

# Barclays Wealth Management Additional Banking Terms

These additional terms and conditions apply to Barclays Wealth Management and International Banking customers who hold a bank account with us (Barclays Bank UK PLC). These additional terms and conditions supplement and amend the general conditions of your Customer Agreement with us. For this purpose, your 'Customer Agreement' is the Retail Customer agreement included in 'Barclays and You: Terms and Conditions for Personal Customers.' In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply in relation to Barclays Wealth Management and International Banking customers.

## 1. How the Customer Agreement applies to non-personal Barclays Wealth Management Banking customers

Section 1 of the Customer Agreement says that it doesn't cover banking services for businesses, clubs, charities, or professional trustees. If you are a non-personal Barclays Wealth Management Banking customer, the Customer Agreement will apply to the banking services we provide, notwithstanding what Section 1 says.

## 2. Keeping each other informed

In addition to the various ways you can contact us set out in the Retail Customer Agreement, you can also contact us through your usual contact or using the details found at [barclays.co.uk/wealth](https://www.barclays.co.uk/wealth).

## 3. Carrying out your instructions

If we receive an instruction that contains incorrect information, we can check this with you. We won't act on the instruction until we've managed to do that.

## 4. Making payments out of and into your account

### Making payments out of your account

4.1 The SEPA Business to Business Direct Debit Scheme can only be used to set up Direct Debits if you are a business. If you want to do this, we will give you supplementary terms and conditions.

### Payments into your account

4.2 If your account is in an EEA currency other than euro or sterling, we may agree to let you pay cash into your account in that currency. In that case the money will be there for you to use as soon as we can count it.

4.3 You can ask us for the times that apply to cash paid in other currencies, or into accounts in other currencies.

4.4 If one of the following types of payment is made into your account, interest will be payable from the day shown in the table below.

Payment received on a working day	Interest payable from
Cash in euro, sterling or the currency of another EEA country (where cash is paid into the account in the same currency)	The day received
Cheques payable in one of the above currencies, paid in at a Barclays branch into a savings account in the same currency	The day received
Cheques payable in one of the above currencies, paid in at a Barclays branch into non-savings account in the same currency	Two working days after the cheque is paid in
Cheque payable in another currency or drawn on a bank outside the UK	The day we receive or pay the amount of the cheque

4.5 We calculate interest on sterling accounts on the basis of a 365-day year. The same rule applies for accounts denominated in the currency of Hong Kong, Kenya, Kuwait, South Africa and Singapore. Interest on other currency accounts is calculated on the basis of a 360-day year.

### International payments

4.6 To find out more about how we calculate foreign exchange rates and what margin will be applicable to you please refer to your Foreign Exchange (FX) Tiered Pricing Plan. If you do not have a copy of your Foreign Exchange (FX) Tiered Pricing Plan, you can request one from your usual contact,

## 5. Borrowing on a joint account

5.1 Individuals who are authorised to give instructions on accounts held for unincorporated clubs, charities, societies and other forms of association are joint account holders.

5.2 If the account is held by an unincorporated association (such as a club, charity, society or other form of association) then, unless we have agreed otherwise, each authorised signatory is separately responsible for complying with the terms of the agreement and is jointly and severally liable under it for any money you owe us. This means that we have the right to demand repayment of the full amount owed, and not just a share of it, from all or any of the authorised signatories.

## 6. If something goes wrong

6.1 The section in the Customer Agreement titled 'If something goes wrong' explains the situations in which we will refund you, and explains what we will refund. In situations where we refund you, you won't have any further claim against us or any other member of the Barclays Group.

### If you owe us money

6.2 The Customer Agreement explains that if you owe us money under an agreement with us and you haven't paid it back when you should have done, we can use money in any of your accounts with us to pay off some or all of the money you owe us. This includes money owed to other companies within the Barclays Group of companies. This is called 'set-off'.

6.3 We also explain in the Customer Agreement that if you have told us that money you hold in an account in your name belongs to someone else, we won't use our right of set-off to take any of that money. The exception to this is where money is owed to us on an account held for that person's benefit.

## 7. Costs and charges

To see the account and services charges for your account, you need to read our Wealth Management Banking tariff guide. The Barclays Tariff for Personal Customers (Our Charges Explained) does not apply to you because you are a Wealth customer. When we talk about 'the Tariff' in your agreement with us, we mean the Wealth Management Banking tariff guide. You can view a copy of the Tariff on our website at [barclays.co.uk/wealth](https://www.barclays.co.uk/wealth) or by asking your usual contact to provide you with one.

## 8. Complaints

8.1 We want to hear if you feel unhappy with the service you have received from us. This gives us the opportunity to put matters right and improve our service to all our customers. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on 0800 400 100\* or at [barclays.co.uk](https://www.barclays.co.uk)

8.2 You can complain at your branch, in writing, by email or by telephone. Alternatively, you may use the following general contact details which are also available at [barclays.co.uk/wealth](https://www.barclays.co.uk/wealth):

Tel: +44 (0) 207 623 2323

Website: [barclays.co.uk/wealth](https://www.barclays.co.uk/wealth)

Post: Barclays 1 Churchill Place London E14 5HP

8.3 If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS) at:

Exchange Tower, London E14 9SR (tel: 0800 023 4567)

[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. You can get details of those who are eligible complainants from the FOS.

## 9. If something happens to you

### What happens if someone dies

9.1 If you die, your Customer Agreement will continue until either we or your personal representative end it. We'll ask for evidence confirming your death and the legal appointment of your personal representative.

9.2 Sometimes a personal representative might want to give us an instruction before we have evidence that they have been legally appointed. If this happens, we'll decide whether we should act on their instruction. We might ask for evidence that they are the right person to take instructions from, and that your estate is not insolvent (for example, that all your creditors have been paid, or will be paid out of your estate). We might also check with your beneficiaries that they don't object to us acting on your personal representative's instructions.

9.3 We'll accept an instruction from a personal representative to pay inheritance tax using money in your account, even if we don't have evidence that they have been legally appointed.

9.4 Some estates are small enough that the personal representative doesn't have to be appointed legally to act for the estate. If this is the case, we can decide to pay the balance in your account(s) on the instructions of your personal representative. We'll ask them to sign an agreement that they'll reimburse us if we incur any loss as a result of letting them take the money out of your account(s).

9.5 Unless the law prevents us, we'll close all your accounts that are still open within two years of the date of your death. We can claim against your estate or your personal representative for our reasonable costs in closing your account(s).

### What happens if a non-personal customer goes out of business

9.6 If you are a non-personal customer and you or a third party take steps to wind up your business, put it into administration or any other insolvency process, we'll act on instructions given by your legally appointed representatives.

[You can get this in Braille, large print or audio by contacting us to advise us of your requirements.](#)

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[A copy of these terms can also be accessed at \[barclays.co.uk/wealth-terms\]\(https://www.barclays.co.uk/wealth-terms\)](https://www.barclays.co.uk/wealth-terms)