

Date: 25 April 2024

Customer account number:

XXXX XXXX XXXX 2266

Company Secretary VIAMED LTD 15 Station Road Cross Hills Keighley West Yorkshire **BD207DT**

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Important information enclosed

Changes to your Barclaycard business charge card terms and conditions and AXA insurance policy, effective from 1 June 2024

Dear Company Secretary

From time to time, we carry out reviews of our product terms and conditions, which can sometimes lead to us making some changes to ensure that they are as clear as possible. Following a recent review, we need to tell you how your Barclaycard business charge card terms and conditions will be updated.

We also need to let you know that AXA (the underwriter of your insurance policy) have made some changes to the insurance benefits that are included with your Barclaycard business charge card.

The information below will explain what the changes are and which sections you'll find them in. We've also included where to find the documents if you'd like to read these in full.

How your Barclaycard business charge card terms and conditions have changed

We've updated 'Section 2 – Fees that we charge' within your terms and conditions to reflect the following:

- We've removed the £5 charge for copies of transaction details (see page 2)
- It will now cost £2 to request a copy of a statement instead of £3 (see page 2).

These changes will come into effect from 1 June 2024 which is 30 days notice from the date of this letter.

If you'd like an updated version of your full terms and conditions, you can view and download these at barclaycard.co.uk/business/charge-card-fees

If you have any queries about these changes or your account in general, please contact us on 0800 008 008. We're here 24/7.

How your AXA insurance policy has changed

As mentioned, the insurance benefits that come with your Barclaycard business charge card are underwritten by AXA, and from time to time, they need to make changes to the policy.

Here's a reminder of the types of insurance covered within your policy:

· Cardholder misuse

Your insurance policy is still in place should you need it, but here's a list of the changes that will come into effect from **1 June 2024** that you need to be aware of:

- The registered office address has been changed from the UK to Belgium (see pages 4, 5, 7 and 13)
- AXA have updated the website address where you can view the full privacy policy details (see pages 8 and 9).

What's new:

- · General conditions, how we make changes to the insurance policy
 - This explains how AXA can make changes to the policy, the amount of notice you should receive and how this can be communicated to you (see page 10)
- Section 4: Cancellation, Curtailment and Rearrangement 'Exclusions to Section 4' point 4.8.
 - This sets out that there will be no cover if, before you opened your account or before you booked a trip, you knew of a reason that would cut your trip short (see page 20).

What's been removed:

· Travel and general services

Information regarding the latest inoculations, visa requirements and information about your destination will no longer be required.

You can view your revised AXA Insurance terms and conditions at barclaycard.co.uk/business/new-axa-policy

If you need to make an insurance claim or have any queries about the changes mentioned above, please call AXA Insurance on **0203 713 4845**.

Kind regards

Your Barclaycard Payments team

This information is also available in large print, Braille and audio format by calling 0800 008 008.*