

# Term Deposit

## Additional Terms

These terms apply in addition to the General Terms Barclays Bank PLC, Monaco (the “**General Terms**”) for the Term Deposit (the “**Deposit**”) and should be read in conjunction with the General Terms. If there is inconsistency between these Additional Terms and the General Terms, these Additional Terms will apply.

Capitalised words have the same meaning as shown in the General Terms. A copy of the General Terms can be accessed at <https://privatebank.barclays.com/support-and-information/terms-and-conditions/>

## Availability

1. The Deposit is provided by Barclays Bank PLC, Monaco.
2. You must hold or open a Current or Savings Account with the Bank. This account (the “Funding Account”) must be in the same name, currency and opened in the same jurisdiction as the Deposit to facilitate transfers to and from it. You will not be charged for using the Funding Account when facilitating these transfers.
3. The Deposit is available to personal and non-personal clients, in a range of currencies and terms. Details of these are available on request from your usual contact.

## Restrictions

4. Minimum Deposit: amounts vary by currency. Please contact us for details.
5. Additions, withdrawals or breakages are not permitted during the term of the Deposit.
6. Transfers relating to the Deposit may only be made to or from the Funding Account

## Interest

7. The interest rate is fixed at the opening of the Deposit. We will confirm the exact rate when the Deposit is placed.
8. If you instruct us to automatically roll your Deposit after the initial term, the interest rate will be the prevailing rate for that currency and tenor on the roll over date. This will be the same day that your existing Deposit matures.
9. Interest is paid:
  - (a) for Deposits with terms of 12 months or less: on maturity;
  - (b) for Deposits with terms of more than 12 months: on the first and each subsequent anniversary of the Deposit being placed. Any accrued interest balance will be paid on maturity.

## Account Maturity and Renewal

10. If you do not give us any renewal instructions, we will repay your Deposit and any accrued interest to the Funding Account on maturity. You can instruct us to automatically renew your Deposit, either with or without accrued interests, at the then prevailing interest rate, until further notice. If you would like to change your maturity instructions, please contact us two Working Days before the Deposit maturity date.

We are committed to helping our clients and understand that at times you may require additional support. If needed, we can provide this in braille, large print or audio. Please get in touch with your usual Barclays contact or use the details on the 'Contact Us' page of our website if you would like to discuss your circumstances or share feedback.

Barclays offers private banking products and services to its clients through Barclays Bank PLC and its affiliates.

In the Principality of Monaco, Barclays Bank PLC operates through a branch which is duly authorised and falls under the dual supervision of the Monegasque regulator 'Commission de Contrôle des Activités Financières' (with regards to investment services) and the French regulator 'Autorité de Contrôle Prudentiel et de Résolution' (in respect of banking & credit services and prudential supervision). The registered office of Barclays Bank PLC Monaco branch is located at 31 avenue de La Costa, MC 98000 Monaco – Tel. + 377 93 15 35 35. Barclays Bank PLC Monaco branch is also registered with the Monaco Trade and Industry Registry under No. 68 S 01191. VAT No. FR 40 00002674 9.

Barclays Bank PLC is registered in the United Kingdom under No.1026167, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registered offices of Barclays Bank PLC are located at 1 Churchill Place, London E14 5HP.