

PRIVATE BANKING

Barclays Wealth

Interest rates for Barclays Private Bank savings and bank accounts

Rates apply to Barclays Private Clients International Limited in the Isle of Man

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 Private Clients International Limited 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)

Barclays Wealth Account (current)

Rates are variable with no restrictions on withdrawals.

Tier	Gross Rate	AER
£0+	0.00%	0.00%

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 0.10% 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 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)

Barclays Wealth Account (current)

Rates are variable with no restrictions on withdrawals.

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

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)

Barclays Wealth Account (current)

Rates are variable with no restrictions on withdrawals.

Tier	Gross Rate	AER
€0+	0.00%	0.00%

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)

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 registered in England and is authorised and regulated by the Financial Services Authority in the United Kingdom. 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 Private Clients International Ltd 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.

Barclays Private Clients International Ltd is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2010.

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 and operates through Barclays Bank PLC and its subsidiaries. Barclays Private Clients International Limited, part of Barclays Wealth.

Registered in the Isle of Man. Registered Number: 5619. Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ.

Barclays Private Clients International Limited is licensed by the Isle of Man Financial Supervision Commission.

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