



Important information for joint account holders

As a joint account holder/partner you will become individually and jointly liable for any money owed to us, unless we have agreed otherwise in writing. As such, we have the right to demand repayment from all or any account holders or partners for all or part of such money and not just your share. This means that all of you are individually responsible for the debt and we can collect the outstanding amount from any one of you.

Unless you advise us otherwise, we shall be entitled to accept the signature, instruction or authority of any of you to operate, amend or close the Account. If any of you inform us of a dispute between you, we may treat this information as notice of termination of the authority.

In the case of the Bank being advised of a dispute between you and one of you wishes to close the Account we will write to the other account holder(s) advising them of your intentions and requesting their confirmation of the instructions. We will then close the Account. If the Account is operated by a Card, we may also ask for the return of all Cards and unused cheques issued. Until all Cards are returned, Card transactions will continue to be deducted from the joint Account.

Death of an Account Holder

If you hold a joint Account, when you die, the Account will continue in the name(s) of the surviving account holder(s). We will require proof of death (for example a death certificate). If the first-named holder dies, the second-named holder will automatically become the new first-named holder unless we are informed otherwise when we receive notification of the death.

We will accept the authority of the surviving named account holder(s). The survivor(s) will then become liable for the whole of any overdrawn balance on the Account.

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

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.