

PRIVATE BANKING

Barclays Wealth

Interest rates for Barclays Private Bank savings and bank accounts

Rates apply to Barclays Bank PLC and Barclays Private Bank & Trust in Jersey and the IOM.

Sterling accounts (Sterling rates apply with effect from 2nd November 2009)

Private Bank Account and Barclays Wealth Account (current)

Tier	Gross Rate	AER
£0+	0.00%	0.00%

Private Savings Account and Barclays Wealth Account (savings)

Tier	Gross Rate	AER
£500,000+	0.250%	0.25%
£250,000+	0.100%	0.10%
£100,000+	0.100%	0.10%
£0+	0.100%	0.10%

US Dollar accounts (US Dollar rates apply with effect from 2nd November 2009)

Private Bank Account and Barclays Wealth Account (current)

Tier	Gross Rate	AER
\$0+	0.0%	0.0%

Private Savings Account and Barclays Wealth Account (savings)

Tier	Gross Rate	AER
\$500,000+	0.10%	0.10%
\$250,000+	0.10%	0.10%
\$100,000+	0.10%	0.10%
\$0+	0.10%	0.10%

Euro accounts (Euro rates apply with effect from 2nd November 2009)

Private Bank Account and Barclays Wealth Account (current)

Tier	Gross Rate	AER
€0+	0.00%	0.00%

Private Savings Account and Barclays Wealth Account (savings)

Tier	Gross Rate	AER
€500,000+	0.748%	0.75%
€250,000+	0.499%	0.50%
€100,000+	0.250%	0.25%
€0+	0.100%	0.10%

Other currency accounts (rates apply with effect from 2nd November 2009)

Private Bank Account, Private Savings Account, Barclays Wealth Account (current), Barclays Wealth Account (savings)

Tier	Gross Rate	AER
0+	0.00%	0.00%

Definitions

Annual Equivalent Rate (AER) – Illustrates what the interest would be if the interest was paid and compounded once a year.

Gross Rate – Is the rate of interest payable before the deduction of tax. Interest is payable gross to non-tax payers subject to the required certification. Account holders should check their own tax situation, as there may be a potential tax liability.

Important Information

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries. Barclays Bank PLC is authorised and regulated by the Financial Services Authority.

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

Please note the European Savings Directive (ESD) was implemented on 1 July 2005. If you live in a country affected by the ESD, certain information about you and the interest you receive may be reported to your tax authority. If you require further information about the ESD and how it might affect you, please contact your independent tax advisor.

Barclays Bank PLC is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, payments under the Scheme are limited to 100% of the first £50,000 of a depositor's total deposits with the bank. Most depositors, including individuals and small firms, are covered. The Scheme covers deposits made with the offices of the bank within the European Economic Area and deposits denominated in all currencies are treated alike.

Further details of the Scheme are available on request from the Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portoken Street, London, E1 8BN. Helpline 020 7892 7300. Website www.fscs.org.uk

This Scheme is not applicable to branches in the Channel Islands or the Isle of Man, however there are similar schemes in these jurisdictions.

If you would like this document in Braille, large print or audio format, please contact your Private Banker.

Barclays Wealth is the wealth management division of Barclays Bank PLC and its subsidiaries. Barclays Bank PLC is registered in England and authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Private Bank is a division of Barclays Bank PLC.

Barclays Bank PLC is registered in England and is authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Private Bank & Trust Limited. Registered number: 6056. Registered Office: 39/41 Broad Street, St. Helier, Jersey JE4 8PU, Channel Islands.

Barclays Private Bank & Trust Limited is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and trust company business under the Financial Service (Jersey) Law 1998.

Barclays Private Bank & Trust (Isle of Man) Limited. Registered in the Isle of Man. Registered Number 1478. Registered Office 4th Floor, Queen Victoria House, Victoria Street, Douglas, Isle of Man, IM99 1DF.

Barclays Private Bank & Trust (Isle of Man) Limited is licensed by the Isle of Man Financial Supervision Commission for Banking, Investment and Trust and Corporate Service Provider business. Item ref: BWL0816. November 2009