

Barclays tariff for personal customers

Our bank charges explained



October 2023



Protected

Contents

- 1 [About our tariff](#)
 - What's covered by the tariff
 - If you have an older account
- 2 [Account eligibility and fees](#)
 - Monthly charges for current accounts
 - Eligibility and fee for Barclays Blue Rewards and Barclays Avios Rewards
 - Eligibility for Premier Banking
- 3 [Debit card charges](#)
 - Replacement debit card charges
 - Charges in the UK and abroad
 - Deciding whether to pay in sterling or in the local currency
- 4 [Borrowing from us](#)
 - Arranged overdraft charges
- 5 [Returned Payments and Cheque Clearance](#)
 - Returned payments
 - Cheque clearance
- 6 [Charges for other services, and cut-off times for payments](#)
- 7 [Other important information](#)
 - How and when fees will be taken from your account
 - What to do if you don't want your new account
 - How to complain or give us feedback
- 8 [Glossary of Terms](#)
- 9 [Financial Services Compensation Scheme](#)
 - Information about the protection of your eligible deposits

1 About our tariff

The tariff tells you what we charge you for banking services: how much; and when. It forms part our agreement with you when you choose to bank with Barclays

The tariff sets out fees and charges for the current accounts and services we offer in the UK. It covers the accounts listed in Section 2.

- i** If you opened your account a while ago and it's not one we still offer to new customers, this tariff won't apply to it. You can get the tariff for older accounts (such as Additions accounts) by asking in branch or visiting barclays.co.uk/welcomepacks
- i** If you have a savings account or want to know about interest rates on certain current accounts, you'll find interest rates in our leaflet 'Rates for Savers'. You can get these from any of our branches.
- i** Our fees and charges are also summarised in a Fee Information Document (FID) available for each product. This is a standardised form that providers of personal current accounts will make available to allow you to compare products more easily. You can ask us for a FID in branch or find one at barclays.co.uk/rca

These charges and fees are correct as at 26th October 2023, but are subject to change. We can change our charges and fees as set out in the Retail Customer Agreement and any overdraft agreement you may have.

2 Account eligibility and fees

This section includes monthly fees and eligibility for Barclays Blue Rewards, Barclays Avios Rewards and Premier Banking.

Account type	Eligible for Blue Rewards	Eligible for Barclays Avios Rewards
Barclays Bank Account	yes	no
Premier Current Account	yes	yes
Barclays Basic Current Account	no	no
BarclayPlus Account (for 11–16 year olds)	no	no
Young Person's Account	no	no
Student Additions Account	yes	no
Higher Education Account	yes	no

Eligibility for Premier Banking

To stay with Premier Banking, you must have a current account with us and either:

- Pay in a gross annual income of at least £75,000

or

- Have a total balance of at least £100,000 in savings with us, in Barclays UK investments – or in a mix of both

If your payments or balances drop below what you need to stay with Premier, we'll let you know.

To find out more about Premier Banking, visit [barclays.co.uk/premierbanking](https://www.barclays.co.uk/premierbanking) or ask at a branch.

Eligibility and fee for Barclays Avios Rewards

To be eligible for Barclays Avios Rewards you must:

- Be a Premier Banking customer or have a personal Wealth current account with us
- Go paperless for all accounts and services
- Hold or open a British Airways Executive Club account
- Opt out of Blue Rewards if you are a member
- Be registered for the Barclays app

We charge a fee of £12 each month for Barclays Avios Rewards. Your monthly fee will be taken from your nominated account on the 2nd working day of each month. The fee will show on your statement as 'Barclays Avios fee'.

Please read the terms and conditions for full details of how to qualify and to remain eligible for Barclays Avios Rewards.

To find out more visit barclays.co.uk/avios-rewards

Eligibility and fee for Barclays Blue Rewards

To be eligible for Barclays Blue Rewards, you must do two things each calendar month:

- 1 Pay in at least £800 into your nominated current account
- 2 Pay the monthly fee of £5

You can join Barclays Blue Rewards with any eligible current account. If you have a Barclays Basic Current Account, a Young Person's Account, BarclayPlus, a Foreign Currency Account, or a non-personal Barclays Wealth or Barclays Business Account, we're sorry, but you can't use these to join Barclays Blue Rewards.

To be eligible for Barclays Blue Rewards you will need to have access to Online Banking or the Barclays app. This is how you view and access your Blue Rewards Wallet, update your details, cancel Barclays Blue Rewards or redeem your wallet balance and get a payout of your rewards.

We charge a fee of £5 each month for Barclays Blue Rewards. Your monthly fee will be taken from your nominated current account on the 2nd working day of each month. The first monthly fee will be taken in the month after you join Barclays Blue Rewards. It will show in your statement as 'Blue Rewards fee'.

Please read the terms and conditions for full details of how to qualify and to remain eligible for Barclays Blue Rewards.

If you'd like to know more about Barclays Blue Rewards please visit barclays.co.uk/bluerewards or visit your local branch.

3 Debit card charges

Replacement debit card charges

This section includes bank charges for our replacement debit card services. These charges will apply to all debit cards linked to your account.

Card Charge	Detail	Fee
Faster delivery	<ul style="list-style-type: none">• We'll send your replacement card for free by second class delivery and it'll arrive within five working days. You can choose to pay £1.99 for first class delivery of your replacement debit card within two to three working days• The estimated delivery time for both standard and faster delivery will be longer, if you have a personalised debit card• This service isn't available to BarclayPlus and Young Person's Account customers• This service is only available to customers with a UK address	£1.99
Temporary card	<ul style="list-style-type: none">• If you urgently need a replacement debit card (i.e. before a trip abroad) you can request a temporary card from selected branches for a fee of £12, which will be valid for 28 days from the date of issue• Charges don't apply to BarclayPlus and Young Person's Account customers	£12.00
Personalised debit card	<ul style="list-style-type: none">• If you'd like to personalise you debit card with a photo or colour of your choice, there's a fee of £10 to do this• When your card is close to expiring, you'll be charged this fee if you ask us to replace it with another personalised one• This personalised debit card fee will not apply if you need a replacement for any other reason• There's no charge if you have a Premier debit card and you wish to personalise it• Hi-visibility cards are free of charge• This service isn't available to BarclayPlus and Young Person's Account customers	£10.00

Charges in the UK and abroad

If you use your debit card in the UK: Barclays will not charge you for using your debit card in the UK when making purchases or cash withdrawals in pound sterling. A small number of cash machine providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

If you use your debit card abroad or pay in a currency other than pound sterling (either abroad or in the UK): Barclays will charge you a 2.99% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, cash withdrawals, 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.

If you use your Travel Wallet to purchase or load currency then the fee will be 2.75% of the Sterling amount.

On top of this, if you're making a cash withdrawal at a cash machine, the provider may apply other charges.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme.

In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

You can find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank on the following website:

[barclays.co.uk/travel/using-debit-card-abroad/](https://www.barclays.co.uk/travel/using-debit-card-abroad/)

This is updated twice a day.

You can use our website to help you decide whether you do want to let the retailer or ATM provider undertake the conversion using their rate or if you'd like us to undertake the conversion using our rate.

When using your debit card abroad some merchant terminals or cash machines may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.99% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or cash machine provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

4 Borrowing from us

If you are over 18 and a UK resident, you can ask to borrow money through your current account as an arranged overdraft which allows you to borrow up to an agreed limit when there's no money in your account.

There are no arranged overdraft facilities available on Barclays Basic Current Accounts, BarclayPlus Accounts and our Young Persons' Accounts. Overdrafts facilities are repayable on demand.

Arranged overdraft charges

We charge an annual rate of interest for using an arranged overdraft. Interest rates are variable which means we can change them.

Arranged overdrafts, including interest free amounts, are subject to application, financial circumstances and borrowing history, so the amount offered may be different to that shown in the Representative examples on the next page.

Interest is charged on any arranged overdraft you use (unless you are within any interest-free amount that applies to your account). It is calculated for each day that you are overdrawn and charged to your account monthly. You can find the rate of interest you have been charged for your arranged overdraft on your bank statement.

If you would like to talk to us about applying for an arranged overdraft, you can do this when you open your account or at a later date.

To find out more

Click [barclays.co.uk/overdrafts](https://www.barclays.co.uk/overdrafts)

Come in to a branch

How does our overdraft compare?

A good way to compare the cost of our overdraft with other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Account type	Interest payable and fees	Representative example
Barclays Personal Overdraft*	Interest is charged on arranged overdrafts up to your arranged overdraft limit.	If you use an arranged overdraft of £1,200, the annual rate of interest that we will charge you is 35.0% (variable). 35.0% APR Representative (variable).
Premier Current Account	No interest is payable on arranged overdrafts up to £500. Interest is charged when you go over your £500 interest free amount up to your arranged overdraft limit.	0% interest (variable) payable on arranged overdrafts up to £500. If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable). 19.5% APR Representative (variable), based on a £1,200 overdraft balance.
Student Additions	No interest is payable on arranged overdrafts up to £1,500. The maximum arranged overdraft is £1,500 (subject to application, financial circumstances, borrowing history and lending criteria). This is the full breakdown of maximum arranged overdraft amounts available: <ul style="list-style-type: none">• Account opening and Term 1: up to £500• Year 1: up to £1,000• Year 2 and beyond: up to £1,500	0% interest (variable) payable on arranged overdrafts. 0% APR Representative (variable), based on a £1,200 overdraft balance.

* If you have an arranged overdraft we don't charge interest on the first £15.00.

Account type	Interest payable	Representative example
Higher Education	No interest is payable on arranged overdrafts up to £1,500 for 3 years after graduation. The maximum arranged overdraft is £1,500 (subject to application, financial circumstances, borrowing history and lending criteria).	0% interest (variable) payable on arranged overdrafts. 0% APR Representative (variable), based on a £1,200 overdraft balance.

How much does my overdraft cost in pounds and pence?

As an example, the interest cost of borrowing £500 is:

7 days	30 days	60 days
£2.88	£12.45	£25.21

Costs will be lower if there is an interest free amount on the overdraft.

You can use our calculator on [barclays.co.uk/youroverdraft](https://www.barclays.co.uk/youroverdraft) to work out how much your anticipated arranged overdraft borrowing would cost over different periods of up to 31 days.

5 Returned Payments and Cheque Clearance

Returned Payments

When you make a payment, you must have money in your account to cover the payment at 15:00hrs on the day the money is due to go out.

If a payment is returned unpaid due to lack of funds, you will not be charged any Unpaid Transaction Fee.

If we hold a valid mobile number for you, we'll automatically enrol you to receive relevant alerts regarding returned payments.

Cheque Clearance

When you pay in a cheque, funds will be available subject to clearance by 23:59 the next weekday (Monday to Friday except bank holidays). *These timings may be different if you pay in a cheque to the Post Office®. In this case, we'll start the process when we receive the cheque, normally the next working day.

When a cheque you have written is paid in, funds will leave your account faster and debit your account the day after the cheque is presented for payment.

It is important to make sure that funds are available in your account to honour the payment.

6 Charges for other services, and cut-off times for payments

We can change these at any time. We'll tell you the current charges when you request the service.

Service	Fee
Sending a same-day transfer of money to another bank in the UK (CHAPS)	
CHAPS payments made via branch or telephone Banking	£25
CHAPS Payment made via Online Banking	£0
Cancelling a CHAPS payment	£20
Sending money outside of the UK, or payments into the UK involving a currency conversion	
SEPA Credit Transfers made via all payment channels	£0***
Barclays International Payments made via the Barclays app or online banking	£0****1
Barclays International Payments made via branch or telephone banking	£25****1
USD Cover Charge	£3^
Cancelling an international payment order (other than cheque)	£20
Tracing*, recalling, cancelling or changing a payment	£20
Receiving International Payments	
Receiving a SEPA Credit Transfer, or a euro payment from the EEA	£0
Receiving an international payment < £100.00 or equal to	£0
Receiving an international payment > £100.01 or equal to	£6^^

Other

Banker's draft	£15
Cancel (or stop) a cheque	£12.50**

*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

**Free for Premier Banking customers

***If you send money to or receive money from other countries, we may use a correspondent (intermediary) bank to make the payment. Charges applied by the beneficiary and correspondent banks can affect the amount you send and the recipient receives

The charge(s) applied to the payment will depend on the charging option you select when you make the payment

OUR – You can select to pay all charges, you'll pay an ^^Overseas Delivery Charge upfront which ensures the payment amount is unaffected by further fees charged

by the intermediary or beneficiary banks for processing the payment

SHA – You can pay just Barclays fees (if applicable) and any other charges are paid by the beneficiary. Please note this can result in those charges being deducted from the payment amount by intermediary or beneficiary banks – in that case the beneficiary would receive less than the amount you sent.

BEN – You can choose for the recipient to pay all fees, any Barclays fee will be deducted from the payment amount.

Intermediary or beneficiary banks may also deduct charges from the amount you sent

When completing your payment instruction you may be offered one or more of these options depending on where your beneficiary is based

^Payments in USD to banks outside of the US may incur a USD Cover Charge in addition to any ^^Overseas Delivery Charge

^^ Will not be charged if the remitter has agreed to pay all fees with their bank

^^Overseas Delivery Charges are only applied when you select to pay all charges, and they are used to cover fees we're charged by intermediary or beneficiary banks for processing your payment. You can find more information on Overseas Delivery Charge costs in our website

<https://www.barclays.co.uk/ways-to-bank/international-payments/#az>

Barclaysafe

Barclaysafe – our safe custody service Standard service for documents and wallets only

Fee

£3 per month plus £10 per access[#]

[#] Includes VAT (VAT not applicable in the Channel Islands). We reserve the right to amend the price of Barclaysafe in line with any change in the rates of VAT.

We may also make other changes – you can find out more information in the Barclaysafe terms and conditions.

Receiving Money from outside the UK

We can change these at any time. We'll tell you the current charges when you request the service.

Service – Non Sterling Cheques

Cheques in non-sterling currencies – collection***

Fee

- Under £50 equivalent – free
- £50 - £100 equivalent – £4.00
- £100 and above equivalent – 0.25% of cheque's value. Min £16 max £40

Cheques in non-sterling currencies – negotiation dependent on foreign bank***

- Under £50 equivalent – free
- £50 - £100 equivalent – £4.00
- £100 and above equivalent – 0.25% of cheque's value. Min £9 max £60 (plus a correspondent banks' charge of £6, which only applies when currency differs from that of the country where the cheque is drawn)
- Plus interest charge
- No interest charge for cheques drawn on Barclays in the UK

Returned Foreign Cheques

£7

***Cheque Collection: The face value of the cheque less any charges deducted by the paying bank and Barclays is credited to you normally within 4-6 weeks, depending on the bank and the country we present the cheque to. For foreign currency accounts this fee will be converted to the debit currency using the relevant foreign exchange rate on the day we process the payment. Cheque Negotiation: There is an additional interest charge for the funds that Barclays advances you. Where funds are being paid into an account in the same currency as the cheque, the interest charge (minimum £2) will be shown separately. Where there is a currency conversion, this charge will be included within the negotiation rate.

Currency Cheques

If you deposit a cheque drawn in a foreign currency on an account outside the UK, we will need to collect or negotiate it as a foreign cheque.

Collections

This is the standard way of getting payment for an international/currency cheque. We will present the cheque to the bank the cheque is drawn on and credit your account once we have received cleared funds¹ from the other bank.

The time this takes will vary depending on both the bank and the country we have to present the cheque to. This could be up to eight weeks. The cleared funds received may not match the value of the cheque as the overseas bank may take a charge. Once Barclays has received funds we will deduct our charges and credit your account with the net proceeds. Where we need to convert the funds into the currency of your account then the relevant Foreign Exchange Rate on the day we process the payment will be used.

¹All funds credited to your account are subject to recourse, which means we may debit your account for the value of the cheque should we subsequently be advised the cheque was fraudulent. If the currency of the cheque is different to that of your account we will use the current Foreign Exchange rate at the time and therefore the amount we debit will not match the amount we paid into your account.

Negotiations

Should you require funds earlier than the collection process, then we may be able to negotiate the cheque.

Negotiations are only available in a limited number of currencies and countries and are subject to application, financial circumstances and borrowing history and subject to approval that we may advance you funds.

For a negotiation we will collect the cheque as per the collections process detailed on this page, but advance funds to you when our International Cheques department process the cheque.

As we are advancing funds to you we will charge you interest based on the typical number of days within which we expected the cheque to clear at a margin above the Bank Of England Bank Rate for the currency. The interest fee and our charges will be deducted from the proceeds¹ credited to your account. Should we need to convert the proceeds of the cheque to another currency to credit your account then we will use the Foreign Exchange (FX) Negotiation rate available at the time of processing. Please note this FX rate will incorporate the interest fee we will apply.

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.

Payment type	Cut-off time	When the money will reach the bank of the person you're paying
Sending money to another account held with Barclays Bank UK PLC		
Internal transfer between sterling accounts	None applies	Immediately
Internal transfer involving a non-sterling account	Euros: 3pm US Dollars: 5.00pm 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	Usually within two hours
	CHAPS, branch/telephone banking: 3.30pm	Same day
	CHAPS, Online Banking: 5pm	On the requested day.
	Standing Order: Request must be received by 12am (midnight) the working day before you want the payment to be sent.	On the day you have agreed with the organisation you're paying.
	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.	

Payment type	Cut-off time*	When the money will reach the bank of the person you're paying
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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	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: 5pm	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

*The currency cut off times and delivery time frames 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).

7 Other important information

How and when fees and charges will be taken from your account

Fees and charges can be taken from your account:

- Straight away, such as for payments or when you ask for a specific service. (See section 6)
- Straight away and within 5 working days of order for replacement debit card charges. (see section 3)
- The Barclays Blue Rewards and Barclays Avios Rewards fee is taken from your account on the second working day of the month.
- After we give you notice. We will give you at least 14 days' advance notice on your statement of the total amount of any arranged overdraft interest charges before they are taken from your account.

Arranged overdraft interest charges will be taken from your account monthly. We work out the monthly charging period from the date you chose for your regular statement. The monthly charging period always closes two days before the date we issue your statement.

There may also 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.

Cooling off

If you are not happy with your account, you have a 14-day period in which to contact us to cancel your account or switch to another account. This period starts from the date you open your account or the date you receive your account terms and conditions and other information, whichever is later. If you contact us within this period to cancel or switch your account, we'll refund any account fees you may have paid. However, if you cancel or switch your account later than 14 days, you will not be refunded the account fees that you have paid. If you wish to cancel or switch your account, you should tell us by writing to: **Barclays Bank UK PLC, Leicester Servicing Centre, Leicester LE87 2BB.**

Getting help

If your debts are rising, you could be in financial difficulty and could benefit from some advice. If you feel this may apply to you, please contact us to discuss your financial position – we're here to help. Simply contact your local branch or visit **barclays.co.uk/moneymanagement**

Alternatively, you can get free independent debt advice from organisations such as **National Debt line** (call 0808 808 4000*), the **Consumer Credit Counselling Service** (call 0800 138 1111*) or your local **Citizens Advice Bureau.**

Your feedback

We want to hear if you feel unhappy with the service you have received from us. This gives us the opportunity to put matters right and improve our service to all our customers.

You can complain at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.co.uk**. Alternatively you can write to us at **Barclays, Leicester LE87 2BB**.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: **0800 023 4567*** or **0300 123 9123***, or if calling from abroad **+44 20 7964 0500***). 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 **financial-ombudsman.org.uk**

The EU General Data Protection Regulation

Under the EU General Data Protection Regulation, as read with the United Kingdom's national legislation, the Data Protection Act 2018 (as amended from time to time), you have a right of access to certain personal records. If you wish to exercise this right, please go to **barclays.co.uk/control-your-data**

Find out more today

Come in to a branch
Call 0345 7 345 345*
Click [barclays.co.uk](https://www.barclays.co.uk)

8 Glossary of Terms

To make it easier for customers to understand what fees apply for services they use, Banks and Building Societies are using 'standardised terms'. These are intended to help customers compare the cost of service more easily. The standardised terms and their meaning are set out below.

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
Receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.

continued overleaf

Term	Definition
Cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
Cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.
Debit card payment in pounds	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
Debit card payment in a foreign currency	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
Cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.

9 Financial Services Compensation Scheme (FSCS)

Barclays Bank UK PLC is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

The Prudential Regulation Authority is a financial services regulator. As one of Barclays regulators, the Prudential Regulation Authority requires Barclays to give you the FSCS Information Sheet and accompanying Exclusions List to help you understand whether and how your deposits are protected. You should read this document carefully and then keep it safe for future reference.

Basic information about the protection of your eligible deposits

Eligible deposits in Barclays Bank UK PLC are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	fscs.org.uk

Additional information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions list

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

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For information about all of our accessibility services
or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility).

[Call monitoring and charges information](#)

- * Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline or personal mobile. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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