

Interest Rates for Savings and Bank Accounts

Rates apply to Accounts held with Barclays Private Clients International Limited – rates may vary.

Reference rates

The sterling base rate is the Bank of England Base Rate which is currently 0.50%.

The US dollar base rate is the Federal Reserve Funds Rate which is currently 0.25%.

The euro base rate is the European Central Bank main Refinancing rate which is currently 1.00%.

Please note: interest on balances below £10,000 is paid at a default rate of 0.10% unless otherwise stated.

Managed rates

The following is a summary of the “material” change rules referred to in the 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 non-EEA currency. 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.

For the full detail, please see the Industry Guidance to the FSA BCBS rules at www.bba.org.uk.

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 Wealth 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.

Rates for accounts available to new and existing applicants

Savings Accounts

Monthly Saver Account	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
<p>A high interest, flexible regular savings account. There is no fixed term or tie-in to get the benefit of the great interest rate. You can withdraw your savings at any time during the 12 month life of the account, but a lower interest rate of 0.10% AER variable will be paid on the remaining balance for the 30 days following a withdrawal. Simply choose a monthly deposit amount between £100 and £2,000 payable by standing order. Maximum deposit £24,000 per annum. Interest is paid monthly. Only available on new money to Barclays Wealth.</p> <p>Rates effective from 13 July 2009. All rates are variable.</p>	£1+	4.89%	3.91%	5.00%

Reward Saver Account	Balance	Gross Rate %	Introductory bonus Rate %	Total gross Rate %	AER %	Total net Rate %
<p>The Reward Saver Account pays appealing rates of interest for a flexible savings account, plus an introductory bonus of 0.5% fixed gross for nine months after you open your account. You do not have to lock your money away for a fixed period to get these interest rates as the Reward Saver Account lets you make withdrawals. You will only receive the standard rate of interest for the entire interest month in which you make a withdrawal and not the introductory bonus interest rate. You can open a Reward Saver Account with as little as £1 and put more money in as often as you like up to the maximum balance of £500,000. Interest is paid monthly. Only available to new money to Barclays Wealth.</p> <p>Rates effective from 22 March 2010. All rates except for the bonus rate are variable.</p>	£1 to £9,999	0.35	0.50	0.85	0.73	0.68
	£10,000 to £49,999	0.55	0.50	1.05	0.93	0.84
	£50,000 to £99,999	0.80	0.50	1.30	1.18	1.04
	£100,000 to £249,999	1.00	0.50	1.50	1.38	1.20
	£250,000 to £500,000	1.25	0.50	1.75	1.63	1.40

Barclays Wealth Easy Access Savings Account

A savings account, available in sterling, US dollars and euros, that puts you in control of your money by allowing you to deposit funds and then make withdrawals without notice or penalties.

Offers tiered rates of interest giving you more interest, the more you save in the account. Minimum opening balance is only £1, US\$1; or €1. There is a maximum balance limit of US\$1 million or €1 million plus accrued interest. There is no maximum balance for sterling accounts. Interest on sterling accounts is paid annually on the anniversary of account opening and on US dollar and euro accounts, interest is paid quarterly.

Sterling (£)	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
<p>Rates effective from 19 April 2010. All rates are variable.</p>	£1,000,000+	0.75	0.60	0.75
	£500,000 to £999,999	1.25	1.00	1.25
	£100,000 to £499,999	1.00	0.80	1.00
	£50,000 to £99,999	0.75	0.60	0.75
	£1 to £49,999	0.50	0.40	0.50

US dollars (\$)	US dollars Balance (\$)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 22 March 2010. All rates are variable. If the account balance exceeds the maximum limit of \$1m the interest rate paid on the whole balance will be 0.10% Gross/AER 0.08% Net	\$500,000 to \$1,000,000	1.00	0.80	1.00
	\$100,000 to \$499,999	0.75	0.60	0.75
	\$50,000 to \$99,999	0.50	0.40	0.50
	\$1 to \$49,999	0.25	0.20	0.25

Euro (€)	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 22 March 2010. All rates are variable. If the account balance exceeds the maximum limit of €1m the interest rate paid on the whole balance will be 0.10% Gross/AER 0.08% Net	€500,000 to €1,000,000	1.25	1.00	1.26
	€100,000 to €499,999	1.00	0.80	1.00
	€50,000 to €99,999	0.75	0.60	0.75
	€1 to €49,999	0.50	0.40	0.50

International Tracker Savings Account (ITSA)

An international tracker savings account available in US dollars and euros for savings of \$20,000 or €15,000 or more.

Below these amounts no interest is paid. Interest is paid quarterly. Rates track the official US dollar or euro base rate by a pre-determined margin. There are no withdrawal conditions on this account.

US dollars (\$)	US dollars Balance (\$)	Gross Rate % Per Annum	Annual Equivalent Rate %	% Margin Below Base Rate ¹
USD ITSA interest rates will be below the US dollar base rate by the margins specified until further notice.	\$350,000+	0.10	0.10	1.70
	\$200,000+	0.10	0.10	0.50
	\$100,000+	0.10	0.10	0.70
Rates effective from 18 December 2008. All rates are variable.	\$20,000+	0.00	0.00	1.70

Euro (€)	Euro Balance (€)	Gross Rate % Per Annum	Annual Equivalent Rate %	% Margin Below Base Rate ¹
Euro ITSA interest rates will be below the euro base rate by the margins specified until further notice.	€300,000+	0.70	0.70	0.30
	€150,000+	0.25	0.25	0.75
	€75,000+	0.10	0.10	1.25
Rates effective from 13 May 2009. All rates are variable.	€15,000+	0.10	0.10	1.55

¹ Where %/margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

Bank Accounts

International Bank Account (previously known as International Cheque Account/International Premier Cheque Account).

An international bank account available in sterling, US dollars and euros. No interest paid. Effective from 3 September 2008.

Other Accounts

Currency Account

An account designed for those who either receive or need to pay out money in a currency other than sterling, US dollars or euros. No interest paid.

Currency Call Deposit Account

A deposit account available in most major currencies. Interest is paid on balances over US \$3,000 or the currency equivalent.

Treasury Deposit Account

Pay a competitive fixed rate of return on your money. Interest is paid quarterly, monthly or at the end of the term.

Individuals should check their own tax situation, as there may be potential liability. Rates are fixed at the point of purchase and change daily.

Minimum Balance requirements for new Treasury Deposit Account are as follows:

- For terms of less than one month – minimum balance £100,000 or currency equivalent
- For terms of between one and five months – minimum balance £50,000 or currency equivalent
- For terms of six months and above – minimum balance £10,000 or currency equivalent.
- For indicative rates on Currency Call Deposit or Treasury Deposit Accounts please call us on the following numbers:
Jersey +44 (0)1534 880550**, Guernsey +44 (0)1481 724500**, Isle of Man +44 (0)1624 684000**

**Calls may be monitored or recorded to maintain high levels of security and quality of service. For call charges please consult your local telecoms provider.

Children's Accounts

Children's Savings Account

This account is ideal if you are a parent or guardian looking to save on behalf of a child aged up to 18. Start saving from £1. Easy access, no notice required.

BarclayPlus

Ideal for children aged 11 to 15, it's both a savings account and a current account in one – so they get a good rate of interest.

Young Person's Account

Great for teenagers aged 16 to 19 who want to learn how to manage a current account before they move on to an adult account.

For information on the interest rates payable on these accounts please visit: www.personal.barclays.co.uk

Rates for accounts no longer available to new applicants

Global Savings Account

International Global Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Annual Equivalent Rate %
The Global Savings Account is an easy access savings account for savings above £10,000. Interest is paid monthly. Rates effective from 12 February 2009.	£100,000+	0.10	0.10
	£50,000+	0.10	0.10
	£10,000+	0.10	0.10

This account was withdrawn from sale on 22 March 2010.

Deferred Interest Deposit Account

Deferred Interest Deposit Account	Sterling Balance (£)	Gross Rate % Per Annum	Annual Equivalent Rate %
A savings account that allows you to choose when you receive your interest to best suit your tax planning needs. Minimum balance is £10,000. No restrictions on deposits or withdrawals. Interest is calculated daily. Interest will not be calculated on a compound interest basis. Rates effective from 12 March 2009.	£500,000+	0.25	0.25
	£250,000+	0.10	0.10
	£100,000+	0.10	0.10
	£50,000+	0.10	0.10
	£10,000+	0.10	0.10

This account was withdrawn from sale on 22 March 2010.

Linked Savings Account

Linked Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Annual Equivalent Rate %
Gives you the chance to earn extra interest by linking together several savings accounts. You can also link your total savings with the balances of nominated individuals banking with us. The funds are kept separate. Rates effective from 12 March 2009.	£500,000+	0.20	0.20
	£250,000+	0.10	0.10
	£150,000+	0.10	0.10
	£50,000+	0.10	0.10
	£10,000+	0.10	0.10

This account was withdrawn from sale on 22 March 2010.

International Tracker Savings Account (£ only)

Sterling (£)	Sterling Balance (£)	Gross Rate % Per Annum	Annual Equivalent Rate %	% Margin Below Base Rate ¹
Sterling ITSA interest rates will be below the sterling base rate by the margins specified until further notice.	£300,000+	0.10	0.10	0.40
	£150,000+	0.10	0.10	0.60
	£75,000+	0.10	0.10	0.90
Rates effective from 5 March 2009.	£50,000+	0.10	0.10	1.05
	£10,000+	0.10	0.10	1.50

This account was withdrawn from sale on 22 March 2010.

¹Where %/margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

High Interest Savings Account

High Interest Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Annual Equivalent Rate %
An easy access savings account for balances over £10,000 ¹ . Balances above £600,000 receive a lower rate of interest on the balance in excess of £600,000. Interest is paid quarterly. If you withdraw money you will forfeit 30 days interest on the remaining balance. Rates effective from 12 March 2009.	£10,000+	0.60	0.60
	£600,000+	0.10	0.10

¹£5,000 for residents of the Isle of Man, Channel Islands or Gibraltar.

This account was withdrawn from sale on 22 March 2010.

Bonus Builder Account

This account was withdrawn from sale on 1 December 2009. All accounts were transferred into the Barclays Wealth Easy Access Savings Account – please see the interest rates for this account in the above section.

Barclays Wealth International Savings Account – sterling only

(formerly known as the International 60 Day Savings Account/International 30 Day Savings Account)

An easy access savings account for balances of £10,000 or more. Interest is paid quarterly. Interest rate is fixed at 0.10% AER. Rate effective from 22 May 2009. The account was withdrawn from sale on 22 May 2009.

International Instant Savings Account

An instant savings account available in sterling, US dollars and euros for savings of £1,000, US\$2,000, €2,000 or more. Interest is paid quarterly. The account was withdrawn from sale in September 2006.

Sterling (£) rates	Sterling Balance (£)	Gross Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 11 December 2008.	£10,000+	0.50	0.50
	£1+	0.10	0.10
US dollar (\$) rates	US dollar Balance (\$)	Gross Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 12 November 2002.	\$2,000+	0.05	0.05
Euro (€) rates	Euro Balance (€)	Gross Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 10 December 2008.	€2,000+	0.10	0.10
Euro (€) for Solutions customers only	Euro Balance (€)	Gross Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 10 December 2008.	€2,000+	0.10	0.10

International Regular Savings Account – sterling only

An international savings account for regular savers. Interest is paid annually on 31 January. An additional bonus payment is available to those saving a minimum of £25 on a monthly basis and not making more than 2 withdrawals in a 12-month period. The account was withdrawn from sale on 2 February 2009.

For information on the interest rates payable on this account please visit: www.personal.barclays.co.uk

Definitions

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

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 cost 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.

Important Information

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 No. 5619. Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ.

Deposits made with offices of Barclays Private Clients International Limited in Guernsey, the Isle of Man and Jersey are not covered by the UK Financial Services Compensation Scheme.

The rates above are quoted before the application of withholding tax (if applicable). The European Savings Directive (“ESD”) was implemented on 1st July 2005. You may elect to have interest paid gross. However, certain information about you and the savings income you receive, will be reported to your tax authority. Otherwise, interest will be paid to you net of withholding tax. If you require further information about ESD and how it might affect you, you should contact your independent tax advisor.

Please note: On death of a sole account holder, in addition to obtaining either a Grant of Probate or Letters of Administration in the country of domicile, it may also be necessary to obtain a Grant of Probate or Letters of Administration in Guernsey, the Isle of Man or Jersey.

Isle Of Man

Barclays Private Clients International Limited is licensed by the Isle of Man Financial Supervision Commission. Barclays Private Clients International Limited has its principal place of business at Barclays House, Victoria Street, Douglas, Isle of Man.

DEPOSITS MADE WITH THE ISLE OF MAN OFFICE OF BARCLAYS PRIVATE CLIENTS INTERNATIONAL LIMITED ARE COVERED BY THE DEPOSITORS COMPENSATION SCHEME CONTAINED IN THE COMPENSATION OF DEPOSITORS REGULATIONS 2008.

Barclays Private Clients International Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Barclays Private Clients International Limited and the group based on publicly available information. The latest report and accounts are available at www.barclayswealth.com/important-information.htm

The paid-up capital and reserves of Barclays Private Clients International Limited exceed £650 million. Latest audited accounts available on request.

Jersey

Barclays Private Clients International Limited is regulated by the Jersey Financial Services Commission.

Barclays Private Clients International Limited has its principal business address in Jersey at 13 Library Place, St. Helier, Jersey.

Retail deposits held by private individuals and Charities with Jersey banks regulated by the Jersey Financial Services Commission are protected under the Depositors Compensation Scheme (DCS). The DCS will pay compensation to depositors up to a maximum of £50,000 per depositor per Jersey banking group. The first £5,000 of a claim within 7 working days and the balance within 3 months of receiving a valid claim. Depositors with deposits above the £50,000 limit may also be eligible to receive a proportion of any higher balance from the liquidation of the failed bank.

Guernsey

Barclays Private Clients International Limited is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the protection of Investors (Bailiwick of Guernsey) Law 1987, as amended.

Barclays Private Clients International Limited has its principal business address in Guernsey at Le Marchant House, St. Peter Port, Guernsey.

Barclays Private Clients International Limited, Guernsey branch and Barclays Bank PLC, Guernsey branch are participants in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request.

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Your Feedback

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