

**Press Release Contact Information:**

Andrew Bond  
Barclaycard  
PR Manager  
E-Mail: [Email us Here](#)  
Website: [Visit Our Website](#)

**Barclaycard announces Barclaycard Breathe Easy to help reduce household carbon emissions**

*Barclaycard has announced that it is developing Barclaycard Breathe Easy - the UK's first linked credit card and loan aimed at helping tackle household carbon emissions*

**/24-7PressRelease/** - December 01, 2007 - Barclaycard is developing the UK's first linked credit card and loan aimed at helping tackle household carbon emissions.

[Barclaycard](#) Breathe Easy, planned for launch in summer 2008, will assist homeowners who want to invest in making their homes more energy efficient while also supporting broader efforts to tackle climate change.

Research from the Energy Saving Trust suggests that the average UK household could save around two tonnes of carbon dioxide (CO<sub>2</sub>) by making their home more energy efficient. Many consumers' desire to do this is inhibited however, by the initial cost and the length of the 'payback' on the investment.

Barclays Chairman Marcus Agius is also a member of the CBI's Climate Change Task Force which has announced a pledge from leading British companies to enable households to halve their carbon emissions by 2020.

Like [Barclaycard Breathe](#) which was successfully launched in July 2007, [Barclaycard Breathe Easy](#) is being developed in conjunction with customers, retailers and manufacturers. It will allow customers to benefit from discounts from retail partners on home improvements which increase energy efficiency and, through the use of the loan facility, from a low interest rate on these balances.

Marcus Agius says: "Many homeowners are put off investing in greater home energy efficiency by the cost of doing so and the long time it takes for their investment to pay them back in terms of lower energy bills. Barclaycard Breathe Easy addresses this challenge and is a good example of the role which financial institutions can play in helping consumers reduce household carbon emissions."

A customer using the new Barclaycard Breathe Easy [credit card](#) to purchase home insulation products would receive an initial discount from one of Barclays' partners. They would then repay the cost as a loan where their monthly repayments are expected to be in line with the savings they would make on their energy costs. This makes the whole project affordable for the householder and beneficial to the environment. After the loan period, the customer will make savings for as long as they live in the house.

Barclaycard Breathe Easy and Barclaycard Breathe form part of Barclays' policy of developing products and services that empower households to reduce their carbon footprint.

Notes to Editors:

About [Barclays Climate Change Strategy](#)

Barclays five point strategy for dealing with climate change is to:

- Reduce carbon dioxide (CO<sub>2</sub>) emissions by improving energy efficiency
- Buy renewable energy
- Make its UK operations carbon neutral by offsetting the remaining CO<sub>2</sub> emissions
- Offer products and services that help its customers to reduce their impact on climate change
- Engage with key stakeholders and contribute to the debate on climate change action

Barclays announced in March 2007 that its UK operations are now carbon neutral. Barclays' priorities remain to reduce its carbon emissions through energy efficiency projects and source an increasing part of the energy it uses from green sources. Fifty per cent of the energy Barclays uses in the UK now comes from renewable sources.

About Barclaycard

Barclaycard is a multi-brand credit card and loans business which also processes card payments for retailers and merchants and issues credit and charge cards to corporate customers and the UK Government. It is one of Europe's leading credit card businesses and has an increasing presence in the United States.

In the UK, Barclaycard comprises Barclaycard, Sky Card, Thomas Cook and Argos branded credit cards and FIRSTPLUS secured lending. Barclaycard also manages card operations on behalf of Solution Personal Finance.

Outside the UK, Barclaycard provides credit cards in the United States, Germany, Spain, Italy, Portugal, India, the United Arab Emirates and Africa. In the Nordic region, Barclaycard operates through Entercard, a joint venture with ForeningsSparbanken (Swedbank).

Barclaycard PR contact:  
Andrew Bond  
Barclaycard Press Office  
Barclaycard  
1234 Pavilion Drive  
Northampton  
NN4 7SG  
01604 251229