

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 **15 June 2020**.

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 main refinancing rate. The European Central Bank main refinancing 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 15 June 2020.

| What is the interest rate? | | |
|----------------------------|-----------------|-------|
| Balance (GBP) | Gross Rate p.a. | AER |
| £0 to £49,999 | 0.01% | 0.01% |
| £50,000 to £99,999 | 0.01% | 0.01% |
| £100,000 to £999,999 | 0.01% | 0.01% |
| £1,000,000 to £4,999,999 | 0.01% | 0.01% |
| £5,000,000+ | 0.01% | 0.01% |

Interest is paid monthly on the first working day of the month

Rates are effective 15 June 2020.

| Balance (USD) | Gross Rate p.a. | AER |
|----------------------------|-----------------|-------|
| \$0 to \$49,999 | 0.00% | 0.00% |
| \$50,000 to \$99,999 | 0.00% | 0.00% |
| \$100,000 to \$999,999 | 0.00% | 0.00% |
| \$1,000,000 to \$4,999,999 | 0.01% | 0.01% |
| \$5,000,000 + | 0.05% | 0.05% |

Interest is paid quarterly on the first Monday of March, June, September and December

| Balance (EUR) | Gross Rate p.a. | AER |
|--------------------|-----------------|-------|
| €0 to €24,999 | 0.00% | 0.00% |
| €25,000 to €49,999 | 0.00% | 0.00% |
| €50,000 to €99,999 | 0.00% | 0.00% |
| €100,000+ | 0.00% | 0.00% |

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 | £1,000.10 |

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

| Deposit amount | Estimated value after a year |
|----------------|------------------------------|
| \$1,000 | \$1,000.00 |

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

| Deposit amount | Estimated value after a year |
|----------------|------------------------------|
| €1,000 | €1,000.00 |

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 27 April 2020.

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+ | 0.21% | 0.21% | 0.01% | 0.01% |

Interest is paid monthly on the first working day of the month.

| Balance (USD) | Pre Notice Gross Rate p.a. | Pre Notice AER | Post Notice Gross Rate p.a. | Post Notice AER |
|---------------|-------------------------------|-------------------|--------------------------------|--------------------|
| \$100,000 + | 0.25% | 0.25% | 0.05% | 0.05% |

Interest is paid monthly on the first working day of the month.

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) £100,210.20 |

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) \$100,250.29 |

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 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 or \$100,000

Maximum balance - £25m or \$40m

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 or \$50k. Account balance must remain above minimum requirements (£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 or \$40m.
-

Notice Deposit Account – 100 Day

Rates are effective 27 April 2020.

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+ | 0.30% | 0.30% | 0.10% | 0.10% |

Interest is paid monthly on the first working day of the month

| Balance (USD) | Pre Notice Gross Rate p.a. | Pre Notice AER | Post Notice Gross Rate p.a. | Post Notice AER |
|---------------|-------------------------------|-------------------|--------------------------------|--------------------|
| \$100,000 + | 0.45% | 0.45% | 0.25% | 0.25% |

Interest is paid monthly on the first working day of the month

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) £100,300.41 |

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) \$100,450.93 |

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 or \$100,000

Maximum balance - £25m or \$40m

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. Account balance must remain above minimum requirements (£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 or \$40m.
-

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 15 June 2020.

| What is the interest rate? | | |
|----------------------------|-----------------|-------|
| Balance (GBP) | Gross Rate p.a. | AER |
| £1+ | 0.01% | 0.01% |
| £1,000+ | 0.45% | 0.45% |

Interest is paid monthly on the first working day of the month

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+ | £1,004.51 |

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 3 September 2018.

| What is the interest rate? | | |
|----------------------------|-----------------|-------|
| Balance (GBP) | Gross Rate p.a. | AER |
| £1+ | 0.60% | 0.60% |
| £1,000+ | 1.10% | 1.11% |

Interest is paid monthly on the first working day of the month

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 | £1,011.06 |

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.

This item can be provided in Braille, large print or audio by calling: +44(0)1624 684 444* (or via TextDirect if appropriate).

*Lines are open 24 hours a day, 7 days a week, except 25 December when lines are closed.

Call costs may vary - please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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, 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. Deposits made with Barclays Bank PLC, Isle of Man branch are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

Barclays Bank PLC, Jersey Branch is regulated by the Jersey Financial Services Commission. 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, Jersey branch is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

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. Barclays Bank PLC, Guernsey Branch, is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details are available on the Scheme's website at www.dcs.gg or on request.