

Barclays Current Account

Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “**Terms**”) for the Barclays Current Account (the “**Account**”) and should be read in conjunction with the Terms and the International Banking Tariff Guide. If there is any inconsistency between the Additional Terms and the Terms, these Additional Terms will apply.

Capitalised words have the same meaning as shown in the Terms or the Tariff Guide.

Availability

1. The Account is only available to personal clients.
2. The Account is provided by Barclays Bank PLC.
3. The Account is available in sterling, US dollar, or Euro. Other currencies may be available – please speak to your usual contact for more information.

Features

4. If required, a debit card is available for sterling Accounts.
5. If you have registered for Barclays Online Banking the Account will be added to your existing online banking profile.
6. The Barclays App may be available on the Account subject to your location. Please speak to your usual contact 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. You might use this, for example, for gym membership or magazine or website subscriptions.

Interest rate

8. Interest is not payable on the Account.

Availability of Overdrafts

9. An arranged overdraft may be available on the Account. Each arranged overdraft application is considered on an individual basis to see if you are eligible.
10. You can overdraw up to an arranged limit at any time but you should not be permanently overdrawn by the whole amount or go over your arranged limit.
11. Overdrafts are repayable on demand.
12. If you are eligible for an arranged overdraft, you will be notified separately of the fees and charges that will be applicable.
13. Balances within an arranged overdraft limit will be charged on a daily fees basis. Unarranged borrowing will be charged at a rate which will be notified to you separately. You can find details of our charges in the International Banking Tariff Guide.

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 for Banking, Lending, Credit & Finance and Investment Business.

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