

# BARCLAYS WEALTH INTERNATIONAL

Banking Tariff Guide

December 2009

Barclays Bank PLC

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This guide relates to all individual clients using international banking services (excluding Private Banking) and new clients offered the services set out on page 4. It excludes tariffs for accounts held in Cyprus or Gibraltar and Interest rates. Our interest rates can be found at [www.barclayswealth.com/international/interestrates](http://www.barclayswealth.com/international/interestrates)

To be read in conjunction with terms and conditions, product and service specific information.

Updates to this guide will be advised annually via our website and/or in writing. Any changes in the interim that affect you will be brought to your attention. Additionally 'Update your details' forms will be mailed to you annually. Please ensure you advise your account holding centre or Relationship Manager immediately if your personal details change.

# Proposition service charges

## Services currently available to new applicants

| Proposition  | Sterling | US dollar | Euro   |
|--|----------|-----------|--------|
| Relationship Manager Service <sup>1</sup>                            | Free     | Free      | Free   |
| iBank Plus<br>(monthly fee per relationship <sup>2</sup> )           | £10.00   | \$16.50   | €14.50 |
| iBank<br>(monthly fee per relationship <sup>2</sup> )                | £5.00    | \$8.50    | €7.50  |
| iBank Saver  | Free     | Free      | Free   |
| Nigerian iBank Saver<br>(monthly fee per relationship <sup>2</sup> ) | £10.00   | \$13.     | €11.50 |
| Family Package   | Free     | Free      | Free   |

For service propositions that are no longer available to new applicants please see Appendix on page 21.

<sup>1</sup>To be eligible for Relationship Manager Service:

- you need to maintain a credit balance (or savings or investments) of £50,000 or more with Barclays Wealth, or
- pay a gross annual income of £100,000 or more into a Barclays Wealth International account.

<sup>2</sup>Applicable to sole account holders and joint/multi party account holders.

# Day-to-day banking charges

All charges are represented in sterling. Where these apply to currency accounts the currency equivalent as at the date of the charge will be applied to the account.

| General services   | Tariff            |
|--|-------------------|
| Diarised statements<br>• Typically issued on a monthly basis                                   | Free              |
| Copy statements  | £5.00 per request |
| Cheque books   | Free              |
| Stopping cheques   | Free              |
| Unpaid cheques inwards due to insufficient funds in the drawer's account                       | £10.00 per item   |
| Direct presentation (Special or Express Cheque service)<br>• Minimum cheque value to be £1,000 | £20.00            |

| Counters  |                                     |
|---|-------------------------------------|
| Cash withdrawal of £5,000 or more<br>• in sterling notes from a sterling account<br>• in any one day arranged either in the Channel Islands, or the Isle of Man | 1% of Transaction value             |
| Currency notes<br>• Paid in or withdrawn from non sterling accounts   | 2% of transaction total; min £10.00 |

| Other account service charges  | Online              | Telephone           |
|--|---------------------|---------------------|
| Certificates of interest service charges<br>• South African residents<br>• All other clients (per certificate, per tax year) | No charge<br>£15.00 | No charge<br>£20.00 |
| <b>Please note:</b> Certificates can be requested for accounts held in individuals, joint or multiple names.                 |                     |                     |

|  |                                    |
|--|------------------------------------|
| <p>General authority</p> <ul style="list-style-type: none"> <li>• Set-up fee for giving authority for another individual to operate your account</li> </ul>  | £25.00                             |
| <p>Items sent by registered mail</p>   | £10.00                             |
| <p>'Hold mail' for collection</p> <ul style="list-style-type: none"> <li>• The annual fee levied for this service is payable in arrears in quarterly instalments</li> </ul>                                | £250.00 per annum                  |
| <p>Use of courier service</p> <ul style="list-style-type: none"> <li>• Including VAT where applicable</li> </ul>   | At cost, subject to £50.00 minimum |
| <p>Courier Mail</p> <ul style="list-style-type: none"> <li>• A special service for clients who reside in Nigeria</li> </ul>  | £50.00 per annum                   |
| <p>Barclays Currency Current Account</p> <ul style="list-style-type: none"> <li>• Excluding sterling, US dollars and euros. Fee if average balance falls below US\$2,000 or currency equivalent</li> </ul> | £7.00 per quarter                  |

# Payment charges

| General   | Tariff                               |
|---|--------------------------------------|
| Banker's draft  | £25.00                               |
| <ul style="list-style-type: none"> <li>• Collected in person at the account holding branch</li> <li>• Sent by registered mail.</li> </ul> | No additional fee<br>£10.00 per item |

| BACS/Faster Payments Service (FPS)*  |  |
|--|--|
| Up to £10,000<br><ul style="list-style-type: none"> <li>• via FPS (same day service) if applicable or</li> <li>• BACS (3-day service**)</li> </ul> | Free   |
| Over £10,000, but less than £50,000<br><ul style="list-style-type: none"> <li>• via BACS (3-day service)</li> </ul>                                | Free   |
| Above £50,000  | Payment will be sent via our CHAPS service see below |

\* For further information on our Faster Payments service (FPS) please see section in 'Other Information'.

\*\*In some cases BACS (Bankers Automated Clearing Services) payments may take more than three days to be credited to the recipient account. BACS payments can only be made in sterling.

| CHAPS payments   |        |
|--|--------|
| CHAPS<br><ul style="list-style-type: none"> <li>• Same Day Payment to sterling account held with Barclays in the UK</li> </ul> | £25.00 |
| CHAPS<br><ul style="list-style-type: none"> <li>• Same Day Payment to non-Barclays sterling account held in the UK</li> </ul>  | £25.00 |
| CHAPS Inward Payment<br><ul style="list-style-type: none"> <li>• Payment received into your sterling account</li> </ul>        | Free   |

# International payments

| International payments   |                  |
|--|------------------|
| <b>International payment</b><br>- Letter, fax, standing order, face to face instruction <ul style="list-style-type: none"> <li>• Relationship Managed Service/iBank Plus</li> <li>• All other clients</li> </ul> | £40.00<br>£45.00 |
| <b>International payment</b><br>- Telephone instruction <ul style="list-style-type: none"> <li>• Relationship Managed Service/iBank Plus</li> <li>• All other clients.</li> </ul>                                | £35.00<br>£40.00 |
| <b>International payment</b><br>- Online payment <ul style="list-style-type: none"> <li>• Relationship Managed Service/iBank Plus</li> <li>• All other clients</li> </ul>  | £25.00<br>£30.00 |

| Other charges  |  |
|--|--|
| <b>Non inclusion of SWIFTBIC and IBAN for euro payments</b> <ul style="list-style-type: none"> <li>• You will need to supply the SWIFTBIC and IBAN information for any payments that you make in euros to any EU Member state (27 countries) plus Iceland, Liechtenstein, Norway and Switzerland (together referred to as Europe). Banks who receive payments without this information are entitled to charge payment repair fee. If you do not provide us with this information with your payment instruction there will be an additional £7.00 charge made when we send your payment. Your payment may be returned or rejected by the beneficiary bank if you do not supply the SWIFTBIC and IBAN. If you do not have these details your beneficiary should be able to provide you with them.</li> </ul> | £7.00<br>or currency equivalent  |
| <b>Barclays Overseas Delivery Charges</b> <ul style="list-style-type: none"> <li>• If you chose to pay all the charges then an additional Barclays Overseas Delivery Charge may apply to cover any additional costs that may be incurred in the overseas country. If you chose not to pay all the charges then the additional costs will be borne by the recipient. The Barclays Overseas Delivery charge will vary depending on the country that you are sending the payment to, and in some cases will depend on the amount that you are sending.</li> </ul>   | Further information on specific charges can be obtained from a Barclays Wealth International Banking Centre or if you are making the payment online an indicative charge will be displayed on screen prior to the payment being made |

| <b>Other charges (continued)</b>   |  |
|--|--|
| For payments remitted in the European Economic Area (EEA – EU member states 27 countries plus Iceland, Liechtenstein and Norway) in euro or other EEA member state currency the 'pay all the charges' option may not be available and therefore the Barclays Overseas delivery charge may not be applicable. |  |

## SEPA Credit Transfers (SCT)

|  |        |
|--|--------|
| SEPA Credit Transfer (SCT) – euros only<br>• Letter, Fax, Standing Order, Face to Face instruction | £25.00 |
| SEPA Credit Transfer (SCT) – euros only<br>• Online Payment  | £15.00 |

For further information on SEPA Credit Transfer service (SCT) please see section in other information.

| <b>International payments – other charges</b>   |                               |
|---|-------------------------------|
| Inward International Payment Charge<br>• Payment into your account from outside the UK<br><br>*Not Applicable if: -<br>• Remitter has paid all the charges<br>• Payment is in euros/other European Economic Area (EEA) state currency and conforms to SEPA/Payment Services Directive (PSD) regulations | £6.00* or currency equivalent |
| Payment details incomplete/incorrect<br>• If we have to contact you regarding incomplete/incorrect details  | £20.00                        |
| Payment recall<br>• If you request us to try to recall the payment on your behalf   | £20.00                        |

# Debit card charges

|   |                   |
|---|-------------------|
| Issue Barclays Connect, Connect (Electronic) or Deferred Debit cards            | Free <sup>3</sup> |
| Barclays Connect card withdrawals/cash over the counter at UK Barclays branches | Free <sup>4</sup> |
| Barclays Connect card cash withdrawal from a UK Link ATM                        | Free <sup>5</sup> |

For credit card charges please refer to your Barclaycard Terms and Conditions.

## Debit card charges

Purchases and cash withdrawals overseas are converted into sterling at the exchange rate based on rates set by Visa on the date the amount is debited to your account.

A 2.75% charge for Barclays handling costs and any Visa processing fees is included in the sterling conversion shown on your statement and applies to all foreign transactions.

There is an additional 2% transaction charge (minimum £1.50, maximum £4.50) if you withdraw cash overseas via a cash machine or in a bank, except Barclays cash machines or those within the Global Alliance. If you use a cash machine outside the Global Alliance, you may also incur an additional service charge on top.

There is a 2% transaction charge (minimum £1.50, maximum £4.50) if you use your card in the UK to obtain sterling anywhere other than a cash machine or Barclays branch (or Barclays Wealth International Banking Centre).

<sup>3</sup> Please refer to the sections below on Debit card charges and Deferred Debit Card charges for further details on using your Barclays Connect, Connect (Electronic), US dollar or euro Deferred Debit card in the UK and other countries.

<sup>4</sup> Some branches may require advance notice if you request cash over the counter which is above your daily cash machine withdrawal limit.

<sup>5</sup> Barclays will not charge you for using your Connect card in any UK cash machine. Other companies may make a charge but they must tell you on-screen before you commit to any transaction. This relates to sterling transactions within the UK, Channel Islands, Isle of Man and Gibraltar only.

For credit card charges please refer to your Barclaycard Terms and Conditions.

## Deferred Debit card charges

### **Using your US dollar or euro Deferred Debit Card in the UK and other countries**

When you pay for something or withdraw cash in any currency other than the currency of your card, we convert your transaction into the currency of your card.

The amount you are debited includes a charge of 2.99% of the amount of the transaction in respect of Barclays handling costs and the Visa processing fee.

When you withdraw money at a cash machine or over a bank counter in any currency, a fee of 2% of the amount of the transaction (minimum \$5/€5) is also charged to your account.

This fee is in addition to the handling costs and processing fee. The value of any charges incurred will be shown in full on your monthly Deferred Debit card statement.

# Overdrafts, Personal Reserve and other related charges

## Overdrafts

Each overdraft application is considered on an individual basis. If you have agreed your overdraft with us in advance you will only pay interest at the authorised rate on the overdrawn balance.

You can overdraw up to an agreed limit at any time but you should not be permanently overdrawn by the whole amount.

## Personal Reserve

A Personal Reserve is available to personal sterling bank account holders, subject to status. We are entitled to withdraw your Reserve at any time and require you to re-pay the amount outstanding under it.

It's designed to prevent transactions being returned unpaid when you have either exceeded your agreed overdraft limit or you go overdrawn without an agreed overdraft limit.

The Personal Reserve does not change your agreed overdraft limit and any applicable interest is still incurred on overdraft balances, even if you don't make payments up to the amount of your Reserve.

## Reserve Usage Fee

No interest is applied on the balance within your Reserve. A Reserve Usage Fee of £22.00 will be charged when your balance, as at the end of the working day, goes into your Reserve – exceeding the limit of your overdraft by more than £1.00 or, if you do not have an overdraft, by going overdrawn by more than £1.00.

When you incur a Reserve Usage Fee you will be entitled to make payments or withdrawals up to the limit of your Reserve for five consecutive working days\*, starting with the day you go into your Reserve, without incurring a further Reserve Usage Fee. After the end of the five working day period, you will incur a further Reserve Usage Fee on the next working day that your balance as at the end of the working day is in your Reserve. Further Reserve Usage Fees will be charged, on the same basis, for any subsequent five working day period.

### Returned Transaction Fee

A Returned Transaction Fee of £8.00 per item is incurred when a transaction is returned unpaid because there are insufficient funds in your account, including any agreed overdraft and/or Reserve Limit.

### Guaranteed Transaction Fee

Where a payment is guaranteed (for example, a cheque backed by a cheque guarantee card) but it results in you going overdrawn or exceeding your overdraft limit and/or Reserve Limit, we'll make the payment for you.

You will incur a Guaranteed Transaction Fee of £8.00 for each transaction.

\* A 'working' day for the purposes of calculating the five working day period for the Reserve Usage Fee is any week day that is not a public holiday in England.

## Overdraft and Personal Reserve – Charges

| Account  | Interest rate  | Equivalent annual rate typical (variable) |
|--|--|---|
| £ International Bank Account <sup>6</sup> overdrawn up to agreed overdraft limit                                     | 0.95% per month  | 12%                                       |
| \$ International Bank Account <sup>6</sup> overdrawn up to agreed overdraft limit                                    | 8% per annum   | 8.2%                                      |
| \$ International Bank Account <sup>6</sup> overdrawn without agreed overdraft limit or beyond agreed overdraft limit | 23.5% per annum  | 25.6%                                     |
| € International Bank Account <sup>6</sup> overdrawn up to agreed overdraft limit                                     | 9% per annum   | 9.3%                                      |
| € International Bank Account <sup>6</sup> overdrawn without agreed overdraft limit or beyond agreed overdraft limit  | 24.5% per annum  | 26.8%                                     |
| £ Barclays Bank Account overdrawn up to agreed overdraft limit (effective 2 June 2008)                               | 1.49%  | 19.3%                                     |
| Unpaid cheques inwards due to insufficient funds in the drawer's account   | Local clients <sup>7</sup> £5.00 per item. All other clients £10.00 per item |   |

| Account                                   | Reserve Usage Fee (per five working days) <sup>8</sup> | Returned Transaction Fee and/or Guaranteed Transaction Fee (per transaction) <sup>8</sup> |
|---|--|---|
| £ International Bank Account <sup>6</sup> | £22.00   | £8.00   |
| £ Barclays Bank Account                   | £22.00   | £8.00   |

<sup>6</sup> Previously known as International Cheque Account and International Premier Cheque Account.

<sup>7</sup> The Isle of Man, Jersey, Guernsey and Gibraltar residents.

<sup>8</sup> Please refer to page 15 of this guide for further details.

# Other information

## Charging dates (applicable to personal sterling bank accounts)

We will apply our fees and interest charges to sterling bank accounts as follows:

- Debit interest is calculated on the daily statement balance.
- A Reserve Usage Fee is incurred on the next working day after the payment that triggers this fee is presented for payment.
- Returned Transaction Fees/Guaranteed Transaction Fees are incurred the day an item is returned/paid.
- We will write to you each time you incur a Reserve Usage Fee, Returned Transaction fee or Guaranteed Transaction Fee and we will tell you the value of the fee/s incurred.
- You will be notified of any debit interest, Reserve Usage Fees, Returned Transaction Fees or Guaranteed Transaction Fees that you incur during a month in your next monthly statement.
- The monthly charging period always closes two days before the statement issue date.
- You will be given at least 14 days from the date of your statement before any debit interest and/or any Reserve Usage Fees, Returned Transaction Fees or Guaranteed Transaction Fees that you have incurred during the preceding month are debited from your bank account.
- Any debit interest and/or Reserve Usage Fees, Returned Transaction Fees or Guaranteed Transaction Fees that you incur during a month will be debited from your bank account within 21 days from the date of the statement notifying you that any such interest or fees have been incurred.

Barclays is a responsible lender, and when considering your application for borrowing, your financial circumstances will be appraised. Remember, should you run into any difficulties please contact us immediately. For all credit facilities a written quotation can be requested from your Barclays Wealth International Banking Centre.

## Cheque clearing

### What is the cheque clearing cycle and how long does it take?

When you pay a cheque into your account it has to be sent to the drawer's bank for payment, for that bank to decide if it will honour the cheque. It may not if, for example, the person who gave you the cheque hasn't enough money in their account. This process is known as the central cheque clearing cycle and normally takes three working days.

We also need to allow extra days for an unpaid cheque to be returned. The chart below will help you understand when cash and cheques paid into your account start to earn interest and become available for withdrawal, although this does not necessarily mean the cheque has been paid by the bank on which it is drawn. The chart also shows when you can be certain that the funds will not be reclaimed from your account as a result of the cheque being returned unpaid. (See the reference to unpaid cheques on page 19).

| Cheque clearing cycle  | Cash paid in at any Barclays branch | Cheque paid in at any Barclays branch    |
|--|-------------------------------------|--|
| Day paid in  | Day 0 e.g. Monday                   | Day 0 e.g. Monday                        |
| Interest starts to be earned on savings accounts                           | Day 0 e.g. Monday                   | Day 0 e.g. Monday                        |
| Interest starts to be earned on current accounts                           | Day 0 e.g. Monday                   | Day 2 e.g. Wednesday                     |
| Available to withdraw at a cash machine (after 1am) or any Barclays branch | Immediately                         | Day 4 e.g. Friday                        |
| Certainty of funds   | Immediately                         | Close of day 6 e.g. Tuesday <sup>9</sup> |

This chart applies to sterling cheques drawn and deposited in the UK.

**Please note:** Many branches have a cut-off time, after which cheques paid are processed the following working day. Cut-off times are available in branches. You don't have to wait for the cheque to clear before you use the money. If you are sure a cheque won't be returned unpaid, you can start drawing against it from the day it's paid into your bank account using our Instant Access service. This service is subject to limit and status.

<sup>9</sup>Funds will not be debited from your account as a result of the cheque being returned unpaid later than this day. As Barclays processes payments overnight, you will know at the start of business on day 7 whether or not the cheque has been paid.

The days refer to working days, which are Monday to Friday (excluding bank holidays).

**Please note:** Days which are only bank holidays in Scotland are treated as working days for cheque clearing purposes throughout the UK. However, for cheques deposited in Northern Ireland, days which are bank holidays in Northern Ireland are not treated as working days. Available funds can be withdrawn on a Saturday or Sunday, either from branches which are open or from cash machines.

## Direct debits

A direct debit is an instruction from a client to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the client has been given advance notice of the collection amounts and dates.

Direct debits are used for collecting a variety of regular and occasional bills, including utility payments, insurance, council tax, mortgages, loans and subscriptions. The Direct Debit Scheme protects you and your money by means of the Direct Debit Guarantee.

This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society. If the amounts to be paid by direct debit or the payment dates change, the organisation collecting the payment will notify you normally ten working days in advance of your account being debited or as otherwise agreed. If an error is made by the company or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to the originator/company. Further information can be obtained from **[www.directdebit.co.uk](http://www.directdebit.co.uk)**

## Faster payments (FPS)

Faster Payments is an electronic payments clearing scheme for sterling payments in the UK. It will allow participating banks to provide their customers with a service to send low value electronic payments that will reach beneficiaries' accounts the same day, with the majority of payments being completed within 2 hours. Faster Payments will run alongside existing payment schemes in the UK such as BACS and CHAPS and will operate 24 hours a day, 7 days a week, and 365 days a year.

The scheme is available within Barclays Wealth for telephone, internet, written, faxed and face-to-face payment instructions. The single payment limit will allow payments up to a maximum £10,000 and for Standing Orders up to a maximum value of £100,000.

- Where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, the payment may not be credited to a specific account on the same day.

Participating Banks are Abbey, Alliance & Leicester, Barclays, Citi Group, Co-operative Bank, Danske Bank, HBOS, HSBC, Lloyds TSB, National Australia Group, Nationwide, Northern Rock and RBS.

## SEPA Credit Transfer (SCT)

The Single Euro Payments Area (SEPA) is a major initiative to create a single integrated payments system for euro payments across the SEPA countries (27 EU Member States, plus Norway, Iceland, Lichtenstein and Switzerland) to allow you to make domestic and crossborder euro payments within Europe as easily and under the same conditions as national and domestic payments.

The SEPA Credit Transfer (SCT) service is available to customers from our Knightsbridge (London), Gibraltar, Switzerland and Cyprus centre. To send payments by SEPA Credit Transfer service the payment must;

- be in euros
- be sent to a bank in a SEPA country which is a member of the SCT scheme
- Include a valid SWIFTBIC and IBAN for the beneficiary's account.

If you request a SEPA Credit Transfer and we are unable to route it that way, we will send it via an International Payment.

## Standing orders

With a standing order you make the request for a regular payment, rather than the organisation taking the payment. If you want to amend or cancel your original instruction you can do so at any time by contacting us up to the business day before the payment is due to be taken from your account. Payments made by standing order will normally arrive the same day if a Barclay's account is being paid. Payments to other banks or building societies within the UK normally take three working days.

## Unpaid cheques

If a cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. However, you can be certain that an unpaid cheque will not be debited from your account later than six working days after deposit without your permission or unless there is a suspicion that a fraud has been committed. Therefore, from Day 0 when you pay in a cheque, the bank on which it is drawn has the following six working days to be able to return it unpaid.

Building Society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

If you pay in cash or cheques at another bank to your Barclays Wealth account (for example on a Monday), the timetable commences from the day that the credit is in your account. Ordinarily, and in this example, this will be on Wednesday. In these instances, we will pay interest on Wednesday too, and the funds are available to withdraw on the following Monday. Funds will not be debited from your account as a result of a cheque being returned unpaid later than the following Thursday.

If you pay in cash or cheques at the Post Office to your Barclays Wealth account, it takes two working days longer to process them than if you paid them in at a Barclay's branch; so it takes two days longer than shown in the chart.

If you need the cheque to clear faster, hand the cheque to a cashier at any branch of Barclays and ask to use the Direct Presentations service. We will send the cheque by Royal Mail Special Delivery (Next Day service) to the drawer's bank for payment.

Usually it takes up to two additional working days for the drawer's bank to confirm whether the cheque is paid, and we will telephone you to inform you of the decision. For example, a cheque paid in on a Monday will normally be confirmed as paid (or not paid) by 5pm on Wednesday.

## Further information

This Tariff Guide details charges for our most used services. If a charge applies to a service not detailed, you will be advised at the time the service is requested. You can keep up to date with our charges or interest rates by calling your Barclays Wealth International Banking Centre or by visiting our website at

**[www.barclayswealth.com/international](http://www.barclayswealth.com/international)**

## Contact details

Barclays Wealth International

38 Hans Crescent

Knightsbridge

London SW1X 0LZ

Telephone: +44(0)1624 684 444\*

+44(0)1624 684 450\*\* (Relationship managed clients)

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

\*\*Lines are open 7am to 8pm UK time Monday to Friday (excluding UK bank holidays) and 8am to 5pm Saturdays, Sundays and UK bank holidays.

Call costs may vary – please check with your telecoms provider.

# Appendix

## Proposition service charges no longer available to new applicants

| Proposition   | Sterling | US dollar | Euro   |
|---|----------|-----------|--------|
| Savings Solutions<br>• annual fee per relationship <sup>10</sup>          | £50.00   | \$82.00   | €72.00 |
| Nigerian Savings Solutions<br>• annual fee per relationship <sup>10</sup> | £10.00   | \$16.50   | €14.50 |
| Global Solutions (monthly fee)  |          |           |        |
| • for sole account holder   | £10.00   | \$17.00   | €13.50 |
| • for joint/multi-party account holders                                   | £12.50   | \$20.00   | €17.00 |
| London Solutions (monthly fee)  |          |           |        |
| • for sole account holder   | £10.00   | \$16.50   | €14.50 |
| • for joint/multi-party account holders                                   | £15.00   | \$24.50   | €22.00 |

<sup>10</sup>Applicable to sole account holders and joint/multi party account holders

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.

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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