

International
Banking

International Banking tariff guide

Barclays Bank UK PLC
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BARCLAYS

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This guide relates to all individual clients using International Banking services (excluding Private Banking) and new clients offered the services set out on page three. Our interest rates can be found at [barclays.com/international/interestrates](https://www.barclays.com/international/interestrates)

Where fees and charges in this guide are quoted in sterling and debited in another currency, the sterling equivalent will be exchanged at the applicable daily exchange rate.*

To be read in conjunction with our terms and conditions, product and service specific information.

Please ensure you advise your account holding centre or Relationship Service immediately if your personal details change.

* The Barclays foreign exchange rate will be applied on the day of the charge.

Service charges

Services* currently available to new applicants

Proposition	Sterling	US dollar	Euro
Relationship Service**	Free	Free	Free
International Banking Service for account holders with a Barclays International mortgage or with £25,000 or more (or currency equivalent) of cash or investments or a combination of the two with us	Free	Free	Free
International Banking Service monthly fee for account holders without an International mortgage and with less than £25,000 (or currency equivalent) of cash or investments or a combination of the two with us	£20.00	\$33.00	€29.00

Current International Banking Service monthly fee in other currencies

Sterling	US dollar	Euro	Australian dollar	Canadian dollar	Japanese yen	New Zealand dollar	South African rand	Swiss franc
20.00	33.00	29.00	40.00	40.00	2,800.00	40.00	240.00	40.00

* When you apply to Barclays International Banking we'll ask what value of cash or investments you plan to deposit or invest with us or whether you are opening the account in order to apply for a mortgage. If your application is accepted, we'll treat you as being eligible for the service level that corresponds with value shown in your application. If, after 90 days (or 12 months for Barclays International mortgage applications), you don't meet the eligibility criteria for the service level set for you initially, your service level will change to the one you're eligible for. The new service level will correspond with the value that you've actually transferred. We'll contact you first to remind you to transfer the value shown in your application if you want to maintain the initial service level offered.

** To qualify for our Relationship Service you must either deposit or invest and maintain a balance of £100,000 or more (or equivalent in another currency or currencies) in cash or investments or a combination of the two with Barclays International Banking;

If you have come to live in, or are moving to, the UK as a non-domiciled person, you will qualify for our International Banking Service if you hold a Barclays International mortgage for a property in the UK or if you deposit and maintain at least £25,000 (or currency equivalent) or you have an annual individual gross salary of £150,000 or more (or equivalent in another currency or currencies) and the salary you receive is paid into your Barclays Premier World Account each year excluding any annual bonus.

Day-to-day banking charges

All charges are represented in sterling. Where these apply to currency accounts the currency equivalent as at the date of the charge⁵ will be applied to the account.

General services	Tariff
Diarised statements	Free
Copy Statements	Free
Cheque books	Free
Cancelling a cheque	Free
Cheques you have paid in which could not be credited to your account due to insufficient funds in the drawer's account	£5.00 per item
Direct presentation (Special or Express Cheque service) • Minimum cheque value to be £1,000	£20.00
Unpaid Transaction Fee When we refuse a payment due to lack of funds	£8 Maximum cost in a day and a maximum of £32 per monthly charging period

Other account service charges	Online	Telephone
Certificates of interest service charges		
• South African residents	No charge	No charge
• All other clients (per certificate, per tax year)	No charge	No charge
Please note: Certificates can be requested for accounts held in individual, joint or multiple names.		

⁵ The Barclays foreign exchange rate will be applied on the day of the charge.

General authority • Set-up fee for giving authority for another individual to carry out certain activities on your account	No charge
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Payment charges

Access to our website may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

General payments	Tariff
Banker's draft	£25.00
<ul style="list-style-type: none"> Banker's draft collected in person at the account holding branch Banker's draft sent by registered mail 	<ul style="list-style-type: none"> No additional fee £10.00 per item additional fee

Sending money within the UK - bill payments/Faster Payments Service (FPS)*	
Up to £100,000 if made via online	Free
<ul style="list-style-type: none"> via FPS (same day service) if applicable 	
Up to £50,000 via FPS if made via phone. If above £50,000 payment will be made via CHAPS (charges detailed below)	Payment will be sent via our CHAPS service (see below)

* For further information on our FPS please see section in 'Other information'.

Sending money within the UK – CHAPS payments	
Online CHAPS	£25.00
<ul style="list-style-type: none"> Online same day sterling payment to a sterling account within the UK, Isle of Man, the Channel Islands or Gibraltar 	
Manual CHAPS	£40.00
<ul style="list-style-type: none"> Manual same day sterling payment to a sterling account within the UK, Isle of Man, the Channel Islands or Gibraltar 	
CHAPS inward payment	Free
<ul style="list-style-type: none"> Payment received into your sterling account 	

International payments

Access to our website may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

International payments	
International payment - Letter, Fax, Standing Order or Face to Face instruction	£40.00
International payment - Telephone instruction	£35.00
International payment - Online banking or mobile banking payment*	£15.00

Other charges	
<p>For payments that you make in Euros to a SEPA country the SWIFTBIC and IBAN are key pieces of information. The SEPA countries are the EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland. For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country.</p> <p>The SWIFTBIC is mandatory for an International Payment which is not a SEPA Credit Transfer. Banks which receive payments without this information are entitled to charge a payment repair fee. If you do not provide us with this information with your payment instruction there will be an additional £7 charge (or currency equivalent) made when we send your payment. Your payment may be returned or rejected by the beneficiary bank if you fail to supply the correct details. If you do not have these details your beneficiary should be able to provide you with them.</p>	£7.00 or currency equivalent
<p>Barclays Overseas Delivery Charges</p> <ul style="list-style-type: none"> If you chose to pay all the charges then an additional Barclays Overseas Delivery Charge may apply to cover any additional costs that may be incurred in the overseas country. If you chose not to pay all the charges then the additional costs will be borne by the recipient. The Barclays Overseas Delivery Charge will vary depending on the country that you are sending the payment to, and in some cases will depend on the amount that you are sending. 	Further information on specific charges can be obtained from a Barclays International Banking Centre or if you are making the payment online an indicative charge will be displayed on screen prior to the payment being made

* To find out more about the Barclays Mobile Banking app please visit barclays.com/internationaldigital

Other charges (continued)	
For payments remitted in the European Economic Area (EEA) to any EU member state (28 countries plus Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland) the 'pay all the charges' option may not be available and therefore the Barclays Overseas Delivery Charge may not be applicable.	

SEPA Credit Transfers (SCT)

SCT – Euros only • Letter, Fax, Standing Order, Face to Face or Telephone instruction	£40 or currency equivalent
SCT – Euros only • Online banking or mobile banking payment*	£5.00 or currency equivalent

For further information on SCT please see section in other information.

International payments – other charges	
Inward International Payment Charge • Receiving money from outside the UK, Isle of Man or the Channel Islands (depending on where your account is held)	£6.00 or currency equivalent
*Not Applicable if: - • the remitter has paid all the charges (this option is only available on payments remitted outside of the EEA) • the payment is in euros/other European Economic Area (EEA) state currency and conforms to SEPA	
Payment details incomplete/incorrect If we are required to amend or repair a payment on your behalf prior to it being sent	£20.00 or currency equivalent
Payment enquiry • We may charge for enquiries that we receive in relation to each payment instruction. We will advise you of the charge prior to initiating the investigation on your behalf and you will not be charged if we have made an error	£20.00 or currency equivalent
Payment recall If you request us to try to recall or amend a payment on your behalf	£20.00 or currency equivalent

* To find out more about the Barclays Mobile Banking app please visit [barclays.com/internationaldigital](https://www.barclays.com/internationaldigital)

Debit card charges

Issue Barclays Connect, Connect (Electronic)	Free
Barclays Connect card withdrawals/cash over the counter in pounds at UK, Isle of Man, the Channel Islands or Gibraltar Barclays branches	Free*
Barclays Connect card cash withdrawal in pounds from a UK, Isle of Man, the Channel Islands or Gibraltar Link ATM	Free

For credit card charges please refer to your Barclaycard Terms and Conditions.

Debit card charges

If you use your debit card for sterling transactions in the UK, Isle of Man, the Channel Islands or Gibraltar, depending on where your account is

Barclays will not charge you for using your debit card for sterling transactions in the UK, Isle of Man, the Channel Islands and Gibraltar, depending on where your account is held, for making purchases, withdrawing cash, or for buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction (see table above).

If you use your debit card abroad or make a debit card payment in a foreign currency (either abroad or in the UK, Isle of Man, the Channel Islands or Gibraltar, depending on where your account is)

We will charge you a 2.75 per cent Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

In addition to this fee, if you're making a cash withdrawal in foreign currency outside the UK (including Barclays), or using an ATM other than a Barclays ATM** or an ATM at a Global Alliance‡ member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee for each applicable transaction regardless of the amount withdrawn and the ATM provider may apply other charges.

(The Non-Sterling Transaction Fee was previously referred to as “commission” and “foreign exchange charge” and the Non-Sterling Cash Fee as “a fee” and “transaction charge”)

Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available at www.visaeurope.com

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.75 per cent Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

* Some branches may require advance notice if you request cash over the counter which is above your daily cash machine withdrawal limit.

** Barclays ATMs are located worldwide.

‡ Bank of America (USA), Scotiabank (Canada), Westpac (Australia), Westpac (New Zealand), BNP Paribas (France), Turkish Economy Bank (Turkey), Deutsche Bank (Germany) and UkrSibbank (Ukraine).

Overdrafts and Emergency Borrowing – sterling accounts

Arranged overdrafts

Each arranged overdraft application is considered on an individual basis. If you have arranged your overdraft with us in advance you will only pay a simple daily fee on the overdrawn balance.

You can overdraw up to your agreed limits at any time but you should not be permanently overdrawn by the whole amount.

Overdraft Daily Fee

With the daily fee, you can quickly and easily work out how much you'll pay for your arranged overdraft. The amount you'll pay will depend on how much you borrow on your arranged overdraft and will be applied to your account(s) monthly.

How much are the arranged Overdraft Daily Fees?

Account in credit	Account overdrawn up to £15	Account overdrawn up to £1,000	Account overdrawn up to £2,000	Account overdrawn over £2,000
No arranged Overdraft Daily Fee	Buffer – no Overdraft Daily Fee	75p a day	£1.50 a day	£3 a day

Representative Example:

If you use an arranged overdraft of **£1,200** then we'll charge you **£1.50** a day when you use it.

Your fees will be worked out daily, based on the balance at the end of each day. Fees will be added to your account monthly and we'll always let you know the cost at least 14 days before they're charged.

Emergency Borrowing

Emergency Borrowing is an extra amount that you can apply for if you occasionally exceed your standard arranged overdraft limit. It costs £5 a day and you only pay if you use it.

The fee is capped at seven days each statement month, so using Emergency Borrowing will never cost you more than £35 a month. Once you have reached the seven day cap, you'll be charged the Overdraft Daily Fee.

Unpaid Transaction Fee

These are charges you can avoid by planning and by managing your account carefully.

When you ask us to make a payment, you must have the money (including any available overdraft, Emergency Borrowing or any buffer we give you) in your account to cover the payment at 3pm on the day the money is due to go out.

If we refuse a payment due to lack of funds, then we'll charge you an Unpaid Transaction Fee of £8 per day for our service of considering the requested payment and, where necessary, dealing with the other bank.

Fee	Amount
Unpaid Transaction Fee	£8 per day

You will not be charged more than one Unpaid Transaction Fee in any one working day no matter how many items are refused due to lack of funds, up to a maximum of £32 in a monthly charging period.

Buffers

Your overdraft benefits from Fee free £15 Buffers to help you avoid paying a higher fee.

So, if you go overdrawn by £15 or less, you won't pay a fee. Also, if you exceed your arranged overdraft and go into your Emergency Borrowing by £15 or less, you won't pay the £5 Emergency Borrowing Fee. Instead, you'll pay the Overdraft Daily Fee.

And, if you exceed your Emergency Borrowing limit and a debit payment of £15 or less comes into your account, you won't pay the Unpaid Transaction Fee. Instead, you'll pay the £5 Emergency Borrowing Fee.

Only one type of fee a day

You will only ever be charged one type of fee a day.

So, if you've reached your arranged overdraft limit, exceeded your Emergency Borrowing limit and have had a payment refused due to lack of funds on the same day, we'll only charge you the highest fee – in this case the £8 Unpaid Transaction fee. There would be no overdraft Daily Fee or Emergency Borrowing Fee for that day.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds.

This is a standard definition of the monthly maximum charge that all banks are required to use. It doesn't include:

- charges for using an arranged overdraft
- charges for additional features, e.g. the cost of Packs for customising your account

Note: The monthly charging period for these fees closes two days before we issue your statement.

	Barclays Current Account	Barclays Current Account with Emergency Borrowing
Unpaid Transaction Fees	£8 per day	£8 per day
Maximum no of Unpaid Fees per charging period	4 (£32)	4 (£32)
Emergency Borrowing Daily Fee	n/a	£5 per day
Maximum No. of EB Fees Per charging period	n/a	7 (£35)
Monthly Maximum Charge	£32	£67

How it all works

Here's a summary of how it works if you start to use your arranged Overdraft and Emergency Borrowing, and if you exceed your limits.

Before you pass into each different zone, there'll be a Fee-free Buffer of £15, so you won't be charged immediately.

Remember, you'll only ever pay one charge a day – the highest.

	Charging zone	You pay	Fee-free £15 Buffer
Account in credit	£0	No daily fee	Applies here
Arranged overdraft	Up to £1,000 Up to £2,000 Over £2,000	75p a day £1.50 a day £3 a day	
Emergency Borrowing	An extra agreed amount	£5 a day Up to £35 a month, however much it is used	Applies here
Limits exceeded – unarranged overdraft		£8 per day for any returned transactions (max £32 per monthly charging period)	Applies here

Overdrafts – euro and US dollar

Arranged overdrafts

An arranged overdraft is available on US dollar or euro Premier World Account holders, subject to status. Each arranged overdraft application is considered on an individual basis. If you have an arranged overdraft you will only pay interest at the arranged rate on the overdrawn balance.

You can overdraw up to your agreed limits at any time but you should not be permanently overdrawn by the whole amount. We are entitled to withdraw your arranged overdraft at any time and require you to re-pay the amount outstanding under it.

Unpaid Transaction Fee

These are charges you can avoid by planning and by managing your account carefully.

When you ask us to make a payment, you must have the money (including any available overdraft, Emergency Borrowing or any buffer we give you) in your account to cover the payment at 3pm on the day the money is due to go out.

If we refuse a payment due to lack of funds, then we'll charge you an Unpaid Transaction Fee of £8 per day for our service of considering the requested payment and, where necessary, dealing with the other bank.

Fee	Amount
Unpaid Transaction Fee	£8 per day

You will not be charged more than one Unpaid Transaction Fee in any one working day no matter how many items are returned unpaid.

Overdraft charges

Account	Interest rate	Equivalent annual rate typical (variable)
\$ Premier World Account overdrawn up to arranged overdraft limit	8% per annum	8.2%
\$ Premier World Account overdrawn without arranged overdraft limit or beyond arranged overdraft limit	0% per annum	0%
€ Premier World Account overdrawn up to arranged overdraft limit	9% per annum	9.3%
€ Premier World Account overdrawn without arranged overdraft limit or beyond arranged overdraft limit	0% per annum	0%

Other information

Charging dates (applicable to the sterling bank accounts applying the Daily Overdraft Fee and Emergency Borrowing charges and Premier World Account)

We will apply our fees and interest charges as follows:

- Debit interest, Daily Overdraft and Emergency Borrowing Fees are calculated on the daily statement balance.
- A Reserve Usage Fee or Emergency Borrowing charge is incurred on the next working day after the payment that triggers this fee is presented for payment.
- Unpaid Transaction Fees are incurred the day an item is refused due to lack of funds.
- We will write to you each time you incur either a Reserve Usage Fee or Emergency Borrowing Fee or an Unpaid Transaction Fee and we will tell you the value of the fee(s) incurred.
- You will be notified of any debit interest, Reserve Usage Fees, Daily Overdraft, Emergency Borrowing Fees or any Unpaid Transaction Fees that you incur during a month in your next monthly statement.
- The monthly charging period always closes two days before the statement issue date.
- You will be given at least 14 days from the date of your statement before either any debit interest, Reserve Usage Fees, Daily Overdraft Fees, Emergency Borrowing Fees or any Unpaid Transaction Fees that you have incurred during the preceding month are debited from your bank account.
- Any debit interest, Reserve Usage Fees, Daily Overdraft Fees, Emergency Borrowing Fees or any Unpaid Transaction Fees or that you incur during a month will be debited from your bank account within 21 days from the date of the statement notifying you that any such interest or fees have been incurred.

Barclays is a responsible lender, and when considering your application for borrowing, your financial circumstances will be appraised. Remember, should you run into any difficulties please contact us immediately. For all credit facilities a written quotation can be requested from your Barclays International Banking Centre.

Cheque clearing

What is the cheque clearing cycle and how long does it take?

When you pay a cheque into your account it has to be sent to the drawer's bank for payment, for that bank to decide if it will honour the cheque. It may not if, for example, the person who gave you the cheque hasn't enough money in their account. This process is known as the central cheque clearing cycle and normally takes three working days.

We also need to allow extra days for an unpaid cheque to be returned. The chart below will help you understand when cash and cheques paid into your account start to earn interest and become available for withdrawal, although this does not necessarily mean the cheque has been paid by the bank on which it is drawn. The chart also shows when you can be certain that the funds will not be reclaimed from your account as a result of the cheque being returned unpaid. (See the reference to unpaid cheques on page 17). This chart applies to sterling cheques drawn and deposited in the UK.

Cheque clearing cycle	Cash paid in at any Barclays branch	Cheque paid in at any Barclays branch
Day paid in	Day 0 e.g. Monday	Day 0 e.g. Monday
Interest starts to be earned on savings accounts	Day 0 e.g. Monday	Day 0 e.g. Monday
Interest starts to be earned on current accounts	Day 0 e.g. Monday	Day 2 e.g. Wednesday
Available to withdraw at a cash machine (after 1am) or any Barclays branch	Immediately	Day 4 e.g. Friday
Certainty of funds	Immediately	Close of day 6 e.g. Tuesday*

This chart applies to sterling cheques drawn and deposited in the UK.

Please note: Many branches have a cut-off time, after which cheques paid are processed the following working day. Cut-off times are available in branches. You don't have to wait for the cheque to clear before you use the money. If you are sure a cheque won't be returned unpaid, you can start drawing against it from the day it's paid into your bank account using our Instant Access service. This service is subject to limit and status.

The days refer to working days, which are Monday to Friday (excluding bank holidays in the UK).

* Funds will not be debited from your account as a result of the cheque being returned unpaid later than this day. As Barclays processes payments overnight, you will know at the start of business on day 7 whether or not the cheque has been paid.

Please note: Days which are only bank holidays in Scotland are treated as working days for cheque clearing purposes throughout the UK. However, for cheques deposited in Northern Ireland, days which are bank holidays in Northern Ireland are not treated as working days. Available funds can be withdrawn on a Saturday or Sunday, either from branches which are open or from cash machines.

Unpaid cheques

If a cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. However, you can be certain that an unpaid cheque will not be debited from your account later than six working days after deposit without your permission or unless there is a suspicion that a fraud has been committed. Therefore, from Day 0 when you pay in a cheque, the bank on which it is drawn has the following six working days to be able to return it unpaid.

Building Society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

If you pay in cash or cheques at the Post Office to your Barclays account, it takes two working days longer to process them than if you paid them in at a Barclays branch; so it takes two days longer than shown in the chart.

If you need the cheque to clear faster, hand the cheque to a cashier at any branch of Barclays and ask to use the Direct Presentations service. We will send the cheque by Royal Mail Special Delivery (Next Day service) to the drawer's bank for payment. Usually it takes up to two additional working days for the drawer's bank to confirm whether the cheque is paid, and we will telephone you to inform you of the decision. For example, a cheque paid in on a Monday will normally be confirmed as paid (or not paid) by 5pm on Wednesday.

Direct debits

A direct debit is an instruction from a client to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the client has been given advance notice of the collection amounts and dates.

Direct debits are used for collecting a variety of regular and occasional bills, including utility payments, insurance, council tax, mortgages, loans and subscriptions. The Direct Debit Scheme protects you and your money by means of the Direct Debit Guarantee.

This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society. If the amounts to be paid by direct debit or the payment dates change, the organisation collecting the payment will notify you normally ten working days in advance of your account being debited or as otherwise agreed.

If an error is made by the company or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to the originator/company. Further information can be obtained from www.directdebit.co.uk

Faster Payments Service (FPS)

FPS is an electronic payments clearing scheme for sending money within the UK. It will allow participating banks to provide their customers with a service to send low value electronic payments that will reach beneficiaries' accounts the same day, with the majority of payments being completed within two hours. FPS will run alongside the existing CHAPS payment scheme in the UK and will operate 24 hours a day, 7 days a week, and 365 days a year.

The Service is available within Barclays International Banking for telephone, internet, written, faxed and face-to-face payment instructions.

- Where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, the payment may not be credited to a specific account on the same day.

A list of banks that participate in the FPS can be found on

www.ukpayments.org.uk/faster_payments_service

SEPA Credit Transfer (SCT)

The Single Euro Payments Area (SEPA) is a major initiative to create a single integrated payments system for euro payments across the SEPA countries (EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland) to allow you to make domestic and cross-border euro payments within Europe.

The SEPA Credit Transfer service is available to customers from our London, Jersey, Guernsey, Isle of Man, Gibraltar, Switzerland and Cyprus centres. To send payments by SEPA Credit Transfer(SCT) the payment must:

- be in euros
- be sent to a bank in a SEPA country which is a member of the SCT scheme
- include a valid IBAN for the beneficiary's account
- include a SWIFTBIC if the payment is to a non-EEA country

If you request a SCT and we are unable to route it via SEPA we will send it as an international payment

Standing orders

With a standing order you make the request for a regular payment, rather than the organisation taking the payment. If you want to amend or cancel your original instruction you can do so at any time by contacting us up to the working day before the payment is due to be taken from your account. Payments made by standing order are subject to a payment limit of £100,000 and will normally arrive the same day providing the recipient's account accepts Faster Payments.

Further information

This Tariff Guide details charges for our most used services. If a charge applies to a service not detailed, you will be advised at the time the service is requested. You can keep up to date with our charges or interest rates by calling your Barclays International Banking Centre or by visiting our website at [barclays.com/international](https://www.barclays.com/international)

Contact details

Barclays International Banking

PO Box 69999

1 Churchill Place

Canary Wharf

London

E14 1QE

Telephone: + 800 800 88885* or alternatively call +44 (0) 1624 684444**

* Please call us on our international toll free number +800 800 88885, replacing the + with your country's exit code. Alternatively please call +44 (0) 1624 684444. If dialling from a mobile, charges may still apply.

** Toll free numbers may not be available in some countries. Please use the alternative number provided. Please note charges will apply when dialling the alternative number, check with your local provider.

Lines are open 24 hours a day, 7 days a week except 25 December when the lines are closed. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Glossary of terms

To make it easier for customers to understand what fees apply for services they use, Banks and Building Societies are using 'standardised terms'. These are intended to help customers compare the cost of service more easily. The standardised terms and their meaning are set out below.

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past the arranged overdraft limit) and this has not been agreed with the account provider in advance.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
Receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.
Cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
Cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.
Debit card payment in a pounds	The customer uses their direct debit to make a payment in pounds. This can be in a shop, online or over the phone.
Debit card payment in a foreign currency	The customer uses their debit card to make payment in foreign currency. This can be in a shop, online or over the phone.
Cancelling a cheque	The customer ask the account provider to cancel a cheque that the customer has written.

This item can be provided in Braille, large print or audio by calling + 800 800 88885* or alternatively call +44(0) 1624 684444**.

* Please call us on our international toll free number +800 800 88885, replacing the + with your country's exit code. Alternatively please call +44 (0) 1624 684444. If dialling from a mobile, charges may still apply.

** Toll free numbers may not be available in some countries. Please use the alternative number provided. Please note charges will apply when dialling the alternative number, check with your local provider.

Lines are open 24 hours a day, 7 days a week except 25 December when the lines are closed. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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