

Currency Clients Premium Account

A convenient savings account that simplifies the administration of your clients' funds.

Key features

- Reduced administration and greater control
- Available in a wide range of non-sterling currencies
- Variable interest rates
- Interest paid quarterly
- No minimum or maximum balance
- No restrictions on deposits or withdrawals
- Cheque book available upon request

If your business is required to hold clients' funds on their behalf, this account offers you convenient access and an attractive return on clients' deposits.

Convenience and a competitive return

There are no restrictions on deposits or withdrawals. The rates are managed to optimise the return on your clients' funds. Interest accrues daily and is paid quarterly.

Flexible

Funds can be earning interest right up to the day that they are required because you have immediate access to them, without notice or loss of interest. Any amount can be paid in or withdrawn at any time.

Next steps

To open this account, you will need to hold a Sterling Current Account.

If you would like to open a Currency Clients Premium Account, please contact your Business Manager, or speak with the Telephone Banking help desk if you are registered for this service.

Currency Clients Premium Account

Additional Conditions

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

1. Eligibility and Balances

- 1.1 The account is available to all non-personal customers including clubs, charities, societies and other forms of associations who are required to hold client monies.
- 1.2 To open this account, you will need to hold a Sterling Current Account.
- 1.3 There are no minimum or maximum account balance requirements.

2. Interest

Interest will be paid quarterly (unless agreed otherwise) at the rate notified from time to time. Details of interest rates are available on [barclays.co.uk/business-banking/accounts/compare-accounts](https://www.barclays.co.uk/business-banking/accounts/compare-accounts) (or such replacement website as we may specify from time to time) or upon request.

3. Charges

Transactional fees may apply to third-party payments, unpaid items and also for the negotiation and collection of cheques. Details of our charges are available in our Business International Tariff on [barclays.co.uk/business-banking/accounts/rates-and-charges](https://www.barclays.co.uk/business-banking/accounts/rates-and-charges) (or such replacement website as we may specify from time to time) or upon request.

4. Statements

You will get statements as set out in your Business Customer Agreement.

5. Use of the Account

- 5.1 The account must not be used as a current account.
- 5.2 Deposits must consist of clients' monies only.
- 5.3 You undertake to comply with all legal, fiduciary and regulatory obligations (as applicable to you) with regard to the treatment of client monies and indemnify us for any loss or damage directly or indirectly suffered by us as a result of your failure to comply with such obligations.
- 5.4 You are not permitted to overdraw. If the account does go overdrawn, an unauthorised borrowing charge may apply. Details of our current unauthorised borrowing charges are available on [barclays.co.uk/business-banking/accounts/compare-accounts](https://www.barclays.co.uk/business-banking/accounts/compare-accounts) (or such replacement website as we may specify from time to time) or upon request.

6. Availability of Currencies

- 6.1 The range of currencies is available on [barclays.co.uk/business-banking/accounts/compare-accounts](https://www.barclays.co.uk/business-banking/accounts/compare-accounts) (or such replacement website as we may specify from time to time) or upon request and is subject to change.
- 6.2 Notice may be required to make a withdrawal in some currencies. Details of relevant currencies and notice periods are available on request.

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

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Item Ref: 9909158BB_UK. February 2019