

Business Free Automated Transactions Tariff

The following standard services which are included in your Free Automated Transactions Tariff offer are outlined below.

Standard Services (Charged Monthly In Arrears)

| Transaction Type | Your Business Tariff (per item) |
|---|---------------------------------|
| Payments out (debits) | |
| Automated | |
| Payments via Business Debit Card | FREE |
| Direct Debits, standing orders and other automated debits | FREE |
| Automated inter-account transfers and third party payments: | |
| • Auto transfer debit entries | FREE |
| • Automated Telephone Banking ⁽¹⁾ | FREE |
| • Online Banking/the Barclays app | FREE |
| • Barclays.NET inter-account transfers | FREE |
| • Barclays.NET 3 Day Payments/Next Day Payments/FPS | FREE |
| • Cash withdrawal via Business Debit Card | FREE |
| Non automated | |
| Cheques issued and other debits | 79p |
| Payments in (credits) | |
| Automated | |
| All automated credits, e.g. via FPS, BACS and CHAPS | FREE |
| Auto transfer credit entries | FREE |
| Automated inter-account transfers ⁽²⁾ | FREE |
| Non Automated | |
| Counter Credits and any other credit | 75p |
| Cheque handling – additional charges (per cheque) | |
| Cheques paid in via Barclays Collect | 25p |
| Cheques paid in via self service machines | 30p |
| Cheques paid in via Business Postal Cheque Credits | 21p |
| Cheques paid in over the counter | 30p |
| Cash handling – additional charges (per £100) ⁽²⁾ | |
| Cash paid in via Barclays Collect | 85p |
| Cash paid in via self service machines | 85p |
| Cash withdrawals in via self service machines | 85p |
| Cash paid in via Cash Advantage | 56p |
| Cash paid in over the counter | 85p |
| Cash withdrawals over the counter | 85p |

Additional services

| Transaction Type | Your Business Tariff (per item) |
|---|--|
| Other | |
| Monthly account fee | £5.50 |
| Monthly Statements | FREE |
| Paper statement requested more frequently than monthly | – 30p per statement |
| Provision of Business Debit Card | FREE |
| Establishment of Direct Debits and standing orders | FREE |
| Portable Credit History | FREE |
| Audit Letters ⁽⁵⁾ | Less than 10 accounts reported – from £25 plus VAT 10 or more accounts reported – from £75 plus VAT |
| Auto transfer facility (between own accounts) | Less than monthly – FREE Weekly / monthly – £7.50 per month Daily – £37.50 per month |
| Bacstel – IP file charge | £5 |
| Banker's Drafts | £15 |
| International Drafts | £25 |
| Cheques – returned to you unpaid | £2 |
| Cheques – stopped / stolen ⁽⁴⁾ | £12.50 (stopped) FREE (if stolen) |
| Direct presentations | £20 |
| Notes and coins exchanged | £1.65 per £100 |
| Same Day Payments (CHAPS) | |
| – Manual | £25 ⁽⁴⁾ |
| – the Barclays app/Online Banking/Barclays.Net | £15 ⁽⁴⁾ |
| International Payments ⁽⁶⁾ (An additional £3 USD Cover Charge fee and Overseas Delivery Charge (ODC) fee may also apply) ^{(7) (8)} | |
| – Manual | £25 |
| – Online Banking/the Barclays app/Barclays.net | £15 |
| SEPA Credit Transfer – Manual | Free |
| SEPA Credit Transfer – Online Banking/the Barclays app/Barclays.net | Free |
| Trace, cancel, amend or recall a CHAPS payment, | |
| International payment or SEPA credit transfer | £20 ⁽⁴⁾ |
| – Although we will only charge a tracing fee where we have been provided with the incorrect details (e.g. sort code and account number) for the payment instruction | |
| Copy Statements | £5 |
| Status enquiries ^{(4) (5)} | £8.33 plus VAT |
| Receiving SEPA Credit Transfer or international payments (non-euro) below £100 in value | FREE ⁽⁴⁾ |
| Receiving an international payment (non-euro) equal or above £100 in value | £6 ⁽⁴⁾ |

- 1 This does not include call charges
- 2 Additional fees may be applied by other banks when drawing cash over the counter, an ATM outside the Barclays network or when using ATMs abroad
- 3 This includes automated inter-account transfers via Barclays.NET and Automated Telephone Banking
- 4 This service is charged for at the time of transaction
- 5 VAT does not apply in the Channel Islands

- 6 For foreign currency accounts this fee will be converted to the debit currency using the relevant foreign exchange rate
- 7 Depending on the charging option you choose, an Overseas Delivery Charge (ODC) may be applied. Find out more at www.barclays.co.uk/ways-to-bank/international-payments/
- 8 Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge

Charges for Barclays Collect service

Barclays Collect is a deposit collection service provided by Barclays via G4S, which provides a secure and convenient way for customers to arrange for cash and cheques to be collected from their premises and subsequently deposited in to their accounts.

| Cash value of deposit | Collection charge |
|---|-------------------|
| £0.00-£2,499.99 | £15.00 + VAT** |
| £2,500.00 – £4,999.99 | £7.50 + VAT** |
| £5,000.00 + | Free |
| Replacement service where we miss your collection | Free |
| Customer misses collection/late cancellation | £15.00 + VAT** |

Charges for Barclays.Net service

Barclays.Net is a cash management service provided for business customers with complex needs who need to make a high volume and variety of payments :

| Description | Charge |
|--|---|
| Monthly Account Reporting Fee Barclays accounts | 1 account - £20.00 2 to 20 accounts – £13.00 per account 21 to 30 accounts – £11.00 per account 31 to 50 accounts – £9.00 per account 51 to 75 accounts – £7.00 per account 76 to 100 accounts – £6.00 per account 101 + accounts – £5.00 per account |
| Other accounts | £25.00 per account |
| Security Fees New and replacement Smart Cards* | £20.00 |
| New and replacement Smart Card reader | £35.00 |
| New and replacement Biometric Smart SIM* | £20.00 |
| New and replacement Biometric reader | £55.00 |
| Requests for Transfers (non Barclays/non partner bank accounts) | |
| International Payments** | £3.00 per payment message |
| SEPA Credit Transfers** | £3.00 per payment message |

Charges for Barclays.Net will be debited from your nominated Primary Legal Entity billing account and included within the 'Advance Notification of Charges' statement for that account.

*Cards expire after three years and are automatically renewed and issued to the customer approximately six weeks before their expiry date.

**Charges may be applied by the other bank.

Support and Training for Barclays.Net

There are two types of support and training available to you which can be accessed or requested at any time:

| Description | Charge |
|--|--------|
| Self set up – includes access to online support at www.barclays.net/corporate | Free |
| Pre booked training and support – a trained advisor will call you at a pre agreed time to offer telephone training and support to you. If required, the session will also include remote access to your PC at no extra cost. | Free |

Charging and payment frequency

Commission and debit interest

Monthly commission and debit interest charges will be debited to your current account in arrears each month. 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 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 monthly charging periods are available on request. The statement of charges will tell you the date on which the charge will be made.

Charges for authorised borrowing

All our borrowing charges will be discussed and agreed with you at the time your facilities are set up, renewed or extended on a temporary basis. Fees are part of the overall price of borrowing and include, for example:

- the costs involved in agreeing or reviewing facilities
- the cost of ongoing monitoring of financial information and lending conditions throughout the term of a facility.

If we ask you to provide security, a further fee will usually be charged to cover the additional costs.

Charges for unauthorised borrowing

If you try to make any payment from your 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, for which you will be charged an unauthorised overdraft rate of 29.5% per annum.

Authorised borrowing is cheaper than an unauthorised overdraft. Therefore ask us to consider you for our authorised borrowing facilities before your account is in that position.

Changes to charges

We reserve the right to amend our charges from time to time and make changes to the way your business current account operates. However, we will give you a minimum of two months' notice of any increase to our charges or changes to the way your business current account operates.

Using your debit card abroad

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

Glossary of terms

Audit letters – These are letters written to us by your accountant, certifying details of your account.

Stopped cheques – This is where you instruct us not to pay a cheque that you have issued.

Cheques returned to you unpaid – This is where a cheque is paid into your account which is subsequently returned unpaid by the drawer's bank.

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 Customer Service Team will be pleased to help you.

Comparative information can be found on <http://bba.moneyfacts.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 400 100***, or at www.barclays.co.uk

Important information about the Financial Services Compensation Scheme

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 4100 or 0800 678 1100. 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 Pingit. 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.

This item can be provided in Braille, large print or audio by calling 0800 400 100*
(via Text Direct if appropriate). Or order online at www.barclays.co.uk/accessibleservices/

*Calls may be recorded for security and training purposes. Calls to 0800 numbers are free if made from a UK landline. For BT business customers.

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