

Current Accounts

Our Bank Charges Explained

and other important information

The information inside gives you a clear and detailed understanding of the everyday services provided with your current account, as well as the specifics of any charges applied to using your account. This leaflet should be read together with the Retail Customer Agreement, as it's part of your agreement with us.

We suggest you keep this with your other important banking files for future reference. The information contained in this leaflet is part of our commitment to The Banking Code, but more importantly, it's part of our commitment to you.

If you wish to discuss any aspect of your current account, call us at **08457 555 555*** or visit your local Barclays branch. For the very latest information about any of our products or services, simply visit www.barclays.co.uk.

This leaflet applies to all Barclays personal current accounts apart from Cash Card, Student Additions, Graduate Additions and Graduate Higher Education Accounts, which have their own "Our Bank Charges Explained".

*For BT residential customers, 0845 calls will cost no more than 4p per minute, plus 8p call set-up fee (current at July 2009). The price on non-BT phone lines may be different

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Everyday Banking – what you'd expect to pay for and what you get for free

Monthly Account Fees

The following monthly fees apply to our current account range:

Type of account	When the charge is made	How much
Barclays Bank Account	N/A	FREE
Current Account Plus	1st working day of each month	£5.00
Additions Active	1st working day of each month	£15.00
First Additions*	1st working day of each month	£6.50
Additions*	1st working day of each month	£12.50
Additions Plus*	1st working day of each month	£16.00
Premier Life	1st working day of each month	£25**

*First Additions, Additions and Additions Plus were removed from sale on 02/06/08, but existing customers of these accounts will continue to be charged the relevant monthly account fee and receive the benefits of the value added services.

**The cost of Premier Life is £25 a month. However, if you meet and continue to meet the current Premier criteria, you will be eligible to receive the benefits of Premier Life for the discounted price of £17.50. Eligibility to the discounted price is subject to annual review. Premier Life eligibility criteria are defined as sole earnings of £100,000 or more paid into a Barclays account (£60,000 if you're under 35 or hold a business relationship with us) OR £50,000 saved or invested with Barclays.

Day-to-day banking services

FREE services

There are a wide range of services you get for free for all of our personal current accounts, and these include:

- issue of Debit card
- Telephone Banking and Online Banking¹
- monthly statements
- Debit card purchases in the UK
- withdrawing cash (in sterling) from cash machines in the UK²
- withdrawing cash over the counter at Barclays³
- access to the Global Alliance[#]
- payments into your account
- payment of standing orders and direct debits
- issuing of cheque books and payment of cheques

Fee paying services

There are some charges you need to be aware of. These include:

- **2.75% foreign exchange charge**, applied when:
 - making purchases abroad⁴ using your Debit card
 - withdrawing cash abroad⁴ (in local currency) from an ATM or over the counter at a bank
- **2% transaction charge (min £1.50, max £4.50)**, applied when:
 - withdrawing cash⁴ from overseas (in local currency) at an ATM or over the counter at any bank – this is in addition to the 2.75% foreign exchange charge. (The 2% transaction charge does not apply if you use a Barclays ATM or an ATM from a Bank within our Global Alliance[#])
 - using your Debit card in the UK to obtain sterling anywhere other than a cash machine or Barclays branch (excluding cashback when paying for goods using your Debit card)
 - buying currency or travellers' cheques in the UK anywhere other than a Barclays branch, the Barclays website or via Barclays Travel Line.

¹ Call charges will apply, please check with your local service provider.

² Barclays will not charge you for using your card in any UK LINK cash machine. Other companies may make a charge but must tell you on-screen before you commit to any transaction. This relates to sterling transactions within the UK, Channel Islands, Isle of Man and Gibraltar only.

³ Some branches may require advance notice if you request cash over the counter which is above your daily cash machine withdrawal limit.

⁴ Your transaction is converted into sterling at the exchange rate based on market or government set rates on the date the amount is debited to your account. This will be included in the sterling amount shown on your statement.

[#] The Global Alliance is made up of the following banks: Australia – Westpac; Canada – Scotiabank; France – BNP Paribas; Germany – Deutsche Bank; New Zealand – Westpac Trust; South Africa – Absa; Ukraine – Ukrsibbank; USA – Bank of America. If you use a non-Barclays cash machine outside the Global Alliance, you may also be charged an extra service charge by the machine provider.

Borrowing Services – available for Personal Current Accounts

Introduction

We can make available borrowing services as part of our personal current account services. If you think you will need to use our borrowing services, you should contact us as soon as possible to discuss whether we can provide you in advance with an overdraft, a Reserve or both.

It is entirely within our discretion whether we agree to make our borrowing services available to you. Unless we do so, then (subject to any applicable payment buffers) any payments you make that would take your personal current account overdrawn will be returned unpaid, unless they are Guaranteed Transactions.

When we agree to provide you with an overdraft and/or Reserve we shall confirm to you in writing the limit of your overdraft and/or Reserve, together with the fees and interest rates that are payable when you use them.

Overdrafts and Reserves are available, subject to status, only to personal current account customers who are aged 18 and over.

If we provide you with an overdraft and/or a Reserve, you will be expected to manage your personal current account in such a way that your debit balance is substantially reduced on a regular basis. You may also be asked to make payments into your personal current account to reduce the amount of your debit balance from time to time.

Overdrafts

If you think that you will need to make use of our borrowing services you should request us to set up an overdraft in advance on your personal current account. If we agree to your request we will provide you with an overdraft up to an agreed limit.

Overdraft Arrangement Fees	Free for overdrafts up to £15,000* 1.5% of the overdraft limit for overdrafts of £15,000+
Overdraft Fees	There are no fees applicable when you use your overdraft and stay within your agreed limit.
Barclays Personal Overdrafts	1.49% per month (Typical 19.3% Equivalent Annual Rate (Variable))
Current Account Plus	Interest free up to £300 (or agreed overdraft limit, if less) 1.31% per month on higher agreed overdraft (Typical 16.9% Equivalent Annual Rate (Variable))
Additions Active	Interest free up to £300 (or agreed overdraft limit, if less) 1.02% per month on higher agreed overdrafts (Typical 12.9% Equivalent Annual Rate (Variable))
Additions and Additions Plus [†] First Additions with Platinum Banking [†] Additions with Platinum Banking [†] Additions Plus with Platinum Banking [†]	Interest free up to £250 (or agreed overdraft limit, if less) 1.02% per month on higher agreed overdrafts (Typical 12.9% Equivalent Annual Rate (Variable))
First Additions overdraft [†]	Interest free up to £100 (or agreed overdraft limit, if less) 1.02% per month on higher agreed overdrafts (Typical 12.9% Equivalent Annual Rate (Variable))
Premier Life	Interest free up to £1,000 (or agreed overdraft limit, if less) 0.79% per month on higher agreed overdrafts (Typical 9.9% Equivalent Annual Rate (Variable))
Premier Current Account ^{††}	Interest free up to £1,000 Overdrafts between £1,000 and agreed limit 1.17% per month (Typical 14.9% Equivalent Annual Rate (Variable)) As a Premier client, different overdraft terms may be available for agreed overdrafts over £25,000 and security may be required. Please contact your Relationship Manager for more information.

All overdrafts are subject to status and application.

*The maximum overdraft available is £5,000 (excluding Premier Life, Premier Current Account and Executive Overdrafts). We are entitled to withdraw your overdraft at any time and require you to re-pay the amount outstanding under it.

†First Additions, Additions and Additions Plus were removed from sale on 02/06/08.

††Premier Current Account was removed from sale on 31/12/07.

Personal Reserve

We can provide another type of borrowing service on your personal current account, which is called a Reserve. A Reserve is a service that we can provide in addition to or instead of an overdraft.

A Reserve is designed to cover unexpected or emergency payments, for example, when

there are insufficient funds in your personal current account, or a transaction will cause you to exceed the limit of your overdraft.

The Reserve provides you with the peace of mind of knowing that we have agreed to make additional funds available, up to a pre-authorised limit, to ensure that your payments will be honoured.

The key features of Personal Reserve are as follows:

- A Reserve provides you with a pre-authorised sum that is available for you to use in case there are insufficient funds in your personal current account (and you do not have an overdraft) or in case you have used up the limit of your overdraft
- You will incur a Reserve Usage Fee only when you make use of your Reserve
- A Reserve Usage Fee will be incurred when your balance as at the end of the working day goes into your Reserve by exceeding the limit of your overdraft by more than £1 or, if you do not have an overdraft, by going overdrawn by more than £1
- When you incur a Reserve Usage Fee you will be entitled to make payments or withdrawals up to the limit of your Reserve for five consecutive working days, starting with the day you go into your Reserve, without incurring a further Reserve Usage Fee
- After the end of the five working day period, you will incur a further Reserve Usage Fee on the next working day that your balance as at the end of the working day is in (or exceeds) your Reserve. Further Reserve Usage Fees will be incurred, on the same basis, for any subsequent five working day period starting with the day on which your balance as at the end of the working day is in (or exceeds) your Reserve

Reserve Usage Fee	£22 (one fee per period of 5 consecutive working days starting on the day on which you go into your Reserve).
Reserve Interest Rates	Typical 0% Equivalent Annual Rate (we do not charge interest on sums used from your Reserve).

We are entitled to withdraw your Reserve at any time and require you to re-pay the amount outstanding under it.

It is important that you appreciate that your Reserve is intended for short term use only. If you use your Reserve continuously for more than a few weeks we may contact you and we may seek to reduce or restrict your Reserve.

Our fees when you exceed your limits

It is your responsibility to ensure that you have available cleared funds in your personal current account to enable us to honour all your cheque, Debit card, direct debit or standing order payment instructions when we receive them.

Whenever a payment is made that would cause you to exceed (or further exceed) the limits on your personal current account as follows:

- Exceeding your overdraft limit by £1 and you do not have a Reserve; or
- Exceeding your Reserve limit by £1; or
- Taking your personal current account overdrawn by more than £15 and you have neither an overdraft or a Reserve on your personal current account.

then, unless the payment is a Guaranteed Transaction (which we must honour), the payment will be returned unpaid. Where the returned payment is made by cheque, direct debit or standing order, you will incur a Returned Transaction Fee.

When two or more payments are made at the same time that would, together, cause you to exceed your limits, then subject to whether any of those payments are Guaranteed Transactions (which we must honour), then it is within our discretion as to which payments are paid and which are returned unpaid.

Subject always to our discretion, we would ordinarily seek to deal with your payments in a way that minimises the number of

unpaid payments and therefore the number of Returned Transaction Fees incurred on your personal current account. We must emphasise that (i) while we shall ordinarily seek to deal with your payments in this way, this may not always be possible; and (ii) we may not necessarily be able to honour payments that you regard as important.

When in these circumstances the payment is a Guaranteed Transaction, we shall honour the transaction but you will incur a Guaranteed Transaction Fee. Also, if you have a Reserve, you will continue to be subject to Reserve Usage Fees (see under Personal Reserve) while you are in (or in excess of) your Reserve.

A Guaranteed Transaction is one that we cannot refuse, for example a payment made by a guaranteed cheque.

Returned Transaction Fee	£8 per item
Guaranteed Transaction Fee	£8 per item

You will not incur more than five Returned Transaction Fees and/or Guaranteed Transaction Fees in any one working day.

If you draw against a sum credited to your account, such as a cheque, that is subsequently returned unpaid, then if the reversal of that credit causes your account to exceed (or further exceed) any of its limits, you will incur a Reserve Usage Fee or Returned Transaction Fee, as appropriate. You will also be expected to make an immediate payment into your account in order to bring it back within the appropriate limit.

If we have to remove or restrict the use of your overdraft or Reserve, you will incur Returned Transaction Fees and/or Guaranteed Transaction Fees if thereafter you attempt to exceed your revised limit.

How and when we apply our fees and interest charges

- The account fee is charged on the first working day of each month.
- Overdraft interest is calculated on the daily statement balance and charged to your personal current account monthly.
- Reserve Usage Fees are incurred on the day on which you go into your Reserve (capped at one fee per period of five consecutive working days starting on the day on which you go into your Reserve) and applied to your account monthly. We will write to you each time you incur a Reserve Usage Fee and will tell you the value of the fee(s) incurred.
- Returned Transaction Fees are incurred the day an item is returned and applied to your account monthly. We will write to you each time you incur a Returned Transaction Fee and will tell you the value of the fee(s) incurred.
- Guaranteed Transaction Fees are incurred the day an item is paid and applied to your account monthly. We will write to you each time you incur a Guaranteed Transaction Fee and will tell you the value of the fee(s) incurred.
- We will give you at least 14 days' advance notice on your statement of the total of any overdraft interest, Reserve Usage Fees, Returned Transaction Fees and Guaranteed Transaction Fees to be debited from your account.
- We work out the monthly charging period from the date you select for your statement frequency. The monthly charging period always closes two days before the statement issue date.
- Most of our other fees are applied at the time you use our services.

Changes to our charges and interest rates

We reserve the right to vary our charges and interest rates set out above in accordance with the Retail Customer Agreement.

Additional Banking Services – other services you may need from time to time

In addition to your everyday banking needs, we can also provide extra services that you may find useful from time to time. These include:

Barclays Direct Presentation Service (see Cheques section)	£20
Same day transfer of money in the UK using the CHAPS system	£25
Banker's draft	£15
Stopped cheque** (see Cheques section)	£12.50
Copy statement (per request, per account)	£5
Replacement or additional PINsentry card reader (for Online Banking)	£6

We reserve the right to vary the charges set out above. You will be advised of the current applicable charges at the time you request the service.

Barclaysafe – our safe custody service
Standard service (for documents contained in wallets only)
£3 per month, plus £10 per access*

Premium service (for valuable and other items stored in boxes)
£10 per quarter, plus £5 per access*

Large box storage supplement
£10 one-off fee*

Barclaysafe Premium is available at selected branches only.
*Includes VAT (VAT not applicable in the Channel Islands).
We reserve the right to amend the price of Barclaysafe in line with any change in the rates of VAT.

**Free for Premier Life customers.

Cheques – the clearing cycle, Direct Presentation and stopping cheques

The cheque clearing cycle

When you pay a cheque into your account it has to be sent to the drawer's bank for payment; for that bank to decide if it will honour the cheque. It may not be honoured if, for example, the person who gave you the cheque hasn't enough money in their account. This process is known as the central cheque clearing cycle.

The chart below will help you understand when cash and cheques paid into your account start to earn interest and become available for withdrawal although this does not necessarily mean the cheque has been paid by the bank on which it is drawn.

The chart also shows when you can be certain that the funds will not be reclaimed from your account as a result of the cheque being returned unpaid. (See the reference to unpaid cheques below.)

You don't have to wait for the cheque to clear before you use the money. If you are sure a cheque won't be returned unpaid, you can start drawing against it from the day it's paid into your current account using our Instant Access service. This service is subject to status and limit.

The days refer to working days, which are Monday to Friday (excluding Bank Holidays). Please note that days which are only bank holidays in Scotland are treated as working days for cheque clearing purposes

	Day paid in	Interest starts to be earned on savings accounts (except Regular Saver)	Interest starts to be earned on current accounts	Available to withdraw at a cash machine (after 1am) or any Barclays branch	Certainty of funds
Cash paid in at any Barclays branch	Day 0 (e.g. Monday)	Day 0 (e.g. Monday)	Day 0 (e.g. Monday)	Immediately	Immediately
Cheque paid in at any Barclays branch	Day 0 (e.g. Monday)	Day 0 (e.g. Monday)	Day 2 (e.g. Wednesday)	Day 4 (e.g. Friday)	Close of Day 6 (e.g. Tuesday)*

This chart applies to sterling cheques drawn and deposited in the UK. **Note:** many branches have a cut-off time, after which cheques paid in are processed the following working day. Cut-off times are available in branches

*Funds will not be debited from your account as a result of the cheque being returned unpaid later than this day. As Barclays processes payments overnight, you will know at the start of business on Day 7 whether or not the cheque has been paid.

throughout the UK. However, for cheques deposited in Northern Ireland, days which are bank holidays in Northern Ireland are not treated as working days.

Available funds can be withdrawn on a Saturday, either from branches which are open or from cash machines.

If a cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. However, you can be certain that an unpaid cheque will not be debited from your account later than 6 working days after the day of deposit without your permission or unless there is a suspicion that a fraud has been committed. Therefore, from Day 0 when you pay in a cheque, the bank on which it is drawn has the following six working days to be able to return it unpaid.

Building Society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

If you pay in cash or cheques at another bank to your Barclays account (eg. on a Monday), the timetable commences from the day that the credit is in your account. Ordinarily, and in this example, this will be on Wednesday. In these instances, we will pay interest on Wednesday too, and the funds are available to withdraw on the following Monday. Funds will not be debited from your account as a result of a cheque being returned unpaid later than the following Thursday.

If you pay in cash or cheques at the Post Office to your Barclays account, it takes two working days longer to process them than if you paid them in at a Barclays branch; so it takes two days longer than shown in the chart.

Direct Presentation Service

If you need the cheque to clear faster, hand the cheque to a cashier at any branch of Barclays and ask to use the Direct Presentation service. We will send the cheque by Royal Mail Special Delivery (Next Day service) to the drawer's bank for payment. Usually it takes up to two additional working days for the drawer's bank to confirm whether the cheque is paid, and we will telephone you to inform you of the decision. For example, a cheque paid in on a Monday will normally be confirmed as paid (or not paid) by 5pm on Wednesday. This service costs £20 (free for Platinum Banking customers).

Stopping a Cheque

You may stop a cheque that you have issued before it has been presented unless it is guaranteed. We may make a charge for stopping a cheque.

Automated Payments

Direct Debit Guarantee

This Direct Debit Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change, the company will notify you normally 10 working days in advance of your account being debited or as otherwise agreed. If an error is made by the company or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to the originator/company. Further information can be obtained from – www.directdebit.co.uk

Standing Orders

With a standing order, you request your Bank or Building Society to make a regular payment to a specific payee. This differs from a Direct Debit, where the payee organisation takes the payment from your account. If you wish to amend or cancel your original instruction to us you can do so by contacting us before the payment is due. If you choose to write to us, please allow five working days before the payment is due.

Payments by Standing Order to other banks, where possible will arrive on the same day, but in some cases may take at least 3 working days. Payments to a Barclays account will arrive on the same day*.

Electronic and Telephone Payments

If you use Online Banking, or our telephone banking service, you can save time and have the convenience of being able to arrange the transaction at a time to suit you. Payments to another Barclays account are normally made the same day, whilst payments to an account at another bank, where possible will arrive the same day, but in some cases may take at least 3 working days*. Instructions received after the applicable cut off time, at weekends and on Bank holidays will be processed on the next working day (Monday to Friday excluding Bank holidays). There may also be occasions when an online payment is delayed to allow us to carry out checks to assist in the prevention of any potential fraudulent activity. The payments delay does not include Telephony banking.

*A PINsentry card reader is required to set up payments or standing orders to someone new in Online Banking. For more information about PINsentry please visit www.barclays.co.uk/pinsentry

Receiving Automated Payments

Automated payments received into your account earn interest and become available to withdraw on the day of receipt.

Other Important Information

Barclays is a responsible lender and when considering your application for borrowing, your financial circumstances will be appraised. And remember, if you should run into difficulties please contact us immediately. For all credit facilities a written quotation can be requested from any local branch of Barclays Bank PLC, or from Personal Banking, PO Box 120, Longwood Close, Westwood Business Park, Coventry CV4 8JN.

Cooling Off

If you are not happy with your account, you have a 14 day period in which to contact us to cancel your account or switch to another account. This period begins on the date your account is opened or the date you receive your terms and conditions and other account information, whichever is the later. If you contact us within this period to cancel or switch your account, we will refund any account fees you may have paid. However, if you cancel or switch your account at a later date, you will not be refunded the account fees that you have paid.

The Banking Code and Data Protection Act

Barclays is committed to The Banking Code, which sets out the governing principles of a bank's dealings with its customers. We therefore ensure that our products and

services comply with the code. You can get a free copy of The Banking Code by phoning the Barclays Information Line free on 0800 400 100*. The Banking Code does not apply to personal customers of branches in the Channel Islands or the Isle of Man.

Under the Data Protection Act you have a right of access to certain personal records. If you wish to exercise this right, please write to the Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire WA16 9EU. A fee will be charged for this service. Barclays Bank PLC is covered by the Financial Ombudsman Service (UK branches only).

Financial Services Compensation Scheme

Barclays Bank PLC is a member of the Financial Services Compensation Scheme (FSCS) established under the Financial Services and Markets Act 2000. The FSCS protects deposits with the bank up to a total of £50,000 per depositor. Most depositors, including individuals and small firms, can benefit from this type of protection. The Scheme covers deposits made with branches of the bank in the UK and within the European Economic Area, and deposits in all currencies are treated alike. This Scheme does not apply to deposits held at branches in the Channel Islands or the Isle of Man.

Further details of the Scheme are available on request from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsocken Street, London E1 8BN. Helpline 020 7892 7300. Website www.fscs.org.uk

Your Feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on 0800 400 100* or at www.barclays.co.uk. Alternatively you can write to Barclays, Leicester LE87 2BB.

You can get this in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate) or by ordering online from www.barclays.co.uk/accessibleservices/

*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. Charges may apply when using a mobile phone or calling from abroad.

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