

FX PRICING EXPLAINED

When you make your FX payment, the exchange rate is linked to Barclays' reference rate at the time you execute the payment.

A margin will be applied to your reference rate. This margin is based on your FX price plan, which is linked to the amount of assets you hold with Barclays.

Our rates and associated margins are completely transparent, and are displayed when you execute your FX payment in online or mobile banking.

Individual tiers are a range which varies in proportion to the size of the transaction made, therefore the larger the transaction size, the smaller the margin that will be applied. Alternatively, the lower the transaction size, the higher the margin that will be applied (not exceeding the maximum margin as shown in your plan).