

Private Bank Account (Personal Clients)

Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “**Terms**”) for the Private Bank Account (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 personal clients.
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 rates

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’s 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.

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, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey and is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Eagle Court, 25 Circular Road, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Guernsey Branch has its principal place of business at St Julian's Court, St Julian's Avenue, St Peter Port, Guernsey and is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 2020, as amended, the Protection of Investors (Bailiwick of Guernsey) Law 2020, as amended and the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022 as amended. Each Branch places funds with other parts of Barclays Bank 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. Deposits made with Barclays Bank PLC are only covered by the scheme in the jurisdiction where the account is held. Your eligible deposits with Barclays Bank PLC in London are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme, details are available at www.fscs.org.uk. Barclays Bank PLC, Jersey branch is a participant in the Jersey Banking Depositor Compensation Scheme. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request. Barclays Bank PLC, Guernsey Branch, is a participant in the Guernsey Banking Deposit Compensation Scheme. Full details are available on the Scheme's website at www.dcs.gg or on request. The Schemes in Jersey and Guernsey offer protection for eligible or qualifying deposits up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. 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.