

Private Bank Account (Non-Personal Clients)

Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “**Terms**”) for the Private Bank Account (Non-Personal) (the “**Account**”) and should be read in conjunction with the Terms and the Private Bank Banking Tariff Guide. If there is any inconsistency between the Additional Terms and the Terms, the Additional Terms will apply.

Capitalised words have the same meaning as shown in the Terms.

Availability

1. The Account is only available to non-personal clients of Barclays Private Bank whose registered office or main centre of business is in the UK.
2. The Account is provided by Barclays Bank PLC from its branches in the UK and the Isle of Man.
3. The Account is available in sterling, US dollar or Euro. Other currencies may be available – please speak to your usual contact for more information.

Features

4. If required, a debit card is available for sterling Accounts.
5. If you have registered for Barclays Online Banking, the Account will be added to your existing online banking profile.
6. The Barclays App may be available on the Account subject to your location and the currency you wish to make a transaction in. Please speak to your usual contact for more information.

7. Regular payments such as direct debits and standing orders can be set up on sterling Accounts. If you have a debit card, companies can also collect amounts from your Account using a continuous payment authority. You might use this, for example, for gym membership or magazine or website subscriptions.

Interest rate

8. Interest is not payable on the Account.

Availability of Overdrafts and Personal Reserves

9. An arranged overdraft may be available on the Account. Each overdraft application is considered on an individual basis to see if you are eligible.
10. You can overdraw up to an arranged limit at any time but you should not be permanently overdrawn by the whole amount or go over your arranged limit.
11. You can also agree a personal reserve with us. This is an amount of borrowing that you can have on a short-term basis. It’s for occasional emergencies, to help you avoid having payments you’ve made be returned unpaid. You don’t need to have an overdraft to have a personal reserve. If you do have an arranged overdraft your personal reserve gives you some extra borrowing on top of it.
12. If you don’t use your personal reserve the way that you’re meant to, we can withdraw it. We’ll write to you first to let you know if we’re going to do this.
13. You can opt out of a personal reserve at any time. There is no fee for this, but you should check with us before you cancel so that payments that you’ve made aren’t returned unpaid.

14. Overdrafts and personal reserves are repayable on demand.
15. If you are eligible for an arranged overdraft, you will be notified separately of the rate that will be applicable.
16. There's no charge for unarranged borrowing on the Account. But note that we may refuse a payment if it would make you go overdrawn, over your arranged overdraft or over your personal reserve. Also, although we'll not charge you if we refuse a payment, you might incur fees and charges from third parties because the payment wasn't made.

These Additional Terms 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.

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 place of business at Eagle Court, 25 Circular Road, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority.