

August 2018

Smart Investor

Contact us

If you need to get in touch,
we're here to help.

Online

smartinvestor.barclays.co.uk/
support-info

By phone

Freephone 0800 279 4596**
Local rate 0333 202 7547**

Opening hours

Monday to Thursday 07:30 – 19:00
Friday 07:30 – 18:00
Saturday 09:30 – 12:30

Our ref: LTR03156

Please respond by 30 September so you can earn interest on uninvested cash from your Investment Account

Dear Customer,

We're creating a new deposit facility, called an Investment Saver, so you can earn interest on uninvested cash from your Investment Account.

We'll transfer cash from your Investment Account to your Investment Saver shortly before 30 September 2018.

We need your permission to automatically move any cash, which is not invested, from your Investment Account to your Investment Saver on a daily basis after the initial transfer.

There are two ways to give your permission

- **Log in to Smart Investor via Online Banking**
- **Click 'agree' in the pop up**



OR, complete and return the enclosed form in the pre-paid envelope



What happens if I don't respond by 30 September?

If you choose to do nothing, following the initial transfer, we won't automatically move your cash unless you ask us to at a later date.

What if I want to fund an investment but all my cash has been transferred to my Investment Saver?

Your Investment Saver and Investment Account will work seamlessly alongside each other so you'll be able to access and use the cash in either account as you do today.

Important points:

- We'll transfer any cash from your Investment Account to your Investment Saver shortly before 30 September 2018
- We need your permission to continue moving your cash from your Investment Account to an Investment Saver following the initial transfer
- You can give permission by logging in and agreeing, or completing and returning the form in the pre-paid envelope enclosed
- If you don't respond you could miss out on earning interest

In the event you don't have enough cash in your Investment Account to fund an investment or pay fees, we'll automatically transfer cash from your Investment Saver to your Investment Account for this.

Why is this happening?

On 30 September 2018, Smart Investor will become part of Barclays Investment Solutions Limited within Barclays Bank UK PLC (the ring-fenced bank).

Cash held in Barclays Investment Solutions Limited won't receive interest so the Investment Saver will be held within Barclays Bank UK PLC, where you'll receive 0.05%pa*.

The cash in your Investment Saver will also have a different level of protection, under the Financial Services Compensation Scheme, than uninvested cash in your Investment Account.

You can read more about how your cash is protected in the enclosed factsheet, where you'll also find all the information you'll need about your Investment Account and Investment Saver.

If you have an Investment ISA Barclays Investment Solutions Limited will also become your ISA manager

We'll transfer your Investment ISA on 30 September 2018, from Barclays Bank PLC to Barclays Investment Solutions Limited, 1 Churchill Place, London, E14 5HP.

Although we'd be sorry to lose you, if you want to transfer your Investment ISA to an alternative provider before this date, please contact your chosen provider and ask them to send us your instruction by 24 August 2018. If you want to transfer after the change, you can request to move at any time under the HM Revenue & Customs ISA rules.

Changes to the Smart Investor terms

Because of the changes; we need to update our Terms. We've enclosed a summary of those updates. If you still have questions, you can also visit smartinvestor.barclays.co.uk/support-info for helpful content and FAQs.

Kind regards,



Ross Dalzell
Head of Digital Investing

*AER % – Annual Equivalent Rate, the gross rate of interest calculated as if it was paid and compounded each year.

**Call charges may apply. Please check with your service provider. To maintain a quality service, we may monitor or record phone calls.

Smart Investor is a trading name of Barclays Bank PLC. Barclays Bank PLC (registered No. 1026167 Registered VAT No.243 8522 62) is a member of the London Stock Exchange and the NEX Exchange. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registered address is 1 Churchill Place, London E14 5HP.