



## My Rewards

Create a benefits package that's individual to you



# My Rewards gives you the flexibility and choice to create a benefits package that's individual to you

When you join Barclays, you will automatically be enrolled in your core benefits at the level set out in your Benefits Allowance illustration and your Benefits Allowance will be used to provide these benefits.

You can then flex your core benefits to suit your needs, by choosing a higher or lower level of benefit.

If you choose to flex down, you can take any unused Benefits Allowance for most core benefits as cash (payable with your salary and subject to income tax and National Insurance). You can also use some of your salary to flex up your core benefits and enrol in voluntary benefits.

Most My Rewards benefits are available through salary sacrifice. This means that you give up or sacrifice Benefits Allowance/salary in exchange for your choice of benefits, and you may save income tax and/or National Insurance on the value of the benefit. You can also take advantage of corporate rates and discounts on many benefits.

When you join Barclays, you will receive an email inviting you to access the My Rewards website and make your benefit choices during the new joiner enrolment window.

Each benefit has its own enrolment page. As you flex or enrol in benefits, the enrolment page will show the monthly cost to you (the amount of Benefits Allowance/salary you would sacrifice) and the estimated effect on your take-home pay.

When you are happy with all your benefit choices, you simply click on the 'Finished' button to submit and confirm your benefit choices.

Your next opportunity to flex and enrol in benefits will be during the annual enrolment in March, although you can enrol in or change certain benefits at any time or at certain times during the year.

My Rewards website is also where you can find out more about each benefit, read the latest news about My Rewards and see a summary of your benefit choices.

You can access the My Rewards website at any time from work via the Barclays intranet or from home via the internet from your laptop, iPad or mobile phone. You can also set up your preferred email address to receive My Rewards news, alerts and confirmations.

## Savings and Retirement

- Barclays Pension Savings Plan (BPSP)
- Sharepurchase
- Sharesave

## Lifestyle and Offers

- Holiday buy/sell
- Childcare vouchers
- Bike4work
- Gym
- Car Scheme

## Health and Insurance

- Private Medical Scheme (PMS)
- Dental Plan
- Health assessment
- Healthcare Cash Plan
- Income protection
- Life assurance
- Critical illness
- Personal accident
- Life assurance - partner



# Your core benefits

Barclays Pension Savings Plan (BPSP)	<ul style="list-style-type: none"> <li>You will automatically be enrolled in the BPSP from your first day at Barclays. If you wish, you can opt out at any time (please read the important information about automatic enrolment in the BPSP and opting out on page 8)</li> <li>Barclays will pay a contribution that is equal to 10% of your Basic Salary to your BPSP account, unless you choose to flex Barclays pension contribution</li> <li>You are not required to contribute to the BPSP account, but you can flex up Barclays pension contribution by sacrificing some of your salary in return for an additional monthly or lump sum contribution (on top of Barclays' core contribution) and Barclays will pass on its National Insurance saving on the additional contributions to your BPSP account (currently 13.8% of the additional contribution)</li> <li>You can flex down Barclays pension contribution, subject to a minimum contribution of 5% of your Basic Salary or £5,000 a year if less. If you flex down, the unused funding in your Benefits Allowance will be paid with your salary, but it will be reduced by the amount of employer National Insurance Barclays is required to pay on cash payments, and will then be subject to income tax and National Insurance</li> </ul>	<ul style="list-style-type: none"> <li>You can flex your pension contribution at any time</li> </ul>
Life assurance	<ul style="list-style-type: none"> <li>You will automatically be enrolled in the level of life assurance cover set out in your Benefits Allowance illustration</li> <li>You can flex up your life assurance cover, subject to maximum cover of 12 x your Basic Salary, up to a maximum limit (currently £1.8m).</li> <li>You can select any level of cover during the new joiner enrolment window. Thereafter, you can increase your life assurance by 1 x your Basic Salary at a time or decrease your life assurance by 1 or more x your Basic Salary at a time</li> <li>You can flex down your life assurance, subject to minimum cover of 2 x your Basic Salary. If you flex down, the unused funding in your Benefits Allowance for life assurance will be paid with your salary and will be subject to income tax and National Insurance</li> <li>You can nominate your beneficiaries via the life assurance enrolment page</li> </ul>	<ul style="list-style-type: none"> <li>You can flex your life assurance cover during the new joiner enrolment window or the annual enrolment in March, or if you have a qualifying life event</li> </ul>
Income protection	<ul style="list-style-type: none"> <li>You will automatically be enrolled in the level of income protection set out in your Benefits Allowance illustration</li> <li>You can flex your income protection cover. There are 3 levels of cover: 50%, 65% or 75% of your Basic Salary.</li> <li>You can select any level of cover during the new joiner enrolment window. Thereafter, you can increase your income protection cover one level at a time or decrease your income protection by one or more levels at a time</li> <li>If you flex down, the unused funding in your Benefits Allowance for income protection will be paid with your salary and will be subject to income tax and National Insurance</li> </ul>	<ul style="list-style-type: none"> <li>You can flex your income protection cover during the new joiner enrolment window or the annual enrolment in March, or if you have a qualifying life event</li> </ul>
Private Medical Scheme (PMS)	<ul style="list-style-type: none"> <li>You will automatically be enrolled in the PMS</li> <li>You can flex your private medical cover, subject to minimum cover of single cover in the Premier plan and maximum cover of family cover in the Premier Plus plan. You can also opt out if you wish</li> <li>If you flex down or opt out of the PMS, you cannot take any unused Benefits Allowance for this benefit as cash, but you will pay less tax on this benefit if you flex down or no tax if you opt out</li> </ul>	<ul style="list-style-type: none"> <li>You can flex your PMS cover during the new joiner enrolment window or the annual enrolment in March, or if you have a qualifying life event</li> </ul>



# Voluntary benefits

Holiday buy/sell	<ul style="list-style-type: none"> <li>You will automatically be entitled to the annual holiday set out in your Benefits Allowance illustration</li> <li>You can flex your holiday entitlement by buying or selling up to one normal week's holiday (whether you work full-time or part-time), subject to your manager's approval before you buy or sell holiday</li> <li>If you sell holiday, the cash will be paid with your salary and will be subject to income tax and National Insurance</li> </ul>	<ul style="list-style-type: none"> <li>You can only buy or sell holiday for the year during the annual enrolment in March</li> </ul>
Childcare vouchers	<ul style="list-style-type: none"> <li>Childcare vouchers are a convenient and tax-efficient way to pay for your registered or approved childcare</li> <li>You choose the amount to be paid into your childcare account each month and then pay your childcarer directly from your account</li> <li>You save income tax and National Insurance on your contributions up to your maximum eligible value (£243 a month for a basic rate taxpayer; £124 a month for a higher rate taxpayer; £110 a month for an additional rate taxpayer)</li> <li>The Government is introducing a new Tax-free Childcare Scheme in Autumn 2015. When the new scheme is launched, childcare vouchers will close to new participants. Existing participants will have the choice of remaining in childcare vouchers or joining the new scheme. Non-participants will have the option of joining the new scheme only</li> </ul>	<ul style="list-style-type: none"> <li>You can join at any time until the new Government Tax-free Childcare Scheme is introduced (Autumn 2015)</li> </ul>
Bike4work	<ul style="list-style-type: none"> <li>Bike4work is a tax-efficient way for you to hire a bike for cycling to work</li> <li>You can choose a cycle voucher worth between £100 and £1,000, which you exchange for a bike</li> <li>Your bike is hired for 3 years. At the end of 3 years, you can return your bike or it may be possible to transfer its ownership to you</li> <li>The value of the voucher will be repaid via salary sacrifice over a 12 month period</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol in March, June, September or December</li> </ul>
Car Scheme	<ul style="list-style-type: none"> <li>If you are a VP or above, you are eligible to participate in the Car Scheme</li> <li>The Car Scheme provides you with a brand new, fully managed, maintained and insured company car of your choice for work and personal use for a two or three-year period</li> <li>You can choose from a wide range of makes, models and optional extras, and you may also be able to nominate up to two further drivers to have use of the car</li> </ul>	<ul style="list-style-type: none"> <li>You can order a car at any time</li> </ul>
Gym	<ul style="list-style-type: none"> <li>You can choose a 12 month gym membership for you or you and your partner from more than 1,700 participating gyms</li> <li>You benefit from discounts and corporate rates</li> <li>If you already have a gym membership, you may be able to transfer it in order to benefit from any discounts</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol at any time for 12 months</li> </ul>
Health assessment	<ul style="list-style-type: none"> <li>You can choose a health assessment for you and/or your partner</li> <li>There are 3 health assessments to choose from and you can take your health assessment at one of 33 health screening centres in the UK</li> <li>You must take your health assessment by the end of the My Rewards year (31 March)</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol at the annual enrolment in March</li> </ul>
Healthcare Cash Plan	<ul style="list-style-type: none"> <li>The Healthcare Cash Plan allows you to claim money back, up to set limits, on a range of treatments</li> <li>You can choose a Healthcare Cash Plan for you and/or your partner. Your eligible children are automatically covered if you enrol in a Healthcare Cash Plan for you or your partner</li> <li>There are 4 levels of Healthcare Cash Plan to choose from and you also have access to a medical second opinion service</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol during the new joiner enrolment window or at the annual enrolment in March</li> </ul>



# Voluntary benefits

Dental Plan	<ul style="list-style-type: none"> <li>Dental Plan helps you pay for eligible routine and restorative dental treatment</li> <li>There are 4 different plans to choose from. You can choose a plan for you and your partner, you and your children, or you and your family</li> <li>You can use a private, NHS or Denplan dentist</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol during the new joiner enrolment window or at the annual enrolment in March</li> </ul>
Sharesave	<ul style="list-style-type: none"> <li>Sharesave is a savings plan that gives you the opportunity to buy Barclays shares at a discounted price (up to 20% discount on the market price at time of invitation), at the end of your chosen savings period</li> <li>You can save between £5 and £250* a month (from your net pay) for 3 or 5 years</li> <li>At the end of the savings period, you can either buy Barclays shares at the discounted price or withdraw your savings</li> <li>You can defer up to 6 monthly contributions or you can cancel a Sharesave plan at any time and receive a refund of your savings</li> </ul>	<ul style="list-style-type: none"> <li>If eligible, you will be sent an invitation each year, usually in August</li> </ul>
Sharepurchase	<ul style="list-style-type: none"> <li>Sharepurchase is a tax-efficient and easy way to acquire Barclays shares</li> <li>You contribute between £10 and £1,500* per tax year (or 10% of salary if lower) from your gross pay</li> <li>Barclays matches your contributions up to £600 per tax year</li> <li>Your and Barclays contributions are used to purchase Barclays shares for you on or around the 7th of the following month</li> <li>Please note: Share values can go down as well as up</li> </ul>	<ul style="list-style-type: none"> <li>If eligible, you can enrol or change your contributions at anytime</li> </ul>
Critical illness	<ul style="list-style-type: none"> <li>Critical illness insurance pays out a cash sum if you or one of your children is diagnosed with a covered critical illness (your eligible children are automatically covered when you enrol)</li> <li>Cover is available for you or you and your partner in multiples of £25,000 up to £250,000 (£100,000 for your partner), subject to the plan rules</li> <li>You can enrol in any available level of cover at your first opportunity (your new joiner enrolment window). If you enrol after your first opportunity, you can enrol in cover of 1 or 2 multiples of £25,000 only. Once enrolled, you can increase your cover by 1 or 2 multiples of £25,000 at each annual enrolment or if you have a qualifying life event</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol during the new joiner enrolment window or at the annual enrolment in March, or if you have a qualifying life event</li> </ul>
Personal accident	<ul style="list-style-type: none"> <li>Personal accident insurance pays out a tax-free cash sum if you or one of your children is injured in an accident. Your eligible children are automatically covered when you enrol in personal accident cover</li> <li>Cover is available for you or you and your partner in units of £25,000, up to a maximum of 20 units (£500,000)</li> <li>You also have access to a medical second opinion service</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol during the new joiner enrolment window or at the annual enrolment in March</li> </ul>
Life assurance – partner	<ul style="list-style-type: none"> <li>Life assurance – partner pays out a cash sum to you in the event of your partner's death</li> <li>You can choose life assurance cover for your partner in multiples of £25,000 up to £250,000, subject to the approval of the provider</li> <li>You can enrol in any available level of cover when you first enrol. Once enrolled, you can increase your cover by 1 or 2 multiples of £25,000 at each annual enrolment or if you have a qualifying life event</li> </ul>	<ul style="list-style-type: none"> <li>You can enrol during the new joiner enrolment window or at the annual enrolment in March, or if you have a qualifying life event</li> </ul>

\*Limits are subject to change





## Other benefits

### Discounts and offers

The My Rewards Discounts website gives you access to thousands of offers and discounts on a wide range of products and services, online and in-store.

YOUniquely Barclays gives you unique access to special offers and discounts on a wide range of products and services from Barclays UK Retail and Business Banking.

### Health and well-being

The Health Gateway is free to use and lets you explore your health status and put together a personalised plan to help you reach your health goals.

Barclays also provides a range of free and confidential employee support services.

## Income tax and National Insurance savings at a glance

You benefit from corporate rates and discounts on many My Rewards benefits, as well as saving income tax and National Insurance on many benefits. You can enrol in or change certain benefits at any time. Other benefits you can only enrol in or change at the annual enrolment or if you have a qualifying life event (e.g. married, or having a baby).

Core benefits	Income tax savings	National Insurance savings	Enrol in or change benefit
Barclays Pension Savings Plan	Yes	Yes	Anytime
Life assurance	Yes	Yes	Annual or life event
Income protection	Yes	Yes	Annual or life event
Private Medical Scheme	No	Yes	Annual or life event
Unused Benefits Allowance payable with your salary	No	No	n/a

Voluntary benefits	Income tax savings	National Insurance savings	Enrol in or change benefit
Sharepurchase*	Yes	Yes	Anytime
Sharesave	No	No	Once a year
Holiday buy	Yes	Yes	Annual
Childcare vouchers	Yes	Yes	Anytime**
Car Scheme***	Yes	Yes	Anytime
Bike4work	Yes	Yes	4 times a year
Gym membership	No	Yes	Anytime for 12 months
Health assessment for you	Yes	Yes	Annual
Health assessment for your partner	No	Yes	Annual
Healthcare Cash Plan for you and/or your partner	No	Yes	Annual
Dental Plan	No	Yes	Annual
Critical illness	No	Yes	Annual or life event
Personal accident	No	Yes	Annual or life event
Life assurance – partner	No	Yes	Annual or life event

\* to maintain tax and NI contribution benefits, certain conditions apply

\*\* until launch of new Government Tax-free Childcare Scheme (Autumn 2015)

\*\*\* your car will be subject to benefit-in-kind tax, which is likely to be less than the income tax and National Insurance savings available via salary sacrifice



# My Rewards website

My Rewards is where you can find everything you need to enrol in and manage your benefits all in one place.

You can learn more about each benefit, read the latest news about My Rewards, see a summary of your benefit choices and link to other useful websites.

## Savings and Retirement

Learn more about Barclays Pension Savings Plan, Sharesave and Sharepurchase

## Health and Insurance

Learn more about Private Medical Scheme, life assurance, income protection, health assessments, Healthcare Cash Plan, Dental Plan, critical illness, personal accident and life assurance for your partner

## Lifestyle and Offers

Learn more about holiday buy/sell, childcare vouchers, Bike4work, gym and Health Gateway. Link to EAP, discounts website and YOUNique Barclays

See your current benefit selections in **Manage My Rewards/ My Rewards Choices**

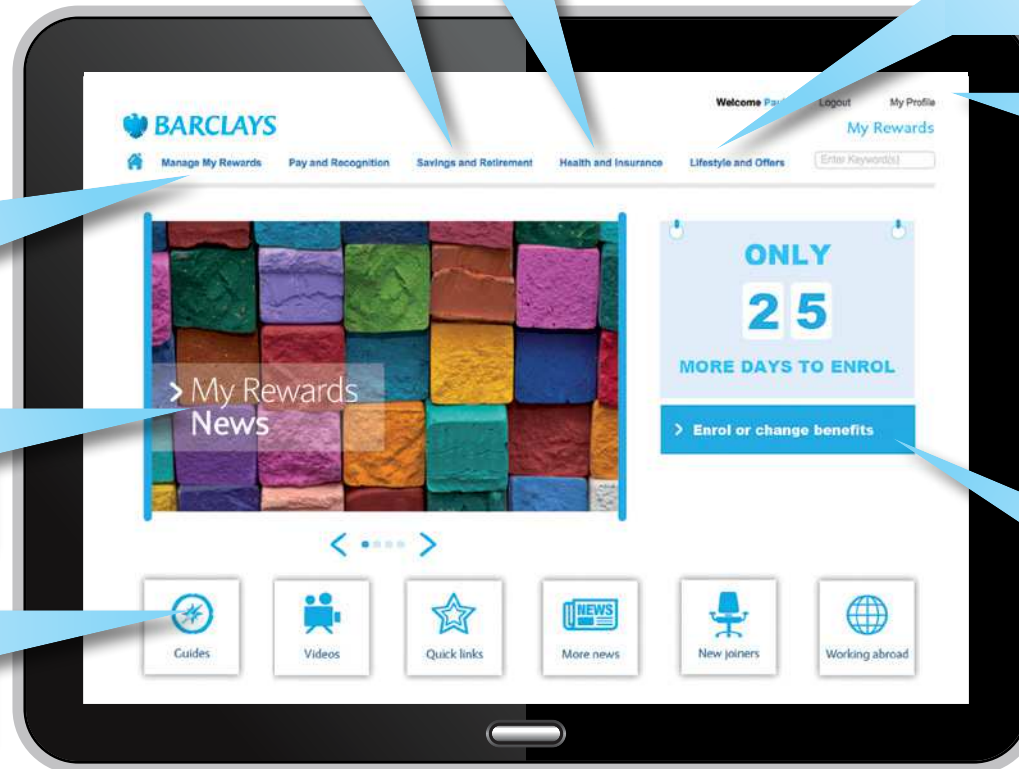
Click on My Rewards news to read the latest news about My Rewards

Click these links for useful information about My Rewards

Check your **Personal, Contact and Work** details and keep these up to date in MyHR on the Barclays intranet

Set up your preferred email address to receive My Rewards news, alerts and confirmations

Click here to enrol in or change your choice of benefits



# Important information about the Barclays Pension Savings Plan

In accordance with the government's automatic enrolment legislation, Barclays is required to automatically enrol certain employees in a workplace pension scheme.

The Barclays Pension Savings Plan (BPSP) is Barclays workplace pension scheme and Barclays is required to enrol employees who earn over a certain amount (£10,000 for the 2015/2016 tax year) and who are aged between 22 and State Pension Age into the BPSP. If you are outside of this salary and age criteria, you will also be enrolled into the BPSP. This is not a requirement, but Barclays considers it to be important that you save towards your retirement.

If you wish, you can choose to opt out of the BPSP at any time. If you opt out of the BPSP within one month of joining Barclays, any additional contribution you choose to make will be refunded to you, and you will be treated as not having become an active member of the BPSP on this occasion. If you opt out after your first month at Barclays, Barclays pension

contributions and any additional contributions you chose to make will remain invested in your BPSP account until you draw these at retirement. You will find more information about opting out of the BPSP on the My Rewards website.

Please note: If you opt out of the BPSP, you will not benefit from Barclays pension contribution of 10% of your Basic Salary and you will not be able to take the unused Benefits Allowance for the BPSP as cash.

If you cease to be an active member of the BPSP (without ceasing to be employed by Barclays) by reason of something other than your own action or omission, Barclays will put you back into the BPSP with effect from the day following that date. If you have opted out of the BPSP, you can rejoin at a later date. To do so, visit the My Rewards website and select the option to restart Barclays contributions to the BPSP on the BPSP enrolment page. Your selection will then take effect from the start of the following month.

Further information about the BPSP is available on the My Rewards website. To find out more about automatic enrolment and the benefits of remaining enrolled in a pension scheme, please visit [www.direct.gov.uk/workplacepension](http://www.direct.gov.uk/workplacepension).

My Rewards  
helpline  
0845 602 3080  
(9am to 5pm, Monday to Friday)

This leaflet provides a summary only of the benefits currently offered under My Rewards. These benefits are provided subject to the rules of the relevant benefit scheme, and in the case of any discrepancy between the rules and this leaflet, the rules take priority. The information in this leaflet relating to your pension provision and the BPSP is based on Barclays' understanding of the current legislation, taxation and Her Majesty's Revenue and Customs (HMRC) practice. These can change without notice. Barclays reserves the right to amend, change or discontinue the BPSP or any provision under it, including without limitation contribution rates, at any time. For UK employees April 2015.

