

International Reserve Account

Barclays Bank PLC

The International Reserve Account is a savings account which offers access to your money at any time without notice or restriction.

Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “Terms”) for the International Reserve Account (the “Account”). Capitalised words have the same meaning as shown in the the Terms. In the event of any inconsistency between these Additional Terms and the Terms, these Additional Terms will apply in relation to the Account.

Availability

1. The Account is provided by Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch).
2. The Account can only be opened or held by: an individual or individuals for their own personal use; personal trusts; or personal wealth vehicles.
3. 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.
4. The Account is only available in sterling, US dollar or euro.
5. To have this Account you must be at least 16 years of age.

Restrictions

6. Minimum balance: £1, \$1 or €1.
7. Maximum balance per currency: £25,000,000, \$40,000,000 or €10,000,000.
8. Where more than one Account is held per currency, the maximum balance applies to the aggregate balance of all Accounts in that currency.
9. Where the balance exceeds the maximum we may transfer the excess to a current account in the same name(s) as the Account. We will let you know before we do this.
10. Payments via standing order or direct debit are not allowed from the Account.

Withdrawals

11. Withdrawals can be made at any time without notice.

Interest

12. The interest rate is a Barclays managed rate which is a variable rate that we set.
13. Interest is paid monthly for sterling accounts and quarterly for US dollar or euro accounts.
14. Changes to our interest rates will be made in accordance with the Barclays Bank Terms.

Law

15. The terms applying to the Account are governed by (a) English law, where the Account is booked in the UK, (b) Jersey law, where the Account is booked in Jersey, (c) Guernsey law, where the Account is booked in Guernsey, or (d) Manx law, where the Account is booked in the Isle of Man.

Your right to cancel

16. For Accounts booked in the UK you may cancel your Account within 14 calendar days of opening or the date you receive these Additional Terms. If you wish to cancel, you must send written notice to your usual contact. You will have no further obligations in relation to the Account and you will not be charged any fee for cancelling.

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

*Lines are open 24 hours a day, 7 days a week, except 25 December when lines are closed.

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, 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, 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.

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.