

Banking tariff guide

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Barclays Bank PLC



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Notes

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

In some cases, specific charges detailed in this document may not be levied by Private Banking but may be levied by other entities within Barclays such as our Personal Banking branches.

This guide relates to all personal and non-personal clients using Private Banking services. Our interest rates can be found at [barclays.com/wealth](https://www.barclays.com/wealth)

This banking tariff guide is to be read in conjunction with the Barclays Terms (Wealth and Investment Management) and product and service specific information. Please ensure you advise your Private Banker immediately if your personal details change.

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

Account charges

There are currently no charges levied for holding Private Banking Accounts. Other charges apply for specific services as detailed overleaf.

You may incur charges for specific services identified as 'free' in this tariff guide if you hold accounts elsewhere within Barclays or use Barclays branches/services.

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 charge* will be applied to the account.

General services	
Diarised statements	Free
Copy statements	Free
Cheque books	Free
Stopping cheques	Free
Cheque negotiations	Free
Cheque collections	Free
International money orders	Free
Bill payments	Free
Unpaid cheques inwards due to insufficient funds in the drawer's account	Free
Direct presentation (Special or Express Cheque service)	Free

Barclays Bank UK counter services	
Cash withdrawal of £5,000 or more • in sterling notes from a sterling account	Free
Currency notes • paid in or withdrawn from non-sterling accounts	Free

Other charges may apply for cross currency withdrawals. These will be notified to you at the time of withdrawal.

Other account service charges	
Certificates of Interest	Free
General or Third Party Authority	Free
Items sent by registered mail	Free
Hold mail	£120 per quarter
Safe Custody and Safe Keeping Service	£30 per quarter

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

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

Bill payments/Faster Payments Service (FPS)*	
Up to £100,000 if made via online <ul style="list-style-type: none"> • via FPS (same day service) 	Free
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 Faster Payments Service (FPS) please see the section in 'Other information'.

CHAPS payments (Clearing House Automated Payment System)	
CHAPS <ul style="list-style-type: none"> • Online same day sterling payment to a sterling account held in the UK • Manual same day sterling payment to a sterling account held in the UK 	Online £15.00 Manual £30.00
CHAPS inward payment <ul style="list-style-type: none"> • CHAPS payment received to your sterling account 	Free

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	
• Online international payment*	Online £15.00
• Manual international payment	Manual £40.00

SEPA Credit Transfers (SCT)	
• SCT – Euros only	Online £5.00
• SCT – Euros only	Manual £30.00

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

Other payment charges	
Inward international payment charge • Payment into your account from outside the UK	£6.00 or currency equivalent**
Payment details incomplete/incorrect • If we are required to amend or repair a payment on your behalf prior to it being sent	Free
Payment enquiry charges • We may charge for enquiries that we receive in relation to each payment instruction. We will advise you of the charge prior to initiating investigations on your behalf and you will not be charged if we have made an error.	Free

Non-inclusion of SWIFTBIC and IBAN for euro payments	
<p>For payments that you make in Euros to a SEPA country the SWIFTBIC and IBAN are key pieces of information. The SEPA countries are the EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland. For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country.</p> <p>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. If you do not provide us with this information with your payment instruction there will be an additional £7 charge (or currency equivalent) made when we send your payment. Your payment may be returned or rejected by the beneficiary bank if you fail to supply the correct details. If you do not have these details your beneficiary should be able to provide you with them.</p>	

* You will need to supply the IBAN information for any International payments that you make in Euros to a SEPA country (EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland). For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country.

** Not applicable if:

- the remitter has paid all the charges (this option is only available on payments remitted outside of the EEA)
- the payment is in euros/other European Economic Area (EEA) state currency and conforms to SEPA

Other payment charges (continued)

Barclays Overseas Delivery Charges

If you choose 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 choose to share the charges, you (the remitter) will pay sending charges and the beneficiary pays their bank's charges. 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 your Private Banker or if you are making the payment online an indicative charge will be displayed on screen prior to the payment being made.

Debit card charges

Issue Barclays Connect or Connect (Electronic)	Free
Barclays Connect card withdrawals/cash over the counter at UK† Barclays branches*	Free**
Barclays Connect card cash withdrawal from a UK† Link ATM	Free

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

Debit card charges

If you use your debit card in the UK†

Barclays will not charge you for using your debit card in the UK 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 pay in a currency other than sterling (either abroad or in the UK)

We will charge you a 2.75 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 getting cash out over the counter at a bank abroad (including Barclays), or using an ATM other than a Barclays ATM*** or an ATM at a Global Alliance‡ member bank, you'll also be charged a £1.50 Non-Sterling Cash Fee for each applicable transaction regardless of the amount withdrawn and the ATM provider may apply other charges.

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

Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available at www.visaeurope.com

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 2.75 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.

** GBP sterling counter withdrawals under £5,000.

*** Barclays ATMs are located worldwide.

† This relates to sterling transactions in the UK, Channel Islands, Isle of Man and Gibraltar only.

‡ Bank of America (USA), Scotiabank (Canada), Westpac (Australia), Westpac (New Zealand), BNP Paribas (France), Turkish Economy Bank (Turkey), Deutsche Bank (Germany), Absa (South Africa) and UkrSibbank (Ukraine).

Overdrafts, Personal Reserve and other related charges

Overdraft interest rates and fee

Each overdraft application is considered on an individual basis. If you have agreed your overdraft with us in advance you will only pay interest at the authorised rate on the overdrawn balance. An arrangement and annual renewal fee is charged as below.

You can overdraw up to an agreed limit at any time but you should not be permanently overdrawn by the whole amount. Overdrafts are repayable on demand.

Overdraft Arrangement/Annual Renewal Fee	1% of the facility total per annum (minimum £100)
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Unauthorised overdraft borrowing

There is no charge for unauthorised borrowing on current accounts.

Note that overdrafts are not available in the following currencies: Bulgarian Lev; Czech Koruna; Danish Krone; Estonian Kroon; Hungarian Forint; Icelandic Krona; Latvian Lats; Norwegian Krone; Polish Zloty; Romanian Leu; or Swedish Krona.

Personal Reserve

We are entitled to withdraw your Personal Reserve at any time and require you to re-pay the amount outstanding under it.

The Personal Reserve does not change your agreed overdraft limit and any applicable interest is still incurred on overdraft balances. Even if you don't have an overdraft limit we'll continue to make payments up to the amount of your Personal Reserve. However, you should be aware that we may return payments from your account if any such payments cause you to exceed your agreed overdraft and/or Personal Reserve. Whilst we will not charge you for returned payments, you may incur fees and charges from third parties as a result of the payment failing to be made as arranged.

Personal Reserve Usage Fee

No interest is applied on the balance within your Personal Reserve. There are no fees associated with your Personal Reserve.

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 all credit facilities a written quotation can be requested.

Other information

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 central cheque clearing cycle and normally takes three working days.

We also need to allow extra days for an unpaid cheque to be returned. The chart below will help you understand when cash and cheques paid into your account start to earn interest and become available for withdrawal, although this does not necessarily mean the cheque has been paid by the bank on which it is drawn. The chart also shows when you can be certain that the funds will not be reclaimed from your account as a result of the cheque being returned unpaid.

This chart applies to sterling cheques drawn and deposited in the UK.

Type of deposit	Day paid in	Interest starts to be earned	Available to withdraw at Barclays Branch	Available to withdraw from cash machine – usually after 1am	Certainty of funds
Cash paid in at any Barclays branch	Day 0	Day 0	Immediately	Immediately	Immediately
Cheque paid in at any Barclays branch	Day 0	Day 2	Day 4	Day 4	Day 6

Please note: Many branches have a cut-off time, after which cheques paid are processed the following working day. Cut-off times are available in branches.

As Barclays processes payments overnight, you will know at the start of business on day seven whether or not the cheque has been paid. The days refer to working days, which are Monday to Friday (excluding bank holidays).

Please note: 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 six working days after deposit without your permission or unless there is a suspicion that a fraud has been committed. Therefore, from the day you pay in a cheque, the bank on which it is drawn has the following six working days to be able to return it unpaid.

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 another bank to your Barclays account (for example on a Monday), the timetable commences from the day that the credit is in your account. Ordinarily, and in this example, this will be on Wednesday. In these instances, we will pay interest on Wednesday too, and the funds are available to withdraw on Friday of the same week from a cash machine or any Barclays branch. Funds will not be debited from your account as a result of a cheque being returned unpaid later than the following Tuesday.

If you pay in cash or cheques at the Post Office to your Barclays account, it takes two working days longer to process them than if you paid them in at a Barclays branch; it therefore takes an additional two days longer than shown in the chart.

If you need the cheque to clear faster, hand the cheque to a cashier at any branch of Barclays and ask to use the Direct Presentations service. We will send the cheque by Royal Mail Special Delivery (Next Day service) to the drawer's bank for payment.

Usually it takes up to two additional working days for the drawer's bank to confirm whether the cheque is paid, and we will telephone you to inform you of the decision. For example, a cheque paid in on a Monday will normally be confirmed as paid (or not paid) by 5pm UK time on Wednesday.

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 sterling payments within the UK. Participating banks provide their customers with a service to send low value electronic payments that reach beneficiaries' accounts within two hours (subject to payment checks). The FPS operates 24 hours a day, 7 days a week, and 365 days a year.

The service is available within Private 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 (EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland) to allow you to make domestic and cross-border euro payments within Europe.

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 business 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.

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.com/privatebanking](https://www.barclays.com/privatebanking)

Contact details

Barclays Wealth and Investment Management
1 Churchill Place
Canary Wharf
London
E14 5HP

This item can be provided in Braille, large print or audio by calling +44(0)1624 684 444* (or via TextDirect if appropriate).

*Lines are open 24 hours a day, 7 days a week, except 25 December when lines are closed.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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