

Barclays Deposit, Personal Clients

The Barclays Deposit is a limited edition fixed rate bond available in 6 and 12 month terms in sterling.

Additional Terms

These terms apply in addition to the Barclays Bank Terms for the Barclays Deposit, Personal Clients (the Account). Capitalised words have the same meaning as shown in the Barclays Bank Terms.

Availability

1. The Account is provided by Barclays Bank PLC, London or Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch).
2. You must hold a suitable feeder account with us, which is a current account in the same currency and jurisdiction as the Account from which to transfer funds into the Account.
3. The Account can only be opened or held by an individual or individuals for their own personal use.
4. The Account is not for business purposes.
5. The Account is available in sterling only.

Restrictions

6. Minimum deposit: £10,000 or currency equivalent.
7. Maximum deposit: £20,000,000 or currency equivalent.
8. The Account is available in 6 and 12 month terms.
9. Additions, withdrawals or breakages are not permitted during the term.

Account Maturity

10. You must provide instructions for maturity when you open the Account. If we do not have your instructions we will pay the proceeds to your feeder account.
11. If you have given us standing instructions to renew your Account on maturity, we will do so on the same terms, other than the interest rate. You can call us on or before the maturity date to obtain an indicative rate.

Interest

12. The interest rate is fixed at opening. The rate is based on an external market rate which varies on a daily basis. We will confirm the exact rate when the Account is opened.
13. Interest is paid on maturity.
14. The rate will be calculated using a number of factors, including a margin and an externally set benchmark rate for the currency and term of your Account. If, on renewal, we have changed the margin or benchmark (you can call us to find this out), you may end the Account at no cost within five Working Days of the start of the new term.

Law

15. The terms applying to the Account are governed by: (a) English law, where the Account is booked in the UK, (b) Jersey law where the Account is booked in Jersey, (c) Manx law, where the Account is booked in Isle of Man or (d) Guernsey law, where the Account is booked in Guernsey.

Your right to cancel

16. There is no right to cancel this Account.

[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 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 NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC, Jersey Branch is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ.

Barclays Bank PLC, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey, GY1 3BE.