

Additional Terms For Barclays International Banking

These additional terms relate to Barclays International Banking and set out what you can expect from us when you become a Barclays International Banking Service client or a Barclays International Banking for Foreign National UK (FNUK) client and what we ask of you too. These additional terms should be read in conjunction with the Barclays Bank Terms (the “Terms”).

1. Availability and Eligibility

(a) Barclays International Banking Service

The Barclays International Banking Service is aimed at clients who can deposit and maintain a minimum of £100,000 in savings and/or investments (or currency equivalent) with us. If you do not maintain this minimum amount, you may need to pay a fee (see clause 5 below for more information).

The Barclays International Banking Service is not available to residents of all jurisdictions. Some products and services (such as investment advice) may be restricted depending on your residence or location.

(b) Barclays International Banking Service for Foreign Nationals UK (FNUK)

Barclays International Banking Service for Foreign National UK Resident (the “FNUK Service”) is a specialist service within Barclays International Banking. It is aimed at clients who have come to live and work in the UK from abroad. It is also aimed at clients who can deposit and maintain a minimum of £100,000 in savings, investments and/or annual individual gross base salary with us (or currency equivalent). If you do not maintain this minimum amount, you may need to pay a fee (see clause 5 below 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.

Barclays does not provide tax advice and cannot 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 particular individual circumstances. You should not 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 will enjoy one of two different service levels.

Our core International Banking service for both Barclays International Banking Service clients and FNUK Service clients provides access to 24/7 telephony, online and mobile banking services.

If you are a Barclays International Banking Service client, you may benefit from our relationship service depending on the value of savings and/or investments that you hold with us and a number of other factors (including the country in which you reside). If you qualify for this benefit we will let you know.

If you are a FNUK Service client, you may benefit from our relationship service depending on the value of savings and/or investments that you hold with us, your annual individual gross base salary that is credited with us and a number of other factors. If you qualify for this benefit we will let you know.

In both cases, we may change or replace your relationship manager without advance notice.

We may also change or replace the products and services made available to you as a Barclays International Banking Service or FNUK Service client 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 determine your service level. If you are applying for the FNUK Service we will also ask for the level of base salary you intend 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 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 change only if you've maintained an average balance in four consecutive months that's 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 you hold with us is worked out after the end of each calendar month. We do this by adding together the daily cleared balance of each of your bank and/or investment accounts with us and dividing 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 an average of £100,000 or more in savings and/or investments with us for four consecutive months, you'll need to pay a monthly fee as shown in our Tariff. We'll contact you if your average balance falls below £100,000 to let you know when the fee will start to be applied. The monthly fee will 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 has the highest value of debits and credits in the preceding month and use that account to debit the fee in the first and future months. We won't debit a fee if the account is in or would go into unauthorised overdraft. Instead, we'll work out if any of your other accounts with us has available funds and debit the fee to the one with the highest value of debits and credits in the preceding month. The new account will then be used to pay the fee in future months. The amount of the monthly fee is shown in our Tariff in a number of currencies. The currency of the account to be debited determines which fee applies, so that the currency of the fee is always the same as the currency of the account being debited. For example, if you're required to pay a fee for the first time and have a sterling or US dollar account with us, we'll first check to see which of your sterling or US dollar accounts has the highest value of credits and debits in the preceding month. If it's your US dollar account, we'll charge that account the US dollar amount of the fee as shown in our Tariff. The monthly fee is a charge for being able to access Barclays International Banking services and isn't payable for each bank account you have with us. In other words, by paying the fee you'll be eligible to hold more than one account with us (subject to application and status).

6. Changing the monthly fee

We may change the amount of the monthly fee in accordance with our Terms. If you're paying the fee you'll be given at least two months' notice before the change happens. If you're not paying a fee at the time of the change, we'll let you know the applicable fee when we first contact you to let you know your average balance has fallen below £100,000. You'll always receive two months' notice of the applicable fee before it becomes payable.

7. Ending the payment of monthly fees

If you're paying a monthly fee and the average value of your savings and/or investments increases to £100,000 or more for four consecutive months (calculated as above), you'll no longer be charged a monthly fee. However, if the average later drops below £100,000 for four consecutive months the monthly fee will restart. We will notify you before the monthly fee restarts.

8. Joint relationships

You can ask to have a Barclays International Banking 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 manager 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. The amount of the monthly fee is shown in our Tariff and allows you to maintain as many sole and joint accounts as you wish (subject to application and status). 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 held 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.

9. 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 you live in a higher risk jurisdiction or if you'd be categorised by us as a PEP 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.

10. 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. 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. These additional terms do not alter our agreement for any specific bank accounts or investment products or services.

11. 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 this agreement 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.

We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us.

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, 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 Barclays House, Victoria Street, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Guernsey Branch has its principal place of business at St Julian's Court, St Julian's Avenue, St Peter Port, Guernsey and 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. Each Branch places funds with other parts of Barclays Bank Group and thus financial standing is linked to that of the Barclays Group. Publicly available information, including reports and accounts, can be found at www.barclays.com. Deposits made with Barclays Bank PLC are only covered by the scheme in the jurisdiction where the account is held. Your eligible deposits with Barclays Bank PLC in London are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme, details are available at www.fscs.org.uk. Barclays Bank PLC, Jersey branch is a participant in the Jersey Banking Depositor Compensation Scheme. 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 a participant in the Guernsey Banking Deposit Compensation Scheme. Full details are available on the Scheme's website at www.dcs.gg or on request. The Schemes in Jersey and Guernsey offer protection for eligible or qualifying deposits up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. 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.