

# Barclays Business Tariff

Effective from 13 January 2018

Account Services	
Transaction type	Price
<b>Payments – automated</b>	<b>Price per transaction</b>
Payments via Business Debit Card	£0.45
Direct debits, standing orders and other automated debits (including cash withdrawal via a Business Debit Card) <sup>1</sup>	£0.54
Inter Account Transfers – DR and CR	£0.15
Debits (Automated and Manual)	£0.54
Credits – Automated	£0.15
Credits – Manual	£0.75
<b>Cash Handling</b>	<b>Price per £100</b>
Cash paid in – over a Barclays/Post Office branch counter/Self Service Devices	£0.50
Cash paid in – Cash Advantage	£0.48
Cash paid in – Notes – Barclays Direct Deposit Service (BDDS)	£0.35
Cash paid in – Bulk Coin – Barclays Direct Deposit Service (BDDS)	£0.35
Cash paid in – Carrier checked	£0.50
Cash paid in – Barclays Collect	£0.50
Cash paid out – over a Barclays branch counter	£0.57
Cash exchanged – over a Barclays branch counter	£1.65

Account Services	
Transaction type	Price
Cash paid out – Notes	£0.42
Cash paid out – Bulk Coin	£0.50
Cash paid out – ATM Notes Supplied	£0.50
Cash paid out – Carrier prepared	£0.57
Cash paid out – ATM/Self Service Devices	Free (No cash handling fee)
<b>Account and Branch Services</b>	<b>Price per transaction</b>
Paper Statements (monthly, quarterly or less frequently)	Free
Paper Statements requested more frequently than monthly	£0.30
Copy Statements (including manually typed duplicates)	£5.00
Branch drafts	£15.00
Status enquiry <sup>2</sup>	£10.00
Direct presentations	£20.00
CHAPS – Same Day Payments – Branch Transactions <sup>2</sup>	£25.00
Cancel, amend, recall a Same Day Payment (CHAPS)	£20.00
Automated Bulk Clearing (ABC) – Entries – Auto (Barclays & Other Banks)	£0.75
Automated Bulk Clearing (ABC) – Barclays and Other Bank Rejects	£0.57

Account Services	
Transaction type	Price
<b>Cheques</b>	<b>Price per item</b>
Cheques paid in – Over a Barclays branch counter	£0.25
Cheques paid in – Cheques Advantage	£0.23
Cheques paid in – Cheque Centre	£0.20
Stopped cheques (Free if stolen)	£12.50
Cheques – returned to you unpaid	£2.00
Postal Cheque debit/credit	£0.19
International Cheque Collection <sup>††</sup>	0.25% Min. £16 Max. £40.00
International Cheque Negotiation <sup>††</sup>	0.25% Min. £9 Max. £60.00
<b>Bacs Services<sup>†</sup></b>	<b>Price per transaction</b>
Bacs IP Transactions	£0.20
Bacs IP File Processed	£5.00
Bacs Trace	£15.00
Bacs Recall	£20.00
Bacs Overlimit	£50.00
<b>Electronic Channel transactions</b>	<b>Price per transaction</b>
Bacs – Three Day Payments	£0.35
Next Day Payments (FPS)	£0.40
CHAPS – Same Day Payment <sup>2</sup>	£15.00
Barclays International Payments Service (BIPS) <sup>2</sup>	£15.00
Faster Payment Service (FPS)	£5.00
SEPA Credit Transfer	£5.00
BMAP – Faster Payments	£2.50

Account Services	
Transaction type	Price
<b>Account and Branch Services</b>	<b>Price per transaction</b>
Barclays International Payments Service (BIPS) – Branch <sup>2</sup>	Standard £25.00/Priority £40.00
SEPA Credit Transfer – Branch <sup>2</sup>	£15.00
International Drafts – Manual	£25.00
Receiving a SEPA Credit Transfer <sup>~</sup>	FREE
Receiving Currency or International Payments	£6.00
<b>File Gateway (Host 2 Host) transactions</b>	<b>Price per transaction</b>
CHAPS – Same Day Payments	£10.00
Barclays International Payments Service (BIPS)	£5.00
SEPA Credit Transfer – (Transaction/Reject/Return) <sup>~</sup>	£1.00
SEPA Direct Debit – (Transaction/Reject <sup>3</sup> )	£0.40
SEPA Direct Debit – Reject/Return/Authorised Refund <sup>4</sup>	£1.00
SEPA Direct Debit – Reversal/Request for Cancellation	£0.40
SEPA – File Charge (Per File)	£5.00
Faster Payments (FPS) – Domestic Transactions	£2.50
Faster Payments (FPS) – Overseas Transactions	£2.50
Bacs – Three Day Payments	£0.20
Bacs – File	£5.00
Direct Data Files & Entries (min charge per file) – less than 600 entries per file	£12.50
Direct Data Files & Entries (per file charge)	£5.00
Direct Data Files & Entries (per file entry charge)	£0.125
Request For Transfer	£3.00
Implementation fee for SFTP, SWIFTNet FileAct, EBICS, FTPS (one-off)	£2,500 + VAT
Implementation fee for Connect:Direct (one-off )	£5,000 + VAT
Maintenance fee (charged quarterly)	£300 + VAT
Amendment free (one-off)	£500 + VAT

Account Services		
Transaction type		Price
<b>Faster Payment Service (FPS) – Direct Corporate Access<sup>^</sup></b> Price per transaction		
Faster Payments (FPS) – Transactions		£3.00
Faster Payments (FPS) – File Submission		£7.00
<b>FPS and Bacstel IP/Secure IP – Smartcards</b> Price per transaction		
New cards		£60.00
Replacement/Renewed cards <sup>^^</sup>		£40.00
<b>Hardware Security Modules (HSMs)</b> <sup>^</sup> Per quarter		
Hardware Security Module		£240.00
<b>Barclays.Net</b> Number of Accounts Amount per Account/Month		
Barclays accounts (UK and non UK)	1 account	£20.00
and those held with our overseas partner banks	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
Non Barclays accounts		£25.00 per account
<b>Barclays.Net Transaction Fees (UK Barclays accounts)<sup>~</sup></b> Price per transaction		
BACS UK Three Day Payments		35p per beneficiary
Faster Payments		£5.00 per beneficiary
Next Day Payments		40p per beneficiary
Collections (Only available for UK Three Day Payments)		35p per debtor
International Payment		£15.00 per transaction
SEPA Credit Transfer		£5.00 per transaction
International Drafts		£10.00 per transaction
CHAPS – Same Day Payment		£15.00 per transaction
<b>Barclays.Net Smart Cards</b> Price per request		
New and replacement smart cards <sup>^^</sup>		£20.00
New and replacement smart card reader		£35.00
New and replacement Biometric Smart SIM <sup>^^</sup>		£20.00
New and replacement Biometric reader		£55.00

Account Services	
Transaction type	Price
<b>Barclays.Net Support and Training</b>	
Self set-up – access to online support at www.barclays.net	Free
Pre-booked training and support	£50 per hour + VAT for one-to-one user session
On site user training – face to face set-up and training	£155 per half day + VAT
<b>Audit Letters</b> Price per request	
Less than 10 accounts reported	£25.00 + VAT
10 or more accounts reported	£75.00 + VAT
<b>Auto Transfer Facility (Barclays to Barclays UK account)</b> Per account per quarter	
Auto Transfer – Daily	£112.50
Auto Transfer – Weekly/Monthly	£22.50
Auto Transfer – Less than once a month	FREE
<b>Pingit</b> Price per transaction	
Shortcode – transaction	£1.50
QR code – transaction	£2.00
Web QR code/standard shortcode – registration	£250.00
Premium shortcode – registration	£500.00
Mobile Check-out App – transaction	£1.00
Mobile Checkout – transaction	£1.00
CAPI implementation	£500.00
File gateway – implementation	£1,000.00
Send a payment – registration	£250.00
Send a payment – transaction	£1.00
Buy It – registration	£1,000.00
Buy It – transaction	£2.00
Send a Payment – reporting fee	£0.50

#### Notes:

<sup>^</sup> Barclays will apply a £240 charge per quarter per Barclays customer using HSM for the provision and maintenance of the PKI certificate(s) that are loaded in the HSM. This is a single fee per customer i.e. customers may have multiple HSM certificates and use this with multiple Service Users or Bureau. VAT is not applicable as this service is VAT exempt.

<sup>~</sup> Transaction price is subject to an additional credit or debit fee.

<sup>^^</sup> Cards/SIM expire after three years and are automatically renewed and issued to the customer approximately 6 weeks before their expiry date. There is no charge for the renewal of cards.

## Other Business Services

SWIFTNet Corporate Access Service	Price per transaction	Debit account	Credit account	
Domestic inter account transfer	£0.00	Barclays UK – Any currency	Barclays UK – Any currency	Both accounts belong to the same customer group
International inter account transfer	£0.00	Barclays UK – Any currency	Barclays overseas – Any currency	Both accounts belong to the same customer group
Domestic GBP/EUR payment	£5.00	Barclays UK – Any currency	Any UK bank – GBP or EUR only	Credit accounts can also be with Barclays UK
Domestic currency payment	£5.00	Barclays UK – Any currency	Any UK bank – Any currency except GBP or EUR	Credit accounts can also be with Barclays UK
International payment	£5.00	Barclays UK – Any currency	Any overseas bank – Any currency	Credit accounts can also be with Barclays overseas
SEPA credit transfers	£1.00	Barclays UK – Any currency	Any EBA step 2 SEPA member bank – Euro only	Credit account can be a direct or indirect number
Debit other bank	£3.00	Any bank except Barclays UK – Any currency	Any bank	MT101 only
Repairs	£20.00	Additional charge per transaction where payment is not formatted in accordance with guidelines		

### Service fees

- Implementation fee for SWIFTNet FIN (one-off): £1,000 + VAT
- Implementation fee for SWIFTNet FileAct (one-off): see File Gateway
- Maintenance and Service fee – £100/month  
(includes provision of advices, queries, investigations and Help Desk Facility)

### Advices – MT900, MT910, MT103

- Included in service fee

### Statements and reports – MT940, MT942

- Previous day statement (MT940/Camt.053) – £12/account/month
- Intraday reports (MT942/Camt.052) – £20/account/month
- Reports relayed to other banks (MT9xx) – £0.40/relayed message

(the below does not apply to SWIFTNet Clients)

MT940 pages issued – Monthly Subscription + £1.15 per page

MT942 reports issued – Monthly Subscription + £0.75 per page

### Queries – MT192, MT195, MT196, MT199

- Beneficiary Claims Non Receipt included in service fee
- Unapplied items (beneficiary bank unable to apply credit) included in the service
- Cancellation (MT192) – included in the service
- Amendments – included in service fee

## Glossary of terms

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

**Automated Bulk Clearing (ABC)** – A centralised service which makes the collection and processing of large volumes of paper credits simple, efficient and reliable by amalgamating all credits received each day into a single statement entry. Reconciliation is achieved by the provision of supplementary list. No longer on sale.

**Bacstel IP/Secure IP** – Bacstel-IP and Secure-IP are known as the delivery channels that enable Bacs Direct Debit and Direct Payments and Faster Payments transactions to be processed.

**Barclays Direct Deposit Service (BDDS)** – A secure and convenient service whereby cash and/or cheque deposits are collected from the client's premises by an approved Cash In Transit (CIT) carrier company and processed and credited at a cash/cheque processing centre. This is available in the UK mainland and Northern Ireland (excluding cheques in NI).

**Barclays SEPA Direct** is an internet front end service which enables users to meet their (bulk) Euro payment and collection requirements across the SEPA member countries.

**Cash-Advantage** – A fast, secure and more convenient way to deposit cash and small volumes of cheques over the branch counter, enabling instant credit and deferred checking in a cash centre. No longer on sale.

**Cheque-Advantage** – A fast, secure and more convenient way to deposit sterling cheques drawn in the UK. Cheque advantage wallets are deposited at branch with onward transportation to centralised clearing via branch courier. No longer on sale.

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

**DCA<sup>^</sup> – Direct Corporate Access (DCA)** – Provides Barclays' Clients with direct access to the Faster Payments Service (FPS) clearing for in a very similar way that access to Bacs is provided by Bacstel-IP. DCA enables submission of files of payments (each payment value capped at £250K), however as the central FPS processes payments individually, VocaLink, the operators of DCA, split the files into individual instructions for processing through FPS.

**Direct Presentations** – A service which enables a customer to establish if a cheque they have received will be paid more quickly than paying it through the regular clearing system.

**Electronic Channels** – A secure way to access your accounts, manage payments, check your statements and much more online and through mobile.

**File Gateway** – is a single electronic gateway for the exchange of files between our clients and Barclays. The service can help our clients to streamline processes from their Treasury Management Systems (TMS) and ERP straight through to local clearing.

**SFTP, FTPS, SWIFTNet FileAct, EBICS and ConnectDirect** – These are all connectivity protocols supported by File Gateway. An implementation involving ConnectDirect has additional technical challenges resulting in a higher implementation fee.

**Hardware Security Modules (HSMs)** – A Hardware Security Module (HSM) enables users of Bacstel-IP and Secure-IP to automate the submission of payment and collection files to Bacs/Faster Payments and the automatic downloading of reports.

**Inter bank claims** – These are claims from other banks for services that they have provided to you. If we have a claim, it will be charged in full to you at the time it is received.

**International Cheques Collection<sup>††</sup>** – This is most suitable for customers who do not require immediate access to the funds but do need to be sure that the cheque has been paid, for example, before releasing goods to a buyer. The customer's account is credited once we receive payment from the paying bank.

**International Cheques Negotiation<sup>††</sup>** – This service involves Barclays advancing funds to them before we have received payment from the paying bank, availability is subject to our agreement. We reserve the right to debit the customer's account should the cheque subsequently be unpaid.

**International services** – These include the purchase/sale of travellers cheques and foreign currency and sending or receiving overseas payments.

**Paid referral fee** – A £30 charge incurred if you exceed your business overdraft limit. You will have a 'buffer' which allows you to slip over your overdraft limit by £30 without being charged. We will also not charge you the fee the first time you go over your limit each year.

**Pingit** – Allows businesses to facilitate quick, simple and secure mobile payments, purchases and donations from their customers wherever they are, whenever they want.

**Request For Transfer** – eChannel (Barclays.Net only) – The Request For Transfer (RFT) service enables multi-banked customers to send payment instructions to their main (or 'overlay') bank, asking for payments to be made from accounts held at other banks. These instructions are forwarded by the overlay bank to the customer's other banks for processing. The customer deals with one bank only, and avoids the need to liaise directly with each bank when wishing to make a payment.

## Glossary of terms (continued)

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

**SUN/OIN** – Service User Number (SUN) for Faster Payments via Direct Corporate Access.

**Unpaid fees** – For each item that is returned unpaid due to insufficient funds in your account, the unpaid fee is £8.

**UBR** – Unarranged borrowing rate. The interest for unarranged borrowing is usually charged at 29.5% per annum unless we have agreed a different rate with you. Interest will be calculated on your account on a daily basis and will be debited quarterly.

**VAT** – Unless stated otherwise, all charges exclude VAT. Please note VAT may not apply to all the charges detailed in this tariff.

### Notes:

1. Additional fees may be applied by other banks when drawing cash over the counter, from an ATM outside the Barclays network or when using ATMs abroad.

2. This charge is taken at the time of the transaction rather than in arrears at the end of your usual charging period.

†† An additional variable handling charge may be levied by the beneficiary Bank. An additional charge will be applied for each unpaid cheque.

Cheque Negotiation: There is an additional interest charge for the funds that the Bank will be crediting to the customer. Where funds are being paid into an account in the same currency as the cheque, this charge will be incorporated within the negotiation rate. Where there is a currency conversion, the interest charge (minimum £2) will be shown separately.

Cheque Collection: The face value of the cheque less any charges deducted by the paying bank and ourselves will be credited to customers normally within 4-6 weeks.

For foreign currency accounts this fee will be converted to the debit currency using the relevant foreign exchange rate.

You will be charged an item fee for each individual cash or electronic payment that you make. In addition you will also be charged for the debit made to your account. This equates to two individual charges per transaction. For example; CHAPS electronic channel transaction fee: £15.00 + debits (automated and manual) fee: £0.54 = total cost: £15.54

Information about your accrued and debited payment transmission charges will be provided in your bank statement. Please contact us if you need this information more frequently.

Should you require any further information about charges that are not covered in this tariff sheet, your Relationship Team will be pleased to help you.

You can get this in Braille, large print or audio by calling 0800 400 100\* (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit [barclays.co.uk/signvideo](https://www.barclays.co.uk/signvideo)

\*Calls 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. Lines are open 7 days a week, 7am to 11pm.

Barclays Business is a trading name of Barclays Bank UK PLC. Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank UK PLC adheres to The Standards of Lending Practice which is monitored and enforced by the Lending Standards Board. Further details can be found at [www.lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk)

Item Ref: 9972584BB\_UK. April 2018.

## Appendix

### Other Linked Transactional Services and Charges†

Other Business Services (continued)		
Transaction type		Price
<b>Barclays International Payments Service Charges (BIPS Charge)</b>		
<b>Price per transaction</b>		
E-Channels (Barclays.Net and BIB)		£15.00
SWIFTNet Corporate Access and File Gateway		£5.00
Request For Transfer – Outbound		£3.00
Request For Transfer – Inbound		£15.00
<b>Additional Charges to consider</b>		
<b>Price per transaction</b>		
US Dollar Cover Charge*		£3.00
SWIFTBIC/IBAN Repair fee charge*		£7.00
Overseas Delivery Charge (ODC)*	Varies by beneficiary country	
Amendment of Payment Details*		£20.00
Cancellation, Amend, Recall an International Payment*		£20.00
Beneficiary Claims Non-Receipt*		£20.00
Inbound International Payment*		£6.00
Transaction type	Price	Billed price

#### Barclays SEPA Direct

#### Price per transaction

SEPA Credit Transfer – Transaction/Reject <sup>3</sup> /Return <sup>8</sup>	£1.00 + £0.03**	£1.03
SEPA Direct Debit – Transaction/Reject <sup>3</sup>	£0.40 + £0.03**	£0.43
SEPA Direct Debit – Reject/Return/Authorised Refund <sup>4</sup>	£1.00 + £0.03**	£1.03
Implementation fee (one-off)		£400 + VAT
Servicing fee (monthly) <sup>5</sup>		£35 + VAT
<b>SEPA – Additional Charges</b>		
SEPA Credit Transfer Recall/Request for Cancellation (manual)		£20.00
SEPA Direct Debit Reversal/Request for Cancellation (manual)		£20.00

Other Business Services (continued)		
Transaction type		Price
SEPA Direct Debit Unauthorised Refund <sup>6</sup>		£100.00
SEPA Direct Debit Creditor Identifier set-up <sup>7</sup>		£100.00
Outbound SEPA CT Returns		£5.00
<b>†Bacs Services – Additional Charges to consider</b>		
<b>Price per transaction</b>		
Replaced BACS Smartcards		£40.00
Renewed BACS Smartcards		£40.00
New BACS Smartcards		£60.00
<b>One time charge</b>		
Direct Debit set-up fee (per OIN / SUN)		£250.00
BACS Direct Credit Service User set-up fee		£150.00
BACS Direct Debit Originator fee		£250.00

\*For additional information on the charges above and how they are applied, please request a copy of the **Barclays International Payments Service Charging Guide** from your dedicated Relationship Support Team.

Information about your accrued and debited payment transmission charges will be provided in your bank statement. Please contact your Relationship team if you need this information more frequently. This is not applicable for at the time fees which are charged at the time you use the service and are marked accordingly .

#### Notes:

\*\*Barclays SEPA Direct transaction fee

- Items rejected by Barclays before being sent to clearing
- Incoming rejects, returns and authorised refunds (SDD only)
- £45 + VAT for volumes greater than 12,000 per year
- Only charged for successful claims within the 13 month Unauthorised collection period
- Only applicable to Facilities Management Providers
- This fee is applicable if you send a SEPA CT payment and the beneficiary bank is unable to apply the funds to the beneficiary's account. The funds will be returned to Barclays and applied back to the account where you originally instructed the payment from.
- There is a £150.00 set up fee for each individual Bacs Service User Number registered for customers making credit payments using Bacstel IP/Secure IP. In order to use your Smartcards and access Bacstel-IP/Secure-IP, you will need a Smartcard reader, which is supplied by your BASS (Bacs Approved Software Service) approved Bacstel-IP/SecureIP software supplier.