

# Banking and Investing Overseas

## Interest Rates for savings accounts

### Rates apply to Barclays Bank Ireland PLC

This leaflet details the rates and availability of savings accounts. Rates correct as at **12 August 2019**.

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.

### 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 Trust Reserve

Rates are effective 2 January 2019.

## What is the interest rate?

| Balance (GBP) | Gross Rate p.a. | AER   |
|---------------|-----------------|-------|
| £0+           | 0.00%           | 0.00% |
| £100,000+     | 0.35%           | 0.35% |
| £1,000,000 +  | 0.45%           | 0.45% |
| £5,000,000+   | 0.50%           | 0.50% |

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

| Balance (USD) | Gross Rate p.a. | AER   |
|---------------|-----------------|-------|
| \$0+          | 0.00%           | 0.00% |
| \$100,000+    | 1.05%           | 1.05% |
| \$1,000,000 + | 1.40%           | 1.41% |
| \$5,000,000+  | 1.85%           | 1.86% |

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

Rates effective from 23 October 2019

| Balance (USD) | Gross Rate p.a. | AER   |
|---------------|-----------------|-------|
| \$0+          | 0.00%           | 0.00% |
| \$100,000+    | 0.80%           | 0.80% |
| \$1,000,000 + | 1.15%           | 1.15% |
| \$5,000,000+  | 1.60%           | 1.61% |

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

| Balance (EUR) | Gross Rate p.a. | AER   |
|---------------|-----------------|-------|
| €0+           | 0.00%           | 0.00% |
| €100,000+     | 0.00%           | 0.00% |
| €1,000,000 +  | 0.00%           | 0.00% |
| €5,000,000+   | 0.00%           | 0.00% |

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

## Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in Barclays Bank Ireland 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 Bank Ireland Terms (the “**Terms**”) booklet which can be obtained from your usual contact point or viewed online at [overseas.barclays.com/terms](http://overseas.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         | £1,000.00                    |

### 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                   |

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

| Deposit amount | Estimated value after a year |
|----------------|------------------------------|
| €1,000         | €1000.00                     |

### How do I open and manage my account?

**Account opening** – Please contact our Service Centre for an application form on telephone number: +353 1920 3330

**Manage account** – For transfers and queries, please contact our Service Centre on: +353 1920 3330

**Eligibility criteria** – Only available to personal or corporate trusts (personal or corporate trustees) or personal wealth vehicles including Special Purpose Vehicles, SIPPs and Offshore bonds.

**Minimum balance** – £1, \$1, €1 or currency equivalent

**Maximum balance** – £25m, \$40m, €10m or currency equivalent

### Can I withdraw money?

Yes, instant access

### Additional information

- You can have more than one International Trust Reserve account at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m, €10m or currency equivalent.
- All other currencies are fixed at 0% for all balances.
- Interest is 'tiered' which means interest will be applied on the full amount of money you have in your account, depending on the balance threshold it meets.

## International Business Reserve

Rates are effective 2 January 2019.

| What is the interest rate?  |                 |       |
|---|-----------------|-------|
| Balance (GBP)   | Gross Rate p.a. | AER   |
| £0+   | 0.00%           | 0.00% |
| £100,000+   | 0.00%           | 0.00% |
| £1,000,000 +  | 0.40%           | 0.40% |
| £5,000,000+   | 0.40%           | 0.40% |
| Interest is paid quarterly on the first Monday of March, June, September and December |                 |       |
| Balance (USD)   | Gross Rate p.a. | AER   |
| \$0+  | 0.00%           | 0.00% |
| \$100,000+  | 0.00%           | 0.00% |
| \$1,000,000 +   | 1.75%           | 1.76% |
| \$5,000,000+  | 1.75%           | 1.76% |
| Interest is paid quarterly on the first Monday of March, June, September and December |                 |       |
| Rates effective from 23 October 2019  |                 |       |
| Balance (USD)   | Gross Rate p.a. | AER   |
| \$0+  | 0.00%           | 0.00% |
| \$100,000+  | 0.00%           | 0.00% |
| \$1,000,000 +   | 1.50%           | 1.51% |
| \$5,000,000+  | 1.50%           | 1.51% |
| Interest is paid quarterly on the first Monday of March, June, September and December |                 |       |
| Balance (EUR)   | Gross Rate p.a. | AER   |
| €0+   | 0.00%           | 0.00% |
| €100,000+   | 0.00%           | 0.00% |
| €1,000,000 +  | 0.00%           | 0.00% |
| €5,000,000+   | 0.00%           | 0.00% |
| Interest is paid quarterly on the first Monday of March, June, September and December |                 |       |

### Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in Barclays Bank Ireland Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our Barclays Bank Ireland Terms booklet which can be obtained from your usual contact point or viewed online at [overseas.barclays.com](http://overseas.barclays.com)

### 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                   |

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

| Deposit amount | Estimated value after a year |
|----------------|------------------------------|
| €1000          | €1000.00                     |

### How do I open and manage my account?

**Account opening** - Please contact our Service Centre for an application form on telephone number: +353 1920 3330

**Manage account** - For transfers and queries, please contact our Service Centre on: +353 1920 3330

**Eligibility criteria** - Only available to non-personal clients who are not banks (including building societies, credit unions and other institutions that provide loans or accept and manage deposits), insurance companies, funds (cash, pension or administrated), payment service providers or government entities

**Minimum balance** - £1, \$1, €1

**Maximum balance** - £25m, \$40m, €10m or currency equivalent

### Can I withdraw money?

Yes, instant access.

### Additional information

- You can have more than one International Business Reserve at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m, €10m or currency equivalent.
- Interest is 'tiered' which means interest will be applied on the full amount of money you have in your account, depending on the balance threshold it meets.

## Notice Deposit Account – 35 Day

Rates are effective 6 September 2019.

### 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+     | 0.80%                      | 0.80%          | 0.60%                       | 0.60%           |

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+    | 2.15%                      | 2.17%          | 1.95%                       | 1.97%           |

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 Ireland Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our Barclays Bank Ireland Terms booklet which can be obtained from your usual contact point or viewed online at [overseas.barclays.com](http://overseas.barclays.com)

### What would the estimated balance be after 12 months based on a £500,000 deposit?

| Deposit amount | Estimated value after a year subject to no withdrawals |
|----------------|--|
| £500,000+      | (pre notice rate) £504,014.70                          |

### What would the estimated balance be after 12 months based on a \$500,000 deposit?

| Deposit amount | Estimated value after a year subject to no withdrawals |
|----------------|--|
| \$500,000+     | (pre notice rate) \$510,856.57                         |

### 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 an individual or individuals for their own personal use; personal trusts; or personal wealth vehicles 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 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 6 September 2019.

### 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+     | 1.05%                      | 1.06%          | 0.85%                       | 0.85%           |

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+    | 2.45%                      | 2.48%          | 2.25%                       | 2.27%           |

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 Ireland Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays Bank Ireland Terms' booklet which can be obtained from your usual contact point or viewed online at [overseas.barclays.com](http://overseas.barclays.com)

### What would the estimated balance be after 12 months based on a £500,000 deposit?

| Deposit amount | Estimated value after a year subject to no withdrawals |
|----------------|--|
| £500,000+      | (pre notice rate) £505,275.34                          |

### What would the estimated balance be after 12 months based on a \$500,000 deposit?

| Deposit amount | Estimated value after a year subject to no withdrawals |
|----------------|--|
| \$500,000+     | (pre notice rate) \$512,388.50                         |

### 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 an individual or individuals for their own personal use; personal trusts; or personal wealth vehicles. 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 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 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.

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

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