

# Interest Rates for Savings and Cheque Accounts

Rates apply to Barclays Bank PLC – rates may vary.

The sterling base rate is currently 5.75%.

The US dollar base rate is currently 4.75%.

The euro base rate is currently 4.00%.

Please note: interest on balances below £10,000 is paid at a default rate of 0.10% unless otherwise stated.

## Rates for accounts available to new and existing applicants

### Savings Accounts

High Interest Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
A high interest savings account for balances over £10,000. Balances above £600,000 receive a lower rate of interest on the balance in excess of £600,000. Interest is paid quarterly. If you withdraw money you will forfeit 30 days interest on the remaining balance.  Rates effective from 1 August 2007.	£10,000+	5.92	4.74	6.05
	£600,000+	5.25	4.20	5.35

Linked Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Gives you the chance to earn extra interest by linking together several savings accounts. You can also link your total savings with the balances of nominated individuals banking with us. The funds are kept separate.  Rates effective from 1 August 2007.	£500,000+	5.45	4.36	5.56
	£250,000+	5.25	4.20	5.35
	£150,000+	5.10	4.08	5.20
	£50,000+	4.80	3.84	4.89
	£10,000+	4.65	3.72	4.73

### International Tracker Savings Account (ITSA)

An international tracker savings account available in sterling, US dollars and euros for savings of £10,000, \$20,000 or €15,000 or more. Interest is paid quarterly. Rates track the official sterling, US dollar or euro base rate by a pre-determined margin.

There are no withdrawal conditions on this account.

Sterling (£)	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	% Below Base Rate
Sterling ITSA interest rates will be below the sterling base rate by the margins specified until further notice. Rates effective from 5 July 2007.	£300,000+	5.35	4.28	5.46	0.40
	£150,000+	5.15	4.12	5.25	0.60
	£75,000+	4.85	3.88	4.94	0.90
	£50,000+	4.70	3.76	4.78	1.05
	£10,000+	4.25	3.40	4.32	1.50

US dollar (\$)	US dollars Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	% Below Base Rate
USD ITSA interest rates will be below the US dollar base rate by the margins specified until further notice. Rates effective from 20 September 2007.	\$350,000+	4.45	3.56	4.52	0.30
	\$200,000+	4.25	3.40	4.32	0.50
	\$100,000+	4.05	3.24	4.11	0.70
	\$20,000+	3.05	2.44	3.09	1.70

Euro (€)	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	% Below Base Rate
Euro ITSA interest rates will be below the euro base rate by the margins specified until further notice. Rates effective from 13 June 2007.	€300,000+	3.70	2.96	3.75	0.30
	€150,000+	3.25	2.60	3.29	0.75
	€75,000+	2.75	2.20	2.78	1.25
	€15,000+	2.45	1.96	2.47	1.55

International Global Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
The Global Savings Account is an instant access savings account for savings above £10,000. Interest is paid monthly.	£100,000+	4.85	3.88	4.96
	£50,000+	4.70	3.76	4.80
	£10,000+	4.25	3.40	4.33
Rates effective from 1 August 2007.				

**Please note:** on balances of £99 or less no interest is payable, otherwise balances below £10,000 are paid interest at the default rate of 0.10%.

Deferred Interest Deposit Account	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
A savings account that allows you to choose when you receive your interest to best suit your tax planning needs. Minimum balance is £10,000. No restrictions on deposits or withdrawals. Interest is calculated daily. Interest will not be calculated on a compound interest basis.	£500,000+	5.50	4.40	5.50
	£250,000+	5.25	4.20	5.25
	£100,000+	4.85	3.88	4.85
	£50,000+	4.50	3.60	4.50
	£10,000+	4.00	3.20	4.00
Rates effective from 1 August 2007.				

Bonus Builder Account	Sterling Balance (£)	Standard Rate % (Gross/AER)	Standard Net Rate % Per Annum	Bonus Rate % (Gross/AER)	Bonus Net Rate % Per Annum
A savings account with a low minimum balance that rewards savers. Deposit at least £100 monthly with no more than 2 withdrawals per annum to earn the bonus rate of interest. Otherwise, the standard rate of interest is paid. Interest is paid annually on the anniversary of the date the account is opened.	£50,000+	3.50	2.80	5.00	4.00
	£25,000+	3.30	2.64	4.80	3.84
	£10,000+	3.10	2.48	4.60	3.68
	£5,000+	2.70	2.16	4.20	3.36
	£2,000+	2.50	2.00	4.00	3.20
	£1+	1.50	1.20	3.00	2.40
Rates effective from 31 October 2007.					

## Cheque Accounts

International Premier Cheque Account	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
An international cheque account for relationship managed clients for deposits of £5,000 or more. Interest is paid quarterly.  Rates effective from 1 June 2007.	£10,000+	2.50	2.00	2.52
	£5,000+	0.10	0.08	0.10

International Cheque Account	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
An international cheque account available in sterling, US dollars and euros for deposits of £2,000, US \$5,000, €5,000 or more. Interest is paid quarterly.  Rates effective from 1 June 2007.	£10,000+	2.50	2.00	2.52
	£2,000+	0.10	0.08	0.10
US dollar (\$)	US dollars Balance (\$)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 1 October 2007.	\$20,000+	1.75	1.40	1.76
	\$5,000+	0.10	0.08	0.10
Euro (€)	Euros Balance (€)	Gross Rate % Per Annum	Gross Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 2 July 2007.	€15,000+	1.40	1.40	1.41
	€5,000+	0.10	0.10	0.10

## Other Accounts

### Currency Account

An account designed for those who either receive or need to pay out money in a currency other than sterling, US dollars or euros. No interest paid.

### Currency Call Deposit Account

A deposit account available in most major currencies. Interest is paid on balances over US \$3,000 or the currency equivalent.

### Treasury Deposit Accounts

Pay a competitive fixed rate of return on your money. Interest is paid quarterly, monthly or at the end of the term. Individuals should check their own tax situation, as there may be potential liability.

Rates are fixed at the point of purchase and change daily. For indicative rates please call us on: +44 (0)1624 684000\*\*

#### Minimum Balance requirements for new Treasury Deposit Accounts are as follows:

- For terms of less than one month – minimum balance £100,000 or currency equivalent
- For terms of between one and five months – minimum balance £50,000 or currency equivalent
- For terms of six months and above – minimum balance £10,000 or currency equivalent.

\*\* Calls may be monitored or recorded to maintain high levels of security and quality of service. For call charges please consult your local telecoms provider.

## Rates for accounts no longer available to new applicants

### International 60 Day Savings Account – sterling only

An international 60 day notice account for savings of £10,000 or more. Interest is paid annually or monthly. 60 days notice is required for withdrawals. Earlier access is available subject to a charge of 50p per £100 withdrawn for each 30 day period (or part thereof) for which notice is not given. Minimum charge £15.

Rates for annual interest	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 1 August 2007.	£100,000+	3.63	2.90	3.63
	£50,000+	2.96	2.37	2.96
	£25,000+	2.74	2.19	2.74
	£10,000+	2.51	2.01	2.51
Rates for monthly interest	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 1 August 2007.	£100,000+	3.59	2.87	3.65
	£50,000+	2.94	2.35	2.98
	£25,000+	2.73	2.18	2.76
	£10,000+	2.50	2.00	2.53

## International 30 Day Savings Account – sterling only

An international 30 day notice account for savings of £10,000 or more. Interest is paid quarterly. 30 days notice is required for withdrawals. Earlier access is available subject to a charge of 50p per £100 withdrawn. Minimum charge £10.

	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 1 August 2007.	£100,000+	1.99	1.59	2.00
	£50,000+	1.79	1.43	1.80
	£25,000+	1.39	1.11	1.40
	£10,000+	1.16	0.93	1.17

## International Instant Savings Account

An instant savings account available in sterling, US dollars and euros for savings of £100, US \$2,000, €2,000 or more.

Interest is paid quarterly.

Sterling (£) rates	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 1 August 2007.	£10,000+	0.90	0.72	0.90
	£100+	0.85	0.68	0.85
US dollar (\$) rates	US dollar Balance (\$)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 30 June 2003.	\$50,000+	0.05	0.04	0.05
	\$25,000+	0.05	0.04	0.05
	\$10,000+	0.05	0.04	0.05
	\$2,000+	0.05	0.04	0.05
Euro (€) rates	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 9 June 2003.	€50,000+	0.10	0.08	0.10
	€25,000+	0.10	0.08	0.10
	€10,000+	0.10	0.08	0.10
	€2,000+	0.10	0.08	0.10
Euro (€) for Solutions customers only	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 2 April 2007.	€50,000+	0.10	0.08	0.10
	€25,000+	0.10	0.08	0.10
	€10,000+	0.10	0.08	0.10
	€2,000+	0.10	0.08	0.10

## International Regular Savings Account – sterling only

An international savings account for regular savers. Interest is paid annually on 31 January. An additional 2.25% gross bonus payment is available to those saving a minimum of £25 on a monthly basis and not making more than 2 withdrawals in a 12-month period. Account must be set up with a monthly standing order of minimum £25.

Rates for annual interest	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 1 August 2007.	£5,000+	2.30	1.84	2.30
	£25+	1.95	1.56	1.95

### Definitions

**Annual Equivalent Rate (AER)** – Illustrates what the interest would be if the interest was paid and compounded once a year.

**Gross Rate** – Is the rate of interest payable before the deduction of tax. Interest is payable gross to non-tax payers subject to the required certification. Account holders should check their own tax situation, as there may be a potential tax liability.

**Net Rate** – The rate of interest which would be payable after allowing for the deduction of income tax at the specified rate.

### Important Legal Information

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries. Barclays Bank PLC is authorised and regulated by the Financial Services Authority.

Registered in England, Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Please note the European Savings Directive (ESD) was implemented on 1 July 2005. If you live in a country affected by the ESD, certain information about you and the interest you receive may be reported to your tax authority. If you require further information about the ESD and how it might affect you, please contact your independent tax advisor.

Barclays Bank PLC is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, payments under the Scheme are limited to 100% of the first £2,000 of a depositor's total deposits with the bank and 90% of the next £33,000, resulting in a maximum payment of £31,700. Most depositors, including individuals and small firms, are covered.

The Scheme covers deposits made with the offices of the bank within the European Economic Area and deposits denominated in all currencies are treated alike. Further details of the Scheme are available on request.

The paid-up capital and reserves of Barclays Bank PLC exceed £8,753 million. Barclays Bank PLC has its principal place of business in London, England. Latest audited accounts are available on request.

### Your Feedback

If you would like to complain, you may do so in person, in writing by post, email or telephone. To obtain a copy of our complaint handling procedures, or to make a complaint, please contact your account-holding centre.