

35 Day Notice Deposit Account

Barclays Bank Ireland PLC

The 35 Day Notice Deposit Account is not a payment account and has restricted access. A restricted access account is an account where you cannot make day-to-day payments such as direct debits or card payments or has other payment restrictions which a payment account does not.

Additional Terms

These terms apply in addition to the Barclays Bank Ireland Terms (the “**Terms**”) for the 35 Day Notice 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. A copy of the Terms can be accessed at privatebank.barclays.com/terms.

Availability

1. The Account is provided by Barclays Bank Ireland PLC.
2. The Account can only be opened or held by: an individual or individuals for their own personal use; personal trusts; or personal wealth vehicles.
3. The Account is not to be used for business purposes nor is it available to financial associations, registered charities, societies and other forms of association.
4. The Account is only available in sterling, US dollar or euro.
5. You must hold or open a suitable funding account with the Bank (the “**Funding Account**”). The Funding Account must be an account in the same currency as this Account to facilitate payments into it. The Funding Account is a Transactional Banking Account as described in the Terms. You will not be charged for using the Funding Account for facilitating such payments.

6. Statements will be provided at least annually.

Restrictions

7. Minimum Balance: £100,000, \$100,000 or €100,000 per Account (unless otherwise agreed).
8. Maximum Balance: £25 million, \$40 million or €10 million (unless otherwise agreed).
9. Where more than one Account is held per currency, the maximum balance applies to the aggregate balance of all Accounts in that currency.
10. Payments to the Account must be made from the Funding Account between 9.00 a.m. and 12.00 p.m. (GMT) on a Working Day. If we receive your instructions after 12.00 p.m. or on a non-Working Day, we will process your instructions the next Working Day.
11. We will credit the funds to your account by close of the Working Day on which the funds are received.

Interest

12. The rate of interest paid on the Account is a managed rate which is a variable rate set by the Bank.
13. Interest will be applied on the first Working Day of each month.

14. Interest will be applied to the Funding Account unless you elect for interest to be applied to the Account.
15. If you give notice of a withdrawal, during the notice period a different interest rate will apply to the amount to be withdrawn which will be calculated as a margin to the interest rate. This margin will be confirmed to you before you open the Account.
16. The rate of interest applied to funds under notice is fixed. The interest will be calculated at the rate applicable at the time we received the withdrawal notice, and will be paid at the end of the notice period.
17. We will inform you at least 14 calendar days before we reduce the interest rate.

Cancellation rights

18. You may cancel your Account within 14 calendar days of opening or the date you receive these additional terms. If you wish to cancel, 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.

Notice period and minimum amount for withdrawals

19. The notice period will be 35 calendar days.
20. You must give notice of a withdrawal between 9.00 a.m. and 12.00 p.m. (GMT) on a Working Day. If your notice period expires on a day the Bank is closed, your money will be available on the next Working Day.
21. Partial withdrawals (minimum £50,000, \$50,000 or €50,000) are available, providing that the balance remains at the minimum balance requirement of £100,000, \$100,000 or €100,000.
22. Funds (including partial withdrawals) are only accessible at the end of the 35 calendar day notice period and no breakages are permitted.

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.