

# PRIVATE BANKING

## Barclays Wealth

### Interest rates for Barclays Private Bank savings and bank accounts

Rates apply to Barclays Bank PLC.

The following is a summary of the “material” change rules referred to in the Barclays Wealth Terms and Conditions. The rules apply where we pay interest on a fixed term deposit, or on an account that is in US\$ or another currency used in the European Economic Area. They do not, however, apply where the rate tracks an external rate which is not set by Barclays.

We will personally notify you at least 14 days before changing the rate on the account if you have at least £500 (or equivalent) in your account and we will be reducing the rate by:

- more than 0.25% in one go; or
- 0.50% or more over the period of a year.

If we give you such personal notice, you will also have a limited period to close your account without notice or cost in accordance with the Barclays Wealth Terms and Conditions or the Barclays Bank PLC Client Terms and Conditions.

Where we do not need to give you personal notice to make the change, we will make the new rate available on our website as soon as reasonably possible after the change.

## Sterling accounts (Sterling rates apply with effect from 1st June 2011)

### Private Bank Account and Barclays Wealth Account (current)

Rates are variable with no restrictions on withdrawals.

Tier	Gross Rate	AER
£0+	0.00%	0.00%

### Private Savings Account and Barclays Wealth Account (savings)

Rates are variable. Interest is paid on a quarterly basis with no restrictions on withdrawals.

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%

If you deposit £100,000 for 12 months at an interest rate of 0.50% gross per annum, you would earn £507.91 interest; therefore the total return at the end of a 12 month term would be £100,507.91.

### Barclays Wealth Reserve Account (savings)

Rates are variable. Interest is paid on a monthly basis with no restrictions on withdrawals.

Tier	Gross Rate	AER
£1+	1.25%	1.26%

Maximum balance of £100,000,000.

If you deposit £100,000 for 12 months at an interest rate of 1.25% gross per annum, you would earn £1,257.19; therefore the total return at the end of the 12 month term would be £101,257.19.

All Easy Access Savings Accounts were converted to Barclays Wealth Reserve Accounts on 12th August 2011.

## US Dollar accounts (US Dollar rates apply with effect from 17th August 2011)

### Private Bank Account and Barclays Wealth Account (current)

Rates are variable with no restrictions on withdrawals.

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

### Private Savings Account and Barclays Wealth Account (savings)

Rates are variable. Interest is paid on a quarterly basis with no restrictions on withdrawals. Interest is calculated on a 360 day basis.

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%

If you deposit \$100,000 for 12 months at an interest rate of 0.10% gross per annum, you would earn \$100.04 interest; therefore the total return at the end of the 12 month term would be \$100,100.04.

### Barclays Wealth Reserve Account (savings)

Rates are variable. Interest is paid on a quarterly basis with no restrictions on withdrawals. Interest is calculated on a 360 day basis..

Tier	Gross Rate	AER
\$1+	1.00%	1.00%

If you deposit \$100,000 for 12 months at an interest rate of 1.00% gross per annum, you would earn \$1,017.75 interest; therefore the total return at the end of a 12 month term would be \$101,017.75

All Easy Access Savings Accounts were converted to Barclays Wealth Reserve Accounts on 17th August 2011.

## Euro accounts (Euro rates apply with effect from 17th August 2011)

### Private Bank Account and Barclays Wealth Account (current)

Rates are variable with no restrictions on withdrawals.

Tier	Gross Rate	AER
€0+	0.00%	0.00%

### Private Savings Account and Barclays Wealth Account (savings)

Rates are variable. Interest is paid on a quarterly basis with no restrictions on withdrawals. Interest is calculated on a 360 day basis.

Tier	Gross Rate	AER
€500,000+	1.25%	1.26%
€250,000+	1.00%	1.00%
€100,000+	0.75%	0.75%
€0+	0.35%	0.35%

If you deposit €100,000 for 12 months at an interest rate of 0.75% gross per annum, you would earn €762.59 interest; therefore the total return at the end of a 12 month term would be €100,762.59.

### Barclays Wealth Reserve Account (savings)

Rates are variable. Interest is paid on a quarterly basis with no restrictions on withdrawals. Interest is calculated on a 360 day basis.

Tier	Gross Rate	AER
€1+	1.75%	1.76%

If you deposit €100,000 for 12 months at an interest rate of 1.75% gross per annum, you would earn €1,786.15 interest; therefore the total return at the end of a 12 month term would be €101,786.15

All Easy Access Savings Accounts were converted to Barclays Wealth Reserve Accounts on 17th August 2011.

## 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)

Rates are variable with no restrictions on withdrawals.

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 (EUSD) was implemented on 1 July 2005. If you live in a country affected by the EUSD, certain information about you and the interest you receive may be reported to your tax authority. If you require further information about the EUSD 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 £85,000 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, Portsooken Street, London, E1 8BN. Helpline 020 7892 7300. Website [www.fscs.org.uk](http://www.fscs.org.uk)

Barclays Bank PLC in Jersey is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request.

These Schemes are not applicable to branches in the Isle of Man. However there is a similar scheme in that jurisdiction.

Barclays Bank PLC places funds with other parts of its group and thus its financial standing is linked to that of the group.

Publicly available information, including reports and accounts, is obtainable from

[www.barclayswealth.com/important-information.htm](http://www.barclayswealth.com/important-information.htm).

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

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 Bank PLC is licensed by the Isle of Man Financial Supervision Commission. Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ

Barclays Bank PLC is regulated by the Jersey Financial Services Commission. Barclays Bank PLC has its principal business address in Jersey at 13 Library Place, St. Helier, Jersey, JE4 8NE, Channel Islands.

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