Private Bank

# Banking Tariff Guide

January 2023

Barclays Bank PLC (London and Isle of Man branches)

BARCLAYS

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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 Bank 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 Bank services. Our interest rates can be found at privatebank.barclays.com

This Banking Tariff Guide is to be read in conjunction with the terms applying to your account and any 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 within Private Bank for maintaining the account. 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 |
| Cancelling a cheque | 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 in pounds in the UK of £5,000 or more<br>• in sterling notes from a sterling account | Free |
| Currency notes<br>• paid in or withdrawn from non-sterling accounts | Free |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 |

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

# Sending money within the UK

| General payments | |
|---|---|
| Banker's draft | Free |
| • Collected in person at the account holding branch<br>• Sent by registered mail. | No additional fee<br>£10.00 per item |

| Bill payments/Faster Payments Service (FPS)* | |
|---|---|
| Up to £100,000 if made via Online Banking<br>Up to £1,000,000 if made via Barclays.Net<br>via FPS | 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 FPS please see the section in 'Other information'.

| CHAPS payments (Clearing House Automated Payment System) | |
|---|---|
| CHAPS<br>• Online same day sterling payment to a sterling account within the UK<br>• Manual same day sterling payment to a sterling account within the UK | <br>Online £15.00<br>Manual £30.00 |
| CHAPS inward payment<br>• 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 £30.00 |

| SEPA Credit Transfers (SCT) | |
|---|---|
| • SCT – Euros only | Online No fee |
| • SCT – Euros only | Manual £30.00 |
| For further information on SCT please see section in 'Other information' | |

| Other payment charges | |
|---|---|
| **Inward international payment charge** | £6.00 or currency equivalent** |
| **Payment details incomplete/incorrect**<br>• If we are required to amend or repair a payment on your behalf prior to it being sent | Free |
| **Payment enquiry charges**<br>• 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

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 UK, (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.

The SWIFTBIC is mandatory for an International Payment which is not a SEPA Credit Transfer. 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.

*You will need to supply the SWIFTBIC and IBAN information for any payments that you make in Euros to a SEPA country UK, (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 made to 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 and is SEPA eligible

## 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 not to pay all the charges then the additional costs will be borne by the recipient. If you choose to share the charges, you (the remitter) will pay sending charges and the beneficiary pays their bank's charges. Any correspondent charges will be shared between remitter and beneficiary. 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 cash withdrawals/cash over the counter in pounds at UK† Barclays branches* | Free** |
| Barclays Connect card cash withdrawal in pounds 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 make a debit card payment in a foreign currency (either abroad or in the UK)**

We will charge you a 2.99 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.

(The Non-Sterling Transaction Fee was previously referred to as "commission" and "foreign exchange 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 2.99 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.

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

# Overdrafts, Personal Reserve and other related charges

## Arranged overdraft interest rates & fee

Each arranged overdraft application is considered on an individual basis. If you have an arranged overdraft you will only pay interest at the arranged 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. Arranged overdrafts are repayable on demand.

| | |
|---|---|
| Overdraft Arrangement/Annual Renewal Fee | 1% of the facility total per annum (minimum £100) |

## Unarranged overdraft borrowing

There is no charge for unarranged 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 arranged overdraft limit and any applicable interest is still incurred on overdraft balances. Even if you don't have an arranged overdraft limit we'll continue to make payments up to the amount of your Personal Reserve. However, you should be aware that we may refuse a payment due to lack of funds if any such payments cause you to exceed your arranged overdraft and/or Personal Reserve. Whilst we will not charge you for refusing a payment due to lack of funds, 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

## 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 sending money 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 Barclays 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 UK, (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 usual Barclays contact or by visiting our website at **privatebank.barlays.com**

## Contact details

Barclays
1 Churchill Place
Canary Wharf
London
E14 5HP

# Glossary of terms

To make it easier for customers to understand what fees apply for services they use, Banks and Building Societies are using 'standardised terms'. These are intended to help customers compare the cost of service more easily. The standardised terms and their meaning are set out below.

| Term | Definition |
|---|---|
| Maintaining the account | The account provider operates the account for use by the customer. |
| Arranged overdraft | The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer. |
| Unarranged overdraft | The customer borrows money when there is no money left in the account (or when the customer has gone past the arranged overdraft limit) and this has not been agreed with the account provider in advance. |
| Refusing a payment due to lack of funds | The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit). |
| Allowing a payment despite lack of funds | The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit). |
| Direct debit | The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary. |
| Standing order | The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account. |
| Sending money within the UK | The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK. |
| Sending money outside the UK | The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK. |
| Receiving money from outside the UK | When money is sent to the customer's account from an account outside the UK. |
| Cash withdrawal in pounds in the UK | The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK. |
| Cash withdrawal in foreign currency outside the UK | The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK. |
| Debit card payment in a pounds | The customer uses their direct debit to make a payment in pounds. This can be in a shop, online or over the phone. |
| Debit card payment in a foreign currency | The customer uses their debit card to make payment in foreign currency. This can be in a shop, online or over the phone. |
| Cancelling a cheque | The customer ask the account provider to cancel a cheque that the customer has written. |

You can get this item in braille, large print or audio by contacting us to advise us of your requirements.

Barclays offers private and overseas banking, credit and investment solutions to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702) and is a member of the London Stock Exchange and Aquis. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Deposits made with Barclays Bank PLC, Isle of Man branch are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Deposits made are placed with other parts of the Barclays Group and thus financial standing is linked to that of the Barclays Group. Publicly available information, including reports and accounts, can be found at www.barclays.com.

Item Ref: IBIM0210_PB. January 2023.