

# International Banking

## Interest Rates for savings accounts

Rates apply to Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch)

This leaflet details the rates and availability of savings accounts. Rates correct as at **4 July 2024**.

Where an interest rate change is being notified on an account, the future interest rates are also included.

Other rates may apply for accounts that track a reference rate where the reference rate has changed since the date specified within the leaflet.

The accounts referred to in this document are available to clients subject to eligibility. Terms apply. Please speak to your usual contact for further details.

The interest rate that applies to an account is determined according to the account balance on a tiered basis, unless indicated otherwise.

### Type of Interest Rates

Interest rates can either be tracker rates, fixed rates or managed rates.

A tracker rate is a variable rate which moves in line with changes to an external reference rate. The reference rates used for sterling, US Dollar and euro accounts are set out below. Where, due to the level of the relevant reference rate, the tracker rate will be 0% or lower, we may choose to continue to pay a nominal rate of interest.

A fixed rate is a rate that does not change for a set period of time.

A managed rate is a variable rate that we set and change in accordance with our terms.

### Reference rates

A reference rate is a rate not set by us and is publicly available so you can check it independently. Below are details of the reference rates used for our sterling, US dollar and euro accounts.

The sterling reference rate is the Bank of England Base Rate. The Bank of England reference rate is variable.

The US dollar reference rate is the Target Federal Funds Rate (Upper Bound). The Target Federal Funds Rate (Upper Bound) is variable.

The euro base rate is the European Central Bank deposit facility rate. The European Central Bank deposit facility rate is variable.

Following a change in reference rate the tracker interest rates applicable on tracker accounts will take effect in accordance with our terms unless stated otherwise.

### Definitions

**Annual Equivalent Rate (AER)** – Illustrates what the interest would be if the interest rate was paid and compounded once each year.

**Gross Rate** – Is the rate of interest payable without the deduction of tax. We will deduct tax where required to do so by law. You have sole responsibility for the management of your legal and tax affairs, including making any applicable filings and payments, and complying with any applicable laws and regulations.

## International Reserve Account

Rates are effective 8 April 2024.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£0 to £99,999	1.65%	1.66%
£100,000 to £999,999	1.65%	1.66%
£1,000,000 to £4,999,999	2.55%	2.58%
£5,000,000+	3.25%	3.30%

Interest is paid monthly.

Rates are effective 4 August 2023.

Balance (USD)	Gross Rate p.a.	AER
\$0 to \$99,999	1.25%	1.26%
\$100,000 to \$999,999	1.95%	1.96%
\$1,000,000 to \$4,999,999	2.90%	2.93%
\$5,000,000 +	3.20%	3.24%

Interest is paid quarterly in March, June, September and December.

Rates are effective 3 October 2023.

Balance (EUR)	Gross Rate p.a.	AER
€0 to €99,999	1.05%	1.05%
€100,000 to €999,999	1.35%	1.36%
€1,000,000 to €4,999,999	1.80%	1.81%
€5,000,000+	2.15%	2.17%

Rates are effective from 20 August 2024.

Balance (EUR)	Gross Rate p.a.	AER
€0 to €99,999	0.90%	0.90%
€100,000 to €999,999	1.15%	1.15%
€1,000,000 to €4,999,999	1.60%	1.61%
€5,000,000+	1.95%	1.96%

Interest is paid quarterly in March, June, September and December

### Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in Barclays Bank Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays Terms' booklet which can be obtained from your usual contact point or viewed online at <https://international.barclays.com/terms>

### What would the estimated balance be after 12 months based on a £1,000 deposit?

Deposit amount	Estimated value after a year
£1,000	£1,016.63

### What would the estimated balance be after 12 months based on a \$1,000 deposit?

Deposit amount	Estimated value after a year
\$1,000	\$1,012.75

### What would the estimated balance be after 12 months based on a €1,000 deposit?

Deposit amount	Estimated value after a year
€1,000	€1,010.70

### How do I open and manage my account?

**Account opening** - In branch, online and by phone

**Manage account** - In branch, online, mobile and by phone

**Eligibility criteria** - Only available to personal clients. Must be 16 years old or over

**Minimum balance** - £1, \$1 or €1

**Maximum balance** - £25m, \$40m or €10m

### Can I withdraw money?

Yes, instant access

### Additional information

- You can have more than one International Reserve account at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m or €10m

## Notice Deposit Account – 35 Day

Rates are effective 4 August 2023.

### What is the interest rate?

Balance (GBP)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
£100,000+	4.45%	4.54%	4.25%	4.33%

Interest is paid monthly.

Rates are effective 4 August 2023.

Balance (USD)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
\$100,000 +	4.85%	4.96%	4.65%	4.75%

Interest is paid monthly.

Rates effective 4 July 2024.

Balance (EUR)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
€100,000 +	3.15%	3.20%	2.95%	2.99%

Interest is paid monthly.

### Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in Barclays Bank Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays Terms' booklet which can be obtained from your usual contact point or viewed online at <https://international.barclays.com/terms>

### What would the estimated balance be after 12 months based on a £100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
£100,000+	(pre notice rate) £104,541.89

### What would the estimated balance be after 12 months based on a \$100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
\$100,000+	(pre notice rate) \$105,029.71

### What would the estimated balance be after 12 months based on a €100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
€100,000+	(pre notice rate) €103,195.88

### How do I open and manage my account?

**Account opening** - Contact your Relationship Manager

**Manage account** - Contact your Relationship Manager

**Eligibility criteria** - Only available to Trusts & personal SPV clients with a minimum deposit of £100,000, \$100,000 or €100,000. Must be 16 years or older. A Funding Account must be held by the applicant in the same currency and sort code as the Notice Deposit Account

**Minimum balance** - The minimum opening balance allowed is £100,000, \$100,000 or €100,000

**Maximum balance** - £25m, \$40m or €10m

## Can I withdraw money?

This is a notice product that requires you to give 35 days notice of your intention to withdraw funds. 35 days after you have given notice the funds will be credited to your funding account. Partial withdrawals can be made by providing the required notice. Must be a minimum withdrawal amount of £50k, \$50k or €50k. Account balance must remain above minimum requirements (£100,000, \$100,000 or €100,000). If you give notice of a withdrawal, the post-notice interest rate will apply during the notice period.

## Additional information

- The Account is available to Individuals, Special Purpose Vehicles & Personal Trusts.
  - It is not to be used for business purposes nor is it available to financial associations, registered charities, societies and other forms of association.
  - You can have more than one Notice Deposit Account at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m or €10m.
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## Notice Deposit Account – 100 Day

Rates are effective 4 August 2023.

What is the interest rate?				
Balance (GBP)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
£100,000+	4.80%	4.91%	4.60%	4.70%

Interest is paid monthly.

Rates are effective 4 August 2023.

Balance (USD)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
\$100,000 +	5.10%	5.22%	4.90%	5.01%

Interest is paid monthly.

Rates effective 4 July 2024.

Balance (EUR)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
€100,000 +	3.45%	3.51%	3.25%	3.30%

Interest is paid monthly.

### Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in Barclays Bank Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays Terms' booklet which can be obtained from your usual contact point or viewed online at <https://international.barclays.com/terms>

### What would the estimated balance be after 12 months based on a £100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
£100,000+	(pre notice rate) £104,907.02

### What would the estimated balance be after 12 months based on a \$100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
\$100,000+	(pre notice rate) \$105,295.15

### What would the estimated balance be after 12 months based on a €100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
€100,000+	(pre notice rate) €103,505.08

### How do I open and manage my account?

**Account opening** - Contact your Relationship Manager

**Manage account** - Contact your Relationship Manager

**Eligibility criteria** - Only available to Trusts & personal SPV clients. Must be 16 years or older. A Funding Account must be held by the applicant in the same currency and sort code as the Notice Deposit Account

**Minimum balance** - The minimum opening balance allowed is £100,000, \$100,000 or €100,000

**Maximum balance** - £25m, \$40m or €10m

### Can I withdraw money?

- This is a notice product that requires you to give 100 days notice of your intention to withdraw funds. 100 days after you have given notice the funds will be credited to your funding account. Partial withdrawals can be made by providing the required notice. Must be a minimum withdrawal amount of £50k, \$50k or €50k. Account balance must remain above minimum requirements (£100,000, \$100,000 or €100,000). If you give notice of a withdrawal, the post-notice interest rate will apply during the notice period.

### Additional information

- The Account is available to Individuals, Special Purpose Vehicles & Personal Trusts.
  - It is not to be used for business purposes nor is it available to financial associations, registered charities, societies and other forms of association.
  - You can have more than one 100 Day Notice Deposit Account at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m or €10m.
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## Other Accounts

### Currency Account

Rates are fixed at 0% interest for all balances and currencies.

## Children's Accounts

### Children's Savings Account

Rates are effective 4 August 2023.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£1+	3.25%	3.30%
£1,000+	3.45%	3.51%

Interest is paid monthly.

### Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in 'Barclays Bank Terms (the "Terms")'. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays Terms' booklet which can be obtained from your usual contact point or viewed online at <https://international.barclays.com/terms>

### What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each tier of interest?

Deposit amount	Estimated value after a year
£1,000+	£1,035.05

### How do I open and manage my account?

**Account opening** - In branch and by phone

**Manage account** - In branch, online, mobile and by phone

**Eligibility criteria** - Must be at least 18 to save for the benefit of a child under 18. The adult operates the account as trustee for the child

**Minimum balance** - £1

**Maximum balance** - £1,000,000

### Can I withdraw money?

Yes, instant access.

### Additional information

After the child reaches 18, we will convert the account to an adult instant access account. Before doing so we will contact you to tell you the terms that will apply to the instant access account unless you advise us otherwise.



# BarclayPlus

Rates are effective 4 August 2023.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£1+	3.25%	3.30%
£1,000+	3.45%	3.51%

Interest is paid monthly.

## Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in 'Barclays Bank Terms (the "Terms")'.

For more details on when we may change the interest rates and the notice that we'll give you, please see our

'Barclays Terms' booklet which can be obtained from your usual contact point or viewed online at

<https://international.barclays.com/terms>

## What would the estimated balance be after 12 months based on a £1,000 deposit?

Deposit amount	Estimated value after a year
£1,000	£1,035.05

## How do I open and manage my account?

**Account opening** - In branch and by phone

**Manage account** - In branch, online, mobile and by phone

**Eligibility criteria** - Can only be opened or held by an individual or individuals on behalf of a child aged 11-15

**Minimum balance** - £1

**Maximum balance** - £10m

## Can I withdraw money?

Yes, instant access.

## Additional information

After the child reaches 16 the Account will upgrade to a Young Person's Account.

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.

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