

100 Day Notice Deposit Account – Euro

Barclays Bank PLC

Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “Terms”) for the Notice Deposit Account (the “Account”). The Account is not a Payment Account and has restricted access. A restricted access account is an account where you cannot make day-to-day payments such as direct debits or card payments, or has other payment restrictions, which a Payment Account does not. Capitalised words have the same meaning as shown in 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.
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 Euros to clients who hold an account with us in the same currency as the Account (the “Funding Account”).

Restrictions

5. Minimum Balance: €500,000 per Account (unless otherwise agreed).
6. Maximum Balance: €25 million (unless otherwise agreed). Where more than one Account is held, the maximum balance applies to the aggregate balance of all Accounts.

7. You can only fund the Account through 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 Account must be made from the Funding Account between 9.00 a.m. and 12.00 p.m. (UK time) on a business day. If we receive your instructions after 12.00 p.m. or on a non-business day, we will process your instructions the next business day.

Interest

10. The interest rate is a Barclays managed rate which is a variable rate that we set.
11. Interest will be applied on the first business day of each month.
12. Interest will be applied to the Funding Account unless you elect for interest to be applied to the Account.
13. If you give notice of a withdrawal, during the notice period a different interest rate will apply to the amount to be withdrawn which will be calculated as a margin to the interest rate. This margin will be confirmed to you 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.

15. We will inform you at least 14 calendar days before we reduce the interest rate if your account balance is €100 or more.

If your balance is below €100, we don't need to tell you before we make the change. If we do this, you can close your account at any time without giving the 100 day notice.

Cancellation rights

16. Provided that you have not funded the Account, you have a 14 day cancellation period during which you can cancel your Account without charge or penalty. If you wish to cancel your Account, you should notify us in writing by contacting your usual contact.
17. By funding the Account, you accept that you will lose your 14 day cancellation rights.

Notice period and minimum amount for withdrawals

18. The notice period will be 100 days.
19. You must give notice of a withdrawal between 9.00 a.m. and 12.00 p.m. (UK time) on a business day.
20. Partial withdrawals (minimum €50,000) are available, providing that the balance remains at the minimum balance requirement of €500,000 or above.
21. Funds (including partial withdrawals) are only accessible at the end of the 100 day notice period and no breakages are permitted.

Statements

22. Provided monthly.

[We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us.](#)

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.

Item Ref: IBIM8715_PB. October 2018