

# Treasury Deposit

## Barclays Bank Ireland PLC

Treasury Deposits offer fixed rates of return over an agreed period. They combine certainty with flexibility and make an excellent addition to a balanced savings and investment portfolio. You can invest in a range of freely tradable currencies across a range of terms.

### Additional Terms

These terms apply in addition to the Barclays Bank Ireland Terms (the “**Terms**”) for the Treasury Deposit Account (the “**Account**”) and should be read in conjunction with the Terms. In the event of any inconsistency between these additional terms and the Terms, the provisions of these additional terms will apply in relation to the Account.

Capitalised words have the same meaning as shown in the Terms. A copy of the Terms can be accessed at [privatebank.barclays.com/terms](http://privatebank.barclays.com/terms) or at [overseas.barclays.com/terms](http://overseas.barclays.com/terms).

### Availability

1. The Account is provided by Barclays Bank Ireland PLC.
2. You must hold or open a suitable funding account with the Bank (the “**Funding Account**”). The Funding Account must be an account in the same currency as this Account to facilitate payments into it. You will not be charged for using the Funding Account for facilitating such payments.
3. The Account is available to personal and non-personal clients.
4. The Account is available in a range of currencies, details of which are available on request.
5. The Account is available in a range of terms up to 5 years.

### Restrictions

6. Minimum deposit: amounts vary by currency. Please contact us for details.
7. Additions, withdrawals or breakages are not permitted during the term.

### Account Maturity

8. When you open the Account, you must provide instructions for where to pay the proceeds on maturity. At least 10 business days prior to maturity, we will remind you of the impending maturity and the maturity date. If we do not have your instructions about where to pay the proceeds at maturity, or if you have instructed the Bank to renew the Account at maturity, the Bank will automatically renew the deposit for a further period of the same number of days/months at the interest rate then current. You can call us on or before the maturity date to obtain an indicative rate.
9. In the event that you no longer require the deposit to be automatically renewed, please ensure that your instructions about where to pay the proceeds on maturity are given to the Bank prior to:
  - 12 noon on the maturity date for GBP deposits: or
  - 12 noon two days prior to the date of maturity for all other currencies.

## Interest

10. The interest rate is fixed at opening. The rate is based on an external market rate which varies on a daily basis. We will confirm the exact rate when the deposit is placed.
11. Interest is paid on maturity.
12. The rate will be calculated using a number of factors, including a margin and an externally set benchmark rate for the currency and term of your deposit. If, on renewal, we have changed the margin or benchmark, you may end the new agreement at no cost within five Working Days of the start of the new term.

## Your right to cancel

13. There is no right to cancel this Account.

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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