

International
Banking

International Banking tariff guide

Barclays Bank UK PLC
September 2022



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This guide relates to all individual clients using International Banking services (excluding Private Banking) and new clients offered the services set out on page three. Our interest rates can be found at [barclays.co.uk/international-banking](https://www.barclays.co.uk/international-banking)

Where fees and charges in this guide are quoted in sterling and debited in another currency, the sterling equivalent will be exchanged at the applicable daily exchange rate.*

To be read in conjunction with our terms and conditions, product and service specific information.

Please ensure you advise your account holding centre or Relationship Service immediately if your personal details change.

* The Barclays foreign exchange rate will be applied on the day of the charge.

Service charges

Services* currently available to new applicants

Proposition	Sterling	US dollar	Euro
Relationship Service**	Free	Free	Free
International Banking Service for account holders with a Barclays International mortgage or with £25,000 or more (or currency equivalent) of cash or investments or a combination of the two with us	Free	Free	Free
International Banking Service monthly fee for account holders without an International mortgage and with less than £25,000 (or currency equivalent) of cash or investments or a combination of the two with us	£20.00	\$33.00	€29.00

Current International Banking Service monthly fee in other currencies

Sterling	US dollar	Euro	Australian dollar	Canadian dollar	Japanese yen	New Zealand dollar	South African rand	Swiss franc
20.00	33.00	29.00	40.00	40.00	2,800.00	40.00	240.00	40.00

* When you apply to Barclays International Banking we'll ask what value of cash or investments you plan to deposit or invest with us or whether you are opening the account in order to apply for a mortgage. If your application is accepted, we'll treat you as being eligible for the service level that corresponds with value shown in your application. If, after 90 days (or 12 months for Barclays International mortgage applications), you don't meet the eligibility criteria for the service level set for you initially, your service level will change to the one you're eligible for. The new service level will correspond with the value that you've actually transferred. We'll contact you first to remind you to transfer the value shown in your application if you want to maintain the initial service level offered.

** To qualify for our Relationship Service you must either deposit or invest and maintain a balance of £100,000 or more (or equivalent in another currency or currencies) in cash or investments or a combination of the two with Barclays International Banking;

If you have come to live in, or are moving to, the UK as a non-domiciled person, you will qualify for our International Banking Service if you hold a Barclays International mortgage for a property in the UK or if you deposit and maintain at least £25,000 (or currency equivalent) or you have an annual individual gross salary of £150,000 or more (or equivalent in another currency or currencies) and the salary you receive is paid into your Barclays Premier World Account each year excluding any annual bonus.

Day-to-day banking charges

All charges are represented in sterling. Where these apply to currency accounts the currency equivalent as at the date of the charge⁵ will be applied to the account.

General services	Tariff
Diarised statements	Free
Copy Statements	Free
Cheque books	Free
Cancelling a cheque	Free
Cheques you have paid in which could not be credited to your account due to insufficient funds in the drawer's account	£5.00 per item
Direct presentation (Special or Express Cheque service) • Minimum cheque value to be £1,000	£20.00
Unpaid Transaction Fee When we refuse a payment due to lack of funds	Free

Other account service charges	Online	Telephone
Certificates of interest service charges • South African residents • All other clients (per certificate, per tax year)	No charge No charge	No charge No charge
Please note: Certificates can be requested for accounts held in individual, joint or multiple names.		

⁵ The Barclays foreign exchange rate will be applied on the day of the charge.

General authority • Set-up fee for giving authority for another individual to carry out certain activities on your account	No charge
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Eligibility and fees for Additional Cardholders

You can delegate access to an additional cardholder for any eligible current account. If you have a Mortgage Current Account, BarclayPlus Account, Young Persons Account or Currency Current Accounts these are not eligible, we're sorry, but you can't use these to give authorised access to an additional cardholder.

We charge a fee of £3 each month for appointing up to four additional cardholders. Your monthly fee is collected on 16th of the month on an ongoing basis starting from the month after the additional cardholder accepts the role. The fee will show on your statement as 'Additional Card'. Please read the terms and conditions for full details of who can be your additional cardholder and the controls you can put in place. To find out more visit [barclays.co.uk/ways-to-bank/authorised-users](https://www.barclays.co.uk/ways-to-bank/authorised-users)

Payment charges

Access to our website may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

General payments	Tariff
Banker's draft	£25.00
<ul style="list-style-type: none"> Banker's draft collected in person at the account holding branch Banker's draft sent by registered mail 	<ul style="list-style-type: none"> No additional fee £10.00 per item additional fee

Sending money within the UK - bill payments/Faster Payments Service (FPS)*	
Up to £100,000 if made via online	Free
<ul style="list-style-type: none"> via FPS (same day service) if applicable 	
Up to £50,000 via FPS if made via phone. If above £50,000 payment will be made via CHAPS (charges detailed below)	Payment will be sent via our CHAPS service (see below)

* For further information on our FPS please see section in 'Other information'.

Sending money within the UK – CHAPS payments	
Online CHAPS	Free
<ul style="list-style-type: none"> Online same day sterling payment to a sterling account within the UK, Isle of Man, the Channel Islands or Gibraltar 	
Manual CHAPS	£25.00
<ul style="list-style-type: none"> Manual same day sterling payment to a sterling account within the UK, Isle of Man, the Channel Islands or Gibraltar 	
CHAPS inward payment	Free
<ul style="list-style-type: none"> Payment received into your sterling account 	

International payments

Access to our website may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

International payments	
International payment • Manual payments	£25.00
International payment • Online banking or mobile banking payment*	Free

SEPA Credit Transfers (SCT)

SCT – Euros only • Manual payments	Free
SCT – Euros only • Online banking or mobile banking payment*	Free

For further information on SCT please see section in 'Other information'.

SWIFTBIC and IBAN for euro payments

For payments that you make in Euros to a SEPA country the SWIFTBIC and IBAN are key pieces of information. SEPA covers the whole of the EU, as well as Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino, United Kingdom, Vatican City State, Mayotte, Saint-Pierre-et Miquelon, Guernsey, Jersey and Isle of Man. For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country.

The SWIFTBIC is mandatory for an International Payment which is not a SEPA Credit Transfer. Banks which receive payments without this information are entitled to charge a payment repair fee.

* To find out more about the Barclays Mobile Banking app please visit barclays.co.uk/international-banking/digital-services

Other charges (continued)	
USD Cover Charge <ul style="list-style-type: none"> • Payments in USD to banks outside of the US may incur a USD Cover charge in addition to any overseas delivery charge. 	£3
Barclays Overseas Delivery Charges <ul style="list-style-type: none"> • If you chose to pay all the charges then an additional Barclays Overseas Delivery Charge may apply to cover any additional costs that may be incurred in the overseas country. If you chose not to pay all the charges then the additional costs will be borne by the recipient. The Barclays Overseas Delivery Charge will vary depending on the country that you are sending the payment to, and in some cases will depend on the amount that you are sending. 	Further information on specific charges can be obtained from a Barclays International Banking Centre or if you are making the payment online an indicative charge will be displayed on screen prior to the payment being made
For payments remitted in the European Economic Area (EEA) to any EU member state (28 countries plus Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland) the 'pay all the charges' option may not be available and therefore the Barclays Overseas Delivery Charge may not be applicable.	

International payments – other charges	
Inward International Payment Charge <ul style="list-style-type: none"> • Receiving a SEPA Credit Transfer • Receiving a euro payment from the European Economic Area (EEA) • Receiving other international payments from outside the UK, Isle of Man or the Channel Islands (depending on where your account is held) <p>*Not Applicable if: -</p> <ul style="list-style-type: none"> • the remitter has paid all the charges (this option is only available on payments remitted outside of the EEA) 	Free Free Free if payment less than £100 equivalent £6 or currency equivalent if payment more than £100*
Payment details incomplete/incorrect If we are required to amend or repair a payment on your behalf prior to it being sent	£20.00
Payment enquiry <ul style="list-style-type: none"> • We may charge for enquiries that we receive in relation to each payment instruction. We will advise you of the charge prior to initiating the investigation on your behalf and you will not be charged if we have made an error 	£20.00
Payment recall If you request us to try to recall or amend a payment on your behalf	£20.00

* To find out more about the Barclays Mobile Banking app please visit barclays.co.uk/international-banking/digital-services

Debit card charges

Issue Barclays Connect, Connect (Electronic)	Free
Barclays Connect card withdrawals/cash over the counter in pounds at UK, Isle of Man, the Channel Islands or Gibraltar Barclays branches	Free*
Barclays Connect card cash withdrawal in pounds from a UK, Isle of Man, the Channel Islands or Gibraltar Link ATM	Free

For credit card charges please refer to your Barclaycard Terms and Conditions.

Replacement debit card charges

This section includes bank charges for our replacement debit card services. These charges will apply to all debit cards linked to your account.

Card Charge	Detail	Fee
Faster delivery	<ul style="list-style-type: none">We'll send your replacement card for free by second class delivery and it'll arrive within five working days. You can choose to pay £1.99 for first class delivery of your replacement debit card within two to three working days.This service isn't available to BarclayPlus and Young Person's Account customers, or if you have a personalised debit card.This service is only available to customers with a UK address.	£1.99
Temporary card	<ul style="list-style-type: none">If you urgently need a replacement debit card (i.e. before a trip abroad) you can request a temporary card from selected branches for a fee of £12, which will be valid for 28 days from the date of issue.Charges don't apply to BarclayPlus and Young Person's Account customers.	£12.00
Replacement card	<ul style="list-style-type: none">If you need to replace your card because of fraud, it's been stolen, or it's expiring soon, we'll always replace it for free.Otherwise, we'll give you one fee-free replacement card per 12 month period – this might include if your card is lost or damaged, or you need to make a change to your card. For example, if you need to change your name or you'd like a non-contactless card.For any additional replacements (within a 12-month period from your last card) we'll apply a fee of £5 per card.This charge doesn't apply to BarclayPlus, Young Person's Account and Barclays Basic Current Account customers.	£5.00

Debit card charges

If you use your debit card for sterling transactions in the UK, Isle of Man, the Channel Islands or Gibraltar, depending on where your account is

Barclays will not charge you for using your debit card for sterling transactions in the UK, Isle of Man, the Channel Islands and Gibraltar, depending on where your account is held, for making purchases, withdrawing cash, or for buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction (see table above).

If you use your debit card abroad or make a debit card payment in a foreign currency (either abroad or in the UK, Isle of Man, the Channel Islands or Gibraltar, depending on where your account is)

We will charge you a 2.99 per cent Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

In addition to this fee, if you're making a cash withdrawal in foreign currency outside the UK the ATM provider may apply other charges.

(The Non-Sterling Transaction Fee was previously referred to as "commission" and "foreign exchange charge").

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme.

In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You can find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank on the following website: **[barclays.co.uk/travel/using-debit-card-abroad/](https://www.barclays.co.uk/travel/using-debit-card-abroad/)** This is updated twice a day.

You can use our website to help you decide whether you do want to let the retailer or ATM provider undertake the conversion using their rate or if you'd like us to undertake the conversion using our rate.

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.99 per cent Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

* Some branches may require advance notice if you request cash over the counter which is above your daily cash machine withdrawal limit.

Overdrafts – sterling accounts

An overdraft limit is a borrowing facility which allows you to borrow money through your current account.

There are two types of overdraft - arranged and unarranged.

- An arranged overdraft is a pre-agreed limit, which lets you spend more money than you have in your current account. It can be a safety net to cover short-term outgoings, like an unexpected bill. It is not suitable for longer-term borrowing. We charge you for every day of the month that you use your arranged overdraft where you go beyond any fee-free limit you may have.
- An unarranged overdraft is when you spend more money than you have in your current account and you have not agreed an arranged overdraft limit with us in advance or you have exceeded an existing arranged overdraft limit.

Arranged overdrafts

If you have an arranged overdraft with us you will only pay interest on balances up to your arranged overdraft limit.

Interest is charged on any arranged overdraft you use (unless you are within any interest-free amount that applies to your account). It is calculated for each day that you are overdrawn and charged to your account monthly. You can find the rate of interest you have been charged for your arranged overdraft on your bank statement.

On the Premier World Account, no interest is payable on arranged overdrafts up to £100. Interest is charged when you go over your £100 interest free amount, up to your arranged overdraft limit.

Representative Example

0% interest (variable) payable on arranged overdrafts up to £100.

If you use an arranged overdraft above this amount, the annual rate of interest is 35.0% (variable).

31.8% APR Representative (variable), based on a £1,200 overdraft balance.

How does our overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Interest charges for other account types can be found in the Barclays tariff for personal customers on [barclays.co.uk](https://www.barclays.co.uk).

Unpaid transactions

You can only make payments from your account if you have enough money in your account or through an arranged overdraft to cover them. Barclays will always attempt to return any transaction that could take your account into an unarranged overdraft position. Having enough money in your current account or having an arranged overdraft limit could help prevent payments such as priority bills from being returned unpaid.

We will not charge you if we refuse a payment due to lack of funds.

On very rare occasions we may be unable to return a payment (e.g. due to an offline transaction made on a flight) and the account may enter an unarranged overdraft. No additional charges will be applied in this situation.

Information regarding the conduct of your account may be sent to credit reference agencies. As with any debt or borrowing, this may affect your ability to get credit in the future.

Overdrafts – euro and US dollar

Arranged overdrafts

If you have a US dollar or euro arranged overdraft you will only pay interest at the arranged rate on the overdrawn balance.

You can overdraw up to your agreed limits at any time but you should not be permanently overdrawn by the whole amount. We are entitled to withdraw your arranged overdraft at any time and require you to re-pay the amount outstanding under it.

Overdraft charges

Account	Interest rate	Equivalent annual rate typical (variable)
\$ Premier World Account overdrawn up to arranged overdraft limit	8% per annum	8.2%
\$ Premier World Account overdrawn without arranged overdraft limit or beyond arranged overdraft limit	0% per annum	0%
€ Premier World Account overdrawn up to arranged overdraft limit	9% per annum	9.3%
€ Premier World Account overdrawn without arranged overdraft limit or beyond arranged overdraft limit	0% per annum	0%

Other information

Charging dates (applicable to sterling bank accounts)

We will apply our fees and interest charges as follows:

- Debit interest is calculated on the daily statement balance.
- You will be notified of any debit interest charges that you incur during a month in your next monthly statement.
- The monthly charging period always closes two days before the statement issue date.
- You will be given at least 14 days from the date of your statement before any debit interest charges that you have incurred during the preceding month are debited from your bank account.

Barclays is a responsible lender, and when considering your application for borrowing, your financial circumstances will be appraised. Remember, should you run into any difficulties please contact us immediately. For credit facilities a written quotation can be requested from your Barclays International Banking Centre.

Cheque clearing

What is the cheque clearing cycle and how long does it take?

When you pay a cheque into your account it has to be sent to the drawer's bank for payment, for that bank to decide if it will honour the cheque. It may not if, for example, the person who gave you the cheque hasn't enough money in their account. This process is known as the cheque clearing cycle and normally takes two working days. You will start to earn interest on any cheque credit from day 1 after the cheque has been deposited (Day 0), and will also be able to withdraw funds by 23:59 the following working day after deposit.

Many branches have a cut-off time, after which cheques paid are processed the following working day. Cut-off times are available in branches. Working days are Monday to Friday (excluding bank holidays).

Days which are only bank holidays in Scotland are treated as working days for cheque clearing purposes throughout the UK. However, for cheques deposited in Northern Ireland, days which are bank holidays in Northern Ireland are not treated as working days. Available funds can be withdrawn on a Saturday or Sunday, either from branches which are open or from cash machines.

Unpaid cheques

If a cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. However, you can be certain that an unpaid cheque will not be debited from your account later than two working days after deposit without your permission or unless there is a suspicion that a fraud has been committed.

Building Society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

If you pay in cash or cheques at the Post Office to your Barclays account, it takes two working days longer to clear than if you paid them in at a Barclays branch.

Direct debits

A direct debit is an instruction from a client to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the client has been given advance notice of the collection amounts and dates.

Direct debits are used for collecting a variety of regular and occasional bills, including utility payments, insurance, council tax, mortgages, loans and subscriptions. The Direct Debit Scheme protects you and your money by means of the Direct Debit Guarantee.

This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society. If the amounts to be paid by direct debit or the payment dates change, the organisation collecting the payment will notify you normally ten working days in advance of your account being debited or as otherwise agreed.

If an error is made by the company or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to the originator/company. Further information can be obtained from www.directdebit.co.uk

Faster Payments Service (FPS)

FPS is an electronic payments clearing scheme for sending money within the UK. It will allow participating banks to provide their customers with a service to send low value electronic payments that will reach beneficiaries' accounts the same day, with the majority of payments being completed within two hours. FPS will run alongside the existing CHAPS payment scheme in the UK and will operate 24 hours a day, 7 days a week, and 365 days a year.

The Service is available within Barclays International Banking for telephone, internet, written, faxed and face-to-face payment instructions.

- Where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, the payment may not be credited to a specific account on the same day.

A list of banks that participate in the FPS can be found on

www.ukpayments.org.uk/faster_payments_service

SEPA Credit Transfer (SCT)

The Single Euro Payments Area (SEPA) is a major initiative to create a single integrated payments system for euro payments across the SEPA countries to allow you to make domestic and cross-border euro payments within Europe. SEPA covers the whole of the EU, as well as Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino, United Kingdom, Vatican City State, Mayotte, Saint-Pierre-et Miquelon, Guernsey, Jersey and Isle of Man.

The SEPA Credit Transfer service is available to customers from our London, Jersey, Guernsey, Isle of Man, Gibraltar, Switzerland and Cyprus centres. To send payments by SEPA Credit Transfer(SCT) the payment must:

- be in euros
- be sent to a bank in a SEPA country which is a member of the SCT scheme
- include a valid IBAN for the beneficiary's account
- include a SWIFTBIC if the payment is to a non-EEA country

If you request a SCT and we are unable to route it via SEPA we will send it as an international payment

Standing orders

With a standing order you make the request for a regular payment, rather than the organisation taking the payment. If you want to amend or cancel your original instruction you can do so at any time by contacting us up to the working day before the payment is due to be taken from your account. Payments made by standing order are subject to a payment limit of £100,000 and will normally arrive the same day providing the recipient's account accepts Faster Payments.

Cut-off times

We'll always try to be clear with you about how long it's going to take for us to do what you ask. Our working days are generally Monday to Friday except public holidays. We'll start work on your instruction to make a payment on the same working day we receive it, except if it is after the cut-off time for accepting new instructions for that day. In that case, we'll process it the next working day. Different types of payment instructions have different cut-off times.

If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day, unless we can process it as a Faster Payment. In that case, we'll process it on the same day.

The table below gives you information on the timings of your payment.

- It shows the cut-off time for you asking us to make a payment.
- It also tells you how long payments take to reach the recipient's bank.

Payment type	Cut-off time	When the money will reach the bank of the person you're paying
Sending money to another account held with Barclays Bank UK PLC		
Internal transfer between sterling accounts	None applies	Immediately
Internal transfer involving a non-sterling account	Euros: 3pm US Dollars: 5pm Other currencies: Please check our website	Immediately
Sending money in sterling to accounts held at other banks in the UK		
To accounts at other banks in the UK	Faster Payment: 11:45pm	Usually within two hours
	CHAPS, branch/telephone banking: 3.30pm	Same day
	CHAPS, Online Banking: 5pm	
	Standing Order: Request must be received by 12am (midnight) the working day before you want the payment to be sent.	On the requested day
	Direct Debit: Direct Debits are controlled by the company you're paying and they will submit the request at least 3 working days before the payment date. If it's a new Direct Debit they may need longer to be able to set it up.	On the day you have agreed with the organisation you're paying
Sending money outside the UK or currency payments within the UK		
SEPA Credit Transfer	Branch/telephone banking: 2pm Online Banking and the Barclays app: 3pm	No later than the end of the next working day after we process your payment instruction
SEPA Direct Debit	Request must be received by 2.45pm on the working day before the payment is due	On the day you have agreed with the organisation you are paying
All other payments in euros to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 3pm	No later than the end of the next working day after we process your payment instruction
All payments in sterling to an account in the EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 5pm	No later than the end of the next working day after we process your payment instruction
All payments in US Dollars to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 5pm	No later than four working days after we process your payment instruction

Payment type	Cut-off time	When the money will reach the bank of the person you're paying
Sending money outside the UK or currency payments within the UK (continued)		
All payments in other currencies to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: Please check our website	No later than four working days after we process your payment instruction
To accounts outside of the UK or EEA in other currencies	Please check our website	This varies depending on the currency or country you're sending the payment to (or both). You can ask us to tell you when we expect the bank to receive the payment

Further information

This Tariff Guide details charges for our most used services. If a charge applies to a service not detailed, you will be advised at the time the service is requested. You can keep up to date with our charges or interest rates by calling your Barclays International Banking Centre or by visiting our website at barclays.co.uk/international-banking

Contact details

Barclays International Banking

PO Box 69999

1 Churchill Place

Canary Wharf

London

E14 1QE

Telephone: + 800 800 88885* or alternatively call +44 (0) 1624 684444**

* Please call us on our international toll free number +800 800 88885, replacing the + with your country's exit code. Alternatively please call +44 (0) 1624 684444. If dialling from a mobile, charges may still apply.

** Toll free numbers may not be available in some countries. Please use the alternative number provided. Please note charges will apply when dialling the alternative number, check with your local provider.

Lines are open 24 hours a day, 7 days a week except 25 December when the lines are closed. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Glossary of terms

To make it easier for customers to understand what fees apply for services they use, Banks and Building Societies are using 'standardised terms'. These are intended to help customers compare the cost of service more easily. The standardised terms and their meaning are set out below.

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past the arranged overdraft limit) and this has not been agreed with the account provider in advance.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
Receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.
Cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
Cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.
Debit card payment in a pounds	The customer uses their direct debit to make a payment in pounds. This can be in a shop, online or over the phone.
Debit card payment in a foreign currency	The customer uses their debit card to make payment in foreign currency. This can be in a shop, online or over the phone.
Cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.

Financial Services Compensation Scheme (FSCS)

Barclays Bank UK PLC is covered by the Financial Services Compensation Scheme (FSCS), the UK’s statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

The Prudential Regulation Authority is a financial services regulator. As one of Barclays regulators, the Prudential Regulation Authority requires Barclays to give you the FSCS Information Sheet and accompanying Exclusions List to help you understand whether and how your deposits are protected. You should read this document carefully and then keep it safe for future reference.

Bank information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme (FSCS) ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are ‘aggregated’ and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank’s failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100* or 020 7741 4100* email: ICT@fscs.org.uk
More information:	fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a saving account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names.

Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained at [fscs.org.uk](https://www.fscs.org.uk)

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk.

It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards; save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained at fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

2 As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

3 Under the Companies Act 1985 or Companies Act 2006

4 See footnote 3

5 See footnote 3

This item can be provided in Braille, large print or audio by calling + 800 800 88885* or alternatively call +44(0) 1624 684444**.

* Please call us on our international toll free number +800 800 88885, replacing the + with your country's exit code. Alternatively please call +44 (0) 1624 684444. If dialling from a mobile, charges may still apply.

** Toll free numbers may not be available in some countries. Please use the alternative number provided. Please note charges will apply when dialling the alternative number, check with your local provider.

Lines are open 24 hours a day, 7 days a week except 25 December when the lines are closed. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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.