
BARCLAYS WEALTH INTERNATIONAL

iBank Student

Application Form and Additional Terms



iBank Student

Application form

Welcome to 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 study. For £7.50 a month, you will have access to all the benefits of iBank Student for the duration of your studies and for six months after your graduation. All we ask is that you open your account with a minimum of £1,000.

How to apply

Step 1 – Please complete all the details requested in Section A of the application form, as this information may be used for security purposes once your account is opened.

Step 2 – Then decide which account(s) you would like to open and tick the relevant boxes in Section B.

Step 3 – Please read the Barclays Wealth Terms and Conditions in the back of this brochure.

Step 4 – Please sign and date the Client Declaration in Section C.

Step 5 – Please read, detach and keep the Additional Terms in Section D.

Step 6 – Simply hand in the completed application form to your local Barclays Bank, together with all the relevant documents.

Please note: Only completed applications submitted in person at a UK Barclays branch will be accepted, we are unable to accept applications via post or online.

Documentation required

- Proof of identity – passport or European Union (EU) national identity card
- Confirmation of your overseas address in the form of one of the following:
 - an **original copy of your offer letter** from your college, university or UCAS that has been posted to your overseas address. The letter must confirm your course type, subject(s) and your start and end dates. Part time students must be studying for at least 10 hours per week
 - a **letter of introduction** for UK banking facilities from your education institution (templates are available from your local Barclays branch or via our website www.barclayswealth.com/ibankstudent)

Applications via an agency

If you applied via an agency, you should supply:

- a copy of the offer letter sent to you via the agency and either,

- a credit card/bank statement¹ in English or,
- a Visa/MasterCard/American Express/Diners Card statement¹ or,
- a national photo ID card²/driving licence³ which has your name and overseas residential address.

Important information

¹ Supporting documents must be issued/dated less than three months ago, confirm your overseas residential address and must be either the original or a certified copy of the document.

² Only national photo ID cards issued within the EU are acceptable.

³ Only driving licences from certain countries can be accepted (please contact us for more information) and we are unable to accept provisional driving licences.

Requirements for financial institutions

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 or deposits. We want to make this process as quick and easy as possible for you without compromising the standards as required by law. Should you not complete all the questions on the application form, it may delay the opening of your accounts or might mean that we may be unable to accept you as a customer.

Please help us to prevent crime, and the laundering of the proceeds of crime, by providing the correct identification outlined below and by completing all sections of the application form.

Please note:

- iBank Student is offered by Barclays Wealth, part of Barclays Bank PLC.
- Should you not complete all the questions on the application form, we may not be able to process your application.
- All accounts will be opened at Knightsbridge (London).
- Please remember that when you pay in cheques you may have to wait up to four working days before you can withdraw your cash.



This document is part of a written legal agreement (the "Agreement") which seeks to define the basis upon which Barclays Bank PLC ("we", "us", "our") will provide you with our iBank Student service. 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 that 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 details please refer to the Additional Terms or Paragraph 43 of the Barclays Wealth Terms).

Section A – Your personal details

Please complete clearly in BLOCK CAPITALS in black ballpoint pen. This will avoid delays in processing your application

Banking details

Do you currently have a Barclays account? Yes No

If yes, date opened / /

Sort code 2 0 - -

Account number

About you

Title Mr Mrs Miss Ms Dr

Other title Male Female

First name(s)

Surname

Date of birth / /

Nationality

Country of birth

Town of birth

Marital Status

Number of dependents

Your mother's maiden name (to be used for security purposes)

Where you live

Overseas home address
(A PO Box address is not acceptable)

Country

Postcode

When did you move to this address?
 / /

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

Previous address
(A PO Box address is not acceptable)

Country

Postcode

When did you move to this address?
 / /

How we can contact you

Correspondence address during term time in the UK

Country

Postcode

Telephone (we may occasionally need to telephone you concerning your account(s))

Home (including full international dialling code)

Mobile (including full international dialling code)

Please tick your preferred contact number in the UK

Home Mobile

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

Email

University/College details

Please provide your university and course details

For bank use only – Insert the information in this section under 'Student details'.

University/college name and campus

Town/City of university or college

Course type (e.g. BA, BSc)

Course title (e.g. Politics)

Student number (if known)

Course start date

Course end date

Main purpose of the account

Please complete each box below. Without this information we will not be able to process your application.

What is your main purpose for opening an account?

Day-to-day living expenses Saving

Other (please give details)

Money at the time of account opening

How much 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 or savings)

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?

Section B – Accounts

Please choose which account(s) and services you would like and complete the relevant section(s).

1. International Telephone and Online Banking

We will issue you with your membership number and passcode for International Telephone and Online Banking automatically.

2. Day-to-day banking

International Bank Account

I would like to apply for an International Bank Account in:

- sterling
- US dollar
- euro

I would like to apply for a Visa Connect Card and PIN number (available in sterling only). Yes No

You may be required to use a PIN with this 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.

3. Savings accounts

Yes, I wish to apply for a:

- Sterling Barclays Wealth Bonus Saver Account*
- USD Barclays Wealth Bonus Saver Account*
- Euro Barclays Wealth Bonus Saver Account*
- Sterling Barclays Wealth Saver Account
- USD Barclays Wealth Saver Account
- Euro Barclays Wealth Saver Account
- Sterling Monthly Saver Account*

Other savings accounts are available with minimum balance requirements. For more details, please call us on +44(0)1624 684 444**.

*Only available for new deposits to Barclays Wealth.

**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.

Additional information - this section must be completed by all clients

1. Have you given us a UK mailing address on the application form?

Yes No

2. Have you given us a UK telephone number on the application form?

Yes No

If you have answered No to question 1 we require your written explanation in the space below to satisfy current UK legislation and classify your account.

Please note: You should complete this section when you submit your application form in person at a Barclays Branch in the UK.



For bank use only

To be completed by the International Banking Account Introducer

Tax status checklist for overseas students

Opening an account

This section is only to be completed when the account documentation is ready for authorisation.

If you cannot complete any line, please refer the issue to the Student Business Officer.

Account name

Surname

Forename(s)

Account Number

International Student status verification

Date of arrival in the UK

/ /

Expected date of departure from the UK

/ /

Section C – 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 (the “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.

All clients must complete this page

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

- (a) you wish us to provide you with our iBank Student service (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.
- (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) 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 (for instance, if you can present us with a valid tax form R105) to pay without the deduction of tax;
- (k) 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;
- (l) you will advise us immediately if there is any change to your status;
- (m) you have complied with all legal and tax obligations that apply to you in relation to our products and services and you remain responsible for your continued compliance with those obligations including declaring your earnings/income to the relevant tax authority in your own jurisdiction, as a potential tax liability may arise on any such earnings/income;
- (n) we are not responsible for any tax or other declarations made by you; and
- (o) we strongly recommend that you seek independent tax and other relevant advice from qualified tax and other professionals prior to proceeding with your application.

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

Signature

Date

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 (GMT). Calls may be recorded so we can monitor the quality of our service and for security purposes.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm Saturdays and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline. Other call costs may vary – please check with your telecoms provider.



Section D – Additional Terms

iBank Student, Barclays Bank PLC

Each agreement you have with us (Barclays Bank PLC) for the iBank, iBank Plus, iBank Saver or iBank Student proposition and any related current accounts you open with us, is made up of these Additional Terms, the Barclays Wealth Terms and Conditions (the “Barclays Wealth Terms”) 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.

3. Compensation

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

- 3.1 We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to 100% of the first £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be 100% of the first £85,000 each (making a total of £170,000 maximum payment). The 100% of the first £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.
- 3.2 For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 0207 741 4100 or 0800 678 1100.
- 3.3 Further information about the DGS and those who are eligible claimants under the DGS 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

4. Main business and office locations

4.1 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 Akritas Avenue
Nicosia 1644
Cyprus

(c) PO Box 187

Regal House
3 Queensway
Gibraltar

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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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