
INTERNATIONAL STUDENT AND FAMILY SERVICE

Application Form and Additional Terms

Barclays Wealth International

How to complete the Application Form

Please ensure that you complete all the relevant sections as fully as possible, otherwise we may have difficulties opening your accounts.

Documents required to open an account

In addition to completing this Application Form you will need to supply the following documents. Please make sure that, where requested, you supply documents for both yourself and your Parent or Benefactor.

Student:

1. Letter of admission

Students in higher education need to provide an original or a certified copy of the offer letter from the UK University or Universities and Colleges Admissions Services (UCAS) confirming that you will be studying for a degree or equivalent qualification, the subject(s) that you will be taking and the start and end dates of your course. Part time students must be studying for at least 10 hours or more per week.

For students in further education we need an original or certified copy of the offer letter from the school or college confirming that you will be studying for a qualification.

Please note if the letter from your university, school or college is not posted to YOUR overseas address or is sent to an agency's address then you will need to provide an additional form of address verification that includes the following:

- An original or certified copy of a recent bank or credit card statement that is less than 3 months old.

OR

- A completed Bankers Confirmation Request Form that is enclosed within this pack or available online at www.barclays.com/studentandfamily

Due to regulations surrounding international banking, the bank and credit card statements may not be sufficient to open your account. Therefore we recommend that you also complete the 'Banker's Confirmation Request Form' enclosed within this pack.

2. Copy of passports

As evidence of identity, we need certified photocopies of current full passports (please include the pages showing your photograph, issue/expiry dates, passport number and signature) for all applicants. Photocopies must be certified, in English, using the following wording: 'Having seen the individual and the identification document at the same time, I can certify that this is a true copy and the photograph is a reasonable likeness'. The person certifying the documents should then add their full name, title and the date of certification, in English and apply their official stamp.

The following people can certify a full passport:

- any Barclays branch member of staff or any staff member from a preferred partner institution
- another international bank member of staff
- a consular or embassy official from your consulate or embassy
- a government official, national, regional or local, in the course of their duties
- a qualified lawyer who is a member of the national legal association in a Financial Action Task Force country, or equivalent. Please contact us and we will be pleased to advise the member countries

Parent or Benefactor*:

3. A certified copy of your passport PLUS evidence of your principal residential address.

Please provide **one** of the following:

(a) An original bank statement, a public utility bill (for example, an electricity bill) or an original credit card statement for the Parent or Benefactor. These must show your name and home address in English and should be less than three months old. All original documents will be returned to you.

(b) A 'Banker's Confirmation Request Form' enclosed in this application pack or available online at www.barclays.com/studentandfamily. Due to regulations surrounding international banking, the bank and credit card statements may not be sufficient to open your account. Therefore we recommend that you also complete the 'Banker's Confirmation Request Form' enclosed within this pack.

These documents must show your name and home address in English, and should be less than three months old. All original documents will be returned to you.

Important Information

Please note that all financial institutions in regulated centres are required, as part of their legal and regulatory responsibilities, to verify the identity of their clients and the source of their funds before accounts can become fully functional to allow withdrawals.

Should you, or where required your parent or benefactor, do not complete all the questions on the Application Form, we may be unable to accept you as a client. In line with other banks, we are required by law to gather certain details about all clients to Barclays Wealth, and understand the origins and source of funds into your account. Please remember, without this information we will not be able to process your application.

* This is required only if you select Premium International Student and Family Account and are a joint account holder with the parent or benefactor.

Section A – Accounts and services

We offer two different ways to manage your money. **Option 1** (Premium International and Student Account) and **Option 2** (International Student Account).

Please choose which account and service you would like by ticking the appropriate boxes and completing the relevant sections.

Option 1 – Premium International Student and Family Account

Day-to-day banking

I would like to apply for a Barclays Wealth current account in sterling. Either:

(a) Student and Parent or Benefactor (joint account)

Please note – you must tick this box if the student is under 18 years of age.

OR

(b) Student (sole account)

Please note – you must be over 18 years of age to apply for this account.

I am 18 years or older and would like to be sent a cheque book

I am 18 years or older and would like to apply for a Connect card (VISA debit) and PIN number

I am under the age of 16 and would like to apply for a Cash card and PIN number

I am aged 16-17 and would like to apply for a VISA Electron card and PIN number

Barclays Wealth savings account

A savings account will be opened. Minimum £5,000 deposit is required.

Please select who will hold the Barclays Wealth Savings account

Parent/benefactor

Student

Parent/benefactor and student

Personal Overdraft

An interest-free £500 Personal Overdraft will be granted to the Premium International Student and Family Account clients upon request. You must be 18 years old or over to be eligible for the Personal Overdraft.

To request your overdraft please tick this box

Barclaycard Platinum credit card

A Barclaycard will be granted upon request to Premium International Student and Family Account clients.

If you would like to apply for a Barclaycard, please tick this box and we will send the application form to you at your correspondence address in the UK.

Please note you must be aged 18 or over.

UK Country Guide

If you (Student) would like to receive a UK Country Guide* please tick this box

Free offers

If you would like to receive a Barclays Premiership Pack** please tick this box

There are fees and charges relating to the account. These are available in the banking tariff guide which is available in this pack or on our website.

* The UK Country Guide will be emailed to your email address given in Section B.

** The Premiership pack will be sent to your correspondence address in the UK.

Section A – Accounts and services

Please note

You may be required to use a PIN with the Connect, Cash or VISA Electron card in order to pay for goods and services in some countries, including the UK. If you have any particular requirements concerning the use of your card arising from a disability, please contact us at an International Banking Centre.

The pre-approved personal overdraft and Barclaycard are available subject to you depositing and maintaining a minimum of £5,000 on a Barclays Wealth savings account. Barclays Wealth will withdraw the overdraft facility and will cancel the Barclaycard immediately if the savings account balance falls below £5,000. A Connect card and/or cheque book is also available to the Parent or Benefactor upon request.

Please now complete Section B.

Option 2 – International Student Account

Day-to-day banking

UK Country Guide

I am 18 years or older and would like to apply for a Barclays Wealth current account in sterling

If you would like to receive a UK Country Guide* please tick this box

This is a student only account. A minimum deposit of £1000 is required.

I am 18 years or older and would like to be sent a cheque book

I am 18 years or older and would like to apply for a Connect card (VISA debit) and PIN number

You may be required to use a PIN with the Connect, Cash or VISA Electron card in order to pay for goods and services in some countries, including the UK. If you have any particular requirements concerning the use of your card arising from a disability, please contact us at an International Banking Centre.

Please now complete Section C.

There are fees and charges relating to the account. These are available in the banking tariff guide which is available in this pack or on our website.

* The UK Country Guide will be emailed to your email address given in Section C.

Option 1 – Premium International Student and Family Account

Section B – Your personal details

This document is a part of the written legal agreement (“Agreement”) which seeks to define the basis upon which Barclays Bank plc (“we”, “us”, “our”) will provide you with banking services. The Additional Terms set out the documents which comprise the Agreement.

Notwithstanding anything to the contrary in any other document, the Agreement applies only to services provided by us. The law favours written agreements, so it is important that you read carefully the documents setting out the Agreement to ensure that they contain everything you want and nothing that you are not prepared to agree to. You should ensure that you have been provided with all the documents setting out the Agreement, and keep a copy of these in a safe place for future reference. If you have any queries or concerns please contact us (for contact information please refer to the Additional Terms or Paragraph 43 of the Barclays Wealth Terms).

Please note – If you are applying for the sole student account then please complete the ‘First applicant’ section only. If applying for the joint account then please complete ‘First and Second applicant’ sections.

Please complete in **BLOCK CAPITALS** using a black ballpoint pen.

First applicant (student details)

Title Mr Mrs Miss Ms Dr

First name(s)

Surname

Male Female

Date of birth / /

Place of birth (town and country)

Nationality

Dual Nationality

2nd Nationality (if applicable)

Marital status

Number of dependants

Mother’s maiden name (mandatory)

Important! This will be a memorable password. Please make a note of it because you will be asked for it when you call us.

Second applicant (parent or benefactor)

Title Mr Mrs Miss Ms Dr

First name(s)

Surname

Male Female

Date of birth / /

Place of birth (town and country)

Nationality

Dual Nationality

2nd Nationality (if applicable)

Marital status

Number of dependants

Mother’s maiden name (mandatory)

Important! This will be a memorable password. Please make a note of it because you will be asked for it when you call us.

Where do you live

Permanent residential address in home country

Post/Zip code

Country

When did you move into your current address*

 /

Residential status in home country:

Owner

Living with Parent(s)

Tenant

Lodger

Previous residential address if applicable

Post/Zip code

Country

When did you move to that address*

 / /

How can we contact you

Correspondence term address in the UK (where known)

Post/Zip code

Country

Home telephone (either home country or UK)**

Mobile (either home country or UK)**

Please tick your preferred contact number***

Home telephone Mobile

When is a convenient time to contact you? (UK time)

Email

(mandatory)

What is your occupation? (E.g. Student)

Where do you live

Permanent residential address in home country

Post/Zip code

Country

When did you move into your current address*

 /

Residential status in home country:

Owner

Living with Parent(s)

Tenant

Lodger

Previous residential address if applicable

Post/Zip code

Country

When did you move to that address*

 / /

How can we contact you

Correspondence address if different to permanent address

Post/Zip code

Country

Home telephone**

Work telephone**

Mobile**

Please tick your preferred contact number***

Home Work Mobile

When is a convenient time to contact you? (UK time)

Email

(mandatory)

Where you work

Please note: We will not be able to process your application without this information.

Please state your employment status

Full-time employed Part-time employed

Self-employed Homemaker

Retired Student

Other (E.g. trust fund beneficiary)

* If you have lived at this address for less than three years, please give all addresses for the last three years on a separate piece of paper if necessary.

** Including full international dialling code.

*** We may occasionally need to telephone you regarding your account(s).

If not a Student, please provide the following:

Employers name

Employers correspondence address

Post/Zip code

Country

University/college details

Please note: For Barclays Wealth staff – insert the information in this section under ‘Employment details’.

University/college/school name and campus

Town/city of university or college

Post/Zip code

Country

Course type (E.g. BA, BSc)

Course title (E.g. politics)

Student no. (if known)

Course start date

Course end date

Main purpose of the account

Please note: We will not be able to process your application without this information.

What is your main purpose for opening an account?

Day-to-day living expenses

Savings

Other (please give details)

Total gross income per year (if any) £

If you earn an income, how are you paid?

Cash

Cheque

Direct credit

How frequently are you paid? (E.g. monthly)

What is your occupation? (E.g. marketing manager, sales assistant)

Briefly describe the main business activity of your employer. (What type of business is it? If you are self-employed/studying please complete as appropriate)

Please state your employers (or other) name and address including post/zip code:

Name

Address for correspondence

Post/Zip code

Country

When did you start working for your current employer, become self-employed or a homemaker, retire, or start studying?

Your income details

Please note: We will not be able to process your application without this information. Please use sterling for the currency in all boxes of this section.

What is your gross salary/pension per year?

How are you paid?

Cash

Cheque

Direct credit

What currency are you paid in?

How frequently are you paid? (E.g. monthly)

What is your bonus/overtime per year?

Dividends from shareholdings/investments

Any other sources of income? (Please specify)

Amount

Total gross income per year

Money at the time of account opening

What will the initial sum of money be that you use to open the account? £

Where is this initial sum of money from? (E.g. sponsorship, parental contribution, government contribution)

Money once your account is opened

What is the likely source of income to your new account? (E.g. sponsorship, parental contribution, government contribution)

How much do you expect to pay into the account each year? £

Main purpose of the account

Please note: We will not be able to process your application without this information.

What is your main purpose for opening an account?
Day-to-day living expenses Saving

Money at the time of account opening

What will the initial sum of money be that you use to open the account? (minimum £5,000 or currency equivalent) £

Where is this initial sum of money from? (E.g. savings account)

Money once your account is opened

What is the likely source of income to your new account? (Please tick all that are appropriate)
Salary Dividends

Other (please give details)

How much do you expect to pay into the account each year? £

Please now complete Sections D, E, F and G.

Option 2 – International Student Account

Section C – Your personal details

This document is a part of the written legal agreement (“Agreement”) which seeks to define the basis upon which Barclays Bank plc (“we”, “us”, “our”) will provide you with banking services. The Additional Terms set out the documents which comprise the Agreement.

Notwithstanding anything to the contrary in any other document, the Agreement applies only to services provided by us. The law favours written agreements, so it is important that you read carefully the documents setting out the Agreement to ensure that they contain everything you want and nothing that you are not prepared to agree to. You should ensure that you have been provided with all the documents setting out the Agreement, and keep a copy of these in a safe place for future reference. If you have any queries or concerns please contact us (for contact information please refer to the Additional Terms or Paragraph 43 of the Barclays Wealth Terms).

Please complete in BLOCK CAPITALS using a black ballpoint pen.

Applicant details

Title Mr Mrs Miss Ms Dr

First name(s)

Surname

Male Female

Date of birth / /

Place of birth (town and country)

Nationality

Dual Nationality

2nd Nationality (if applicable)

Marital status

Number of dependants

Mother's maiden name (mandatory)

Important! This will be a memorable password. Please make a note of it because you will be asked for it when you call us.

Where do you live

Permanent residential address in home country

Post/Zip code

Country

When did you move into your current address*

/

Residential status in home country: Owner

Living with Parent(s) Tenant Lodger

Previous residential address if applicable

Post/Zip code

Country

When did you move to that address*

/ /

Correspondence term address in the UK (where known)

Post/Zip code

Country

Telephone (either home country or UK)**

Mobile (either home country or UK)**

Please tick your preferred contact number***

Home Mobile

When is a convenient time to contact you? (UK time)

* If you have lived at this address for less than three years, please give all addresses for the last three years on a separate piece of paper if necessary.

** Including full international dialling code.

*** We may occasionally need to telephone you regarding your account(s).

Email

(mandatory)

What is your occupation? (E.g. Student)

If not Student, please provide the following:

Employers name

Employers correspondence address

Post/Zip code

Country

University/college details

Please note: For Barclays Wealth staff – insert the information in this section under 'Employment details'.

University/college/school name and campus

Town/city of university or college

Post/Zip code

Country

Course type (E.g. BA, BSc)

Course title (E.g. politics)

Student no. (if known)

Course start date

Course end date

Main purpose of the account

Please note: We will not be able to process your application without this information.

What is your main purpose for opening an account?

Day-to-day living expenses Savings

Other (please give details)

Total gross income per year (if any) £

If you earn an income, how are you paid?

Cash Cheque Direct credit

How frequently are you paid? (E.g. monthly)

Money at the time of account opening

What will the initial sum of money be that you use to open the account? £

Where is this initial sum of money from? (E.g. sponsorship, parental contribution, government contribution)

Money once your account is opened

What is the likely source of income to your new account? (E.g. sponsorship, parental contribution, government contribution)

How much do you expect to pay into the account each year? £

Please now complete Sections D, E, F and G.

Section D – Banker’s confirmation request form

Part 1 – To be completed by the parent, benefactor or student

Please complete this part **only**, in BLOCK capitals, using a black ballpoint pen and return it to the banker with whom you completed your application form. Please **do not** send it to your current banker.

Banking details

Name and address

of present banker

Post/zip code

Date / /

Your details

Title Mr Mrs Miss Ms Dr Other

Male Female

First name(s)

Surname

Date of birth / /

Residential address

Post/zip code

Account number

Client consent

I authorise Barclays Bank PLC to request confirmation of the details above and a banker’s reference as requested. This form authorises the deduction of the reasonable cost of the enquiry.

Signature

Date / /

Part 2 – To be completed by your bank

Banker – please complete this part of the form and return it to the address shown below.

Verification of identity

In accordance with your client's consent, as detailed above, please assist us by providing the following information. We confirm that (please place an 'X' in the boxes as appropriate and ensure you put your bank stamp in the box provided below):

All of these details match our present records

The following information does not match our records: Name Date of birth Address Signature

Length of your relationship with this client years years

Reference request response

Please advise, without responsibility on yourselves, whether you consider this client to be a suitable candidate for a banking account at our office:

We consider our client to be a suitable candidate to open and maintain a bank account at your office

OR

We are not able to provide a reference, as requested by our client

Bank name

Staff name

Position

Signed

Date / /

Bank Stamp

Banker – please retain a copy of this form for your records and return to:

Student Team
Account Management
Barclays Wealth
2nd Floor Queen Victoria House
Victoria Street
Douglas
Isle of Man
IM99 1AJ

Section E – The European Savings Directive (ESD)

If your permanent address is in a country (other than the UK) affected by the European Savings Directive on Taxation of Savings Income in the form of Interest Payments, we will be obliged to disclose, for the benefit of the tax authorities in your home jurisdiction, details about you and your savings income that is paid to any of these accounts. This will apply in the case of a joint account with a parent or benefactor, in relation to their details and savings income.

To be completed by all applicants

First applicant

Country of permanent address:

Second applicant

Country of permanent address:

To be completed only by residents of the EU and residents of certain dependant and associated territories*

It is your responsibility to be aware of any tax requirements in your country of permanent or tax residence and in the country in which you intend to bank. If you have any further questions, please ask for our 'ESD Frequently asked questions' factsheet. We always recommend that you seek independent professional tax or legal advice.

First applicant

Tax Identification Number (TIN)¹

Place of birth (town and country)

- I wish to exclude myself from ESD. I have included a copy of a Tax Residence Certificate² from my tax authority

Second applicant

Tax Identification Number (TIN)¹

Place of birth (town and country)

- I wish to exclude myself from ESD. I have included a copy of a Tax Residence Certificate² from my tax authority

All EU residents (other than UK residents) will automatically default to Information Exchange.

¹ Your Tax Identification Number (TIN) is the unique reference number used by your tax authority to identify your tax records. If you are unable to provide us with a TIN from the tax authority of the state of your permanent residence, we will use instead, for disclosure purposes, details of the date and place of your birth.

² If you provide us with an EU passport or ID card but you reside outside the EU you can be excluded from ESD by providing us with a Certificate of Tax Residence from the tax authority of the non-EU country in which you reside.

Section F – Authorisation to set up your account

Please sign the sections below to authorise Barclays Wealth to set up the current and savings account:

Current account

Student's signature

Date

 / /

Parent or benefactor's signature (if option 1 is selected)

Date

 / /

Savings account

Student's signature

Date

 / /

Parent or benefactor's signature (if option 1 is selected)

Date

 / /

Additional Terms Family Package, Barclays Bank PLC

Each agreement you have with us (Barclays Bank PLC) for the Student and Family Package proposition and Premium International Student and Family Account, is made up of these Additional Terms, the Barclays Wealth Terms and Conditions (the “Barclays Wealth Terms”), any other terms and conditions that we agree with you in writing and the other documents and information referred to in the Barclays Wealth Terms.

This includes agreements you have with us in each jurisdiction where we operate and for accounts in all currencies, unless we tell you otherwise when you open the account.

The Additional Terms supplement and vary the Barclays Wealth Terms and will apply if (and to the extent that) there is a conflict between them. Terms defined in the Barclays Wealth Terms have the same meaning in these Additional Terms unless we have specifically given them, or the context otherwise requires them to have, a different meaning in these Additional Terms.

Please separate these Additional Terms from the booklet and retain them for future reference.

Section D of the Barclays Wealth Terms relating to Investment services does not apply to the services contemplated by this Agreement.

1. Cancellation rights

- 1.1 You have a right to cancel this Agreement or close any account you open under it within 14 days from the later of:
 - (a) the date of this Agreement or the account being opened; and
 - (b) the date on which the Barclays Wealth Terms and these Additional Terms were received by you.
- 1.2 Cancelling the Agreement or closing the account will relieve you of all duties and obligations arising from the Agreement, or account. You will not incur any cancellation fee, charge or penalty except for any shortfall (where we carry out transactions on your behalf during the cancellation period you will bear the applicable market risk). In fact, the only payment you will have to make if you cancel a bank account or cancel the Agreement for it, is any interest or other fees which are payable for having the account or services on the account. You will only have to pay such fees in relation to the period before cancellation. So, if for example a monthly fee is payable and you cancel mid-way through a month, you will only have to pay half a month's fee, and we will refund the remainder if you have already paid in full. We will make such refunds, and return any other funds you have paid us, promptly and in any case within 30 days. You must return any money you have borrowed (and any other property we have given you, such as cards) on the account promptly and in any case within 30 days of cancelling.

- 1.3 If you wish to cancel the Agreement or close the account, you must send a notice in writing to your usual Barclays Wealth contact (you may not use email or other electronic communications, unless we have agreed otherwise).
- 1.4 If you do not exercise the right to cancel, the Agreement will remain in effect until otherwise terminated in accordance with its terms.
- 1.5 If you decide to cancel the Agreement or close the account, termination will be subject to the termination provisions of the Barclays Wealth Terms.

2. Complaints

- 2.1 If you have a complaint, your Relationship Manager will usually be best placed to receive your complaint and work with you to resolve it. If your complaint is not resolved to your satisfaction, you should inform your Relationship Manager and they will escalate your complaint accordingly.

Financial Ombudsman Service (Accounts in the UK only)

- 2.2 If we are unable to resolve your complaint in a timely or satisfactory manner, and if you are an eligible complainant with an account in the UK, you may be able to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0845 080 1800). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service or your usual contact at Barclays Wealth.

Financial Services Ombudsman Scheme (Accounts in the Isle of Man only)

- 2.3 If we are unable to resolve your complaint in a timely or satisfactory manner, and if you are an eligible complainant with an account in the Isle of Man, you may be able to refer your complaint to the Financial Services Ombudsman Scheme, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE (Tel: +44(0) 1624 686500). The Financial Services Ombudsman Scheme is an organisation established under Schedule 4 of the Financial Services Act 2008 (of Tynwald) to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Services Ombudsman Scheme or your usual contact at Barclays Wealth.

Financial Services Compensation Scheme (FSCS) (Accounts in the UK and Cyprus only)

- 2.4 We are covered by the FSCS, established under the Financial Services and Markets Act 2000. The FSCS provides compensation in certain circumstances where an FSA- authorised firm is unable to meet its liabilities to clients. Under the FSCS payments to depositors are limited to 100% of the first £50,000. The FSA reviews these limits from time to time. The amounts listed here are currently in force at the date of this publication. For the most up-to-date amounts, please contact the FSA or the FSCS.
- 2.5 Further information about the FSCS and those who are eligible claimants under the FSCS may be obtained from your Relationship Manager, other Barclays Wealth Contact or from:
The Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
1 Portsoken Street
London E1 8BN
Tel: +44 (0)20 7892 7300
Fax: +44 (0)20 7892 7301
www.fscs.org.uk

Depositors' Compensation Scheme ("DCS") (Accounts in the Isle of Man only)

- 2.6 The DCS compensates people who have money in current and deposit accounts in the Isle of Man with up to £50,000 of net deposits (ie loans may be netted off against any deposits you have with the same deposit taker) per individual depositor or £20,000 for most other categories of depositor. Cover is calculated per depositor, per deposit taker, if this bank fails. This means that a maximum of £50,000 compensation is payable per individual and a maximum of £20,000 for companies, trusts etc.

Bank Depositors Compensation Scheme ("BDCS") (Accounts in Jersey only)

- 2.7 The BDCS is due to be set up towards the end of 2009 to compensate eligible depositors who have a deposit held by a Jersey registered bank in an account in Jersey. The maximum amount of compensation that an eligible depositor may be paid is £50,000 per eligible depositor, per Jersey banking group irrespective of whether the eligible depositor is resident in Jersey. Please ask your usual Barclays Wealth contact for details of when the scheme comes into force.

Banking Deposit Compensation Scheme ("BDCS") (Accounts in Guernsey only)

- 2.8 The BDCS compensates depositors who have a qualifying deposit with a Guernsey licensed bank in an account in Guernsey. The maximum amount of compensation that an eligible depositor may be paid is £50,000 per eligible depositor, per Guernsey banking group irrespective of whether the eligible depositor is resident in Guernsey, subject to a maximum aggregate limit in respect of the BDCS of £100 million in any 5 year period.

Deposit Guarantee Scheme ("DGS") (Accounts in Gibraltar only)

- 2.9 The DGS covers 90% of total liability to depositors (with some designated exceptions) who have money (denominated in Euros or the currencies of any of Denmark, Iceland, Norway, Sweden, United Kingdom, in current and deposit accounts in Gibraltar with Barclays Private Client International (Gibraltar) Limited subject to a maximum payment to any one individual of £18,000 (or EURO 20,000, if greater). Cover is calculated per depositor, per deposit taker, if this bank fails. Liability to a depositor is the aggregate of all accounts held by that depositor, including that depositor's share in a joint account or a client account. Joint accounts are divided equally between its holders in the absence of any other indication of the share of each account holder. Partnerships or similar association are treated as one depositor. Deposits held by trustees are treated as one depositor, unless each beneficiary can be identified separately as having a separate right under the trust before the relevant date. Certain deductions can be made.
- 2.10 Further information about the DGS and those who are eligible claimants under the GDS may be obtained from your Relationship Manager, other Barclays Wealth Contact or from:
The Gibraltar Deposit Guarantee Board
c/o Financial Services Commission
PO Box 9401
Gibraltar
or from the DGS website at www.gdgb.gi

3. Main business and office locations

- 3.1 Barclays Bank PLC's main business is the provision of banking services and has offices in the following locations:
- (a) 38 Hans Crescent
London
SW1X 0LZ
United Kingdom
(Financial Services Authority
registration number 122702)
 - (b) 2nd and 3rd Floors
88 Dighenis Alcritas Avenue
Nicosia 1644
Cyprus
 - (c) PO Box 187
Regal House
3 Queensway
Gibraltar
 - (d) Level 19
Portomaso
St Julian's PMT01
Malta
 - (e) 42F Citibank Tower
3 Garden Road
Central
Hong Kong

Section G – Your agreement and authorisation

This Agreement is our standard client agreement, upon which we intend to rely. For your own benefit and protection you should read all the documents setting out the Agreement carefully before signing this section. For the avoidance of doubt, the documents setting out the Agreement include the Barclays Wealth Terms and Conditions (“Barclays Wealth Terms”), this Application Form and Additional Terms and any additional information as to our charges, commissions, and interest rates provided by us.

If you do not understand any point, please ask for further information.

By signing this Section G, you accept and declare that:

- (a) you wish us to provide you with banking services (please refer to Section C of the Barclays Wealth Terms and the Additional Terms);
- (b) you have due capacity and authority to enter into this Agreement;
- (c) any details that you have provided are true and complete;
- (d) you consent to Paragraph 32 of the Barclays Wealth Terms (relevant if more than one person is entering into the Agreement);
- (e) we and other members of the Barclays Group may:
 - (i) make and perform credit reference, identity, electoral register, fraud, money laundering, and other enquiries and searches in respect of you;
 - (ii) disclose your full account information to credit reference agencies, fraud prevention agencies and insurance companies; credit reference agencies will maintain a record of our searches and the information that we provide them. If you give us false or inaccurate information, or we suspect fraud, we will record this with fraud prevention agencies. Such records and information may then be used by members of the Barclays Group and third parties: to make decisions on you or other members of your household on credit, motor, household, life and other insurance facilities (including handling any claims); for debt tracing; and to prevent fraud and money laundering. Records held by credit reference agencies may be linked to records about persons financially associated with you, which may be taken into account when assessing your application;
 - (iii) in order to make payments from your accounts, send the details of any such payment (including information relating to those involved in the payment) abroad, where they may be accessible by overseas regulators and other authorities in connection with their legitimate duties (e.g. the prevention of crime);
 - (iv) collect and use information about you as set out in Paragraph 30 of the Barclays Wealth Terms, including: collecting and using information about how you use and manage your accounts (e.g. transactions made); informing you about products and services, including those of third parties; transferring your information within the Barclays Group or to service providers located in the UK or overseas; and using information relating to your medical, health, lifestyle, and ethnic background, and criminal offences (alleged or otherwise), for the purposes of administration and product and service identification.
- (v) relevant only if there is more than one applicant: update records held by members of the Barclays Group or third parties on any applicants, using information given at any time by any of the other applicants; and make and perform the enquiries and searches in point (i) of this paragraph (e) on any applicants if any of the other applicants at any time request a loan or increased lending;
- (f) When you first apply for an account, we will always carry out the credit reference search referred to in (i) and make a full disclosure to the credit reference agency for it to maintain a record on the basis in (ii).
- (g) under data protection legislation, you can request certain information about you by writing to us. A fee may be charged for this service, as permitted by appropriate law or regulation;
- (h) we may record and monitor telephone calls, for your protection and ours, to check instructions and to ensure that we are meeting our service standards;
- (i) You accept any relevant additional terms and conditions for any specific products you have applied for;
- (j) notwithstanding the Agreement,
 - (i) if the Parent or Benefactor is the account holder of the savings account and that Parent or Benefactor dies, we will close the savings account and transfer any credit balance to the current account. We may then, at our sole discretion, close the current account, transfer any funds to the Student and terminate the Agreement; and if:
 - (ii) (a) the Student ceases to study for a degree or equivalent qualification at a UK university or a qualification at a college or school, or
 - (b) the Student dies, we will close the savings account and transfer any credit balance to the current account. We will then close the current account, transfer any funds to the Student, or to the personal representatives of the Student, as the case may be, and terminate the Agreement.

- (k) you agree that we may use any amounts, in any currency, you have on any account with us, either in your own name or jointly with anyone else, to reduce or repay any amounts you may owe on any account (including on card accounts you hold with us, and any other amounts you may owe us), either in your own name or jointly with anyone else. We will tell you if we do this.
- (l) (i) in accordance with the requirements of law, we will deduct UK income tax at 20% from interest we pay to you, unless we are allowed by law to pay without the deduction of tax;
- (ii) there may be other taxes or costs that are not paid through us or imposed by us that you have to pay in connection with your account;
- (iii) your Tax Identification Number (i.e. the identification number or reference number by which your tax authority recognises you) is;
- (iv) you will advise us immediately if there is any change to your tax status or Tax Identification Number;
- (v) you remain responsible for declaring any earnings or income to the relevant tax authority in your own jurisdiction, as a potential tax liability may arise on any such earnings or income;
- (vi) we are not responsible for any tax or other declarations made by you; and
- (vii) we strongly recommend that you seek independent tax and other relevant advice from qualified tax and other professionals prior to proceeding with your application.

For joint accounts only (i.e. Option 1 – The Premium International Student and Family Account)

- (m) (i) you agree we may debit your joint account(s) with cheques and other payment orders authorised by any one of you. Without limitation, we may act on instructions of, or information or notification received from, any one of you, or both of you. You agree that we may, in our sole discretion, require an instruction to be given by all or either of you before we take any action under it. Where separate instructions are given by two of you and they conflict, we are entitled to act on either instruction or to delay acting on those instructions until the apparent conflict has been resolved.
- (ii) you authorise us to supply separate statements to all parties to the account in respect of any transactions on your accounts.
- (iii) each of you agrees to be individually as well as jointly liable for any money owed to us by either of you or both of you and for each obligation under the Agreement. Without limitation, in the case of an overdraft on either account, each of you is responsible for the repayment of the entire balance and not just a share of it.
- (iv) each of you shall be regarded as having entered into each representation, warranty and obligation in the Agreement individually and separately from the other.

- (v) we will be regarded as having satisfied our obligations to all of you if we perform the relevant obligations in favour of any one of you.

Signature(s)

Student's signature

Date

 / /

Parent or benefactor's signature (if option 1 is selected)

Date

 / /

In this Application Form:

Agreement means the agreement described in paragraph (a) above;

Benefactor means a person who has signed this Application Form as a benefactor;

Parent means a person who has signed this Application Form as a parent;

Student means the person who has signed this Application Form as a student; and

You and **your** mean all of the persons who have signed this Application Form and each of them.

THE LEVEL OF TAX YOU PAY WILL DEPEND ON YOUR INDIVIDUAL FINANCIAL CIRCUMSTANCES AND MAY CHANGE IN THE FUTURE.

Marketing preferences

From time to time, we and other members of the Barclays Group would like to keep you up-to-date about products and services which we think you will find useful. As we are concerned about the environment, our aim is to use email instead of mail whenever practical. Please tick the following boxes if you would prefer not to benefit from these communications via the stated method:

Mail

Email

Telephone

Text/SMS

To receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, contact the Barclays Information Line on 0800 400 100. If calling from outside the UK call +44 (0)247 6842 100. Lines are open 7am to 11pm (UK time). Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Important information

Minors

Clients aged under 18 are not eligible for International Telephone and Online Banking or overdraft facilities. To apply for any credit facility you must be aged 18 or over and approval is subject to status. Barclays is a responsible lender and when considering your application for borrowing, your financial circumstances will be appraised. Overdrafts are repayable on demand. And, remember, should you run into difficulties please contact us immediately. A written quotation is available from your International Banking Centre.

UK Financial Services Compensation Scheme

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

The scheme is not applicable to branches in the Isle of Man or the Channel Islands.

The paid-up capital and reserves of Barclays Bank PLC exceed £8,753 million. Latest audited accounts are available on request.

Please note:

- None of the accounts can be used for business transactions
- All applicants are advised to seek independent professional tax advice
- Should you not complete all the questions on this form, we may not be able to process your application
- All accounts will be opened in London (Knightsbridge).

Please confirm the following before sending your application:

Student:

Have you enclosed a correctly certified copy of your passport?

If in higher education

Have you enclosed a certified copy of the 'letter of admission' from a UK university or Universities and Colleges Admissions Services (UCAS) confirming that you will be studying for a degree or equivalent qualification?

If in further education

Have you enclosed a certified copy of the 'offer letter' from the school or college confirming that you will be studying for a qualification?

Have you signed sections F and G?

Please note if the letter from your university, school or college is not posted to YOUR overseas address or is sent to an agency's address then you will need to provide an additional form of address verification. If this applies to you have you included:

An original or certified copy of a recent bank or credit card statement that is less than 3 months old

OR

A completed Banker's Confirmation Request Form

Parent or Benefactor:

Have you enclosed a correctly certified copy of your passport?

Have you enclosed an original bank or credit card statement not more than three months old?

Have you enclosed a completed Banker's Confirmation Request Form?

Have you signed sections F and G?

How did you first hear about the International Student and Family Service? (Please tick)

Introduction from your local bank

Recommendation from an existing client

Advertising on website

Other e.g. University seminars, education fairs, etc.

(Please specify below)

For bank use only

Introduced by

Contact telephone

Name of bank

Branch address

Email

Country

Other information

Branch stamp

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444**.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Your feedback: If you want to complain you may do so in person, in writing, by post or email, or by telephone. To obtain a copy of our complaint-handling procedures, or to make a complaint, please contact your account-holding centre.

Under Data Protection legislation you have a right of access to certain personal records. Should you wish to exercise this right, please write to your account-holding centre. Where permissible a fee will be charged for this service.

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

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