

# Currency Call Deposit Account

An interest-earning account, with easy access, denominated in a wide range of foreign currencies.

## Key features

- Reduced exchange rate risk
- Available in a wide range of non-sterling currencies
- Variable interest rates
- Interest paid quarterly
- No restrictions on deposits or withdrawals

This account provides a home for your surplus funds held in foreign currency, except Euro and US Dollar.

## Convenience and a competitive return

Interest accrues daily and is paid quarterly, so you can gain from transferring surplus funds into the account even when these are available for short periods only.

Applicable rates of interest may apply according to the balance on your account but you may need to achieve a minimum balance to gain interest on a given day. Please refer to the Additional Conditions for details.

## Flexible

Funds can be earning interest right up to the day that they leave the account because you have immediate access to them, without notice or loss of interest. Any amount can be paid in or withdrawn at any time. This account must not be used as a current account.

## Next steps

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

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

# Currency Call Deposit Account

## Additional Conditions

These additional conditions relate to the Currency Call Deposit Account and supplement and amend the general conditions of your Business Customer Agreement with us (Barclays Bank UK PLC). They apply to all Currency Call Deposit Accounts you open 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 Call Deposit 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.
- 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

- 2.1. Interest will be paid quarterly (unless agreed otherwise) at the rate notified from time to time. Applicable rates of interest may apply according to the balance on your account but you may need to achieve a minimum balance to gain interest on a given day. The applicable rate of interest is paid on the whole amount of the balance. Details of interest rate(s) are available on [barclays.co.uk/business-banking/accounts/compare-accounts/](https://barclays.co.uk/business-banking/accounts/compare-accounts/) (or such replacement website as Barclays may specify from time to time) or upon request.

### 3. Charges

Transactional fees may apply to third-party payments and other services. Details of our charges are available in our Business International Tariff on [barclays.co.uk/business-banking/accounts/rates-and-charges/](https://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 may not be designated as a “client” or “trust” account.
- 5.2. 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://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://barclays.co.uk/business-banking/accounts/compare-accounts/) (or such replacement website as we may specify from time to time) 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 [www.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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