

Keeping your money safe



Charity and Impact Tariff

Your Charity and Impact Account

Charity and Impact accounts can be set up for small not-for-profit organisations that benefit their communities and meet the Barclays eligibility criteria. You can check whether you are eligible to apply for the Charity and Impact Account by heading to our website barclays.co.uk/business-banking/accounts/community-organisations.

Your account would have a cheque book, up to six debit cards, as well as a range of other products and services including free banking. Your organisation could also benefit from online and telephone banking, along with the support of our Business Direct team and network of branches across the UK.

Free banking

Opening a Charity and Impact Account gives your not-for-profit organisation a head start, with free banking and no maintenance fee.

The following services are available **free** of charge:

Payments
Payments via Debit Card
Direct Debits/standing orders and other automated debits (eg withdrawal via Business Debit Card ¹ /Business Barclaycard ¹)
Cheques or other debits
Inter-account transfers
Payments in (credits)
All automated credits
Cheques paid in over counter
Any other credits (eg Bank Giro Credit)
Cheques paid in via Barclays Collect
Cheques paid in via self service machines
Handling cash
Cash paid in over counter
Cash withdrawals over counter
Notes and coins exchanged
Cash paid in via Barclays Collect
Cash paid in self service machines
Cash withdrawals via self service machines
Other
Provision of Business Debit Card or Business Barclaycard
Establishment of standing orders/Direct Debits
Cheques returned to you unpaid
Viewing your accounts using Online Banking ²
Monthly Bank statements
Audit letters

1. Additional fees may be applied by other banks when drawing cash over the counter, an ATM outside the Barclays network or when using ATMs abroad.
2. Does not include call charges.

Charging and payment frequency

Commission and debit interest

If any debit interest or commission charges are applicable they will be debited to your current account in arrears each month.

We will give you approximately 14 days' advance notice of charges to be applied to your account. This advance notification will be by way of separate statement of charges and will include a detailed breakdown. You will therefore be able to check your charges before they are debited from your account. The statement of charges will tell you the date on which the charge is to be made. The monthly charging period is available on request.

Charges for unauthorised borrowing

If you try to make any payment from your account and you do not have the funds available for it, we will treat this as a request to make or extend the use of our unauthorised overdraft facilities, for which you will be charged an unauthorised overdraft rate of 29.5% per annum.

Authorised borrowing is cheaper than an unauthorised overdraft. Therefore, ask us to consider you for our authorised borrowing facilities before your account is in that position.

Using your debit card abroad

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

Charges for Barclays.Net service

Barclays.Net is a cash management service provided for customers with complex needs who need to make a high volume and variety of payments:

Description	Charge
Monthly Account Reporting Fee Barclays accounts	1 account - £20.00 2 to 20 accounts - £13.00 per account 21 to 30 accounts - £11.00 per account 31 to 50 accounts - £9.00 per account 51 to 75 accounts - £7.00 per account 76 to 100 accounts - £6.00 per account 101 + accounts - £5.00 per account
Other accounts	£25.00 per account
Security Fees New and replacement Smart Cards*	£20.00
New and replacement Smart Card reader	£35.00
New and replacement Biometric Smart SIM*	£20.00
New and replacement Biometric reader	£55.00
Requests for Transfers (non Barclays / non partner bank accounts)	
International Payments**	£3.00 per payment message
SEPA Credit Transfers**	£3.00 per payment message

Charges for Barclays.Net will be debited from your nominated Primary Legal Entity billing account and included within the 'Advance Notification of Charges' statement for that account.

* Cards expire after three years and are automatically renewed and issued to the customer approximately six weeks before their expiry date.

**Charges may be applied by the other bank.

Support and Training for Barclays.Net

There are two types of support and training available to you which can be accessed or requested at any time:

Description	Charge
Self set up – includes access to online support at www.barclays.net/	Free
Pre booked training and support – a trained advisor will call you at a pre agreed time to offer telephone training and support to you. If required, the session will also include remote access to your PC at no extra cost.	Free

Charges for Barclays Collect service

Barclays Collect is a deposit collection service provided by Barclays via G4S, which provides a secure and convenient way for customers to arrange for cash and cheques to be collected from their premises and subsequently deposited in to their accounts.

Cash value of deposit	Collection charge
£0.00-£2,499.99	£15.00 + VAT**
£2,500.00 - £4,999.99	£7.50 + VAT**
£5,000.00 +	Free
Replacement service where we miss your collection	Free
Customer misses collection/late cancellation	£15.00 + VAT**

Charges for additional services

Additional services	Charge (per item)
Statements	£0.30 – Paper statement requested more frequently than monthly £5 – Copy Statements Free – Online
Stopped cheques	£12.50* (free if stolen)
Same Day Payments (CHAPS)	£25.00* [^] - Branch/Telephony £15.00* [^] - Barclays App/Online Banking ^{***} /Barclays.Net
Status enquiries	£8.33* plus VAT ^{**}
Direct presentations	£20.00* [^]
Banker's Drafts	£15.00* [^]
Auto Transfer Facility (between own accounts)	Free (less than monthly) £7.50 per month (weekly/monthly) £37.50 per month (daily)
International Draft	£25.00* [^]
International Payments	£25.00* [^] - Branch/Telephony £15.00* [^] - Online Banking ^{***} /the Barclays app/Barclays.Net £3 – US Dollar Cover Charge ¹ £Varies by beneficiary country – Overseas Delivery Charge (ODC) ²
Receiving an international payment (non-euro) equal or above £100 in value	£6.00 [^]
Trace, cancel, amend or recall Same Day Payments (CHAPS), International Payment or SEPA Credit Transfer	£20.00* – Although we will only charge a tracing fee where we have been provided with the incorrect details (e.g. sort code and account number) for the payment instruction

* This service is charged for at the time of transaction.

** VAT does not apply in the Channel Islands.

*** Online Banking has a current payment limit of £100,000 per day and the payment has to debit your GBP current account.

[^] In addition to this charge you will also incur an automated transaction charge that varies dependent on the Price Plan you are on.

^{^^} Branch: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a priority payment at the relevant tariff.

^{^^^} Online Banking/Barclays.Net: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a standard payment at the relevant tariff plus £7.00.

1. Depending on the charging option you choose, an Overseas Delivery Charge (ODC) may be applied. Find out more at barclays.co.uk/ways-to-bank/international-payments/

2. Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge.

Changes to charges and your business current account

We reserve the right to amend our charges from time-to-time and make changes to the way your business current account operates. However, we will give you a minimum of 2 months' notice of any increases to our charges or changes to the way your Charity and Impact Account operates.

Cut-off times

We'll always try to be clear with you about how long it's going to take for us to do what you ask. Our working days are generally Monday to Friday except public holidays. We'll start work on your instruction to make a payment on the same working day we receive it, except if it is after the cut-off time for accepting new instructions for that day. In that case, we'll process it the next working day. Different types of payment instructions have different cut-off times.

If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day, unless we can process it as a Faster Payment. In that case, we'll process it on the same day.

The table below gives you information on the timings of your payment.

It shows the cut-off time for you asking us to make a payment.

It also tells you how long payments take to reach the recipient's bank.

The currency cut-off times and delivery timeframes listed are subject to any additional security and validation checks we may need to perform (for example if the payment details are not complete or clear).

Payment type	Cut-off time	When the money will reach the bank of the person you're paying
Internal transfer between sterling accounts	None applies	Immediately.
Internal transfer involving a non-sterling account	Euros: 3pm US Dollars: 5.30pm Other currencies: Please check our website	Immediately.
Sending money in sterling to accounts held at other banks in the UK		
To accounts at other banks in the UK	Faster Payment: 11:45pm CHAPS, branch/telephone banking: 3.30pm CHAPS, Online Banking: 5pm Standing Order: Request must be received by 12am (midnight) the working day before you want the payment to be sent. Direct Debit: Direct Debits are controlled by the company you're paying and they will submit the request at least 3 working days before the payment date. If it's a new Direct Debit they may need longer to be able to set it up.	Usually within two hours. Same day. On the requested day. On the day you have agreed with the organisation you're paying.

Payment type	Cut-off time	When the money will reach the bank of the person you're paying
Sending money outside the UK or currency payments within the UK		
SEPA Credit Transfer	Branch/telephone banking: 2pm Online Banking and the Barclays app: 2pm	Usually within the same day.
SEPA Direct Debit	Request must be received by 2.45pm on the working day before the payment is due	On the day you have agreed with the organisation you are paying.
All other payments in euros to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 3pm	No later than the end of the next working day after we process your payment instruction.
All payments in sterling to an account in the EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 5pm	No later than the end of the next working day after we process your payment instruction.
All payments in US Dollars to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: 5.30pm	No later than four working days after we process your payment instruction.
All payments in other currencies to an account in the UK or EEA	Branch/telephone banking: 2pm Online Banking and the Barclays app: Please check our website	No later than four working days after we process your payment instruction.
To accounts outside of the UK or EEA in other currencies	Please check our website	This varies depending on the currency or country you're sending the payment to (or both). You can ask us to tell you when we expect the bank to receive the payment.

If you are making the above payments through any other channel stated, for example B.net, then please refer to the specific cut-off times for that channel.

Interested? Find out more

Please visit our community organisation homepage to learn about the full features and benefits the Charity and Impact Account offers.

Further information

We may contract out certain services to specialist providers under strict confidentiality rules. In such circumstances a proportion of our charge for the item represents the fees we pay on your behalf to the service provider.

For more information on how your organisation could benefit from a Barclays Community Account, or about charges that are not covered in the tariff sheet, please contact your Barclays Business Team.

Complaints about our services

We are committed to providing a high standard of service. However, if you have reason to complain you may do so in person, in writing by post or email, or by telephone.

Details of our complaints handling procedures are available on request from any branch, the Barclays Information Line on 0800 400 100* or at www.barclays.co.uk

If you need a copy of this in Braille, large print or audio, simply call 0800 400 100* and quote item reference 9986032 (you can also use textphone), or order online at barclays.co.uk/accessibility

Financial Services Compensation Scheme

Important information about the Financial Services Compensation Scheme

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 £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 £85,000 each (making a total of £170,000).

The £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.

For further information about the compensation provided by the FSCS (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 the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank UK PLC may also accept deposits under the following trading names: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Pingit.

Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

*Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

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