

Private Deposit Account

Barclays Bank Ireland PLC

Additional Terms

These terms apply in addition to the Barclays Bank Ireland Terms (the “**Terms**”) for the Private Deposit Account (the “**Account**”) and should be read in conjunction with the Terms. In the event of any inconsistency between these additional terms and the Terms, the provisions of these additional terms will apply in relation to the Account. Capitalised words have the same meaning as shown in the Terms.

Availability

1. The Account is provided by Barclays Bank Ireland PLC.
2. The Account is available in sterling, US dollar or euro and a range of other currencies.

Restrictions

3. Minimum balance per currency: £1, \$1 or €1 or GBP equivalent for any other currency.
4. Maximum balance per currency: £40,000,000, \$65,000,000 or €40,000,000 or GBP equivalent for any other currency.
5. Where more than one Account is held per currency, the maximum applies to the aggregate balance of all Accounts in that currency.
6. Where the balance exceeds the maximum we may transfer the excess to your Transactional Banking Account in the same name(s) as the Account. We will let you know before we do this. You will not be subject to additional charges for using the Account for this purpose.

Deposits and withdrawals

7. Deposits and withdrawals can be made at any time without notice.

Interest

8. The interest rate is a tracker rate set at a margin above or below the base rate. Changes to the interest rate will take place immediately following a change in the relevant base rate.
 - a. For sterling accounts the base rate is the Bank of England base rate.
 - b. For US dollar accounts the base rate is the US Federal Funds Rate.
 - c. For euro accounts the base rate is the European Central Bank Deposit Facility Rate.
 - d. Accounts in other currencies do not bear interest and the interest rate will not change as a result of any base rate changes.
9. Barclays Bank Ireland PLC may apply negative interest on accounts in relation to certain selected currencies. You are advised to check the rate and thresholds applicable to your deposit at privatebank.barclays.com/rates.

Your right to cancel

10. You may close or cancel your Account at any time. If you wish to do so, you must send written notice to your usual contact. You will have no further obligations in relation to the Account and you will not be charged any fee for cancelling.

We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us.

Barclays Bank Ireland PLC, trading as Barclays and as Barclays Private Bank, is regulated by the Central Bank of Ireland. Registered in Ireland. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Registered Number: 396330. VAT Number: IE4524196D. Calls are recorded in line with our legal and regulatory obligations, and for quality and monitoring purposes.

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