



DM46152/002/00004012
F.A.O. Finance Director
Vandagraph Ltd
15 Station Road
Crosshills
Keighley
BD20 7DT



9 December 2021

Customer ID: 08321663

Letter reference: SMEREP 12/21

3330



Important information enclosed

» Your fees and charges are changing from 1 March 2022

Dear Customer

We're making some changes to your charges and fees. These incorporate scheme changes announced by Visa and Mastercard, effective between October 2020 and April 2022, which have resulted in higher costs for accepting cards.

The new charges that apply to you will take effect from 1 March 2022 and are reflected in your new pricing schedule, which we've enclosed with this letter. You'll also see this on the Transaction and Activity Based charges in your statements from April 2022.

The main scheme changes that we've incorporated in your new charges include:

- Mastercard increasing the fees that they charge payment providers for accepting all transactions from January 2021
- Substantial increase to the rate Visa are charging for accepting Visa Business Debit cards in the UK from April 2022
- Mastercard introducing a new fee for authenticating ecommerce transactions in October 2020. They'll change their authentication fees again in March 2022

Your updated charges and fees schedule

The enclosed schedule replaces your current charges and fees with effect from 1 March 2022. All other terms and conditions of your Merchant Acquiring Services Agreement will stay the same. Please keep this letter and the updated charges and fees schedule with your original agreement.

Your pricing checklist

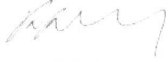
- Your new pricing schedule will apply from 1 March 2022
- This change will apply to all your billing points and you'll see this on the Transaction and Activity Based charges in your statements from April 2022
- If you have any questions about the changes to your fees and charges, please get in touch by calling us on 0800 161 5343. We're here Monday to Friday, from 8am to 6pm.

We're here to help

If you have any questions about this change, please call us on 0800 161 5343. We're here Monday to Friday, from 8am to 6pm.

You can also take a look at our FAQs at barclaycard.co.uk/chargesfaq

Kind regards



Konrad Kelling
Managing Director
Barclaycard Payments

This information is available in large print, Braille and audio by calling your Acquirer on either 0800 1615350 (Barclaycard Payment Solutions) or 1800 812700 (Barclaycard International Payments).

Calls to 0800 numbers are free from UK landlines and personal mobiles otherwise call charges may apply. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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Barclaycard International Payments Limited, trading as Barclaycard, is regulated by the Central Bank of Ireland. Registered Number: 316541. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Directors: Paul Adams (British), James Kelly, Mary Lambkin Coyle, Steven Lappin (British), Peter Morris and David Rowe.

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>> Charges and fees

These are the new rates for your Merchant Acquiring Services Agreement. If any rates aren't listed, they won't be changing at this time. You'll find your previous rates on past statements we've sent to you.

Please keep this document with your existing Merchant Acquiring Services Agreement.

Statement description	Ad valorem	Pence per transaction
UK Visa Delta	1.25%	£0.00
UK Maestro	1.25%	£0.00
UK Visa Electron	1.25%	£0.00
UK Mastercard Debit	1.25%	£0.00
Visa International Debit	1.25%	£0.00
Mastercard International Debit	1.25%	£0.00
Maestro International Debit	1.25%	£0.00
Diners Consumer Debit	1.25%	£0.00
UK VPAY	1.25%	£0.00
International VPAY	1.25%	£0.00
UPI Consumer Debit	1.25%	£0.00
Visa Business Debit	2.00%	£0.00
Diners Commercial Debit	2.00%	£0.00
UPI Commercial Debit	2.00%	£0.00
Mastercard Commercial Debit	2.00%	£0.00
Visa Credit	2.00%	£0.00
Mastercard Credit	2.00%	£0.00
Diners Consumer Credit	2.00%	£0.00
Visa Premium Credit	2.00%	£0.00
Mastercard Premium Credit	2.00%	£0.00
UPI Consumer Credit	2.00%	£0.00
JCB Credit	2.00%	£0.00
Visa Commercial Credit	2.00%	£0.00
Mastercard Commercial Credit	2.00%	£0.00
Diners Commercial Credit	2.00%	£0.00
UPI Commercial Credit	2.00%	£0.00
Refunds	0%	£0.30

Other fees, charges and information

International transaction fee, Commercial Credit*	2.20%
International transaction fee, others*	2.20%
Card Not Present transaction fee†	0.20%
Non-secure fees	0%

Please visit barclaycard.co.uk/cardsandfees to see which card products feed into these charging lines.

*International transaction fees apply on top of your merchant service charge. If your merchant outlet is in the UK, this applies to all sales and unique transactions where the card issuer is outside of the UK. If your merchant outlet is in the European Economic Area, this applies to all sales and unique transactions where the card issuer is outside of the EEA. It also applies to UK and EEA transactions where the product is defined as Global by the schemes (e.g. Visa Virtual B2B or Mastercard Global Wholesale Travel).

†Applies to all sales, refunds, Account Funding (DR) where the transaction is a Card Not Present (CNP) transaction.

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