

FACTS	WHAT DOES BARCLAYS BANK DELAWARE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Deposit product information ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Barclays Bank Delaware chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Barclays Bank Delaware share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (888) 710-8756
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What we do	
How does Barclays Bank Delaware protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Barclays Bank Delaware collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliate's everyday business purposes information

	<ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Barclays name; financial companies such as Barclays Wealth</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Barclays Bank Delaware does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include businesses such as insurance companies</i>
Other important information	
<p>For Vermont residents only: In accordance with Vermont law, Barclays will not share information we collect about Vermont residents with companies outside of Barclays except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. We will not share creditworthiness information about Vermont residents among Barclay's affiliates except with the authorization or consent of the Vermont resident.</p> <p>For California residents only: In accordance with California law, we will not share information we collect about California residents with nonaffiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will also limit the sharing of information about you with our affiliates to extent required by applicable California law.</p> <p>For Nevada residents only. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions set forth above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; e-mail: BCPINFO@ag.state.nv.us.</p>	

Security policy

Security Statement

Your online security is our #1 concern. Nothing is more important. Our job is to make sure your deposit account and personal information are always secure. My colleagues and I have been given extraordinary resources and the latest state-of-the-art technology to provide you with a secure online environment.

I'm proud of the security system we have created. Because of this commitment to security, your account and personal information are safe within Barclays and when you communicate with Barclays.

If you have any questions about our security measures, contact a Customer Care Relationship Manager at 888-710-8756. We're here to help you 8am to 8pm, Monday to Friday Eastern Time.

Karen Smithson
Barclays

Our Security Measures

Here are some of the ways we provide the utmost in online security:

- We use Secure Sockets Layer and Transport Layer Security to provide a 128-bit secure link between your browser and us. A Global Digital certificate signed by VeriSign assures that you are, in fact, communicating with Barclays and not a copycat site.
- We have built a time-out into your logon session. Your connection to our site will be closed after a period of inactivity. This protects you in case you forget to log out.
- We use firewalls and other technology to block unauthorized traffic to our site. Our state-of-the-art monitoring equipment ensures that unauthorized access is prevented.
- Information is always encrypted between areas of Barclays and between Barclays and our partners. Not only is communication between you and Barclays encrypted, but also between Barclays and its business partners. It's one more way to ensure the security of your personal information.

Our Email Security Standards

All of our legitimate emails that you receive will contain four pieces of consistent information to enable you to easily verify if an email related to your account is authentic:

1. Your first and last name.
2. Our mailing address along with information on how to contact us via email or by phone.
3. A unique tracking identification that we can use to verify the email; if you have any doubts about the authenticity of an email, please call 888-710-8756.

In addition, we will never ask you in an email to verify sensitive information such as your full account number, User name, Password or Social Security Number.

What You Can Do to Protect Your Security

In addition to the latest security technology, here are some tips to protect your security:

Know WHO you are dealing with.

- Interact with reputable companies. If you are unsure of the company, ask for paper brochures/materials to be sent to your home.
- Check to be sure you are on the website of the company with which you want to do business. Website names (URLs) that are very similar to those of legitimate companies can easily be created by someone intending to commit fraud.
- Take the time to read the provider's Website Privacy Policy before proceeding. This should outline both the company's security measures and personal information sharing policies. Protect your personal information.
- Never disclose your password to anyone, even a customer service representative from that company.
- Only provide merchants information necessary for the transaction.
- Ensure the site is encrypted before providing account or other personal information. Look for a key or lock on your screen and confirm the URL begins with https://
- Use unique passwords - avoid date of birth, Social Security Number, or simple words.
- Avoid sending personal information via email unless the security is specifically outlined.
- Always keep a record of your online transactions.
- Use a secure browser.

Protect your personal information.

- Never disclose your password to anyone, even a customer service representative from that company.
- Only provide merchants information necessary for the transaction.
- Ensure the site is encrypted before providing deposit account or other personal information. Look for a key or lock on your screen.
- Use unique passwords - avoid date of birth, Social Security Number, or simple words.
- Avoid sending personal information via email unless the security is specifically outlined.
- Always keep a record of your online transactions.
- Use a secure browser.

Protect yourself from email scams.

Barclays is committed to keeping your information secure. You can protect yourself by being aware of common tricks used to obtain access to your information.

Recently, some reputable companies have experienced email fraud. In these scams, individuals received an email linked to a website that looks like it came from the reputable company, often a bank or other financial institution. The email usually states that there is a problem with the customer's account and requests the customer's Username and Password. This type of scam is called spoofing or phishing. You are the first line of defense against phishing. Never provide your Username and Password in response to an unsolicited request.

By following a few helpful hints when viewing your email, you can help protect your personal information. Consider the following:

- A legitimate email regarding your deposits account, issued by Barclays Bank Delaware, will always have the three consistent pieces of information outlined above in our Email Security Standards.
- Only open email attachments when you recognize the sender. Attachments are sometimes used to spread computer viruses that could access your personal information.
- Do not include sensitive information such as your full account number, Social Security Number, User name, Password, or bank account number in emails you send. Barclays will never include such sensitive information in emails we send to you.

- Many fraudulent emails contain spelling or grammatical errors. Do not respond to an email if there are obvious mistakes.

Security is very important to us. If you have any questions or if you wish to validate the authenticity of a communication, you can always contact us securely by calling the phone 888-710-8756 or by logging into our website to send a secure email.

For more details, visit the Internet Education Foundation's Privacy Toolbox located on the Federal Trade Commission's website at www.privacytoolbox.org.