpdesk for a claim.

Call 0800 015 2431. Alternatively, visit our website www.barclaycardbusiness.co.uk/dcc to obtain a claim form and for a copy of our terms and conditions.

2. Complete the claim form as directed, attaching the following documents:
 - a. Copy of transaction receipt (please ensure the copy is clear and easy to read).
 - b. Copy of your credit card statement which clearly shows another transaction carried out on the same day on the same credit card, converted at a more advantageous rate than that offered by Barclaycard Business.
3. Return the form to Barclaycard Business at the address stated on the form within 60 days of the card transaction to which the claim relates.

Any claim which does not follow this process will be invalid. The Best Rate Match program does not provide a cardholder with the right to initiate a chargeback in relation to a card transaction. Barclaycard Business determination regarding validity of a claim is final.

Barclaycard Business is not responsible for, and shall not be liable for, any statements or representations regarding the Barclaycard Business Best Rate Match program made by any third party.

Some credit card issuers may charge a fee for card usage overseas irrespective of the currency in which the card is charged. Barclaycard Business Best Rate Match does not cover such fees.

The Best Rate Match program may be withdrawn at any time without notice.

The Terms and Conditions of the Best Rate Match program are governed by English law and are subject to the exclusive jurisdiction of the English courts.