



**Guide to international
banking services and pricing**

24th October 2005

London (Knightsbridge)

Solutions customers

	Sole Accounts	Joint and Multi-party accounts
Global Solutions Monthly Fee	£7.50 ¹	£10 ¹
London Solutions Monthly Fee	£10 ¹	£15 ¹
Student Solutions	Free ²	Free ²
Savings Solutions Annual Fee	£50/US\$75/€85	£50/US\$75/€85

¹ Or currency equivalent.

² Student Solutions fees are £5 per month if the account balance is below £2,000. This charge does not apply to those students who are part of the Family Package.

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

Day to day banking - 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 withdrawals and cash over the counter at UK barclays branches up to £5,000	Free ³
Withdrawal of £5,000 or more in Bank of England notes over the counter in any one day arranged in the Channel Islands or Isle of Man	1% of transaction value
Cash withdrawal from a Barclays ATM	Free ⁴
Issuing the first statement every month	Free
Charge for each additional statement in a month	Free
SweepSave Service	Free
Items of mail returned to us due to incorrect address	£10

* 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 or seen before you commit to any transaction. This relates to sterling transactions within the U.K, Channel Islands, Isle of Man and Gibraltar only. All cash withdrawals made using a Deferred Debit card will incur a fee of 2.00% (minimum US\$5.00/£5.00 typical APR 3.7%). If you 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. This fee is in addition to the cash withdrawal fee.

Interest Rates on Personal 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

Overdrawn by up to £250	0%	
Overdrawn by more than £250 [†]	With an agreed limit	Without an agreed limit or beyond agreed limit
	0.95% per month* (Equivalent Annual Rate 12%)	2.05% per month* (Equivalent Annual Rate 27.5%)

[†] 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* (Equivalent Annual Rate 8.24%)
Overdrawn without an agreed limit or overdrawn beyond agreed limit	23.5% per annum* (Equivalent Annual Rate 25.65%)

* Repayable on demand and subject to status.

Euro International Cheque Account

Overdrawn up to agreed limit	9.00% per annum* (Equivalent Annual Rate 9.31%)
Overdrawn without an agreed limit or overdrawn beyond agreed limit	24.5% per annum* (Equivalent Annual Rate 26.84%)

* Repayable on demand and subject to status.

Barclays Bank Account Personal Overdraft – sterling accounts only

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

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

* Repayable on demand and subject to status.

Unauthorised overdraft charges – sterling accounts only

If you go overdrawn by more than £25 beyond your agreed overdraft limit or by more than £25 without an agreed limit, we will charge you a Paid Referral of £25.

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 £275 without an agreed limit.

If on subsequent days your account goes further overdrawn by more than £1, we will charge an additional Paid Referral of £25.

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	£30 (currency equivalent) – maximum per account per day	
Unpaid cheques returned due to insufficient funds in the account which the cheque was drawn	Local customers £5	International customers £10

Safe Custody service[†]

Document storage

Wallet storage fee	£1 per month*
Access fee	£5 per access*

Box storage – valuables and other items stored in boxes

Box storage fee	£12 per quarter*
Access fee	£5 per access*

[†] London Solutions customers can benefit from a discounted service at Barclays in Mayfair

* Including VAT (Where applicable). We reserve the right to amend the price of our safe custody services in line with any change in the rate of VAT (where applicable).

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
Currency notes withdrawn from or paid in to non-sterling accounts	2% of transaction value, minimum £10
Currency payment to a non-Barclays account in the UK	£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
Barclays international payment (instruction via International Telephone Banking)	£40 ³
Barclays International Payment (instruction via letter/fax/STO or face to face at a branch/Representative office)	£45
Barclays international payment recalled at the customer's request	£20
Resending international payments returned due to incorrect details	£40 (International Telephone Banking) £45 (letter/fax/STO/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
Certificates of interest paid or charged	£20 per certificate ⁵
Hold Mail for Collection	£250 per annum ⁶
Use of courier service	At cost, subject to £50 minimum ⁷

Items sent by registered mail	£10 per item
General authority	£25 set up fee
Non-sterling Barclays Current Account maintenance fee if average balance falls below US\$2,000 or 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 credit 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 Certificates of interest charged are provided free to customers resident in Jersey and Isle of Man. Certificates of interest paid and certificates of interest charged are provided free to residents of Guernsey.

⁶ An annual fee of £250 is levied for this service, payable in arrears in quarterly instalments of £62.50.

⁷ Including VAT (where applicable).

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. When we make a change to our main charges we will inform you in advance of the change, and we will tell you when we alter the interest rates, which may be charged on your account, as specified in the terms and conditions of your account. You can also keep up to date on any of our charges or interest rates by telephoning your International Banking centre or by visiting our website at 'internationalbanking.barclays.com'

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 1.5% 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. And when you withdraw money at a cash machine or over a bank counter abroad a 1.5% fee (minimum £1.50, maximum £4.50) is also charged to your account, unless you are using 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 24 (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. And 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 (**typical APR 3.7%**). This fee is in addition to the fee above. The value of any charges incurred will be shown in full on your monthly Deferred Debit card statement.

Overdrafts on Personal Accounts

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 of £25 will be charged. If your overdraft increases further, or a new excess occurs, a further £25 will be charged. The maximum charge in any one charging month will be capped at £75. 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 (subject to status) or over 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. And 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 addresses are is: Knightsbridge - Barclays Bank PLC, International Personal Banking, 38 Hans Crescent, London SW1X 0LZ.

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.co.uk.

*Calls are recorded so that we can monitor the quality of our service and for security purposes.

Barclays Bank PLC.

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

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