

Additional Terms

These are the Additional Terms for Barclays International Banking. They set out what you can expect from us and what we ask of you when you become a Barclays International Banking Service client or a Barclays International Banking for Foreign National UK ("FNUK") client. These Additional Terms should be read in conjunction with the Barclays Bank Terms (the "Terms") and the International Banking Tariff Guide. You can find the Terms online at international.barclays.com/terms and the Tariff Guide at <https://international.barclays.com/important-information/rates-and-fees/>

If there's any inconsistency between the Additional Terms and the Terms, the Additional Terms will apply.

1. Availability and Eligibility

To remain a client of Barclays International Banking you'll need to hold a Barclays International Banking current or savings account with Barclays Bank PLC.

(a) Barclays International Banking Service

The Barclays International Banking Service is aimed at clients who can deposit and maintain with us a minimum of £100,000 in savings and/or investments (or currency equivalent) ("Minimum Balance"). If you don't maintain the Minimum Balance, you may need to pay a fee. (Please see clause 5 below and the table at the end for more information).

The Barclays International Banking Service isn't available to residents of all jurisdictions. Some products and services (such as investment advice) may be restricted depending on your residence or location. To find out whether or not there are restrictions, please get in touch with your normal Barclays contact.

(b) Barclays International Banking Service for Foreign Nationals residing in the UK ("FNUK")

Barclays International Banking Service for Foreign Nationals residing in the UK (the "FNUK Service") is a specialist service within Barclays International Banking. It's aimed at clients who have come to live and work in the UK from abroad and who can deposit and maintain the FNUK Minimum Amount.

This means depositing and maintaining with us a minimum of £100,000 in savings or investments and/or crediting your account with your annual gross salary in a minimum

of £100,000 (or currency equivalent). If you don't maintain the FNUK Minimum Amount, you may need to pay a fee. (Please see clause 5 below and the table at the end for more information).

If you later leave the UK or you no longer qualify for the FNUK Service, we may move you to an alternative service, such as our Barclays International Banking Service, if you are eligible for it.

Barclays doesn't provide tax advice and can't confirm that the products and services offered through the FNUK Service qualify for particular tax treatment. We recommend that you obtain your own independent tax advice, tailored to your individual circumstances. You shouldn't rely on information we may give you as a substitute for taking your own independent advice.

2. Services

As a Barclays International Banking Service or a FNUK Service client, you'll enjoy our core International Banking service. This provides access to our telephony, online and mobile banking services.

Additionally, you may benefit from our relationship management service:

- If you're a Barclays International Banking Service client you must deposit and maintain a minimum of £250,000* in savings and/or investments (or currency equivalent). This will also depend on a number of other factors, such as the country where you reside.

- If you're a FNUK Service client you must deposit and maintain a minimum of £250,000* in savings and/or investments (or currency equivalent) and/or have your annual individual gross base salary in a minimum of £250,000* credited with us (currency equivalent).

If you qualify for either of these benefits we'll let you know.

In either case, we may change or replace your relationship manager without advance notice.

3. How we set your service level when you apply

When you apply to Barclays International Banking we'll ask what value of savings and/or investments you plan to deposit or invest with us, your country of residence and a number of other questions to work out your service level.

If you're applying for the FNUK Service, we'll also ask for the level of gross base salary you're going to credit with us.

If, after 90 days, 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. We'll contact you before changing your service level.

4. How your service level may change based on the level of your savings and/or investments

Your service level will change if the average value of savings and/or investments and/or gross base salary you hold with us means you're eligible for a higher or lower service level.

As the value of investments and currencies changes regularly, your service level will only change if your average balance in four consecutive months is above or below the threshold for the service level you're receiving.

We'll contact you before reducing your service level.

The average value of savings and/or investments and/or gross base salary you hold with us is worked out after the end of each calendar month. We add together the daily cleared balance of each of your bank and/or investment accounts with us and divide the result by the number of

days in the month. If you hold savings and/or investments in currencies other than sterling, we'll calculate the sterling equivalent.

To do this we'll use the mid-rate (the difference between our published buy and sell rates) for the particular currency on the day of the calculation.

Any changes to your service level won't affect the terms of any bank accounts or other ongoing products or services, such as investment custody, that we're providing to you.

Any changes to these products/services will be notified to you separately in accordance with the Terms or any product/service specific terms.

5. Fees

If you don't maintain your Minimum Balance or your FNUK Minimum Balance for four consecutive months, you'll need to pay a monthly fee. We'll contact you if this happens to let you know when the monthly fee will start to be applied. The level of the fee is set out in the Tariff Guide.

It'll be debited in arrears from a current or savings account where you are a named account holder. Before the first fee is debited, we'll work out which of your accounts had the highest value of debits and credits in the preceding month. That's the account we'll always debit the fee from unless the account is in unauthorised overdraft, or would go into one if we debited the fee from it.

If that's the case we'll work out if any of your other accounts with us has available funds. If they do we'll debit the fee to the account with the highest value of debits and credits in the preceding month. That's the account we'll then always use to pay the fee.

The fee will be taken in the same currency as the account to be debited. The Tariff Guide sets out the amount of the monthly fee in a number of currencies.

6. Ending the payment of monthly fees

If you're paying a monthly fee and, for four consecutive months (calculated as in clause 5 above), your Minimum Balance or FNUK Minimum Balance is restored you'll no longer be charged a monthly fee. However, if the average

later drops below the Minimum Balance or FNUK Minimum Balance for four consecutive months, the monthly fee will restart. We'll notify you before the monthly fee restarts.

7. Joint relationships

You can ask to have a Barclays International Banking client relationship in joint names. We'll automatically assume that you want a joint relationship if you have a joint account with us.

If you have a joint relationship, we'll use the average value of savings and/or investments held jointly with that person and in either of your sole names to work out if you're entitled to a relationship managed service and whether a monthly fee is payable. If a monthly fee is payable, we'll work out which account to debit it from in the same way as described above, but we'll look at both your joint and sole accounts when working out which account has the highest value of debits and credits.

Having a joint relationship with Barclays International Banking won't allow you access to information about the other person's sole accounts. However, it does mean that one person in the joint relationship may become aware more generally of changes to the value of savings and/or investments/salary in the other's sole name.

This is because changes in the value of one person's account(s) may impact on the service levels received or whether a fee is payable.

8. If you live in or move to a higher risk country or are a Politically Exposed Person (PEP)

If you live in a country we treat as higher risk, or are classified by us as a PEP and, as a result, we need to carry out enhanced due diligence on you or your financial activity, we may set higher eligibility criteria.

Before you become a client of Barclays International Banking we'll let you know if this is the case and what the relevant eligibility criteria are at the time.

If at any time you're proposing to move to a different country, please let us know which country you'll be moving to so we can confirm if we can continue to provide our services and what, if any, additional eligibility criteria may apply.

We may change the categories of clients we treat as a PEP, the countries we treat as higher risk or the ongoing eligibility criteria for either without giving notice. However, we'll always give you notice in accordance with the Terms if we propose to withdraw or terminate any ongoing investment or banking products or services.

9. Legal entities

Barclays International Banking operates through Barclays Bank PLC in the United Kingdom and its branches in Jersey, Guernsey and the Isle of Man.

10. Governing law and jurisdiction

These Additional Terms are governed by the laws of the country where your Barclays International bank account is located. If you have more than one bank account, the law that governs these Additional Terms will be that of the country where your principal account is located. Your principal account is the Barclays International bank account that would be debited if a monthly fee is or becomes payable.

Service Levels	Barclays International Banking Service	Foreign National Resident in the UK	Service Fee Charged
Core banking	Balance below £100,000	Balance below £100,000 or credited salary below £100,000 a year	Yes
	Balance £100,000 or more	Balance £100,000 minimum or credited salary £100,000 a year or more	No
Relationship Management Service	Balance £250,000* or more	Balance £250,000* or more or credited salary £250,000* a year or more	No

* Thresholds may be increased dependent on jurisdiction or other factors.

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 you usual Barclays contact or use the details on the "Contact Us" page of our website. If you would like to discuss your circumstances, share feedback or have any questions regarding these terms.

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 Aquis. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey and is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Eagle Court, 25 Circular Road, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Barclays Bank Plc (Incorporated in England and Wales) (Reg. No: 2018/599243/10) is an authorised financial services provider under the Financial Advisory and Intermediary Services Act (FSP 50570) in South Africa and a licensed representative office of a foreign bank under the Banks Act, 1990. Barclays Bank PLC, has its principal place of business in South Africa, at Level 5, Building 3, 11 Alice Lane, Sandton.