



Whether you would like additional support with managing your money, or have faced disruption to finances or travel plans, we can work with you to look at ways to make things easier, including:

- **Mortgage Payments:** Repayment holidays on residential mortgages for up to 90 days
- **Accessing Savings:** Removing penalty charges to access fixed savings accounts early
- **Paying Fees:** Stopping late payment and cash advance fees for the next 90 days for credit cards.

For more information on this and managing your finances during this period, you can find our latest advice by visiting our homepage and clicking 'Coronavirus help' - there you'll find links to all the content referenced in this email on pages that will be updated daily.

If you need to access your banking services and are unable to get to a branch, or need to stay at home, there are also a wide range of ways that we can help you there too. I've outlined a number of those below which hopefully you'll find useful.

I appreciate that the circumstances in which we find ourselves at the moment will cause worry. At Barclays we are committed to being responsive to your needs as the situation evolves, and we will continue to be in touch with information and updates.

In the meantime - with best wishes.

Matt Hammerstein
CEO Barclays UK

Managing your money

The Barclays app, online and telephone banking make it easy to access your account and manage your money 24/7. You can make payments, check your balance, view transactions and pay in cheques through our app without leaving your home. You can download the Barclays app by visiting your device's app store.

If you're having problems with our services, or want to see if our branches are running as normal, take a look at our service status page. You'll find this and all the other information you need on managing your money on our coronavirus hub.

Help with your finances

If you're having any problems with balancing your finances, or anticipate that you may, you'll find loads of helpful advice by visiting the 'Money worries' section of our Coronavirus hub.

Disruption to travel

Before travelling, I would suggest that you look at the general government advice, which also tells you which areas are affected. If you've got a Barclays Travel Pack or Barclays Travel Insurance, our FAQs will also be helpful. Links to the government's advice and FAQs are available on the Coronavirus hub.

Staying safe from fraud

Fraudsters will always exploit periods of heightened sensitivity and uncertainty - and we have already seen them evolve their practices due to this situation. They could ask you to withdraw or move money out of your account to a so-called 'safe' account. As ever, please don't disclose any personal or financial information. We'll **never** ask you to move to a 'safe account' or ask you to share your passcodes or PINs with us.

Using contactless and mobile payments

Our debit and credit cards are contactless, so you should be able to use a contactless payment device in most shops, which means you don't have to touch the payment terminal or exchange cash. You can also link most Barclays' cards to your smartphone to make mobile payments.