

# Young Person's Account

## Additional Terms

These terms apply in addition to the Barclays International Terms for the Young Person's Account (the Account). Capitalised words have the same meaning as shown in the Barclays International Terms.

## Availability

1. The Account is provided by Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch).
2. The Account is available only to children who are aged 16-19 years old.
3. To qualify for this account beyond 19, you will need to be in further education or taking a gap-year before starting a full-time higher education course.
4. The Account can only be opened or held by an individual or individuals for their own personal use.
5. The Account is not for business purposes or for trusts or personal wealth vehicles.
6. The Account is available in sterling only.

## Restrictions

7. Minimum balance: £1.
8. Maximum balance: £10,000,000
9. Where more than one Account is held, the maximum applies to the aggregate balance of all Accounts.
10. Where the balance exceeds the maximum we may transfer the excess to a current account in the same name(s) as the Account. We will let you know before we do this.

## Deposits and withdrawals

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

## Interest

12. The Account is non-interest bearing.

## Law and Legal Proceedings

13. 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

14. 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](#)

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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.

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