

Children's Savings Account

Additional Terms

These terms apply in addition to the Barclays Bank Terms for the Children's Savings Account (the Account). Capitalised words have the same meaning as shown in the Barclays Bank Terms.

Availability

1. The Account is provided by Barclays Bank PLC, London or Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch).
2. The Account can only be opened or held by an individual or individuals on behalf of a child aged 18 or under.
3. The Account is not for business purposes.
4. The Account is only available in sterling.

Restrictions

5. Minimum balance: £1.
6. Maximum balance: £1,000,000.
7. Where more than one Account is held, the maximum applies to the aggregate balance of all Accounts.
8. The Account must be used solely for the child designated on the account and not for any other purpose.
9. The Account cannot form part of linked savings arrangement.
10. After the child reaches 18 we will convert the Account to an adult instant access account. Before doing so we will tell you the terms that apply to the instant access account. The instant access account will be in your name until you transfer it to your child.

Deposits and withdrawals

13. Withdrawals can be made at any time without notice.

Interest

14. The interest rate is a managed rate which is set by Barclays.
15. Interest is paid monthly.
16. Changes to our interest rates will be made in accordance with the Barclays Bank Terms.
17. Current and historic interest rates are available at [Barclays.com/wealth](https://www.barclays.com/wealth).

Law

18. The terms applying to the Account are governed by: (a) English law, where the Account is booked in the UK, (b) Jersey law where the Account is booked in Jersey, (c) Manx law, where the Account is booked in Isle of Man or (d) Guernsey law, where the Account is booked in Guernsey.

Your right to cancel

19. For Accounts booked in the UK you may cancel your Account within 14 calendar days of opening or the date you receive the terms. If you wish to cancel, you must send written notice to your usual contact. You will have no further obligations in relation to the Account and you will not be charged any fee for cancelling.

[We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us.](#)

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 NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ.

Barclays Bank PLC, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey, GY1 3BE.