

# Client Agreement Form

Barclays Bank PLC (Guernsey, Isle of Man, Jersey and/or London Branch)

## Your agreement and authorisation

By signing below, you agree:

(A) to Barclays Bank PLC (Guernsey, Isle of Man, Jersey and/or London Branch) providing accounts and services in accordance with:

- 1 the Barclays Bank Terms (“the Terms”);
- 2 your application form(s) for products and services from Barclays;
- 3 other documents or information, such as documents setting out our interest rates and charges and those relating to specific financial products (for example derivatives);

and subject to:

- (i) Manx law, where the accounts are held or services provided in the Isle of Man;
- (ii) Jersey law, where the accounts are held or services provided in Jersey;
- (iii) Guernsey law, where the accounts are held or services provided in Guernsey; or
- (iv) English law where the accounts are held or services are provided in the United Kingdom; and

(B) that all details you have provided in your application for products and services from us are true and complete;

(C) **Tax responsibilities**

- (i) you remain responsible for declaring any earnings/income to the relevant tax authority in your own jurisdiction, as a potential tax liability may arise on any earnings/income;
- (ii) we are not responsible for any tax or other declarations made by you; and
- (iii) we strongly recommend that you seek independent tax and other relevant advice from qualified tax and other professionals prior to proceeding with your application.

THE LEVEL OF TAX YOU PAY WILL DEPEND ON YOUR INDIVIDUAL FINANCIAL CIRCUMSTANCES AND MAY CHANGE IN THE FUTURE.

## Important – Your Personal Information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your Account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to one of the following:

- **International Banking:** <https://international.barclays.com/control-your-data>
- **Private Banking:** <https://privatebank.barclays.com/control-your-data>
- **Channel Islands and Isle of Man:** <https://ciiom.barclays.com/control-your-data/>

or you can request a copy from us.

### Credit Reference Agencies and Fraud Prevention Agencies

We carry out credit and identity checks on you with one or more credit reference agencies and fraud prevention agencies. To do this, we will supply your personal data to the agencies and they will give us information about you.

We will also continue to exchange information about you (and your Accounts) with credit reference agencies while you are our customer. The credit reference agencies may in turn share your personal information with other organisations, which those organisations may use to make decisions about you. This may affect your ability to get credit.

We may continue to collect information about you from credit reference agencies after your Account is closed.

We and fraud prevention agencies may also share your personal data with law enforcement agencies to detect, investigate and prevent crime. If fraud is detected, you could be refused certain services, finance or employment.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

You consent to us using your information to provide services to you. If you withdraw this consent, we will stop providing services but may still use your data where we have lawful grounds to do so (for example because we need to retain records for regulatory purposes).

For your own benefit and protection, before signing this form you should carefully read all terms and conditions that relate to the products and services that you have from us. You can find these if you click on the link to Banking Terms or Terms and Conditions on the relevant website. For:

- **International Banking:** <https://international.barclays.com>
- **Private Banking:** <https://privatebank.barclays.com>
- **Channel Islands and Isle of Man:** <https://ciiom.barclays.com>

If you do not understand any point, please ask us for further information.

**1st Applicant** Please ensure this matches the signature on your identity documents (e.g. Passport)

Name

Date signed   /   /

**2nd Applicant** Please ensure this matches the signature on your identity documents (e.g. Passport)

Name

Date signed   /   /

**3rd Applicant** Please ensure this matches the signature on your identity documents (e.g. Passport)

Name

Date signed   /   /

**4th Applicant** Please ensure this matches the signature on your identity documents (e.g. Passport)

Name

Date signed   /   /

[We are committed to helping our clients and understand that at times you may require additional support. If needed, we can provide this in braille, large print or audio. Please get in touch with your usual Barclays contact or use the details on the 'Contact Us' page of our website if you would like to discuss your circumstances or share feedback.](#)

Barclays offers private and overseas banking, credit and investment solutions to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702) and is a member of the London Stock Exchange and Aquis. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey and is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Eagle Court, 25 Circular Road, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Guernsey Branch has its principal place of business at St Julian's Court, St Julian's Avenue, St Peter Port, Guernsey, and is licensed by the Guernsey Financial Services Commission for Banking, Lending, Credit & Finance and Investment Business. Barclays Bank Plc (Incorporated in England and Wales) (Reg. No: 2018/599243/10) is an authorised financial services provider under the Financial Advisory and Intermediary Services Act (FSP 50570) in South Africa and a licensed representative office of a foreign bank under the Banks Act, 1990. Barclays Bank PLC, has its principal place of business in South Africa, at Level 5, Building 3, 11 Alice Lane, Sandton.