



### **Closure of Cheque Guarantee Scheme**

At Barclays Wealth, we want to keep you up to date about important changes that may affect you. Due to falling usage, the UK Payments Council, which provides services to the UK banking industry, has made the decision to close the Cheque Guarantee Scheme on 30 June 2011. This change applies to all UK banks and you can find more information about the decision at [www.ukpayments.org.uk](http://www.ukpayments.org.uk)

In summary these changes include:

- After 15 May 2011 any new or replacement debit cards you receive will not feature the cheque guarantee hologram. Please note you will only receive a new debit card when your current card needs replacing
- When your current debit card expires you will receive a new debit card without the cheque guarantee hologram
- After 30 June 2011 you will not be able to use your card to guarantee cheques, even if the card carries the cheque guarantee hologram

### **Using cheques after 30 June 2011**

You can continue to use cheques as a payment method after the removal of the Cheque Guarantee Scheme. However, you won't be able to guarantee them, even by using your debit card. This means we will only process payments if there are sufficient funds in your account.

### **How can we help?**

We realise you may be concerned about the closure of the Cheque Guarantee Scheme, however you can still make payments using debit cards, online and telephone banking, electronic transfers and standing orders.

If you'd like more information please visit [www.barclayswealth.com](http://www.barclayswealth.com) or contact your Private Banker. We'll be delighted to help.

This item can be provided in Braille, large print or audio by calling 0800 400 100\* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444\*\*

\*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

\*\*Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.