

# Community Account

## Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “Terms”) for the Community Account (the “Account”). These terms should be read in conjunction with the Terms and the Overseas Services Tariff Guide. To the extent of any inconsistency between these terms and the Terms then these terms will govern.

Capitalised words have the same meaning as shown in the Terms.

## Availability

1. The Account is only available to clubs, charities, societies, and other forms of associations in Guernsey, Isle of Man and Jersey.
2. The Account is provided by Barclays Bank PLC (Guernsey, Isle of Man and Jersey branches).
3. The Account is available in sterling only.

## Features

4. If required, a cheque book and up to three debit cards are available on request.
5. If you have registered for our online banking services the Account will be added to your existing online banking profile.
6. Mobile banking may be available on the Account. Please contact us for more information.
7. Regular payments such as direct debits and standing orders can be set up on the Account. If you have a debit card, companies can also collect amounts from your Account using a continuous payment authority.

## Interest rates

8. Credit interest is not payable on the Account.

## Overdrafts

9. Overdraft facilities are not available on the Community Account.
10. The unauthorised borrowing rate on your Account is 29.5% a year (variable). We may vary this rate in accordance with the Terms.

## Law

11. The terms applying to the Account are governed by:
  - (a) Guernsey law, where the Account is booked in Guernsey,
  - (b) Manx Law, where the Account is booked in the Isle of Man or
  - (c) Jersey law, where the Account is booked in Jersey.

**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 your usual Barclays contact or use the details on the ‘Contact Us’ page of our website if you would like to discuss your circumstances or share feedback.**

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, 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 2020, as amended, the Protection of Investors (Bailiwick of Guernsey) Law 2020, as amended and the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022 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](http://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](http://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](http://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](http://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.