

Rainy Day Saver

Additional conditions – November 2023

These are additional terms and conditions for your Rainy Day Saver. That means they add to the main agreement between you and us (Barclays Bank UK PLC) set out in the Customer Agreement. If anything in these conditions disagrees with the Customer Agreement, it will be these additional conditions we'll follow.

The terms applying to Rainy Day Saver are governed by English law.

About the Rainy Day Saver

- The Rainy Day Saver is an instant access account.
- You can pay in and withdraw money whenever you wish.
- You can hold only one Rainy Day Saver account at any time.
- The maximum amount you can have in a Rainy Day Saver account is £10,000,000.

Who can hold a Rainy Day Saver?

- To hold a Rainy Day Saver, you must be at least 18 years old and resident in the UK.
- You can hold it yourself or in joint names. You, or if it's a joint account, one of you, must be a member of Barclays Blue Rewards or a Premier Banking customer.
- Rainy Day Saver is not available to trustees of personal funds, or to executors or administrators of estates.

Payments in and out

- You can open the account with just £1, after which you can make deposits at any time.
- You can take money out whenever you wish without giving notice.
- You can't set up direct debits or standing orders from a Rainy Day Saver account.

Your Rainy Day Saver and interest

- We pay interest on the first working day of the month – or, if you close your account, when you close it.
- You'll find the current interest rates in our interest rate leaflet, on [barclays.co.uk/savings/interest-rates](https://www.barclays.co.uk/savings/interest-rates) or such other replacement website that we specify. If we do this, we will let you know where to find the information. Or you can just ask us.

Rainy Day Saver Eligibility

- If we cancel your Barclays Blue Rewards membership, or you (or both of you if it's a joint account) stop being a member, we'll convert your Rainy Day Saver to an instant access savings account that's available at the time.
- If you no longer remain eligible for Premier Banking (or both of you if it's a joint account), we'll convert your Rainy Day Saver to an instant access savings account that is available at the time.
- In both instances, we'll contact you before the account is converted to tell you the terms of the new account.
- These Additional conditions will apply to you until your account is converted. When it is, they won't apply anymore.

You can get this in Braille, large print or audio by calling **0800 400 100***

(via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](https://www.barclays.co.uk/accessibleservices)

*Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security. Calls to 0800 numbers are free when calling from a UK landline. Call charges may apply when using a mobile phone or when calling from abroad.