



Barclays Smart Investor Exclusive Pricing Offer FAQs

Please refer to the terms and conditions for the definitions used in these FAQs.

1. Who is eligible?

UK residents that are 18+. Barclays works with and maintains relationships with carefully selected organisations to help their UK based employees, members, partners, and/or business park users ("Customers") better manage their financial lives and support them with their financial wellbeing.

Customers of these companies are eligible for a waiver of the Barclays Smart Investor £4 monthly minimum customer fee for a period of three years. After the three-year period has ended the minimum monthly £4 will be applied. The pricing offer is only available for Customers of these organisations and is not available to the general public or to Customers of organisations with whom we do not have a relationship.

The offer is available for both new and existing Barclays Smart Investor customers. The discount provided by the pricing offer will not be applied to the accounts of new or existing customers automatically. Customers will need to request the offer via the process set out in the "How do I request that the offer is applied to my account?" section of this document.

2. How do I request that the offer is applied to my account?

To receive the pricing offer Customers must first open an account with Smart Investor. Customers have the choice of opening an Investment ISA, Investment Account or a Self-Invested Personal Pension ("SIPP").

Once their account has been opened Customers seeking to benefit from the pricing offer are required to email employeebanking@barclays.com from their personal email address, quoting the name of the partner they hold membership with. This subject line of this email should read "Customer Pricing Request" and the body of the email should contain a Customer's Smart Investor account number.

In the event your account number does not match an account number on the Barclays system we will be in touch via email through employeebanking@barclays.com to double check your account number with you. Emails cannot be sent from an employer email address.

3. How does this offer compare to the normal Smart Investor pricing?

Smart Investor customers are charged a customer fee which is a fee for maintaining the service. This fee is calculated daily and is based on the end of day value of your investments across all accounts. Un-invested cash is not included in this calculation. The customer fee is charged at 0.2% per annum of the value of funds held and 0.1% per annum on all other holdings but is rounded up to a £4 minimum fee per month and held at a maximum of £125 per year.

Customers using this pricing offer will not have their fees rounded up to the minimum of £4 per month, and will not be charged this minimum amount. This will result in a saving of a maximum of £48 per year equating to a saving of £144 across the three-year incentive pricing period. Please note that if the value of a customer's account(s) means the minimum fee is above £4, this fee will still be applied.

Customers will also still be liable to pay all other fees associated with the use of a Smart Investor account. Further information on all other fees applicable to a Smart Investor account can be found in the fee documentation received when opening a Smart Investor Account. This information can be found on our website accessible via this link:

<https://www.barclays.co.uk/smart-investor/investment-costs/>

4. How do find my Smart Investor account number?

Your Smart Investor account number is listed with your Smart Investor account(s) found on any account summary screen within Barclays Online Banking or the Barclays App.

Your account number is displayed as a nine-digit alpha numeric identifier which always begins with the two letters "ID" followed by seven numbers. For example: ID0000000. The account number is then followed by three numeric digits, you do not need to include these in your email to us.

5. Does the offer extend to any other Barclays products?

No. The offer only provides preferential pricing for Barclays Smart Investor and does not affect any other Barclays products or services.

6. How will I know that the pricing offer has been applied to my account?

Customers who have successfully had the pricing offer applied to their account shall receive updated pricing tariff information from Barclays in the post confirming the move to the pricing offer and detailing the new charging tariff to be applied to their account for the following three years. This documentation should be issued within 5 working days of the incentive being applied to a customer's account. Please ensure your account is updated with your most recent address to allow us to successfully deliver this letter to you.

Alongside the fee documentation Barclays will also send an email to the email address used to successfully apply for the tariff notifying that the pricing offer has been applied to the account. Emails will be sent Monday to Friday, 9am to 5pm and will not be sent on weekends nor bank and public holidays. Outside of these periods efforts will be made to send the email on the same day as the request is successfully carried out to ensure the offer recipient is made aware as soon as possible.

7. How does the three-year timing process work, what is my start and end date?

Customers will receive the benefit of the pricing offer from the date at which the pricing offer is applied to their account by Barclays as confirmed via the email back to a Customers' email address. In most cases this should be within 2 to 3 working days from the date at which a successful email request has been received.

The pricing offer will then run for a period of three calendar years from the date at which it is initiated by Barclays. In most cases this will be from the date at which a customer receives an email from Barclays confirming that the offer has been applied to their account though in some circumstances the offer may have been applied on the day prior to the email being sent. Should a customer wish to confirm the exact date they should check the date given on the updated pricing information sent to their address which is automatically produced and lists the exact date the pricing offer was applied to their account.

8. Excluding the customer fee what are the other costs and charges associated with a Smart Investor account?

Besides the customer fee there are other fees associated with your use of Smart Investor. For full details of our fees please visit <https://www.barclays.co.uk/smart-investor/investments/investment-costs/>

9. How do I know which Barclays Smart Investor account to open of the three options?

Each account type (Investment ISA, General Investment Account, SIPP) each has its own dedicated product page that can be found on the Smart Investor website available via <https://www.barclays.co.uk/smart-investor/>. We recommend that you carefully read through these pages

10. I have multiple Smart Investor accounts, will the pricing offer extend across all of them?

Yes it will, once applied to your account the pricing offer will cover all of your accounts.

11. I have only just found about the offer, will you be able to retroactively apply the offer to my account and provide refunds for the fees I have paid over the last three years?

Unfortunately the pricing incentive is only applied on a forward-looking basis i.e. it will apply to your future, rather than past payments.