

Overseas Services

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 **2 January 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.

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.

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

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 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 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 – In branch, online and by phone

Manage account – In branch, online, mobile and by phone

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

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 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.
-

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

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 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 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
€1000	€1000.00

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 non-personal clients who are not financial institutions

Minimum balance - £1, \$1, €1

Maximum balance - £25m, \$40m, €10m

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
-

International Currency Call Deposit Account

Rates are effective 25 September 2017.

What is the interest rate?

All currencies are fixed at 0% for all balances

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 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 overseas.barclays.com/terms

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 non-personal clients

Minimum balance - £0 or currency equivalent

Maximum balance - £10m or currency equivalent

Can I withdraw money?

Yes, instant access.

Additional information

- This account is not available in GBP, USD or EUR currencies
-

Notice Deposit Account – 35 Day

Rates are effective 2 January 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
£500,000+	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
\$500,000+	2.40%	2.43%	2.20%	2.22%

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 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) \$512,132.88

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 £500,000 or \$500,000. 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 £500,000 or \$500,000

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 (£500,000 or \$500,000). 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 2 January 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
£500,000+	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
\$500,000+	2.70%	2.73%	2.50%	2.53%

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 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) \$513,668.32

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 £500,000 or \$500,000

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 (£500,000 or \$500,000). 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.

Rates for Accounts No Longer Available for Sale

International Deposit Account

Rates are effective 3 April 2018.

What is the interest rate?

Balance (USD)	Gross Rate p.a.	AER
\$0+	1.45%	1.46%
\$3,000+	1.45%	1.46%

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%

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 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 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	\$1,014.58

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 non-personal clients.

Minimum balance - \$0

Maximum balance - \$10m or €10m

Can I withdraw money?

Yes, instant access

Additional information

International Business Tracker Account

Rates are effective 2 January 2019.

What is the interest rate?

Balance (GBP)	Gross Rate p.a.	AER	Margin below reference rate
£0+	0.01%†	0.01%†	2.00%
£25,000+	0.01%†	0.01%†	1.50%
£100,000+	0.01%†	0.01%†	1.00%
£500,000+	0.01%†	0.01%†	0.75%
£1,000,000+	0.25%	0.25%	0.50%
£5,000,000+	0.50%	0.50%	0.25%

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

What is the interest rate?

Balance (USD)	Gross Rate p.a.	AER	Margin below reference rate
\$0+	0.50%	0.50%	2.00%
\$25,000+	1.00%	1.00%	1.50%
\$100,000+	1.50%	1.51%	1.00%
\$500,000+	1.75%	1.76%	0.75%
\$1,000,000+	2.00%	2.02%	0.50%

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

Can Barclays change the interest rate?

This product tracks the Bank of England base rate for GBP and the Target Federal Funds Rate (Upper Bound) for USD. Barclays can change the margin but only after providing two months notice of the change of margin in accordance with the Barclays Bank Terms.

What would the estimated balance be after 12 months based on a £50,000 deposit?

Deposit amount	Estimated value after a year
£50,000	£50,005.00

What would the estimated balance be after 12 months based on a \$50,000 deposit?

Deposit amount	Estimated value after a year
\$50,000	\$50,501.88

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 non-personal clients who are not financial institutions

Minimum balance - £1 or \$1

Maximum balance - £25m or \$40m

Can I withdraw money?

Yes, instant access

Additional information

† Due to the current level of reference rate and the percentage by which your interest rate tracks below the reference rate, no interest would be payable under the account terms and conditions. However, we have used our discretion to pay a nominal Gross Rate of interest.

- You can have more than one International Business Tracker account at any given time provided the total balances do not exceed £25m, \$40m or €25m.

International Currency Call Deposit Account

Rates are effective 3 April 2018.

What is the interest rate?

Balance (USD)	Gross Rate p.a.	AER
\$0+	1.45%	1.46%
\$3,000+	1.45%	1.46%

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

Balance (EUR)

Balance (EUR)	Gross Rate p.a.	AER
€0+	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 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 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	\$1,014.58

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 non-personal clients.

Minimum balance - \$0

Maximum balance - \$10m or €10m

Can I withdraw money?

Yes, instant access.

Additional information

International Clients Monies Scheme

Rates are effective 2 January 2019.

What is the interest rate?			
Balance (GBP)	Gross Rate p.a.	AER	Margin below reference rate
£0+	0.01%†	0.01%†	2.00%
£10,000+	0.01%†	0.01%†	1.50%
£25,000+	0.01%†	0.01%†	1.50%
£100,000+	0.01%†	0.01%†	1.25%
£250,000+	0.01%†	0.01%†	1.00%
£1,000,000+	0.05%†	0.05%†	0.75%

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

What is the interest rate?			
Balance (USD)	Gross Rate p.a.	AER	Margin below reference rate
\$0+	0.50%	0.50%	2.00%
\$50,000+	1.00%	1.00%	1.50%
\$200,000+	1.25%	1.26%	1.25%
\$500,000+	1.50%	1.51%	1.00%
\$2,000,000+	1.75%	1.76%	0.75%

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

What is the interest rate?			
Balance (EUR)	Gross Rate p.a.	AER	Margin below reference rate
€0+	0.00%	0.00%	2.00%
€25,000+	0.00%	0.00%	1.50%
€100,000+	0.00%	0.00%	1.25%
€250,000+	0.00%	0.00%	1.00%
€1,000,000+	0.00%	0.00%	0.75%

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

Can Barclays change the interest rate?

This product tracks the Bank of England base rate for GBP and the Target Federal Funds Rate (Upper Bound) for USD. Barclays can change the margin but only after providing two months notice of the change of margin in accordance with the Barclays Bank Terms.

What would the estimated balance be after 12 months based on a £50,000 deposit?

Deposit amount	Estimated value after a year
£50,000	£50,005.00

What would the estimated balance be after 12 months based on a \$50,000 deposit?

Deposit amount	Estimated value after a year
\$50,000	\$50,501.88

What would the estimated balance be after 12 months based on a €50,000 deposit?

Deposit amount	Estimated value after a year
€50,000	€50,000

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 individual non-personal clients who are not financial institutions. The account should be used for holding clients monies in designated accounts

Minimum balance - £1 or \$1 or €1

Maximum balance - £25m, \$40m or €25m

Can I withdraw money?

Yes, instant access

Additional information

† Due to the current level of reference rate and the percentage by which your interest rate tracks below the reference rate, no interest would be payable under the account terms and conditions. However, we have used our discretion to pay a nominal Gross Rate of interest.

- You can have more than one International Clients Monies Scheme account at any given time provided the total balances do not exceed £25m, \$40m or €25m.

Flexible Deposit Account/Flexible Business Deposit Account

For applicable credit interest rates please speak to your Relationship Manager or refer to your Client Agreement Letter issued to you when the account was opened.

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

* Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

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, 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 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. Details of the Scheme can also be obtained by telephoning us on +44 (0)1481 755458 or by writing to us at Barclays Bank PLC – Guernsey Branch, Le Marchant House, St Peter Port, Guernsey, GY1 3BE.

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's Depositors' Compensation Scheme (DCS) detailed in the Depositors' Compensation Regulations 2010. This offers protection of up to a maximum of £50,000 of new deposits (or the equivalent in foreign currency) per individual depositor per deposit taker. This means a maximum of £50,000 compensation is payable per depositor. If you have loans with the same deposit taker in the Isle of Man, these may be counted against any deposits. The Isle of Man's DCS covers depositors regardless of where they are located. Full details of the Scheme and banking groups covered are available on request, or by visiting www.iomfsa.im/dcsguidance.xml

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 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 or on request.