



iBank, iBank Plus, iBank Saver & iBank Student

INTERNATIONAL BANKING SERVICES

For a life beyond boundaries

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About Barclays Wealth

At Barclays Wealth we have developed a different approach to financial services. We understand that wealth means different things to different people. With a complete focus on the role of wealth in our clients' lives, we believe that no one is better placed to help you acquire wealth, use and enjoy it, protect it and pass it on.

Barclays Wealth International is the division of Barclays Wealth that specialises in providing international banking and investment services, whether you are living or working temporarily in the United Kingdom (UK), living or moving overseas, or simply looking for a safe haven for your wealth. We support clients from all over the world every day, which gives us the understanding and insight to develop products and services that meet your particular needs.

In short, backed by the resources of the Barclays Group, we are dedicated to helping you make the most of your wealth by acting as your financial guide.

Key benefits of our international banking services

- A wide range of international banking products and services available in major currencies
- Advice from our team of Personal Bankers who are specially trained to understand the needs of international clients
- Easy access and control through International Telephone and Online Banking
- Discounted international online payments
- Investment and mortgage advice from our specialist advisers
- Dedicated bank accounts for overseas students who are studying in the UK



Understanding your needs, wherever you are

A life lived across international boundaries will always present opportunities and challenges. Whether this is enjoyable or stressful can be affected by how easy it is to manage your finances and who helps you do this.

Moving abroad often increases and sometimes complicates your banking requirements. Your domestic bank may be unable to meet your changing requirements. Our service is designed to help affluent clients manage and maximise their wealth in an international context.

Our international banking services are ideal if you're living temporarily in the UK, working, living or retiring abroad, or simply looking for a safe haven for your funds outside your home country. We even offer dedicated banking services for overseas students who are moving to the UK to study.

At Barclays Wealth International, we believe we are in an ideal position to help you maximise your financial opportunities so you can enjoy your wealth to the full.

A smooth transition

The first service you'll need is an international banking facility in your new country. To make this transition easier, Barclays Wealth International will place its global expertise and international banking teams at your service. For people from certain countries, we may even be able to set up your account before you leave, giving you one less thing to worry about.

You may also need bank cards, which are available in a range of currencies, as well as international telephone and online banking services to help you manage your money in different currencies and time zones, whenever it suits you¹.

In addition, you may want access to a range of savings and investments to help grow your wealth, as well as international mortgage advice.

So it's reassuring to know that our qualified professionals are available, in person and by telephone, to advise you on financial topics such as saving, investing and property finance.

With all these services in place, we can help your international life run a lot more smoothly.

¹ For a short period of time every night (UK time), the site may be unavailable whilst we refresh data. Access may also be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

Easy international money management

iBank

If you're looking for a comprehensive international and offshore banking service with low entry requirements, iBank is ideal for you.

When living and working abroad, iBank gives you the ability to manage and control your finances, both in your home country and the country in which you now reside. It allows you to transact regularly and hold your wealth with a trusted provider in a secure environment.

In many cases, we can even set up a bank account for you before you arrive in your new country, giving you one less thing to worry about.

For a low monthly fee, you can enjoy the full range of our international banking products and services. Depending on your circumstances, this can include:

- Day-to-day bank accounts in a range of currencies
- Debit cards
- Savings
- Loans¹
- Mortgages¹

If you're looking to save regularly, or want to deposit a lump sum, our Bonus Builder Account could be ideal for you. You'll enjoy a great standard interest rate and could earn up to 50% more interest simply for saving regularly. And you can earn interest on any balance from as little as £1.

You'll also have access to our other savings and investment solutions, including:

- High Interest Savings Account
- International Tracker Savings Account
- Linked Savings
- Deferred Interest Deposit Account
- Treasury Deposit Accounts
- Currency Call Deposit Accounts
- Structured Products

With iBank, you'll have access to our experienced Personal Bankers over the phone, via e-mail and face-to-face, as well as our International Telephone and Online Banking services, giving you the freedom to manage your money in different currencies and time zones wherever it suits you².

You can even enjoy discounted charges on international payments when you transact online.

And if you're looking to buy property in the UK or overseas, our team of International Mortgage Advisers are on hand to offer expert advice.

[For further details of these products and services, please see the full descriptions on pages 6–9.](#)

How much does iBank cost?

For just £5 a month (US\$8.50 or €7.50), you'll have access to our full range of products and services, but with low entry requirements making international banking more accessible than ever.

To qualify for iBank, you need:

- £24,000 (or currency equivalent) annual gross income mandated to a Barclays Wealth International account or
- A balance of £5,000 (or currency equivalent) across the accounts you hold with us

How do I apply?

- Call us on **+44 (0)1624 684 444³**
- Visit our website **www.barclayswealth.com/ibank**
- Complete the enclosed application form and return in the envelope provided or to your nearest International Banking Centre

¹ Subject to application and acceptance for iBank.

² For a short period of time every night (UK time), the site may be unavailable whilst we refresh data. Access may also be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

³ Lines are open 8am to 6pm (UK time) Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.





At home in unfamiliar surroundings

iBank Plus

If you are dividing your life between more than one location, whether permanently or temporarily living overseas or spending much of your working life in foreign locations, managing your money can be time-consuming and complicated.

That's why we've created iBank Plus – a comprehensive range of international banking services designed to take the hassle out of everyday cross-border banking.

With iBank Plus, you can create the solution that's right for you from our extensive range of products and services.

[Please note: These products and services are also available to iBank clients, except where indicated.](#)

[International Bank Account](#)

Our International Bank Account is the core of our day-to-day banking service, offering you competitive tiered interest rates and multi-currency options including sterling, US dollar and euro. We can also set up standing orders and direct debits for you and we'll give you a cheque book if you need one.

[Debit Card](#)

With our Barclays Connect debit card, available in sterling, you can make cash withdrawals over the counter, make purchases from 22 million outlets that accept VISA worldwide and withdraw cash from 680,000 VISA linked cash machines. You can also use the card to guarantee your cheques.



Deferred Debit Card¹

Available in US dollar and euro, our deferred debit card gives you instant access to your money with the transactions you make being debited from your account as a single transaction once a month.

Overdraft Facility¹ and Personal Reserve¹

You can request an overdraft of up to £1,000 on your bank account, either on application or at any time thereafter. Available to iBank Plus clients. In addition you might be eligible for our Personal Reserve facility. This reserve gives you an additional amount by which you can go overdrawn or exceed an agreed overdraft limit.

Barclaycard Platinum credit card¹

A sterling Barclaycard Platinum credit card is available if required with a credit limit of up to £1,000 and access to a range of additional benefits. Available to iBank Plus clients.

If you indicate your interest in this credit card on your application for iBank Plus, we will send you further information and an application form. You can also find full details on the Barclaycard website at www.barclaycard.com

Full written details of our credit products are available on request from our International Banking Centre on +44 (0)1624 684 444². You must be aged 18 or over to apply. Credit facilities are subject to status.

International Payments

International payments can be made cheaper and more easily online than by post, fax or over the phone³.

We do, however, also accept payment instruction by post, fax or over the phone if you prefer.

¹ Subject to application and acceptance for iBank Plus.

² Lines are open 8am to 6pm (UK time) Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.

³ Access may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

Savings and Deposit Accounts

If you're looking to maximise the interest you earn without putting your capital at risk, take advantage of our range of savings and deposit accounts available in a variety of currencies:

High Interest Savings Account

Available exclusively in sterling for balances over £10,000¹, this account offers instant access to your savings and a competitive rate of interest. If you do decide to make a withdrawal, it will only cost you 30 days' interest on the remaining balance.

International Tracker Savings Account

Our tiered interest rates track official base rates in sterling, euro or US dollar with a minimum account balance of £10,000, €15,000 or \$20,000. The choice is yours – and the more you save, the higher the rate you'll receive. You'll also have instant access to your money with no withdrawal charges.

Linked Savings²

Available exclusively in sterling, Linked Savings give you the opportunity to earn extra interest by grouping together multiple savings accounts. You can link your own individual savings accounts or those of friends and family who also bank with Barclays Wealth International. Interest is paid on balances over £10,000.

Treasury Deposit Account

Our money market deposits are available in sterling or any other currency freely traded in London. With the opportunity to save for longer and earn better rates of interest, you can benefit from a rate that's fixed in advance for the term of your deposit. The minimum balance is £10,000.

Deferred Interest Deposit Account

This account gives you the flexibility and control to take interest when it best suits your financial planning needs. Unlike similar accounts, you don't have to close it in order to receive your interest and there are no restrictions on withdrawals or deposits. Interest is paid on balances over £10,000.

Bonus Builder Account

If you're looking to save regularly, or want to deposit a lump sum, the Bonus Builder Account could be ideal. You'll enjoy a great standard interest rate and could earn up to 50% more interest simply for saving regularly. And you can earn interest on any balance from as little as £1.

Currency Call Deposit Account

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

Savings Comparison Tool

Our online Savings Comparison Tool will help you to find out which of our magnificent savings accounts is right for you. Find out more at www.barclayswealth.com/international

International Mortgage Services

Buying property in the UK

Our team of international mortgage advisers can provide expert advice to help you buy property in the UK, whether you are living in the UK or abroad.

Our service includes:

- A consultation at no extra cost to help you review the different options available and guide you through the different stages of buying in the UK
- A decision in 24 hours once all documentation is received
- A range of flexible products to suit you, whether you are purchasing a new home, investing in property or looking to release equity
- Specialist mortgage products, including the ability to provide the mortgage in a range of major currencies including sterling, US and Hong Kong dollars, yen, Swiss francs and euros
- The ability to hold the mortgage in London or the Isle of Man

International Telephone and Online Banking

Our International Telephone and Online Banking services help you manage your money in different currencies and time zones, when it suits you¹.

International Online Banking Service

Our multi-currency International Online Banking Service gives you instant access to your money, day and night.

It's designed to give you control and save you time by letting you carry out all your transactions wherever and whenever is convenient for you, 24 hours a day, 365 days a year²

You can:

- Check account balances and transactions
- Order statements, cheque books, paying in books and replacement cards
- Stop cheques
- Advise us of new address and contact details
- Make international payments³
- Request other products and services

We use up-to-date levels of encryption technology, making it safe and secure to manage your account online with us. Please note that in countries where transmission of encrypted data is prohibited, this service may not be available.

International Telephone Banking Service

You can also manage your money by telephone. Our team of dedicated banking advisers are all specifically trained to meet the banking needs of international clients.

Investing for the future

Whatever your plans for the future, we can help you grow your wealth by finding the right investment solution to suit your needs and aspirations.

You'll have access to:

- Fixed rate and treasury deposit products
- Our range of Multi-Manager funds

- Structured products

Our specialist Investment Managers can advise you on the most suitable products to help you grow your wealth.

Additional benefits

iBank Plus clients can benefit from additional information and services at no extra cost or at discounted rates. Availability depends on your country of residence.

Examples include:

- Complimentary worldwide travel insurance for UK resident clients, covering you and your family
- Complimentary *Health at Hand* medical helpline available worldwide
- Complimentary country guides
- A range of discounted services, including private medical insurance, online requests for tax certificates and safe deposit boxes in London

How much does iBank Plus cost?

For just £10 a month (US\$16.50 or €14.50), you'll have access to a comprehensive range of international banking products and services, each designed to take the hassle out of your everyday cross-border banking.

To qualify for iBank Plus you need:

- £50,000 (or currency equivalent) annual gross income mandated to a Barclays Wealth International account or
- A balance of £10,000 across the accounts you hold with us

How do I apply?

- Call us on **+44 (0)1624 684 444**⁴
- Visit our website **www.barclayswealth.com/ibankplus**
- Complete the enclosed application form and return in the envelope provided or to your nearest International Banking Centre

¹ Access may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

² For a short period of time every night (UK time), the site may be unavailable whilst we refresh data.

³ The limit per online payment is £50,000 (or currency equivalent).

⁴ Lines are open 8am to 6pm (UK time) Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.

A safe haven for your wealth

iBank Saver

Whether you've moved temporarily to the UK, are living in a country other than your home country, or would like to hold money offshore, iBank Saver offers you a safe haven for your wealth and helps you grow and protect it wherever you are in the world.

iBank Saver is ideal if you want access to international savings and investments, but don't require day-to-day banking services.

As an iBank Saver client, you'll have access to:

- Savings and deposit accounts in a range of currencies
- A range of investment solutions offered through the Barclays Group
- International Telephone and Online Banking
- Quick, easy and secure international payments from some savings accounts
- Mortgage services for property purchases in the UK and abroad
- The facility to request tax certificates online

For more information on these products and services, please see pages 8–9.

To qualify for the **free** iBank Saver¹ service, you need:

- £50,000 (or currency equivalent) annual gross income mandated to a Barclays Wealth International account or
- A balance of £10,000 (or currency equivalent) across the accounts you hold with us

How do I apply?

- Call us on **+44 (0)1624 684 444**²
- Visit our website **www.barclayswealth.com/ibanksaver**
- Complete the enclosed application form and return in the envelope provided or to your nearest International Banking Centre

¹ iBank Saver is available in Nigeria at the discretion of the branch staff. Decisions are based on meeting identity verification requirements and proof of funds information. Clients in Nigeria pay £8 a month for iBank Saver, which includes the facility to hold mail for clients in our representative office.

² Lines are open 8am to 6pm (UK time) Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.

Making the most of your new horizons

iBank Student

You've made a great choice by deciding to study in the UK. And while you're busy settling into your new course and your new life here, the last thing you'll want to worry about is your finances.

That's why we've created iBank Student – a trusted and flexible banking service with low entry requirements – designed to make your UK and international banking as simple and reliable as possible to help you through your years of studying abroad.

From an international bank account to commission-free travel money, iBank Student offers a choice of products and services to meet your UK and international banking needs.

As a client of iBank Student, you'll have access to:

- Day-to-day international banking
- A sterling Connect VISA debit card¹
- Savings and investments
- International Telephone and Online Banking
- International payments
- Commission-free travel money
- Mortgage services
- A flexible savings account, with a great rate of interest on balances from as little as £1
- Structured products, available for balances of £10,000 or more

How much does iBank Student cost?

For just £5 a month (US\$8.50 or €7.50), you'll have access to a range of products and services designed to meet your UK and international banking needs while you're studying in the UK.

To qualify for iBank Student, you need:

- A minimum opening balance of £1,000 (or currency equivalent)
- Acceptance into a recognised course at a recognised institution in the UK for a minimum of nine months, studying full time or part-time²

How do I apply?

- Download an application form from our website www.barclayswealth.com/ibankstudent, complete and submit it in person at a Barclays branch in the UK
- Unfortunately we are unable to accept applications via the telephone or online
- If you have any queries please call us on **+44 (0)1624 684 444³**

¹ Subject to application and status.

² You may open an account if you are already studying provided you have at least nine months of your course remaining. Part-time students must be studying for ten hours or more per week. Foundation courses require a letter of acceptance from a recognised university stating you will study for an undergraduate/postgraduate qualification upon completion of the course.

³ 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.

How to decide which service is right for you

iBank

With its low entry requirements and access to our full range of products and services, iBank makes international banking more accessible than ever.

iBank Plus

A comprehensive range of international banking products and services designed to take the hassle out of day-to-day cross-border banking, including an overdraft¹, credit card¹, savings accounts, discounted online international payments, investment and mortgage advice, plus a range of additional benefits.

iBank Saver

Suited to clients who require savings, investment and mortgage services in major currencies, but not transactional services normally associated with a bank account, debit cards and credit facilities. However, some savings accounts offer the ability to make international payments which are cheaper online.

iBank Student

If you're an international student coming to study in the UK, iBank Student could be ideal for you.

We offer access to banking products and services designed to meet your needs including easy day-to-day banking, a Connect VISA debit card, International Telephone and Online Banking, short to medium-term savings accounts and a mortgage service for those wishing to purchase property in the UK.

Additional service

We also offer the following service, which may be more suitable for your needs:

Relationship Manager Service

Our Relationship Manager Service is designed to help affluent clients manage and maximise their wealth. A dynamic and tailored service, at the heart of which is your Relationship Manager, who will take time to get to know you, your aspirations and financial goals and has the authority to make things happen quickly on your behalf.

To enjoy the benefits of this fee-free service you need either:

- to hold a balance of £50,000 (or currency equivalent) or more in cash or investments with us
- an annual individual gross income of £100,000 (or currency equivalent) or more paid into a Barclays Wealth International account, if you have come to live in, or are moving to the UK

To apply for our Relationship Manager Service, or to find out more, please call us on **+44 (0)1624 684 486²**.

¹ Subject to application and acceptance for iBank Plus.

² Lines are open 7am to 8pm UK time Monday to Friday and 8am to 5pm UK time Saturday and Sunday (excluding 25 December). Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.



Where should my account be located?

Making this decision is usually based on where you are resident (either permanently or temporarily), your tax status and whether you would like access to face-to-face services. Using this application pack, we will automatically open your account in Knightsbridge, London. However, we recommend that you take individual tax advice to be sure you are making the right decision.

If you wish to discuss your options, please call **+44 (0)1624 684 444**¹.

Banking in London

Barclays Bank PLC has established teams of International Bankers in our Knightsbridge branch in London to meet the needs of overseas clients who are working or resident in the UK, or visit the UK frequently.

It is best to consider banking in London if you are likely to visit the UK regularly as it will be easier to speak to our staff in Knightsbridge, London, for advice or queries.

Deposits held with Barclays Bank PLC in Knightsbridge are covered by the UK Financial Services Compensation Scheme. The UK also has an Ombudsman service, which means that if a client has a complaint that they cannot resolve with Barclays, they have the option to have the matter reviewed by an independent Ombudsman.

Should I choose to bank offshore in the Isle of Man, Jersey or Gibraltar?

If you are unlikely to visit London and want to bank offshore, Barclays Wealth International has advisers in the Isle of Man, Jersey and Gibraltar who are specially trained to meet your banking needs over the phone.

If your account is based in the Isle of Man or Jersey, your funds are deposited offshore with Barclays Private Clients International Limited (BPCI Limited). BPCI Limited is part of the Barclays Group and is ultimately wholly owned by Barclays Bank PLC. If you would prefer to bank offshore with BPCI Limited, please call **+44 (0)1624 684 444**¹ to apply.

If your account is based in Gibraltar, your funds are deposited with Barclays Bank PLC. As part of the European Union, Gibraltar benefits from free trade and the free flow of capital with EU member states. If you would prefer to open an account in Gibraltar, please call **+350 20078565**².

All three jurisdictions are British Crown Dependencies and, because of their special status, are ideally placed to offer offshore banking. They also have an excellent reputation for the provision of financial services.

¹ Lines are open 8am to 6pm (UK time) Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.

² Lines are open 9am to 5pm (local time) Monday to Friday, excluding bank holidays in Gibraltar. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.

At a glance

iBank

With its low entry requirements and access to our full range of products and services, iBank makes international banking more accessible than ever.

Key benefits:

- International bank accounts in a range of currencies (including £, € and US\$) with optional chequebook
- Debit card (£) and deferred debit card¹ (US\$ or €)
- Discounted international online payments
- International Telephone and Online Banking²
- Savings and deposit accounts in a range of currencies with attractive rates of interest, including the Bonus Builder Account which offers competitive interest rates on all balances from £1 and a bonus rate if you save regularly
- Investment solutions with access to specialist advice
- Mortgage advice to help you buy property in both the UK and overseas
- Access to our experienced Personal Bankers over the phone, via e-mail and face-to-face

iBank Plus

A comprehensive range of international banking services designed to take the hassle out of day-to-day cross-border banking.

You'll receive all the key benefits that you can receive with iBank, along with these additional benefits.

Additional benefits:

- Overdraft and Personal Reserve facility³
- Barclaycard Platinum³
- Complimentary worldwide travel insurance for UK residents
- Complimentary *Health at Hand* medical helpline
- Complimentary country guides
- A range of discounted services, including private medical insurance, online requests for tax certificates and safe deposit boxes in London

iBank Saver

A safe home for your offshore savings and investments, with easy access and control through International Telephone and Online Banking².

Key benefits:

- Savings and deposit accounts in a range of currencies with attractive rates of interest
- Quick, easy and secure international payments
- Investment solutions with access to specialist advice
- International Telephone and Online Banking²
- Mortgage advice to help you buy property in both the UK and overseas
- The facility to request tax certificates online

How do I apply?

- Call us on **+44 (0)1624 684 444**⁴
- Visit our website **www.barclayswealth.com/ibank**
- Complete the enclosed application form and return in the envelope provided or to your nearest International Banking Centre

iBank Student

An ideal solution for overseas students studying in the UK.

Key benefits:

- International bank accounts in a range of currencies (including £, € and US\$)
- A sterling Connect VISA debit card⁵
- Discounted international online payments
- International Telephone and Online Banking²

How do I apply?

- Download an application form from our website **www.barclayswealth.com/ibankstudent**, complete and submit it in person at a Barclays branch in the UK
- Unfortunately we are unable to accept applications via the telephone or online
- If you have any queries please call us on **+44 (0)1624 684 444**⁴

¹ Subject to application and acceptance for iBank.

² Access may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

³ Subject to application and acceptance for iBank Plus.

⁴ Lines are open 8am to 6pm (UK time) Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary. Please check with your telecoms provider.

⁵ Subject to application and status.





Barclays Bank PLC

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

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm 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.

Barclays Bank PLC has its principal place of business in London, England.

Your Feedback

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

Barclays Bank PLC is authorised by the Central Bank of Cyprus to conduct banking and investment business.

Authorised by the Gibraltar Financial Services Commission to conduct banking and investment business in Gibraltar.

Authorised to act as a Representative Office by the Malta Financial Services Authority.

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