



Guide to International Banking Services and Pricing

February 2007

Barclays Bank PLC

Standard Account Charges for International customers

	Sole Accounts	Joint accounts	Multi-party accounts
Barclays Global Banking Monthly Fee	£10 ¹	£10 ¹	N/a
Barclays Global Wealth ³	Free	Free	N/a
Nigerian Barclays Global Wealth ¹ Monthly Fee	£8	£8	N/a
Global Solutions Monthly Fee	£10 ¹	£12.50 ¹	£12.50
Student Solutions	Free ²	Free ²	N/a
Savings Solutions Annual Fee	£50/US\$75/€85	£50/US\$75/€85	£50/US\$75/€85
London Solutions	£10	£15	£15
Destination UK	Free	Free	Free
Expat Solutions ¹	Free	Free	Free

¹ Or currency equivalent

² Student Solutions fees are £5 per month if the account balance is below £2,000.

³ A £5 fee is charged if the balance falls below £5,000 in a month.

Day to day banking charges – all customers

Cheque books	Free*
Sterling payments into your account from a UK bank**	Free
Payments into your account from a bank outside the UK ¹	£6 or currency equivalent ²
Issue of Barclays Connect, VISA Electron or Deferred Debit cards	Free
Stopping cheques	Free
Same day sterling transfer to another Barclays account in your name in the UK	Free
Same day sterling transfer to another person's Barclays account in the UK	Free
Barclays Connect card withdrawals and cash over the counter at UK Barclays branches up to £5,000	Free ³
Withdrawal of £5,000 or more in £ Sterling notes over the counter in any one day arranged in the Channel Islands or Isle of Man	1% of transaction value
Barclays Connect Card cash withdrawal from a Barclays ATM in the UK	Free ⁴
Issuing the first statement every month	Free
Items of mail returned to us due to incorrect address	£10

The following services are available to Savings Solutions customers at an additional charge

Cheque book	£20/US\$30/€35 for each cheque book issued
Code Word Fax Service	£120 per annum
Courier Mail – a special service for customers who reside in Nigeria	£50 per annum

* Except Savings Solutions customers

** Sterling payments into your account by cheque, where the cheque is drawn on another bank in the UK will be processed through the UK clearing system. For more information about when funds deposited in this way are available for interest and withdrawal, please contact your International banking centre.

¹ Includes payments received from Barclays branches outside the UK.

² Unless the payment is made by cheque. Payments made using cheques drawn on a bank outside the UK may incur negotiation or collection charges. Contact your International Banking centre for full details.

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

⁴ Barclays 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.

Interest Rates for Overdrafts

There are no charges for arranging an overdraft or using the facility, provided your balance stays within your overdraft limit or remains in credit. Details of the interest rates that apply to agreed and unauthorised overdrafts are given below.

Sterling International Cheque Account and International Premier Cheque Account

Overdrawn by up to £250	0%
Overdrawn by more than £250 with an agreed limit	0.95% per month* (12% Equivalent Annual Rate Typical (variable))
Overdrawn by more than £250 without an agreed limit or beyond agreed limit	2.05% per month* (27.5% Equivalent Annual Rate Typical (variable))

[†] Charges may also apply, please see 'Unauthorised overdraft fees' for details. * Repayable on demand and subject to status.

US Dollar International Cheque Account

Overdrawn up to agreed limit	8.00% per annum* (8.2% Equivalent Annual Rate Typical (variable))
Overdrawn without an agreed limit or overdrawn beyond agreed limit	23.5% per annum* (25.6% Equivalent Annual Rate Typical (variable))

* Repayable on demand and subject to status.

Euro International Cheque Account

Overdrawn up to agreed limit	9.00% per annum* (9.3% Equivalent Annual Rate Typical (variable))
Overdrawn without an agreed limit or overdrawn beyond agreed limit	24.5% per annum* (26.8% Equivalent Annual Rate Typical (variable))

* Repayable on demand and subject to status.

Barclays Bank Account Personal Overdraft – sterling accounts only

Overdrawn up to agreed limit	1.22% per month* (15.6% Equivalent Annual Rate Typical (variable))
Overdrawn without an agreed limit or overdrawn beyond agreed limit [†]	2.05% per month* (27.5% Equivalent Annual Rate Typical (variable))

[†] Charges may also apply, please see 'Unauthorised overdraft fees' for details.

* Repayable on demand and subject to status.

Unauthorised overdraft charges – sterling accounts only

Barclays Bank Account

If you go overdrawn by more than £5 beyond your agreed overdraft limit or by more than £5 without an agreed limit, we will charge you a Paid Referral of £30.

International Premier Cheque Account and Sterling International Cheque Account

The Paid Referral fee is not charged on the Sterling International Cheque Account unless your account is overdrawn by more than £25 beyond your agreed overdraft limit or by more than £25 without an agreed limit. In the case of the International Premier Cheque Account, a Paid Referral fee is not charged unless your account is overdrawn by more than £500 beyond your agreed overdraft limit or by more than £500 without an agreed limit.

All Sterling Accounts

If on subsequent days your account goes further overdrawn by more than £1, we will charge an additional Paid Referral fee of £30.

You will only pay one Paid Referral fee per account per day and you will not incur more than three fees within any monthly charging period. The Paid Referral fee applies to sterling accounts only.

Unpaid items charge – sterling and all currency accounts

Unpaid items returned due to insufficient funds in your account	£35 (currency equivalent) – maximum per account per day	
Unpaid cheques returned due to insufficient funds in the account on which the cheque was drawn	Local customers £5 per item	International customers £10 per item

Other account services – all customers

Sterling based fees will be charged to non-sterling accounts at the prevailing exchange rate.

Barclays Express Cheque Service (sterling cheques only)	£20 each
Banker's Draft	£25 each ¹
Banker's Cheque	£25 each ¹
International Money Order	£25 each ¹
Foreign currency (cash) notes withdrawn from or paid in to non-sterling accounts	2% of transaction value, minimum £10
Foreign currency (cash) payment to a non-Barclays account in the UK, Isle of Man and Channel Islands	£35
Same day sterling payment to a non-Barclays account in the UK	£25
3 Day (BACS) payment of less than £20,000 to a non-Barclays account in the UK	Free ²
3 Day (BACS) payment of more than £20,000 to a non-Barclays account in the UK	£25 ²
Barclays international payment (instruction via International Online Banking)	£30 ^{3 7 8}
Barclays international payment (instruction via International Telephone Banking)	£40 ^{3 7 8}
Barclays international payment (instruction via letter/fax/ Standing Order or face to face at a branch/Reps office)	£45 ^{7 8}
Barclays international payment recalled at the customers request	£20
Resending international payments returned due to incorrect details	£30 (International Online Banking) £40 (International Telephone Banking) £45 (letter/fax/ Standing Order/face to face)
Correcting an international payment instruction with incomplete or incorrect information ⁴	£20
Message sent to chase the corresponding bank to apply the payment	£20

Hold Mail for collection	£250 per annum ⁵
Use of courier service	At cost, subject to £50 minimum ⁶
Items sent by registered mail	£10 per item
General authority	£25 set up fee
Non-sterling Barclays Current Account (excluding US dollar and euro) maintenance fee if average balance falls below US\$2,000 (currency equivalent)	£7 per quarter

¹ Banker's Drafts, Banker's Cheques and International Money Orders 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.

² In some cases BACS (Bankers' Automated Clearance Services) payments may take more than 3 days to be credited to the recipient account. BACS payments can only be made in sterling.

³ Plus overseas delivery charges if you choose to pay them. Additional fees may be payable for payments to some countries.

⁴ If we receive a payment instruction that we cannot process because the information provided is incomplete or incorrect, we will contact you to establish the correct information. A fee of £20 will be charged in addition to the fee for sending the payment.

⁵ The annual fee of £250 levied for this service is payable in arrears in quarterly instalments of £62.50.

⁶ Including VAT (where applicable).

⁷ You will need to supply IBAN and SWIFTBIC information for any payments that you make in euros to any EU member state (25 countries) plus Iceland, Liechtenstein, Norway and Switzerland (together, referred to as 'Europe'). Banks who receive payments without the IBAN and SWIFTBIC can now charge correction fees. As a result, from 27th March 2006, if you don't provide us with this information with your payment instruction, there will be an additional £7 charge made when we send your payment.

From 1st January 2007, your payment may be rejected or returned by your beneficiary's bank if you don't supply the IBAN and SWIFTBIC.

Your beneficiary should be able to give you their IBAN and SWIFTBIC on request

⁸ Barclays Global Banking, Global Solutions, Savings Solutions and Premier clients receive a £5 discount on the standard international payment tariff

Tax certificate service charges

	Online	Over the phone
Premier, Barclays Global Banking & Barclays Global Wealth clients	£15	£20
South African residents – any service	NO CHARGE	NO CHARGE
All other clients	£15	£20

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

When you pay a cheque into your account it has to go through a process known as the clearing cycle before you can withdraw your money. Your cheque has to be sent back 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.

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

The central cheque clearing cycle is normally three working days. However, we also need to allow extra days for an unpaid cheque to be returned in the post.

The chart below will help you understand when cash and cheques paid into your account start to earn interest and become available for withdrawal. This does not always mean the cheque has been paid by the bank on which it is drawn. See the reference to unpaid cheques below.

	Day paid in	Interest starts to be earned	Available to withdraw at a cash machine (after 1am) or any Barclays Branch
Cash paid in at any Barclays branch	1	1	Immediately
Cheque paid in at any Barclays branch	1	3	5
Cash and/or cheque paid in at another bank	1	3	6

The day numbers refer to working days which are Monday to Friday (excluding Bank Holidays). Available funds can be withdrawn on a Saturday, either from branches which are open or from cash machines.

This chart applies to sterling cheques. For cheques drawn on a bank in Scotland or Northern Ireland paid into a bank in England or Wales, add one extra business day. If a Scottish cheque is paid into a Barclays branch in Scotland, it will be available for withdrawal in the same period as shown above.

A cheque may still be returned unpaid even after the clearing cycle is complete and it is included on your statement as part of the cleared balance. If the cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. 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.

Customers who pay cheques into their personal savings account continue to benefit from credit interest being paid on day one.

If you pay in cash or cheques to your Barclays account at a Post Office, 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 first two rows of the chart before interest starts to be earned and before the money is available for withdrawal.

Annual service fee – international customers not on a named offer

December annually	Sole account(s) [†]	Joint account(s) ^{††}	Multi-party account(s)
International customers not on a named offer [‡] where the total balance across their account(s) [*] is less than £2,000 ^{**}	£40	£40	£40

* There are some exemptions to the annual service fee:

- Premier clients
- Member of staff (International Banking)
- [‡] Clients that hold products and services within a Barclays International named offer ie., GLOBAL SOLUTIONS, LONDON SOLUTIONS, SOLUTIONS FREE OF CHARGE, DESTINATION UK, SAVINGS SOLUTIONS, SAVINGS SOLUTIONS NIGERIA, ANZ GLOBAL SOLUTIONS, ANZ DESTINATION UK, SA FINANCIAL ADVISOR INTR, STUDENT SOLUTIONS, FAMILY PACKAGE, EXPAT SOLUTIONS, GLOBAL SAVER, GLOBAL ACCESS, BARCLAYS GLOBAL BANKING, BARCLAYS GLOBAL WEALTH.
- If you are overdrawn or hold an investment, mortgage, loan with Barclays International.
- If you opened your account less than 60 days before
- If you hold an account locally in Jersey, Guernsey and the Isle of Man.
- If you do not hold at least one sterling account

** The balance across your accounts is calculated at the end of each month looking at the accounts held in the same name. If the total balance of your accounts was less than £2,000 – or currency equivalent (the sterling equivalent taken at the month end) – the fee will be applied the following December if you are not exempt for one of the reasons above, at that time.

Charges will apply to the balance of accounts in the same name only for reasons of privacy.

[†] Sole accounts – to calculate the total balance for ‘Sole accounts’ we look at the total balance of all accounts held in an individuals name, including the balance of any joint or multi party accounts that they might hold. If this is less than £2,000 at the end of any month, a fee will be levied the following December. Only one fee will apply.

^{††} Joint accounts – to calculate the total balance for ‘Joint accounts’ we look at the total balance of all accounts held in the name of the same joint parties. The balance of any account(s) held by either of the parties in their own names, or with other parties are not included in calculating the balance of the joint accounts for reasons of confidentiality. This means that joint account holders are required to maintain the minimum £2,000 to avoid the annual service fee.

Multi party accounts – the total balance of ‘Multi party accounts’ includes any accounts held in the same names but will not include the balance of any other accounts that might be held by any of the parties in their own names or with any other parties for reasons of confidentiality. This means that multi party accounts must maintain the minimum £2,000 to avoid the annual service fee.

This guide details charges for our most used services. If a charge applies to a service not detailed herein, you will be advised at the time the service is requested. You can keep up to date with our charges or interest rates by telephoning your International Banking centre or by visiting our website at www.barclays.com/internationalbanking

Charging Dates

Most charges are applied at the time the service is provided. Unauthorised overdraft charges are applied at the time the charge is incurred. However, overdraft interest and any charges for additional statements, or debit entry fees are charged monthly on sterling accounts and quarterly on currency accounts. Debit interest is calculated on the daily balance. You will be given at least 14 days' advance notice on your statement of any overdraft interest and fees for additional statements or debits that will be debited from your current account.

Using your Barclays Connect or VISA Electron card in the UK

There is a 2.0% fee (minimum £1.50, maximum £4.50) if you use your card to get cash over the counter, currency or travellers cheques anywhere other than Barclays.

Using your Barclays Connect or VISA Electron card in other countries

When you pay for something or withdraw cash abroad, we convert your transaction into sterling. The amount you are debited includes a 2.75% charge for Barclays handling costs and the VISA processing fee. When you withdraw money at a cash machine or over a bank counter abroad a 2.0% fee (minimum £1.50, maximum £4.50) is also charged to your account, unless you are using a Barclays ATM, or an ATM at the following banks in their respective countries (in brackets), Bank of America (USA), Scotiabank (Canada), Westpac (Australia), BNP Paribas (France) and Deutsche Bank (Germany).

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 2.99% charge for 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 2% fee (minimum US\$5.00/€5.00) 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.

Overdrafts

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.

We would prefer you to ask for an overdraft before you need to use it. However, if you have not agreed, or increased a limit with us in advance and go overdrawn or exceed your limit, you will be charged interest at the unauthorised interest rate. The unauthorised interest rate will apply to the excess balance. Any payment causing an unauthorised overdraft or excess over an agreed limit will be paid at the Bank's discretion, and a Paid Referral Fee will be charged. These charges and interest rates are variable and the Bank reserves the right to amend them from time to time. Overdrafts are available to customers aged 18 or over (subject to status) and are repayable on demand. Each application is considered on an individual basis.

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 International Banking Centre.

Contact details are as follows:

Barclays Bank PLC, 38 Hans Crescent, Knightsbridge, London SW1X 0LX.

Telephone: 01624 684444.

We are committed to providing equal access to our services for all customers with disabilities. Full details of our services and facilities can be found in our brochure “Disabled customers – making our services available”.

All of our literature can be provided in Braille, large print or audio tape on request, within a reasonable timescale, by calling the Barclays Information Line 0800 400 100* (via TextDirect if appropriate). If outside the UK call: +44 (0)1624 684444* or order online via our website www.barclays.com

* Calls are recorded so that we can monitor the quality of our service and for security purposes. Call costs may vary – please check with your telecoms provider.

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