

Interest Rates for Savings Accounts

Barclays Bank PLC, Monaco Branch

Rates applied by Barclays Bank PLC (For clients booked in Monaco)

This leaflet details the rates and availability of savings accounts. Rates are correct as at 3 October 2023.

- The accounts referred to in this document are available to clients subject to eligibility. Terms apply. Please speak to your usual contact for further details.

Type of Interest Rates

Interest rates can either be **'tracker rates'**, **'fixed rates'** or **'managed rates'**.

- A tracker rate is a variable interest rate which moves in line with changes to an external reference rate. The reference rates used for sterling, US dollar or euro accounts are set out below. Where, due to the level of the relevant reference rate, the tracker rate will be 0% or lower, we may choose to continue to pay a nominal rate of interest.
- A fixed rate is an interest rate that does not change for a set period of time.
- A managed rate is a variable interest rate that we set and change in accordance with our terms.

For savings accounts with a Barclays managed rate, please note that we may change that rate at any time if :

- there is a change, or we reasonably expect that there will be a change in (i) the costs we incur in providing the Bank Account or facility (including operational or funding costs, if relevant); or (ii) in Regulatory Requirements; or
- for any other a valid reason as we deem appropriate.

Where we make a change to comply with a Regulatory Requirement, the change will be a fair proportion of the cost of compliance on our banking business, as reasonably estimated by us. Other changes will respond proportionately to changes in our costs. We will not change a Barclays

managed rate and our charges to cover the same cost twice.

Any change may be made without notice if the change is favourable to you. If the change is not favourable to you, it will become effective in accordance with our contractual arrangements as applicable to the account.

Reference Rates

A **'reference rate'** is an interest rate not set by us and is publicly available so you can check it independently. Below are details of the reference rates used for our sterling and US dollar accounts:

- The sterling reference rate is the Official Bank Rate (previously the Bank of England Base Rate). The Bank of England reference rate is variable.
- The US dollar reference rate is the Target Federal Funds Rate (Upper Bound). The Target Federal Funds Rate (Upper Bound) is variable.
- The euro base rate is the European Central Bank deposit facility rate. The European Central Bank deposit facility rate is variable.

Following a change in reference rate the tracker interest rates applicable on tracker accounts will take effect immediately in accordance with our terms unless stated otherwise.

Definitions

- **Annual Equivalent Rate ('AER')** – Illustrates what the interest would be if the interest rate was paid and compounded once each year.
- **Gross Rate** – Is the rate of interest payable without the deduction of tax. We will deduct tax where required to do so by law. You have sole responsibility for the management of your legal and tax affairs, including making any applicable filings and payments, and complying with any applicable laws and regulations.

Notice Deposit Account – 35 Day

Rates effective from 4 August 2023.

What is the interest rate?

Balance (GBP)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
£100,000+	4.45%	4.54%	4.25%	4.33%

Rates effective from 4 August 2023.

Balance (USD)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
\$100,000+	4.85%	4.96%	4.65%	4.75%

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

Rates are effective 3 October 2023.

Balance (€)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
€100,000+	3.30%	3.35%	3.10%	3.14%

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

Can Barclays change the interest rate?

Yes, rates are variable (**‘Managed rate’**). We can increase or decrease the interest rates as set out in ‘35 Days’ Notice Deposit Account Monaco Additional Terms’. For more details on the notice that we’ll give you, please also see ‘35 Days’ Notice Deposit Account Monaco Additional Terms’, which can be obtained from your Private Banker or viewed online at privatebank.barclays.com.

What would the estimated balance be after 12 months based on a £100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
£100,000	(pre notice rate) £104,541.89

What would the estimated balance be after 12 months based on a \$100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
\$100,000	(pre notice rate) \$105,029.71

What would the estimated balance be after 12 months based on a €100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
€100,000	(pre notice rate) €103,397.62

Account opening, Increase, Decrease or Account closing – Please contact your Private Banker

Eligibility criteria - Only available to individuals, trusts & personal SPV clients with a minimum deposit of £100,000, \$100,000 or €100,000.

A Funding Account must be held by the applicant in the same currency and sort code as the Notice Deposit Account.

Minimum balance - The minimum opening and ongoing balance allowed is £100,000, \$100,000 or €100,000.

Maximum balance - £25m, \$40m, or €10m

Can I withdraw money?

This is a notice product that requires you to give 35 days' notice of your intention to withdraw funds. 35 days after you have given notice the funds will be credited to your funding account. Partial withdrawals can be made by providing the required notice. Must be a minimum withdrawal amount of £50k, \$50k or €50k. Account balance must remain above minimum requirements (£100,000, \$100,000 or €100,000). If you give notice of a withdrawal, the post-notice interest rate will apply during the notice period.

Additional information

- The Account is available to Individuals, Special Purpose Vehicles & Personal Trusts.
 - It is not to be used for business purposes nor is it available to financial associations, registered charities, societies and other forms of association.
 - You can have more than one Notice Deposit Account at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m, or €10m.
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Notice Deposit Account – 100 Day

Rates effective 4 August 2023.

What is the interest rate?

Balance (GBP)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
£100,000+	4.80%	4.91%	4.60%	4.70%

Rates effective 4 August 2023.

Balance (USD)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
\$100,000+	5.10%	5.22%	4.90%	5.01%

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

Rates are effective 3 October 2023.

Balance (€)	Pre Notice Gross Rate p.a.	Pre Notice AER	Post Notice Gross Rate p.a.	Post Notice AER
€100,000+	3.60%	3.66%	3.40%	3.45%

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

Can Barclays change the interest rate?

Yes, rates are variable (**'Managed rate'**). We can increase or decrease the interest rates as set out in '100 Days' Notice Deposit Account Monaco Additional Terms'. For more details on the notice that we'll give you, please also see '100 Days' Notice Deposit Account Monaco Additional Terms', which can be obtained from your Private Banker or viewed online at privatebank.barclays.com.

What would the estimated balance be after 12 months based on a £100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
£100,000	(pre notice rate) £104,907.02

What would the estimated balance be after 12 months based on a \$100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
\$100,000	(pre notice rate) \$105,295.15

What would the estimated balance be after 12 months based on a €100,000 deposit?

Deposit amount	Estimated value after a year subject to no withdrawals
€100,000	(pre notice rate) €103,711.68

How do I open and manage my account?

Account opening, Increase, Decrease or Account Closing - Please contact your Private Banker

Eligibility criteria - Only available to individuals, trusts or personal SPV clients. A Funding Account must be held by the applicant in the same currency and sort code as the Notice Deposit Account

Minimum balance - The minimum opening and ongoing balance allowed is £100,000, \$100,000 or €100,000.

Maximum balance - £25m, \$40m or €10m

Can I withdraw money?

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Additional information

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 - It is not to be used for business purposes nor is it available to financial associations, registered charities, societies and other forms of association.
 - You can have more than one 100 Day Notice Deposit Account at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m, or €10m.
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