

International Banking

Interest Rates for savings accounts

Rates apply to Barclays Bank UK PLC

Reserve Account

Summary Box

Account name - **Reserve Account**

Rates effective from 28 July 2020

What is the interest rate?

Balance (GBP*)	Gross Rate p.a.	AER
£1+	0.01%	0.01%

Interest is paid monthly on the first working day of the month

Rates effective from 7 July 2020

Balance (USD**)	Gross Rate p.a.	AER
\$1+	0.00%	0.00%

Rates effective from 3 September 2018

Balance (EUR**)	Gross Rate p.a.	AER
€1+	0.00%	0.00%

Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the "Barclays and you: terms and conditions for personal customers" and your Additional Terms). For more details on when we may change the interest rates and the notice that we'll give you please see your Customer Agreement including the Additional Terms (as applicable) which can be obtained from your usual contact or viewed online at barclays.co.uk/international-banking

What would the estimated balance be after 12 months based on a £1,000 deposit?

Rates effective from 28 July 2020

£1,000	£1,000.10
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What would the estimated balance be after 12 months based on a \$1,000 deposit?

Rates effective from 7 July 2020

\$1,000	\$1,000.00
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What would the estimated balance be after 12 months based on a €1,000 deposit?

Deposit amount	Estimated value after a year
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€1,000	€1,000.00
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The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.

How do I open and manage my account?

Account opening - Online and by phone

Manage account - Online, mobile and by phone

Eligibility criteria - Only available for personal clients. Must be 16 years old or over

Minimum balance - £1, \$1 or €1

Maximum balance - £10m, \$15m or €10m

Can I withdraw money?

Yes, instant access

Additional information

- You can have more than one Reserve account at any given time in sole or joint names provided the total balances do not exceed £10m, \$15m or €10m.

* Interest is calculated daily using the statement balance and is paid monthly on the first working day of the month. The interest calculation is based on a 365 day year.

** Interest is calculated on the cleared credit balance on the account and will be applied on the standard quarterly settlement dates in March, June, September and December. The interest calculation is based on a 360 day year.

Gross Rate – the rate of interest payable without the deduction of tax.

AER – Annual Equivalent Rate – illustrates what the interest rate would be if interest was paid and compounded once each year.

p.a. – per annum.

Statement balance – the balance of your account at the close of business every day.

Cleared credit balance – the balance of your account excluding uncleared items.

Other Accounts

Currency Account

Rates are fixed at 0% interest for all balances and currencies.

This item can be provided in Braille, large print or audio by calling: +44(0)1624 684 444* (or via TextDirect if appropriate).

*Lines are open 24 hours a day, 7 days a week, except 25 December when lines are closed.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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