

Treasury Deposits – Fixed Term

A choice of fixed term deposits offering competitive rates of interest available in GBP, EUR or USD

Key features and benefits

- Competitive rate of interest
- Choice of fixed term – from one day to 12 months
- Interest paid at maturity
- Rate fixed for the duration of the deposit
- Rate of return linked to the London currency money markets
- Available in GBP, EUR or USD
- Reduced exchange rate risk and administration

Choice of currencies, terms and amounts

Available in GBP, EUR or USD, Barclays Treasury Deposits offer fixed returns over different periods ranging from one day to 12 months, to suit your business requirements.

The minimum balance varies according to the term.

This can be as low as £100,000 (or the currency equivalent) if you invest for one month or more. The maximum deposit balance is £24,999,999. More details on minimum balances are available upon request.

Fixed returns

The interest rates on these deposits are based on those of the London currency markets, and monitored regularly. As the rate is fixed for the term of the deposit, your return will not change with movements in the market interest rates.

Interest will be paid at maturity. On the day of maturity, the funds are repaid to the appropriate current account. Withdrawals cannot be made during the term of the deposit.

Reduced exchange rate risk and administration

Your exchange rate risk and administration can be reduced by using a Treasury Deposit to match incoming and outgoing funds. A comprehensive confirmation letter will provide you with a full record of your deposit.

Deposits to suit your cashflow requirements

Whether your priority is a fixed return or simply protection from exchange risk, we can tailor a package to meet your individual business needs.

Next Steps

Please contact us if you wish to discuss your requirements in more detail.

Treasury Deposits – Fixed Term Account Terms

These additional terms relate to Fixed Term Treasury Deposit Accounts ("the Account") and supplement the general conditions of your Business Customer Agreement with us (Barclays Bank UK PLC). They apply to all Fixed Term Treasury Deposit Accounts you hold with us. In the event of any inconsistency between these additional terms and the general conditions of the Business Customer Agreement, these terms will apply in relation to the Fixed Term Treasury Deposit Account.

1. Transfers

- 1.1 To open the account you must hold a current account with us in the same currency. You may only deposit or withdraw funds by transfer to or from that current account. A minimum balance is also required to open the account.
- 1.2 Instructions for transferring funds from your current account must be received on a Business Day before 3.00 p.m. if the account is in Euro, 4.00 p.m. if it is in Sterling, or 5.00 p.m. if it is in US Dollars. A **Business Day** is a day in the United Kingdom on which banks are generally open for business, excluding weekends and local public holidays.
- 1.3 Deposits are made for a fixed term, so you cannot make withdrawals before the end of the terms (the **Maturity Date**). You cannot make additions to an account but may hold more than one account.

2. Interest

- 2.1 Interest is paid at the rate agreed with you and will be applied to your current account.
- 2.2 Interest is paid gross on the Maturity Date or, if this is not a Business Day, on the next Business Day.
- 2.3 Interest is calculated daily on a 365 day year for accounts in Sterling and a 360 day year for accounts in US Dollars, and Euro. Details are available from Barclays on request.

3. Renewal and Repayment

The Customer must give Barclays notice before midday on the Maturity Date to renew or repay the deposit. Details of the renewal rate are available from Barclays on the Maturity Date. If the Customer does not give notice to renew or repay the deposit, Barclays may renew the deposit at a different rate for the same term, or repay the deposit.

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

*Calls to 0800 numbers are free from UK landlines 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 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

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Treasury Deposits – Fixed Term Application Form

Declaration

I/We* confirm that I/We* have received, read and acknowledge the Treasury Deposit – Fixed Term Terms and Conditions.

Please accept this acknowledgement as my / our* acceptance of the current Terms and Conditions for this Deposit and also future Fixed Term Treasury Deposits, under these Terms and Conditions.

I/We* acknowledge that;

- Instructions regarding renewal/repayment of the Deposit should be given to the Bank by 12 noon on the maturity date;
- The Bank is not obliged to allow interest on any Deposit after the maturity date but may, at its discretion, renew the Deposit for a further period of the same number of days/months at the interest rate then current.

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application, we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- callcredit.co.uk/crain
- equifax.co.uk/crain
- experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to barclays.co.uk/control-your-data or you can request a copy from us.

For and on behalf of:

**Authorised Signature:

Name:

Position:

**Authorised Signature:

Name:

Position:

Date:

* Delete as appropriate.

** For customers who have completed an Appointment of Bankers specifying authorised persons(s); signed by authorised person(s).

Other Limited Company applications need to be authorised by two Directors or a Director and Company Secretary. For Limited Companies established with one official, the sole Director may authorise. Similarly, other Limited Liability Partnership applications require authorisation by two Members. For other partnerships, applications need to be authorised by Partner(s) in accordance with the Bank Mandate. for Sole Traders, the Proprietor should authorise.