

# International Reserve Account

## Barclays Bank Ireland PLC

The International Reserve Account is a savings account which offers access to your money at any time without notice or restriction.

### Additional Terms

These terms apply in addition to the Barclays Bank Ireland Terms (the “**Terms**”) for the International Reserve 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](https://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. To have this Account you must be at least 16 years of age.
6. 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. You will not be charged for using the Funding Account for facilitating such payments.

### Restrictions

7. Minimum balance per currency: £1, \$1 or €1.
8. Maximum balance per currency: £25,000,000, \$40,000,000 or €10,000,000.
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. Where the balance exceeds the maximum we may transfer the excess to a current account in the same name(s) as the Account. We will let you know before we do this. You will not be charged for such transfers.
11. Payments via standing order or direct debit are not allowed from the Account.

### Withdrawals

12. Withdrawals can be made at any time without notice.

## Interest

13. The rate of interest paid on the Account is a managed rate which is a variable rate set by the Bank.
14. Interest is paid monthly for sterling accounts and quarterly for US dollar or euro accounts.
15. Changes to our interest rates will be made in accordance with the Terms.

## Your right to terminate the Account

16. You may close or cancel your Account at any time after opening. If you wish to do so, you must send a written notice to your usual contact. You will have no further obligations in relation to the Account and you will not be charged any closure or cancellation 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 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.