

International Tariff

Our bank charges
explained for our
Business Currency
Account customers

These charges and fees are correct as
at March 2025

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Currency Current Account services

Charged quarterly in arrears

Service	Charge per item (Euro currency account)	Charge per item (All other currency accounts)
Standard debit and credit transactions	45p	64p
Assisted debit and credit transactions	64p	64p
6-monthly paper statement	Free ¹	Free ²
Simple electronic payments	Free	Free
Internal account transfers	Free	Free

These charges will be debited to your nominated sterling current account. There is an option to apply the charges to your Currency Current Account on the quarterly charging date, subject to conversion at the relevant spot exchange rate.

- 1 If you would like monthly statements you can request these for free. Statements requested more frequently than monthly are charged at 30p per statement.
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What this means

Transaction type	What's covered
Standard transactions	Payments through Online Banking or Barclays.net.
Assisted transactions	Payments initiated by a Barclays employee at the request of a mandated individual unless otherwise stated.
Simple electronic payments	Faster Payments, Direct Debits, sweeping payments and standing orders made through Online Banking or Barclays.net, as well as electronic payments into your account.

Charged at the time the service is provided

Transaction type	Charge (per item)
International payments submitted through branch/ Telephony (An additional £3 USD Cover Charge fee and Overseas Delivery Charge (ODC) fee may also apply) ^{3 4}	£25.00
International payments via Online Banking/the Barclays app/Barclays.net (An additional £3 USD Cover Charge fee and Overseas Delivery Charge (ODC) fee may also apply) ^{5 6}	£15.00
Cancelling an International Payment	£20.00
Single Euro Payments Area (SEPA) Credit Transfer via Branch ⁷ /Telephony	65p
SEPA Credit Transfer ⁸ – Online Banking/the Barclays app/ Barclays.net	35p
Cancelling a SEPA Credit Transfer	£20.00
Receiving SEPA Credit Transfer or international payments (non-euro) below £100 in value	Free
Receiving an international payment greater or equal to £100 in value	£6.00

3 Depending on the charging option you choose, an Overseas Delivery Charge (ODC) may be applied. Find out more at barclays.co.uk/ways-to-bank/international-payments/

4 Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge.

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6 Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge.

7 Branch: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a priority payment at the relevant tariff.

8 Online Banking/the Barclays app/Barclays.net: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a standard payment at the relevant tariff plus £7.00.

Currency Business Premium Account and Currency Client Premium Account services

Charged quarterly in arrears

Service	Charge per item (Euro currency account)	Charge per item (All other currency accounts)
Standard debit and credit entries	Free	Free
Assisted debit and credit entries	Free	Free
6-monthly paper statement	Free ⁹	Free ¹⁰
Simple electronic payments	Free	Free
Internal account transfers	Free	Free

⁹ If you would like monthly statements you can request these for free. Statements requested more frequently than monthly are charged at 30p per statement.

¹⁰ If you would like monthly statements you can request these for free. Statements requested more frequently than monthly are charged at 30p per statement.

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Cancelling an International Payment	£20.00
Single Euro Payments Area (SEPA) Credit Transfer via Branch ¹⁵ /Telephony	65p
SEPA Credit Transfer ¹⁶ – Online Banking/the Barclays app/ Barclays.net	35p
Cancelling a SEPA Credit Transfer	£20.00
Receiving SEPA Credit Transfer or international payments (non-euro) below £100 in value	Free
Receiving an international payment greater or equal to £100 in value	£6.00

11 Depending on the charging option you choose, an Overseas Delivery Charge (ODC) may be applied. Find out more at barclays.co.uk/ways-to-bank/international-payments/

12 Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge.

13 Depending on the charging option you choose, an Overseas Delivery Charge (ODC) may be applied. Find out more at barclays.co.uk/ways-to-bank/international-payments/

14 Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge.

15 Branch: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a priority payment at the relevant tariff.

16 Online Banking/the Barclays app/Barclays.net: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a standard payment at the relevant tariff plus £7.00.

Overseas Delivery Charges (ODC) explained

If you send money to or receive money from outside of the UK, we may use a correspondent (intermediary) bank to make the payment. Charges applied by the beneficiary and correspondent banks can affect the amount you send and the recipient receives.

The charge(s) applied to the payment will depend on the charging option you select when you make the payment:

- **OUR** – You can select to pay all charges; you'll pay an Overseas Delivery Charge¹⁷ upfront which ensures the payment amount is unaffected by further fees charged by the intermediary or beneficiary banks for processing the payment.
- **SHA** – You can pay just Barclays fees (if applicable) and any other charges are paid by the beneficiary. Please note this can result in those charges being deducted from the payment amount by the intermediary or beneficiary banks – in that case the beneficiary would receive less than the amount you sent.
- **BEN** – You can choose for the recipient to pay all fees; any Barclays fee will be deducted from the payment amount. Intermediary or beneficiary banks may also deduct charges from the amount you sent.

When completing your payment instruction, you may be offered one or more of these options depending on where your beneficiary is based.

¹⁷ Overseas Delivery Charges are only applied when you select to pay all charges, and they are used to cover fees we're charges by intermediary or beneficiary banks for processing your payment. You can find more information on Overseas Delivery Charge costs on our website '[Barclays.co.uk/ways-to-bank/international-payments](https://www.barclays.co.uk/ways-to-bank/international-payments)' For more information about trading internationally visit '[Barclays.co.uk/businessabroad](https://www.barclays.co.uk/businessabroad)'

Currency Accounts: Charging and payment frequency

Commission charges (Currency Current Accounts only)

Quarterly commission charges are accrued and will be debited to your current account (or other nominated account) in arrears each quarter. We will give you approximately 14 days' advance notice of charges to be applied to your account. This advance notification will be by way of a separate 'Advance Notification of Charges' statement of charges and will include a detailed breakdown. You will therefore be able to check your charges before they are debited to your account. The 'Advance Notification of Charges' statement will tell you the date on which the charges and interest will be taken. The monthly charging dates are available upon request.

Charges for unauthorised borrowing

If you try to make any payment from your Currency Current Account and you do not have the funds available for it, we will treat this as a request to make or extend the use of our unauthorised overdraft facilities. If your Currency Current Account or Currency Clients Premium Account goes overdrawn, the unauthorised overdraft rate is 29.5% per annum.

Unauthorised overdraft interest will be calculated on your account on a daily basis and will be debited to your current account (or other nominated account) in arrears each quarter.

Changes to prices

We reserve the right to amend our prices from time to time. However, we will give you a period of notice before applying any new charges. The period of notice is outlined in our customer agreement.

Cut-off times

We'll always try to be clear with you about how long it's going to take for us to do what you ask. Our working days are generally Monday to Friday except public holidays. We'll start work on your instruction to make a payment on the same working day we receive it, except if it is after the cut-off time for accepting new instructions for that day. In that case, we'll process it the next working day. Different types of payment instructions have different cut-off times.

If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day, unless we can process it as a Faster Payment. In that case, we'll process it on the same day.

The table below gives you information on the timings of your payment.

- It shows the cut-off time for you asking us to make a payment.
- It also tells you how long payments take to reach the recipient's bank.

Payment Type	Cut-off time	When the money will reach the bank of the person you're paying
Internal transfer between sterling accounts	None applies	Immediately.
Internal transfer involving a non-sterling account	Euros: 3pm US Dollars: 5pm Other currencies: Please check our website	Immediately.
Sending money in sterling to accounts held at other banks in the UK		
To accounts at other banks in the UK	Faster Payment: 11:45pm	Usually within two hours.
	CHAPS, branch/telephone banking: 3:30pm	Same day.
	CHAPS, Online Banking: 5pm	
	Standing Order: Request must be received by 12am (midnight) the working day before you want the payment to be sent.	On the requested day.
	Direct Debit: Direct Debits are controlled by the company you're paying and they will submit the request at least 3 working days before the payment date. If it's a new direct debit they may need longer to be able to set it up.	On the day you have agreed with the organisation you're paying.

Payment Type	Cut-off time	When the money will reach the bank of the person you're paying
Sending money in sterling to accounts held at other banks in the UK		
SEPA Credit Transfer	Branch/telephone banking: 2pm Online banking and the Barclays app: 2pm ¹⁸	No later than the end of the next working day after we process your payment instruction.
SEPA Direct Debit	Request must be received by 2.45pm on the working day before the payment is due	On the day you have agreed with the organisation you are paying.
All other payments in euros to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 3pm	No later than the end of the next working day after we process your payment instruction.
All payments in sterling to an account in the EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 5pm	No later than the end of the next working day after we process your payment instruction.
All payments in US Dollars to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 5.30pm	No later than four working days after we process your payment instruction.
To accounts outside of the UK or EEA in other currencies	Please check our website	This varies depending on the currency or country you're send the payment to (or both). You can ask us to tell you when we expect the bank to receive the payment.

¹⁸If we receive your instruction to make a SEPA Credit Transfer after the cutoff time but before 6:40pm, we'll start processing it but the recipient will receive the funds the next working day.

If you are making the above payments through any other channel stated, for example Barclays.net, then please refer to the specific cut-off times for that channel.

The currency cut-off times and delivery timeframes listed are subject to any additional security and validation checks we may need to perform (for example if the payment details are not complete or clear).

Glossary of terms

Barclays.net – real-time internet-based banking system that allows you to manage your finances online.

Further information

We may contract out certain services to specialist providers under strict confidentiality rules. In such circumstances, a proportion of our charge for the item represents the fees we pay on your behalf to the service provider. Should you require any further information about charges that are not covered in this tariff sheet, your Business Banking Team will be pleased to help you.

Comparative information can be found on

<https://moneyfactscompare.co.uk/>

Complaints about our service

We are committed to providing a high standard of service. However, if you have reason to complain you may do so in person, in writing by post or email, or by telephone. Details of our complaints handling procedures are available on request from any branch, the Barclays Information Line on 0800 400 100¹⁹, or at barclays.co.uk

¹⁹Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

Financial Services Compensation Scheme

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.fscs.org.uk or call the FSCS on 020 7741 4100²⁰ or 0800 678 1100²¹. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank UK PLC may also accept deposits under the following trading names: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Tesco Bank. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

²⁰Local tariff will apply.

²¹Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

[barclays.co.uk/business](https://www.barclays.co.uk/business)

You can request this in Braille, large print or audio. For information [about all of our accessibility services](#) or ways to contact us, visit **[barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)**

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