

# 32 and 95 Day Notice Deposit Accounts

## Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “Terms”) for the 32 and 95 Day Notice Deposit Accounts (they are each the “Account” and together they are the “Accounts”) which are not Payment Accounts. This means that you can’t make day-to-day payments such as direct debits or card payments. Capitalised words have the same meaning as shown in the Terms. If there is any inconsistency between these Additional Terms and the Terms, these Additional Terms will apply.

### Availability

1. The Accounts are provided by Barclays Bank PLC in London and Barclays Bank PLC Guernsey Branch, Isle of Man Branch or Jersey Branch, as applicable.
2. The Accounts are available only to non-personal clients.
3. The Accounts are not for personal use.
4. The Accounts are only available in sterling, US dollar or euro to clients who hold an account with us in the same currency as the Account (the “Funding Account”).
8. Where the balance is below the Minimum Balance required we may transfer the balance to your Funding Account. We will let you know before we do this.
9. Payments to the Accounts must be made from the Funding Account between 9.00 a.m. and 12.00 p.m. (UK time) Monday to Friday, except UK public holidays. If we receive your instructions after 12.00 p.m. or on a non-Working Day, we will process your instructions the next Working Day.

### Restrictions

5. Minimum Balance: £1,000,000 or currency equivalent per Account (unless otherwise agreed).
6. Maximum Balance: £50,000,000 or currency equivalent Where more than one Account is held per currency, the Maximum Balance applies to the aggregate balance of all Accounts in that currency.
7. You can only fund the Accounts through the Funding Account.
10. The interest rate is a tracker rate set at a margin above or below the relevant base rate that we will confirm to you before you open the Account and which will be:
  - a. For sterling Accounts the Bank of England base rate:
  - b. For US dollar Accounts the Target Federal Funds Rate (Upper Bound).
  - c. For euro Accounts the European Central Bank deposit facility rate.
11. Changes to the interest rate will take place immediately following a change in the relevant base rate.
12. Interest will be paid on the first Working Day of each month.
  - 12.1 If the Account is provided in the UK interest will be paid to the Funding Account unless you ask for interest to be paid to the Account.
  - 12.2 If the Account is provided in Jersey, Guernsey or Isle of Man, interest will be paid to the Funding Account unless you ask for interest to be paid to another nominated account which cannot be an Account.

13. If you give a notice of a withdrawal during the notice period, a different interest rate will apply to the amount to be withdrawn. This will be the post notice rate of interest. It will be lower than the managed rate of interest on the Account. We'll tell you what it is before you open the Account.

14. The rate of interest applied to funds under notice is fixed. The interest will be calculated at the rate applicable at the time we received the withdrawal notice, and will be paid at the end of the notice period.

#### **Notice period and minimum amount for withdrawals**

15. The notice period will be 32 or 95 days as selected by you and confirmed by us to you in writing at Account opening.

16. You must give notice of a withdrawal between 9.00 a.m. and 12.00 p.m. (UK time) on a Working Day.

17. You can make partial withdrawals (minimum £50,000, \$50,000 or €50,000) provided that the balance is equal to or greater than the Minimum Balance.

18. Funds (including partial withdrawals) are **only** accessible at the end of the applicable notice period.

#### **Statements**

19. Statements will be issued at least annually. However statements will be issued monthly or at the frequency you have selected where there is any activity on the Account during that period.

**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.