

GUARANTEED FTSE DEFINED RETURN ACCOUNT

Issue 3, Limited offer: closes 15 December 2008

Participation with protection

Most investors are aware of the potential benefits of shares or other stock market-linked investments. However, many are concerned for the security of their capital and may not wish to see their wealth fully exposed to the ups and downs that are associated with investment funds or the direct ownership of shares.

The Guaranteed FTSE Defined Return Account is designed for such individuals, who may look for potentially higher returns than available in deposit accounts but who also want to be assured that their initial deposit will be repaid at the end of the term. However, there is no access to your deposit until maturity and you may get no return at all.

Product overview

- Available in sterling only (£10,000 minimum)
- Guarantees repayment of initial capital at the end of the three-year term
- No withdrawals can be made from the Account before maturity
- The return on the Account is dependent upon the FTSE 100 Index not falling below 70% of its starting level at any time during the term
- If this condition is met, depositors will receive a fixed return of 24%.

Offer period ¹	3 November 2008 to 15 December 2008
Debit date	Your nominated bank account will be debited within 48 hours from date of receipt of your completed application. No interest will be paid between the date of receipt of your application and the deposit start date.
Deposit start date (Initial Reference Date)	30 December 2008
Maturity date	30 December 2011
Proceeds available by	No later than five business dates after the maturity date

¹ We may extend the offer period or close it early without notice, at our discretion. No interest is paid between receipt of your application and the start date (Initial Reference Date).

How the return is calculated

On 30 December 2011 the Account will mature and at that time we will repay your initial deposit plus any return.

A fixed return of 24% will be paid provided that the FTSE 100 Index (the Index) has never fallen below 70% of the starting level (Initial Index Level) at any time during the term of the Account.

If the Index has fallen below 70% of the Initial Index Level at any time during the term, you will not receive a return but your initial deposit will be repaid.

The Index may have moved little over a day as a whole but the level of the Index changes continuously during the day and it is the lowest point reached on this 'intraday' level that is used to determine whether the Index has fallen below 70% of the Initial Index Level.

Is this deposit right for you?

Yes, I am happy to make a deposit because:

- I want to know that my original deposit will be repaid at maturity (no matter how the Index performs)
- I am unlikely to need access to my deposit over the next three years
- I consider the defined rate to be a good prospective return for me

No, this Account probably isn't right for me because:

- I cannot accept not being able to withdraw my money before the end of the term. I might need it in an emergency
- I don't want to risk getting back no return at all on my deposit
- I want a regular income from my money

Examples of potential returns

Assuming a £10,000 deposit into the Account, the table below shows what you could receive at the end of the deposit period.

	What you could receive back at maturity
Index does not fall below 70% of the Initial Index Level during the term	£12,400
Index falls by more than 70% of the Initial Index Level during the term	£10,000

Questions & Answers

How easy is it to make a deposit?

Simply read the brochure, including the Terms and Conditions, then complete the application form and return it with all the relevant documentation to the address provided or phone: +44 (0)1624 684 000*.²

You can also find further details on www.barclays.com/internationalpersonal

Can I access my deposit before maturity?

You will not be allowed access to the funds within the Account before maturity other than in the event of death (personal customers) or insolvency/ dissolution (companies/trusts).

However, if you need access to your funds, Barclays Bank may be prepared to lend to you against the security of the Account. Where the cost of that borrowing is greater than the return generated by the Account, you will suffer a net loss in value on an aggregate basis even if the Account has generated a positive return.

Will I have to pay any additional fees?

No. All charges are reflected in the terms of the Account. Barclays Wealth International will receive a commission for the arrangement of this Account. This will be 2.5% of your deposit.

² Calls may be recorded for security reasons and so that we may monitor the quality of our service. Lines are open from 9am to 5pm Monday to Friday. Call costs may vary. Please check with your telecoms provider.

Important information

You should read the brochure and accompanying Terms and Conditions before you make a deposit. These documents explain the aims of the Account and should answer any questions you may have. You should check your own tax situation, as there may be a potential tax liability. You should consult your local adviser in order to comply with your domestic tax regulations and to ensure completion of any necessary tax certificates.

If you reside in, are physically present in, or move to a jurisdiction in which we are not licensed or authorised, we reserve the right to refuse a deposit or decline to open an Account or close your Account with immediate effect. If we close your Account, we shall notify you of this.

This product is not available to any person residing in the US or US resident company or any other form of US organisation.

This product is not available to any person residing in Canada or a (Canadian resident) company or any other form of Canadian organisation.

This product is not available to any person residing in Sudan, Cuba, Syria, Iran, Iraq, Liberia, North Korea or Myanmar (Burma).

Index information

This product is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ('FTSE') or by The London Stock Exchange Limited (the 'Exchange') or by The Financial Times Limited ('FT') and neither FTSE nor the Exchange nor FT makes any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the FTSE™ 100 and/or the figure at which the aforementioned Index stands at any particular time on any particular day or otherwise.

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. 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 Bank PLC has its principal place of business in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man. The paid up capital and reserves of Barclays Bank PLC exceed £8,753 million. Latest audited accounts available on request

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

Barclays Bank PLC is licensed by the Isle of Man Financial Supervision Commission for Banking and Investment Business.

Barclays Bank PLC is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and for the conduct of Investment Business under the Financial Services (Jersey) Law 1998.

Barclays Bank PLC is authorised to act as a Representative Office by the Malta Financial Services Authority.

Barclays Bank PLC 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.

Authorised by the Gibraltar Financial Services Commission to conduct Banking and Investment Business in Gibraltar.

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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