

BARCLAYS WEALTH INTERNATIONAL

Banking Tariff Guide

October 2008

Barclays Private Clients International Limited

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This guide relates to all individual clients using international banking services (excluding Private Banking) and new clients offered the services set out on page 1. It excludes tariffs for accounts held in Cyprus or Barclays Private Clients International (Gibraltar) Limited and interest rates. Our interest rates can be found at www.barclayswealth.com/international/interestrates

To be read in conjunction with terms and conditions, product and service-specific information.

Updates to this guide will be advised annually via our website and/or in writing. Any changes in the interim that affect you will be brought to your attention. Additionally, 'Update your details' forms will be mailed to you annually. Please ensure you advise your account-holding centre or Relationship Manager immediately if your personal details change.

Service charges

Services currently available to new applicants

	Sterling	US dollar	Euro
Relationship Manager Service ¹	Free	Free	Free
iBank (monthly fee)			
Sole account holders	£5.00	\$8.50	€7.50
Joint/Multi-party account holders	£5.00	\$8.50	€7.50
iBank Plus (monthly fee)			
Sole account holders	£10.00	\$16.50	€14.50
Joint/Multi-party account holders	£10.00	\$16.50	€14.50
iBank Saver	Free	Free	Free
Nigerian iBank Saver (monthly fee)			
Sole account holders	£8.00	\$13.20	€11.50
Joint/Multi-party account holders	£8.00	\$13.20	€11.50
Family Package	Free	Free	Free

¹To be eligible for Relationship Manager Service:

- you need to maintain a credit balance (or savings or investments) of £50,000 or more with Barclays Wealth International, or
- pay a gross annual income of £100,000 or more into a Barclays Wealth International account.

Services no longer available to new applicants

	Sterling	US dollar	Euro
Savings Solutions (annual fee)			
Sole account holders	£50.00	\$82.00	€72.00
Joint/Multi-party account holders	£50.00	\$82.00	€72.00
Nigerian Savings Solutions (annual fee)			
Sole account holders	£100.00	\$164.00	€144.00
Joint/Multi-party account holders	£100.00	\$164.00	€144.00
Global Solutions (monthly fee)			
Sole account holders	£10.00	\$17.00	€13.50
Joint/Multi-party account holders	£12.50	\$20.00	€17.00
London Solutions (monthly fee)			
Sole account holders	£10.00	\$16.50	€14.50
Joint/Multi-party account holders	£15.00	\$24.50	€22.00

Day-to-day banking charges

All charges are represented in sterling. Where these apply to currency accounts the currency equivalent as at the date of the charge will be applied to the account.

General services	Tariff
Diarised statements • Typically issued on a monthly basis	Free
Copy statements	£5 per sheet (minimum £20)
Cheque books	Free
Stopping cheques	Free
Unpaid cheques inwards due to insufficient funds in the drawer's account	£10 per item £5 per item – clients resident in Guernsey, Jersey or the Isle of Man
Direct presentation (Special or Express Cheque service) • Minimum cheque value to be £1,000	£20

Debit card charges²

Issue Barclays Connect, Connect (Electronic) or Deferred Debit cards	Free
Barclays Connect card withdrawals and cash over the counter at UK Barclays branches	Free ³
Barclays Connect card cash withdrawal from a UK Link ATM	Free ⁴

²Please refer to Debit card charges in 'Other information' for further details on using your Barclays Connect, Connect (Electronic), US Dollar or Euro Deferred Debit card in the UK and other countries.

³Some branches may require advance notice if you request cash over the counter which is above your daily cash machine withdrawal limit.

⁴Barclays will not charge you for using your Connect card in any UK cash machine. Other companies may make a charge but they must tell you on-screen before you commit to any transaction. This relates to sterling transactions within the UK, Channel Islands, Isle of Man and Gibraltar only. For credit card charges please refer to your Barclaycard Terms and Conditions.

Payment charges

General	Tariff
Banker's draft ⁵	£25
CHAPS payments	
CHAPS	
• Same Day Payment to sterling account held with Barclays in the UK	£25
CHAPS	
• Same Day Payment to non-Barclays sterling account held in the UK	£25
CHAPS Inward Payment	
• Payment received into your sterling account	Free
BACS⁶/Faster Payments Service (FPS)	
Up to £10,000	
• via FPS (same day service) if applicable or	
• BACS (3-day service)	Free
Over £10,000, but less than £50,000	
• via BACS (3-day service)	Free

Faster Payments Service (FPS)

This is a new electronic payments clearing scheme for sterling payments in the UK. The new FPS will allow participating banks to provide their clients with a service that enables them to send low-value electronic payments that will reach beneficiaries' accounts the same day. The majority of payments will be completed within two hours.

Operating 24 hours a day, seven days a week, 365 days a year, the FPS will run alongside existing payment schemes in the UK such as BACS and CHAPS. The scheme has been phased in since 27 May 2008 and is now available within Barclays Wealth for telephone, internet, written, faxed and face-to-face payment instructions. Initially there will be limitations on the payment value that can be sent via the new system, but once it is clear that the infrastructure is operating efficiently the single payment limit will be increased to allow payments up to a maximum £10,000 and for standing orders up to a maximum value of £100,000.

⁵Banker's drafts can be collected in person at the account-holding branch or sent by registered mail. Where registered mail is used the registered mail fee of £10 per item is applied.

⁶In some cases BACS (Bankers Automated Clearance Services) payments may take more than three days to be credited to the recipient account. BACS payments can only be made in sterling.

Where the receiving organisation operates on a collection account basis, for example credit card accounts or utility companies, the payment may not be credited to a specific account on the same day. Participating banks are Abbey, Alliance & Leicester, Barclays, Citigroup, Co-operative Bank, Danske Bank, HBOS, HSBC, Lloyds TSB, National Australia Group, Nationwide, Northern Rock and RBS.

International payments – Other charges	Online	Telephone	Letter/Fax/Standing order/Face-to-face
iBank Plus/Relationship Manager Service	£25 ⁷	£35 ⁷	£40 ⁷
All other clients	£30 ⁷	£40 ⁷	£45 ⁷
Resending payments returned due to incorrect details supplied by you	£30	£40	£45

⁷If you choose to pay all the charges then an additional Barclays Overseas Delivery Charge may apply to cover any additional costs that may be incurred in the overseas country. If you don't, the additional costs will be borne by the recipient. The Barclays Overseas Delivery Charge will vary depending on the country that you are sending the payment to, and in some cases may vary depending on the amount that you are sending. Further information on specific charges can be obtained from a Barclays Wealth International Banking Centre or if you are making the payment online an indicative charge will be displayed on screen prior to the payment being made.

International payments – Other charges (continued)	Tariff
Non-inclusion of SWIFT BIC and IBAN for euro payments <ul style="list-style-type: none"> You will need to supply the SWIFT BIC and IBAN information for any payments that you make in euros to any EU member state (27 countries) plus Iceland, Liechtenstein, Norway and Switzerland (together referred to as Europe). Banks that receive payments without this information are entitled to charge a payment repair fee. If you do not provide us with this information with your payment instruction there will be an additional £7 charge made when we send your payment. Your payment may also be returned or rejected by the beneficiary bank if you do not supply the SWIFT BIC and IBAN. If you do not have these details your beneficiary should be able to provide you with them. 	£7 or currency equivalent
Payment details incomplete/incorrect <ul style="list-style-type: none"> If we have to contact you regarding incomplete/incorrect details 	£20
Payment recall <ul style="list-style-type: none"> If you request us to try to recall the payment on your behalf 	£20
Payment chaser <ul style="list-style-type: none"> If we have to send a message to the corresponding bank to apply the payment 	£20
Inward International Payment Charge <ul style="list-style-type: none"> Payment into your account from outside the UK 	£6 ⁸ or currency equivalent

⁸The Inward International Payment charge is not applicable if the Remitter has paid all the charges.

Overdrafts⁹ and other related charges (effective from 18 August 2008)

Overdrafts and Personal Reserve

Each overdraft application is considered on an individual basis. If you have agreed your overdraft with us in advance you will only pay interest at the authorised rate on the overdrawn balance. You can overdraw up to an agreed limit at any time but you should not be permanently overdrawn by the whole amount.

A Personal Reserve is available to personal sterling bank account holders, subject to status. We are entitled to withdraw your Reserve at any time and require you to re-pay the amount outstanding under it. It's designed to prevent transactions being returned unpaid when you have either exceeded your agreed overdraft limit or you go overdrawn without an agreed overdraft limit.

The Personal Reserve does not change your agreed overdraft limit and any applicable interest is still incurred on overdraft balances. Even if you don't have an overdraft limit we'll continue to make payments up to the amount of your Reserve.

Reserve Usage Fee

No interest is applied on the balance within your Reserve. A Reserve Usage Fee of £22 will be charged when your balance, as at the end of the working day, goes into your Reserve – exceeding the limit of your overdraft by more than £1 or, if you do not have an overdraft, by going overdrawn by more than £1.

⁹Repayable on demand and subject to status.

When you incur a Reserve Usage Fee you will be entitled to make payments or withdrawals up to the limit of your Reserve for five consecutive working days, starting with the day you go into your Reserve, without incurring a further Reserve Usage Fee.

After the end of the five working day period, you will incur a further Reserve Usage Fee on the next working day that your balance as at the end of the working day is in your Reserve. Further Reserve Usage Fees will be charged, on the same basis, for any subsequent five working day period.

Returned Transaction Fee

A Returned Transaction Fee of £8 per item is incurred when a transaction is returned unpaid because there are insufficient funds in your account, including any agreed overdraft and/or Reserve Limit.

Guaranteed Transaction Fee

Where a payment is guaranteed (for example, a cheque backed by a cheque guarantee card) but it results in you going overdrawn or exceeding your overdraft limit and/or Reserve Limit, we'll make the payment for you. You will incur a Guaranteed Transaction Fee of £8 for each transaction.

Overdraft and Personal Reserve – Charges

(effective from 18 August 2008)

Account	Interest rate	Equivalent annual rate typical (variable)
£ International Bank Account ¹⁰ overdrawn up to agreed overdraft limit	0.95% per month	12%
\$ International Bank Account ¹⁰ overdrawn up to agreed overdraft limit	8% per annum	8.2%
\$ International Bank Account ¹⁰ overdrawn without agreed overdraft limit or beyond agreed overdraft limit	23.5% per annum	25.6%
€ International Bank Account ¹⁰ overdrawn up to agreed overdraft limit	9% per annum	9.3%
€ International Bank Account ¹⁰ overdrawn without agreed overdraft limit or beyond agreed overdraft limit	24.5% per annum	26.8%
£ Barclays Bank Account overdrawn up to agreed overdraft limit (effective 2 June 2008)	1.39% per month	17.9%
Unpaid cheques inwards due to insufficient funds in the drawer's account	Local clients ¹¹ £5 per item. All other clients £10 per item	

Account	Reserve Usage Fee (per five working days) ¹²	Returned Transaction Fee and/or Guaranteed Transaction Fee (per transaction) ¹²
£ International Bank Account ¹⁰	£22	£8
£ Barclays Bank Account	£22	£8

¹⁰Previously known as International Cheque Account and International Premier Cheque Account.

¹¹The Isle of Man, Jersey, Guernsey and Gibraltar residents.

¹²Please refer to page 10 of this guide for further details.

Other account service charges

Certificates of interest service charges	Online	Telephone
South African residents	No charge	No charge
All other clients (per certificate, per tax year)	£15	£20

Please note: Certificates can be requested for accounts held in individual, joint or multiple names.

General authority ¹³	£25
Items sent by registered mail	£10
'Hold mail' for collection ¹⁴	£250 per annum
Use of courier service ¹⁵	At cost, subject to £50 minimum
Courier Mail – a special service for clients who reside in Nigeria	£50 per annum
Barclays Currency Current Account (excluding sterling, US dollar and euro) maintenance fee if average balance falls below US\$2,000 or currency equivalent	£7 per quarter

¹³This is a set-up fee for giving authority to another individual to operate your account.

¹⁴The annual fee levied for this service is payable in arrears in equal quarterly instalments.

¹⁵Including VAT (where applicable).

Other information

Charging dates (applicable to personal sterling bank accounts)

- Most of our fees are applied at the time you use our services.
- Overdraft interest is calculated on the daily statement balance and charged to your bank account monthly. We work out the monthly charging period from the date you select for your statement frequency. The monthly charging period always closes two days before the statement issue date. You will be given at least 14 days' advance notice on your statement of any overdraft interest to be debited from your account.
- A Reserve Usage Fee is charged to your bank account on the next working day after the payment that incurs this fee is presented for payment. We shall write to you each time a Reserve Usage Fee is incurred. A 'working' day for the purposes of calculating the five working day period for the Reserve Usage Fee is any week day that is not a public holiday in England.
- A Returned Transaction Fee is charged to your bank account on the next working day after the payment is returned unpaid. We shall write to you to advise you each time an item is returned unpaid and a Returned Transaction Fee is incurred.
- A Guaranteed Transaction Fee is charged to your bank account on the next working day after the payment is applied to your account. We shall write to you to advise you each time a Guaranteed Transaction Fee is incurred.

Effective from **February 2009**, we will apply our fees and interest charges to sterling bank accounts as follows:

- Debit interest is calculated on the daily statement balance.
- A Reserve Usage Fee is incurred on the next working day after the payment that triggers this fee is presented for payment. A 'working' day for the purposes of calculating the five working day period for the Reserve Usage Fee is any week day that is not a public holiday in England.
- Returned Transaction Fees/Guaranteed Transaction Fees are incurred the day an item is returned/paid.
- We will write to you each time you incur a Reserve Usage Fee, Returned Transaction Fee or Guaranteed Transaction Fee and we will tell you the value of the fee/s incurred.

- You will be notified of any debit interest, Reserve Usage Fees, Returned Transaction Fees or Guaranteed Transaction Fees, that you incur during a month in your next monthly statement.
- You will be given at least 14 days from the date of your statement before any debit interest and/or any Reserve Usage Fees, Returned Transaction Fees or Guaranteed Transaction Fees that you have incurred during the preceding month are debited from your bank account.
- Any debit interest and/or Reserve Usage Fees, Returned Transaction Fees or Guaranteed Transaction Fees that you incur during a month will be debited from your bank account within 21 days from the date of the statement notifying you that any such interest or fees have been incurred.
- The monthly charging period always closes two days before the statement issue date.

Barclays is a responsible lender, and when considering your application for borrowing, your financial circumstances will be appraised. Remember, should you run into any difficulties please contact us immediately. For all credit facilities a written quotation can be requested from your Barclays Wealth International Banking Centre.

Debit card charges

Purchases and cash withdrawals overseas are converted into sterling at the exchange rate based on market or government set rates on the date the amount is debited to your account. A 2.75% charge for Barclays handling costs and any Visa processing fees is included in the sterling conversion shown on your statement and applies to all foreign transactions. There is an additional 2% transaction charge (minimum £1.50, maximum £4.50) if you withdraw cash overseas via a cash machine or in a bank, except Barclays cash machines or those within the Global Alliance. If you use a cash machine outside the Global Alliance, you may also incur an additional service charge on top. There is a 2% transaction charge (minimum £1.50, maximum £4.50) if you use your card in the UK to obtain sterling anywhere other than a cash machine or Barclays branch (or Barclays Wealth International Banking Centre).

Using your US Dollar or Euro Deferred Debit Card in the UK and other countries

When you pay for something or withdraw cash in any currency other than the currency of your card, we convert your transaction into the currency of your card. The amount you are debited includes a charge of 2.99% of the amount of the transaction in respect of Barclays handling costs and the Visa processing fee. When you withdraw money at a cash machine or over a bank counter in any currency, a fee of 2% of the amount of the transaction (minimum \$5/€5) is also charged to your account (3.7% APR typical). This fee is in addition to the handling costs and processing fee. The value of any charges incurred will be shown in full on your monthly Deferred Debit Card statement.

Direct debits

A direct debit is an instruction from a client to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the client has been given advance notice of the collection amounts and dates.

Direct debits are used for collecting a variety of regular and occasional bills, including utility payments, insurance, council tax, mortgages, loans and subscriptions. The Direct Debit Scheme protects you and your money by means of the Direct Debit Guarantee.

This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society. If the amounts to be paid by direct debit or the payment dates change, the organisation collecting the payment will notify you normally ten working days in advance of your account being debited or as otherwise agreed. If an error is made by the company or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to the originator/company. Further information can be obtained from www.directdebit.co.uk

Standing orders

With a standing order you make the request for a regular payment, rather than the organisation taking the payment. If you want to amend or cancel your original instruction you can do so at any time by contacting us and allowing at least four business days before the payment is due. Payments made by standing order will normally arrive the same day if a Barclays account is being paid. Payments to other banks or building societies within the UK normally take three working days.

Cheque clearing

What is the cheque clearing cycle and how long does it take?

When you pay a cheque into your account it has to be sent to the drawer's bank for payment, for that bank to decide if it will honour the cheque. It may not if, for example, the person who gave you the cheque hasn't enough money in their account. This process is known as the central cheque clearing cycle and normally takes three working days. We also need to allow extra days for an unpaid cheque to be returned.

The chart overleaf will help you understand when cash and cheques paid into your account start to earn interest and become available for withdrawal, although this does not necessarily mean the cheque has been paid by the bank on which it is drawn. The chart also shows when you can be certain that the funds will not be reclaimed from your account as a result of the cheque being returned unpaid. (See the reference to unpaid cheques on the next page.)

Cheque clearing cycle

	Cash paid in at any Barclays branch	Cheque paid in at any Barclays branch
Day paid in	Day 0 e.g. Monday	Day 0 e.g. Monday
Interest starts to be earned on savings accounts	Day 0 e.g. Monday	Day 0 e.g. Monday
Interest starts to be earned on current accounts	Day 0 e.g. Monday	Day 2 e.g. Wednesday
Available to withdraw at a cash machine (after 1am) or any Barclays branch	Immediately	Day 4 e.g. Friday
Certainty of funds	Immediately	Close of day 6 e.g. Tuesday ¹⁶

This chart applies to sterling cheques drawn and deposited in the UK.

Please note: Many branches have a cut-off time, after which cheques paid are processed the following working day. Cut-off times are available in branches.

You don't have to wait for the cheque to clear before you use the money. If you are sure a cheque won't be returned unpaid, you can start drawing against it from the day it's paid into your bank account using our Instant Access service. This service is subject to limit and status.

The days refer to working days, which are Monday to Friday (excluding bank holidays). **Please note:** Days which are only bank holidays in Scotland are treated as working days for cheque clearing purposes throughout the UK. However, for cheques deposited in Northern Ireland, days which are bank holidays in Northern Ireland are not treated as working days.

Available funds can be withdrawn on a Saturday, either from branches which are open or from cash machines.

¹⁶Funds will not be debited from your account as a result of the cheque being returned unpaid later than this day. As Barclays processes payments overnight, you will know at the start of business on day 7 whether or not the cheque has been paid.

Unpaid cheques

If a cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. However, you can be certain that an unpaid cheque will not be debited from your account later than six working days after deposit without your permission or unless there is a suspicion that a fraud has been committed. Therefore, from day 0 when you pay in a cheque, the bank on which it is drawn has the following six working days to be able to return it unpaid.

Building society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

If you pay in cash or cheques at another bank to your Barclays Wealth account (for example on a Monday), the timetable commences from the day that the credit is in your account. Ordinarily, and in this example, this will be on Wednesday. In these instances, we will pay interest on Wednesday too, and the funds are available to withdraw on the following Monday. Funds will not be debited from your account as a result of a cheque being returned unpaid later than the following Thursday.

If you pay in cash or cheques at the Post Office to your Barclays Wealth account, it takes two working days longer to process them than if you paid them in at a Barclays branch; so it takes two days longer than shown in the chart.

If you need the cheque to clear faster, hand the cheque to a cashier at any branch of Barclays and ask to use the Direct Presentations service. We will send the cheque by Royal Mail Special Delivery (Next Day service) to the drawer's bank for payment. Usually it takes up to two additional working days for the drawer's bank to confirm whether the cheque is paid, and we will telephone you to inform you of the decision. For example, a cheque paid in on a Monday will normally be confirmed as paid (or not paid) by 5pm on Wednesday.

Further information

This Tariff Guide details charges for our most used services. If a charge applies to a service not detailed, you will be advised at the time the service is requested. You can keep up to date with our charges or interest rates by calling your Barclays Wealth International Banking Centre or by visiting our website at www.barclayswealth.com/international

Contact details

Barclays Wealth International

Barclays House

Victoria Street

Douglas

Isle of Man IM99 1AJ

Telephone: +44(0)1624 684 444*

+44(0)1624 684 450** (Relationship managed clients)

*Lines are open are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

**Lines are open 7am to 8pm UK time Monday to Friday (excluding UK bank holidays) and 8am to 5pm Saturdays, Sundays and UK bank holidays.

Call costs may vary – please check with your telecoms provider.

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 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.

**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 Private Clients International Limited, part of the Barclays Group. Registered in the Isle of Man. Registered No: 5619. Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ.

Barclays Private Clients International Limited is licensed by the Isle of Man Financial Supervision Commission for banking and investment business and is registered with the Isle of Man Insurance and Pensions Authority in respect of General Business.

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

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

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