

The Barclays guide to Overseas Delivery Charges

Barclays Bank Ireland PLC

Applicable as of March 2021



Barclays Overseas Delivery Charges

When you choose to send an international/SWIFT payment with the charging option 'OUR', Barclays will apply an Overseas Delivery Charge (ODC) to cover the fees claimed later by third-party banks for processing your payment.

This guide explains the charging options available to you, highlights the benefits of the Overseas Delivery Charge process and provides a country-by-country listing of the charges that will be applied.

The charges in this guide form part of the relevant Tariff.

Charging options: OUR/BEN/SHA

When initiating an international/SWIFT payment, you will typically be given the following three charging options by which you may indicate how you would like the associated bank charges to be split between you and the person or company you are paying (the beneficiary):

- Charging option OUR – indicates that you would like to pay all of the charges relating to the payment
- Charging option BEN – indicates that you would like all charges relating to the payment to be borne by the beneficiary
- Charging option SHA – indicates that you would like to pay Barclays' charges but all other charges should be borne by the beneficiary (i.e. shared).

Please find below a diagram which shows where charges are incurred during the payment process and how they will be applied, based on your charging selection. The dark blue dots represent where charging may occur and the arrows show to which party the charges will be applied.

Charging option 'OUR'

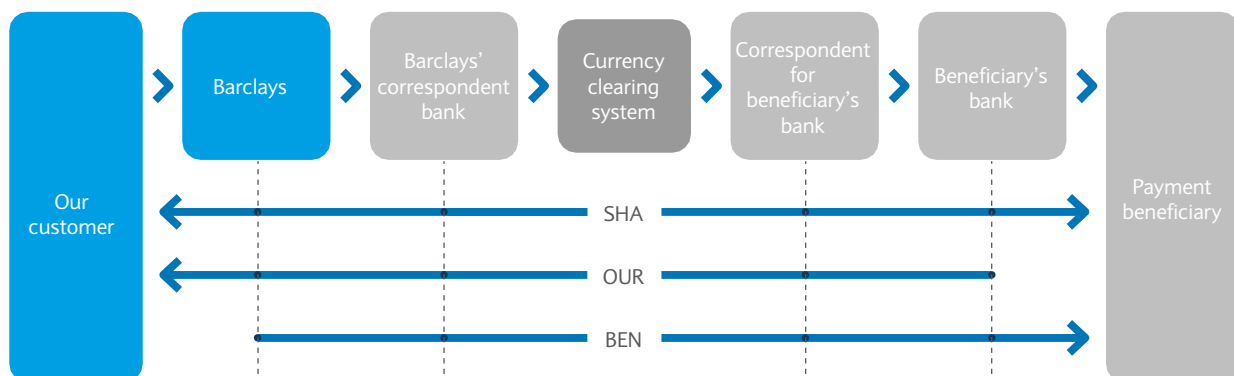
As explained above, by selecting charging option 'OUR', you are indicating that you would like to pay all of the charges relating to the payment, including any fees levied by banks involved in processing your payment and routing it to the beneficiary. In most cases, this charging option will ensure that the beneficiary receives the full payment principal (the payment amount you instructed). However, due to local market practices, there are exceptions in certain countries, so we are unable to guarantee that the full payment principal will be received by the beneficiary in all cases.

Note: Under the second Payment Services Directive (PSD2) regulations, unless you are acting as a Payments Service Provider, should you wish to send a payment to a beneficiary in an EU/EEA country, only the SHA charging option is available.

Barclays' Overseas Delivery Charge

Rather than pass on to you the actual charges levied by third-party banks, which will vary in amount and may be claimed some weeks or months after we have processed your payment, Barclays will recoup these costs by levying an overseas delivery charge to your account. Third-party banks involved in routing the payment will separately settle their processing claims directly with Barclays.

Alignment of charges by the entities involved in sending an international payment



Please note: Barclays and the beneficiary's bank will be the only two parties that are constant in the payment process. Both correspondent banks are optional dependent on Barclays and the beneficiary bank's access to the relevant currency clearing

Barclays' Overseas Delivery Charges for each destination country is determined through our periodic analysis of the claims made against us and may be more or less than the individual charges levied by some banks involved in processing some payments.

The benefits of the Overseas Delivery Charge process

This ODC charging method, when combined with our periodic billing service, brings the following distinct benefits:

- It standardises the charges you will pay based on the destination country of the payment, instead of you incurring differing charge amounts from the various routing banks.
- It gives you certainty of the full amount being charged for making a payment, as Barclays has no recourse to your business where claims from third-party banks exceed the ODC you paid. This gives you comfort that your payment charges are truly fixed when making your payment.
- It gives you a clear understanding as to when these charges will be debited to your account as they are included in the monthly billing cycle, enabling you to ensure the availability of funds on your account to cover such charges.
- It also enables easier reconciliation of charges to their related payments as we are able to provide a detailed breakdown of the charges calculations in your Pre-Notification of Charges Statement.

Overseas Delivery Charge – Country Listing

Please find below a list of the Overseas Delivery Charges that apply to each country to which you may be sending a payment. If the destination country of your payment is not listed, the default ODC of €11.50 will be applied.

If you are making a payment from a non-EUR account and have chosen that the charges should be applied to that account, the below charge amounts will be converted to the currency of the account from which you are paying, using the current Barclays exchange rate used for that purpose.

Please note that the below charges are subject to change from time to time, in light of our periodic reviews of the processing claims made against us. If charges are to be increased, you will be notified in advance of the change. Please also note that local taxes may apply to these charges in some countries, e.g. stamp duty in Portugal.

Destination country	Country code	ODC per transactions (EUR)
Afghanistan	AF	€11.50
Albania	AL	€11.50
Algeria	DZ	€11.50
Andorra	AD	€11.50
Anguilla	AI	€11.50
Antigua and Barbuda	AG	€11.50
Argentina	AR	€23
Aruba	AW	€11.50
Australia	AU	€7
Austria	AT	0.25% of payment value Minimum €8 – Maximum €34.50
Bahamas	BS	€11.50
Bahrain	BH	€11.50
Bangladesh	BD	€11.50
Barbados	BB	€11.50
Belgium	BE	0.2% of payment value Minimum €8 – Maximum €34.50
Belize	BZ	€11.50
Benin	BK	€11.50
Bermuda	BM	€11.50
Bonaire, Sint Eustatius and Saba	BQ	€11.50
Botswana	BW	€11.50
Brazil	BR	€4.50
Brunei Darussalam	BN	€11.50
Bulgaria	BG	€8
Cameroon	CM	€11.50
Canada	CA	€4.50
Cayman Islands	KY	€11.50

Barclays ODC (continued)

Destination country	Country code	ODC per transactions (EUR)
Chile	CL	€19.75
China	CN	€7
Colombia	CO	€11.50
Congo	CG	€11.50
Congo, The Democratic Republic of the	CD	€23
Cook Islands	CK	€11.50
Costa Rica	CR	€11.50
Côte d'Ivoire	CI	€11.50
Croatia	HR	€11.50
Curacao	CW	€11.50
Cyprus	CY	0.5% of payment value Minimum €15 – Maximum €23
Czech Republic	CZ	€11.50
Denmark	DK	€5.75
Djibouti	DJ	€23
Dominica	DM	€11.50
Dominican Republic	DO	€11.50
Ecuador	EC	€23
Egypt	EG	€10.25
Estonia	EE	€7
Ethiopia	ET	€23
Fiji	FJ	€11.50
Finland	FI	0.12% of payment value Minimum €5.75 – Maximum €34.50
France	FR	€21.75
French Guiana	GF	€11.50
French Polynesia	PF	€11.50
Gabon	GA	€11.50
Gambia	GM	€11.50
Germany	DE	0.15% of payment value Minimum €9.25 – Maximum €34.50
Ghana	GH	€11.50
Gibraltar	GI	€3.50
Greece	GR	€3.50

Barclays ODC (continued)

Destination country	Country code	ODC per transactions (EUR)
Grenada	GD	€11.50
Guatemala	GT	€11.50
Guernsey	GG	€8
Guinea	GN	€23
Guyana	GY	€11.50
Honduras	HN	€11.50
Hong Kong	HK	€16.00
Hungary	HU	€8
Iceland	IS	€4.50
India	IN	€5.75
Indonesia	ID	€20.75
Ireland	IE	0.15% of payment value Minimum €9.25 – Maximum €23.00
Isle of Man	IM	€3.50
Israel	IL	€24.25
Italy	IT	0.15% of payment value Minimum €13.75 – Maximum €34.50
Jamaica	JM	€11.50
Japan	JP	€18.50
Jersey	JE	€3.50
Jordan	JO	€15
Kenya	KE	€15
Korea, Republic of (South Korea)	KR	€18.50
Kosovo	XK	€11.50
Kuwait	KW	€3.50
Kyrgyzstan	KG	€23
Latvia	LV	€20.75
Lebanon	LB	€11.50
Lesotho	LS	€23
Libyan Arab Jamahiriya	LY	€11.50
Liechtenstein	LI	€5.75
Lithuania	LT	€8
Luxembourg	LU	0.15% of payment value Minimum €15 – Maximum €34.50
Macao	MO	€11.50
Madagascar	MG	€11.50

Barclays ODC (continued)

Destination country	Country code	ODC per transactions (EUR)
Malawi	MW	€23.00
Malaysia	MY	€11.50
Malta	MT	0.12% of payment value Minimum €4.50 – Maximum €20.75
Mauritius	MU	€4.50
Mexico	MX	€8
Monaco	MC	0.1% of payment value Minimum €21.75 – Maximum €34.50
Montserrat	MS	€11.50
Morocco	MA	€18.50
Myanmar	MM	€11.50
Namibia	NA	€11.50
Nepal	NP	€23
Netherlands	NL	0.15% of payment value Minimum €7.00 – Maximum €34.50
Netherlands Antilles	AN	€11.50
New Zealand	NZ	€5.75
Nigeria	NG	€11.50
Norway	NO	€11.50
Oman	OM	€11.50
Pakistan	PK	€9.25
Panama	PA	€11.50
Papua New Guinea	PG	€11.50
Paraguay	PY	€23
Peru	PE	€11.50
Philippines	PH	€3.50
Poland	PL	€17.25
Portugal	PT	0.25% of payment value Minimum €15.00 – Maximum €34.50
Puerto Rico	PR	€11.50
Qatar	QA	€5.75
Réunion	RE	€11.50
Romania	RO	€9.25
Russian Federation	RU	€4.50
Rwanda	RW	€11.50
Saint Kitts and Nevis	KN	€11.50

Barclays ODC (continued)

Destination country	Country code	ODC per transactions (EUR)
Saint Lucia	LC	€11.50
Saint Vincent and the Grenadines	VC	€11.50
Samoa	WS	€11.50
Saudi Arabia	SA	€9.25
Senegal	SN	€11.50
Seychelles	SC	€11.50
Singapore	SG	€11.50
Sint Maarten	SX	€11.50
Solomon Islands	SB	€11.50
South Africa	ZA	€12.75
Spain	ES	0.15% of payment value Minimum €5.75 – Maximum €34.50
Sri Lanka	LK	€7
Sudan	SD	€11.50
Suriname	SR	€23
Swaziland	SZ	€23
Sweden	SE	€3.50
Switzerland	CH	€5.75
Syrian Arab Republic	SY	€11.50
Taiwan, Province of China	TW	€26.50
Tanzania, United Republic of	TZ	€11.50
Thailand	TH	€11.50
Togo	TG	€11.50
Trinidad and Tobago	TT	€11.50
Tunisia	TN	€11.50
Turkey	TR	€20.75
Turks and Caicos Islands	TC	€11.50
Uganda	UG	€23
Ukraine	UA	€23
United Arab Emirates	AE	€10.25
United Kingdom	GB	€0
United States	US	€4.50
Uruguay	UY	€23
Vanuatu	VU	€11.50
Venezuela, Bolivarian Republic of	VE	€23

Barclays ODC (continued)

Destination country	Country code	ODC per transactions (EUR)
Vietnam	VN	€11.50
Virgin Islands, British	VG	€11.50
Virgin Islands, U.S.	VI	€11.50
Yemen	YE	€23
Zambia	ZM	€11.50
Zimbabwe	ZW	€23

Payment Service Directive (PSD2) Countries			
Austria	Belgium	Bulgaria	Cyprus
Croatia	Czech Republic	Denmark	Estonia
Finland ¹	France ²	Germany	Greece
Hungary	Iceland	Ireland	Italy
Latvia	Liechtenstein	Lithuania	Luxembourg
Malta	Netherlands	Norway	Poland
Portugal ³	Romania	Slovakia	Slovenia
Spain ⁴	Sweden		

Notes:

¹ Including the Aland Islands.

² Including Martinique, Guadeloupe, French Guiana, and Reunion, but excluding St Pierre et Miquelon and Mayotte.

³ Including Azores and Madeira.

⁴ Including the Canary Islands, Ceuta and Melilla.

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