

International Banking

Interest Rates for savings accounts

Rates apply to Barclays Bank UK PLC

This leaflet details the rates and availability of savings accounts. Rates correct as at **3 September 2018**.

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 from the 1st working day of the following month 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.

Reserve Account

Rates are effective 3 September 2018.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£0 to £24,999	0.25%	0.25%
£25,000 to £49,999	0.25%	0.25%
£50,000 to £99,999	0.30%	0.30%
£100,000+	0.30%	0.30%

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

Balance (USD)	Gross Rate p.a.	AER
\$0 to \$24,999	0.35%	0.35%
\$25,000 to \$49,999	0.35%	0.35%
\$50,000 to \$99,999	0.35%	0.35%
\$100,000+	0.35%	0.35%

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 UK 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 Barclays.co.uk/wealth-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	£1,002.50

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

Deposit amount	Estimated value after a year
\$1,000	\$1,003.55

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 - Online and by phone

Manage account - Online, mobile and by phone

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

Minimum balance - £1, \$1 or €1

Maximum balance - £10m, \$15m or €10m

Can I withdraw money?

Yes, instant access

Additional information

- You can have more than one Reserve account at any given time in sole or joint names provided the total balances do not exceed £10m, \$15m 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 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?

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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+	£1,011.06

How do I open and manage my account?

Account opening - By phone

Manage account - Online, mobile and by phone

Eligibility criteria - Must be at least 18 to save for the benefits of a child under 18. The adult operates the account as trustees 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	1.10

Interest is paid quarterly

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	£1,011.05

How do I open and manage my account?

Account opening - By phone

Manage account - 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.

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