



Customer Terms and Conditions

Barclays Bank PLC

London (Knightsbridge) only

General Terms and Conditions (March 2003)

1. Introduction

- 1.1 This agreement
- explains our obligations to you and your obligations to us; and
 - applies to all the accounts you have with us in the United Kingdom and the services we provide in connection with your accounts; and
 - includes the terms applicable to telephone and computer banking.

The procedures you must follow for our computer banking services are contained in the user guidance we give you in any form including electronic help texts. You must follow these procedures when using the services.

- 1.2 Your agreement with us is contained in:
- these general conditions;
 - the additional conditions; and
 - the application form or the appointment of bankers signed by you, the customer.
- 1.3 The additional conditions include our charges and the interest rates, notice periods, minimum or maximum balances and other terms which are specific to a particular account or service. We will tell you what these additional conditions are when you open an account or apply for a new service. They are set out in material we publish which you can ask for at any time. We may also publish them on our website.
- 1.4 If the additional conditions are inconsistent with these general conditions, the additional conditions will apply.
- 1.5 In this agreement “you” and “your” mean any customer operating an account with us and include (where appropriate) any person you authorise to give instructions on your accounts. “We”, “us” and “our” mean Barclays Bank PLC, and “Barclays Group” means us, our parent company and any companies we or our parent company totally or partly own at any time.

2. Contacting each other

- 2.1 We may contact you by post, telephone and computer (which in this agreement includes the internet, digital television and any form of electronic message made by any type of electronic device) using the latest address, telephone number or electronic mail address you have given us. It is your responsibility to ensure that we have your current contact details. We can charge you our tracing costs if you do not do so.
- 2.2 We will normally contact only the joint account holder named first in our records subject to any legal requirements or unless you request otherwise. The first named account holder is responsible for passing information we send to the other account holders.
- 2.3 You can contact us at the appropriate address and telephone number we give you, or by computer following the user guidance.
- 2.4 We may record or monitor telephone calls between us so that we can check instructions and make sure that we are meeting our service standards.

3. Giving us instructions

- 3.1 You can give us instructions either in writing, by telephone or computer unless we tell you that instructions can only be given in a specific way for a particular account or service. Generally we cannot change or stop an instruction you give by telephone or computer (except in certain limited circumstances we will tell you about) because we start processing instructions when we receive them. If we are able to cancel your instruction we may make a charge.

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- 3.2 Before we can act on instructions given to us by telephone or computer we will agree security procedures with you. By “security procedures” we mean the use of a password, security keys, cards, personal identifier(s), codes, Personal Identification Numbers (PINs) or encryption device(s). These security procedures may be changed by us after giving you notice.
- 3.3 You must do all that you reasonably can to make sure that the security procedures are kept secret at all times. If you make a written record of any code or PIN you must make a reasonable attempt to disguise it. Any security-related device must be kept physically secure, which includes making sure that security details are not kept in any form (including by browser or any other software) in such a way that anyone using the same workstation can go through the security procedures using stored details.
- 3.4 You must tell us as soon as you can if you think someone else may know the security procedures. Until you tell us, you will be responsible for all instructions that we receive and act on even if the instruction was not given by you. Unless we can show that you have been fraudulent, grossly negligent or have not complied with condition 3.3 we will refund your account with any payments we make after you tell us. We will have no further liability to you. We can ask you for all the information you have about the misuse of security procedures, which we may pass to the Police if we think that will be useful.
- 3.5 We will do all that we reasonably can to prevent a breach of security, resulting in unauthorised access to your accounts and the information we hold about you. As long as you have not breached condition 3.3 we will accept liability for any loss or damage to you resulting from any breach of security.
- 3.6 We can act on instructions given:
- a) on a document (such as a cheque or letter) bearing your original signature(s); or
 - b) by telephone or computer whether or not they were given by you as long as we have followed the security procedures.
- 3.7 If you give us an instruction by telephone or computer we can ask you to confirm it in writing.
- 3.8 We can refuse to act on any instruction if:
- we have a good reason for thinking that you did not give us the instruction;
 - the instruction is not clear; or
 - we believe that by carrying out the instruction we might break a law, regulation, code or other duty which applies to us.
- 3.9 We may apply financial and other limits to telephone and computer instructions from time to time. We may vary these limits at any time with immediate effect. We will tell you if your transaction exceeds any of the limits.
- 3.10 You are responsible for all instructions received by us from an authorised signatory even if the authorised signatory does something which makes you breach your agreement with us.

4. Credits to and payments out of your account

- 4.1 If we receive instructions and credits for an account before the relevant cut-off time on any working day we will process them on that day or on the date specified in your instructions. Instructions and credits received after the cut-off time or for a non working day will be processed on the next working day. The cut-off time is the latest time each day that we can make payments or transfers from an account. We will tell you the cut-off times applicable to telephone and computer instructions. Branch cut-off times vary and are displayed in each branch.
- 4.2 Your statement balance will show credits when your branch receives them even if they include cheques which are not “cleared”. To calculate interest we generally treat cheques as cleared when we receive value for them from the relevant bank through the banking system. However the bank can still return the cheque unpaid, eg. for lack of funds. If it does so we will debit your account with the amount of the cheque.
- 4.3 You must complete cheques so that they are not easy to alter and you must not put a date on your cheques which is after the date of signature. If you do, we will not be liable for any loss to you as a result of us paying a cheque before the date you have put on it.
- As long as we have followed your instructions correctly, we can deduct the amount of any payment from your account. You agree that we may rely on any information quoted in an instruction as correct.

- 4.4 We may pay a cheque even if it is not presented to us for payment within six months of the date on the cheque. We reserve the right to return unpaid any such cheque but you must give us instructions to stop payment of the original cheque if you issue a duplicate.
- 4.5 You can stop a cheque before it has been presented to us for payment unless it has been guaranteed. We may make a charge for stopping a cheque.
- 4.6 We may refuse to make any payment if you do not have enough money on the account at the close of the working day before the payment is due to be made. In deciding whether you have enough money we take account of any authorised card transactions, any overdraft limit, any cheques we are treating as cleared, any instructions to make payments and regular payments which have not yet been paid from your account. We will tell you if you can make payments from your account against cheques which are not cleared. We do not have to take account of regular credits or any amounts received after we have decided not to make the payment.
- 4.7 If any cheque you have paid in is returned to us unpaid or any electronic or other payment you have received is recalled we will debit your account, whether or not it goes overdrawn and even if we allowed you to make a payment or to take cash against the item.
- 4.8 If you make a payment from an account without giving the notice required for that account, we may make a charge or reduce the interest payable on the account.
- 4.9 We will debit each working day the amount of all card transactions processed since the previous working day.
- 4.10 Unless we agree otherwise, when you give us an instruction to make a payment we will decide how the payment will be sent.
- 4.11 To make an international payment, we may have to send payments through another paying bank, and if this is the case, we will use a paying bank that is either chosen:
 - by us; or
 - by a bank in the country the payment is being sent to and/or in the country whose national currency is being sent.
- 4.12 If we have to make an international payment through another bank, we will give you an indication of the date on which the payment should be received by that bank. This does not mean that the person the payment is being sent to will receive the payment on the same day. This will depend on the banking practice of the country concerned.
- 4.13 In making an international payment we are acting for you. You will have to comply with any relevant local laws and you agree to hold us harmless against all obligations and responsibilities we incur as a result of acting for you.

5. Interest and charges

- 5.1 We normally work out interest on a daily basis on the amount of the cleared balance on each account at the end of each day. We will let you know if interest on your personal account is calculated on the statement balance rather than the cleared balance.
- 5.2 We pay interest or, if applicable, charge interest and fees in arrears, by crediting or debiting your account.
- 5.3 We reserve the right to charge for additional services and to vary interest rates and charges from time to time in accordance with condition 13.
- 5.4 We will not deduct tax on interest before we pay it to you unless we are required by law to deduct tax. You must check your own tax situation as a potential liability may arise even though we are permitted to pay gross interest.

6. Statements

- 6.1 We will provide statements showing all amounts added to or taken from your account since the previous statement. You must check your statement carefully and tell us as soon as possible if it includes something which appears to you to be wrong or not made in accordance with your instructions.
- 6.2 We will correct any entries we make by mistake to your account as soon as possible after you tell us about them or we notice them.
- 6.3 We may put messages on your statements to tell you about changes to this agreement.
- 6.4 We will supply additional statements on request. A charge may be made for supplying these.
- 6.5 You may ask us not to provide statements for some accounts.

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7. Borrowing from us

- 7.1 You must keep your account(s) in credit unless we agree an overdraft with you.
- 7.2 When we agree an overdraft with you we will tell you the overdraft limit and the interest rate and charges which you must pay and we will confirm these details in writing.
- 7.3 If you:
- overdraw without agreeing an overdraft with us; or
 - exceed an agreed overdraft limit;
- we may ask you to make an immediate payment into your account and we may charge our unauthorised interest rate and fees on the amount of the overdraft or excess until either it has been repaid or we have agreed an overdraft or an increased limit.
- 7.4 Unless we have specifically agreed otherwise with you, we may demand the repayment of, or reduction in, your overdraft at any time without notice. Until you repay us in full we will charge interest and fees at the rates set out in the additional conditions both before and after any court order in our favour for repayment.
- 7.5 We may use any amounts you have on any account with us in any currency to reduce or repay any amounts you may owe us on any account (including on card accounts you hold with us, and any other amounts you may owe us), either in your own name or jointly with anyone else. We will tell you if we do this.

8. Responsibility for borrowing

- 8.1 Individuals are personally responsible for any money owed to us.
- 8.2 Joint account holders/partners are individually and jointly liable for money owed to us, even if one of you has subsequently ceased to be a partner unless we have agreed otherwise in writing. We have the right to demand repayment from all or any account holders for all or part of such money.
- 8.3 Unless otherwise agreed between us, individuals authorised to give instructions on accounts of Clubs, Charities, Churches and Societies, are individually and jointly liable for money owed to us.

9. Our liability to you and your liability to us

- 9.1 We will be liable to you for any loss, injury or damage resulting from any failure, delay or error in carrying out your instructions (however caused) but our liability will be the lower of:
- the amount of such loss, injury or damage; and
 - the amount of any interest you do not receive or any interest you have to pay as a result of such failure, delay or error.
- 9.2 We will not be liable to you if we do not act on your instructions for any reason under condition 3.8 or 4.6 or if we cannot carry out our responsibilities under these conditions as a result of anything that we cannot reasonably control. This includes, amongst other things, any machine failing to work and industrial disputes.
- 9.3 We will not be liable to you in any circumstances for:
- loss of business, loss of goodwill, loss of opportunity, loss of profit; and
 - any type of special, consequential or indirect loss whatsoever.
- 9.4 To compensate us for the additional costs we have to pay if you break this agreement we will charge the standard charges set out in our tariff and the amount of any other losses and reasonable costs which we incur as a result of your breach of this agreement. These include, but are not limited to, the cost of tracing you, notifying you of the breach, communicating with you about the breach and enforcing payment of any amount due to us.

10. Using information about you

- 10.1 We will store and process your information on the Barclays Group computers and in any other way. By "your information" we mean personal and financial information we:
- a) obtain from you or from third parties, such as joint account holders, credit reference agencies (who may search the Electoral Register), fraud prevention agencies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time or

- b) learn from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (eg supermarket services, medical services, retail services) and from the payments which are made to your account.
- 10.2 We and other companies in the Barclays Group will use your information to manage your account(s), give you statements and provide our services, for assessment and analysis (including credit and/or behaviour-scoring, market and product analysis), and to develop and improve our services to you and other customers and protect our interests.
- 10.3 We and other members of the Barclays Group will use your information to inform you by letter, telephone (including sending text messages), or computer about products and services (including those of others) which may be of interest to you. You may tell us if you do not wish to receive marketing material from other members of the Group.
- 10.4 We use credit reference agencies and fraud prevention agencies to:
- make enquiries when you ask for any lending products, or to assist us in managing your account, for example if we wish to consider changing your agreed overdraft limit, or offering you other products, now or in the future;
 - share information:
 - about you and how you manage your accounts, if you have agreed to this;
 - when we tell you, for example if we have required you to repay an amount you owe us and we do not receive a full repayment or satisfactory proposals from you within 28 days of formal demand; and
 - if you give us false or inaccurate information or we suspect fraud.
- We do not give information about savings accounts to credit reference agencies.
- Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. This also applies to fraud prevention agencies if you give us false or inaccurate information or we suspect fraud. The information may be used to make assessments for credit and to help make decisions on you and members of your household, on credit, motor, household, life, and other insurance facilities (including handling claims), for debt tracing and to prevent fraud and money laundering. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners where a financial “association” has been created. Any enquiry we make at a credit reference agency may be assessed with reference to any “associated” records.
- 10.5 We may give information about you and how you manage your account to the following:
- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
 - Transfers and sharing of such information within the Barclays Group.
 - Anyone to whom we transfer or may transfer our rights and duties under this agreement.
 - We may also give out information about you if we have a duty to do so or if the law allows us to do so.
- Otherwise we will keep information about you confidential.
- 10.6 If we disclose your information in accordance with clause 10.5 to a person, office or organisation located in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK, and to use your information only for the purpose of providing the service to us.
- 11. Special conditions relating to foreign currency accounts, cheques drawn abroad and foreign currency cheques**
- 11.1 All foreign currency credit balances are held for us by a bank we choose in the country of that currency and are subject to any local practices (including working days) and laws. You are responsible for any exchange rate risk.
- 11.2 Notice periods for withdrawals may vary according to the currency. Details are available upon request.
- 11.3 You must repay overdrafts in freely convertible and transferable funds in the relevant currency, at such banks as we may specify.

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- 11.4 When we convert foreign currency we will do so at the exchange rate on the first available working day subject to our standard charges which we will deduct from your account. The timing of debits and credits to your account depend on the currencies involved.
- 11.5 We may accept foreign cheques and other items on terms available on request. Cheques payable abroad which may be received for payment into your account will be negotiated at our discretion or collected at your expense. If any cheques are returned unpaid for any reason we will debit your account even if the return takes place after we have advised you of payment of the cheque. Negotiation and collection of cheques shall be subject to the current International Chamber of Commerce Uniform Rules for Collections.

12. Special conditions relating to banking by computer

- 12.1 We will take reasonable care to ensure the security of and prevent unauthorised access to our computer banking services.
- 12.2 You must:
- ensure your computer and modem comply with the standards and requirements we tell you from time to time;
 - carry out your own virus checks;
 - follow the procedures and instructions in the user guidance that we give you from time to time;
 - not attempt to change any software provided by us;
 - not copy or allow any third party to use or copy any software provided by us without our consent;
 - tell us as soon as you can if you become aware of any failure, delay, malfunction or error in the sending or receiving of instructions or any suspected fraud.
- 12.3 If you use our computer banking service outside the UK, Channel Islands or the Isle of Man, you do so at your own risk, as it may constitute an offence in that country.
- 12.4 The records we maintain of any instructions you give us by computer will be final evidence of your instructions and of the time they are given except where there is an obvious mistake.

13. Changing the terms of this agreement

- 13.1 We may change the terms of this agreement (including our charges) and introduce changes to our services at any time by telling you about the changes. Changes will normally be caused by market conditions, changes in the cost of providing a service to you, changes in legal or other requirements affecting us, or any other good reason.
- 13.2 We will tell you about any changes by:
- advertising in the press; or
 - putting messages on your statements; or
 - sending you a separate written notice by post or computer.
- 13.3 Apart from changes to our interest rates which we can apply immediately, we will normally give you at least 30 days notice of any changes. However we may introduce changes as soon as we give you notice, if we consider they are necessary to take account of any legal or regulatory requirement or if we consider we can improve the service(s) by introducing technical or procedural amendments.

14. Closing your account

- 14.1 You can close your account by telling us in writing. (In the case of joint accounts any one account holder may tell us providing you have agreed that any one of you can give us instructions).
- 14.2 If one account holder on a joint account dies the survivor(s) may withdraw any account balance.
- 14.3 We can end our banking relationship with you by telling you in writing. We will give you at least 30 days notice. We can also give you a new account number and/or transfer your account to another branch if we close or combine branches. Any benefit or services we provide in relation to particular accounts will end as soon as your account is closed.
- 14.4 We may take action to close your account immediately in exceptional circumstances such as if we reasonably believe that:
- you are not eligible for an account; or
 - you have given us any false information at any time; or
 - you or someone else is using the account illegally; or

- it is inappropriate for a person authorised to give instructions on your account to operate it; or
- you have been in serious or persistent breach of this agreement or any additional conditions which apply to an account.

14.5 We may choose not to close your account until you have returned any plastic cards we have given you, any unused cheques and any computer banking software we have provided. You must repay any money you owe us, including the amount of any cheques, card transactions or other payment instructions you have made, which have not been taken out of your account, and refrain from using any banking services or facilities without our consent.

15. How to cancel

You have a right to cancel the Agreement within 14 calendar days from the date when we have accepted your application form. Cancellation of the Agreement will relieve you from all other duties and obligations arising from the Agreement and you will not incur any cancellation fee, charge or penalty.

Should you wish to cancel the Agreement you need to send us notification in writing to the office with which you arranged it. The postal addresses of all our offices are set out under condition 16. If you do not exercise the right to cancel, the Agreement will remain in effect until otherwise terminated in accordance with this Agreement.

16. Main Business and Office locations

Barclays Bank PLC's main business is the provision of banking services and has offices in the following locations:

38 Hans Crescent, London SW1X 0LZ, UNITED KINGDOM (Financial Services Authority registration number 122702)
2nd and 3rd Floors, 88 Dighensis Akritis Avenue, Nicosia 1644, CYPRUS
PO Box 187, Regal House, 3 Queensway, GIBRALTAR
Level 9, Portomaso, St Julians PMT 01, MALTA
42F Citibank Tower, 3 Garden Road, Central, HONG KONG

17. General information

- 17.1 These conditions are governed by the law applicable to the place where your branch is situated. Any banking terms and conditions implied by law will also apply to our relationship with you.
- 17.2 The laws of the place where your branch is situated will govern our relations before the conclusion of the contract, except that if you are in another state we may in certain circumstances be obliged to comply with the laws of that state in our precontractual relations.
- 17.3 The language in which this Agreement is supplied is English and we will communicate with you in English during the course of this Agreement.
- 17.4 We may decide not to send documents to you by post if you are in a country where we consider that, for security reasons, there is an unacceptable degree of risk to the integrity of the information in the documents.

Your feedback

If you want to complain you may do so in person, in writing by post or email, or by telephone. To obtain a copy of our complaint handling procedures, or to make a complaint please contact your International Banking Centre.

Barclays Bank Card Conditions (March 2003)

Applying to the Connect, Premier Connect, Electron and Barclaycard cards

1. Introduction

- 1.1 Your agreement with us is contained in:
 - these card conditions;
 - the application form or the appointment of bankers signed by you, the customer; and supplements our Customer Agreement with you.
- 1.2 In this agreement “we”, “us”, “our” mean Barclays Bank PLC and “you” and “your” mean the customer and include (where appropriate) any person the customer has asked us to give cards to.

2. Using the card

- 2.1 We will give you a card to use either just to get cash from cash machines or to get cash and make payments. (In these conditions we use “transactions” to mean both making payments and getting cash.) You must sign your card as soon as you receive it and follow any reasonable instructions that we give about using cards and keeping them safe.
- 2.2 You can use the card or the card number for transactions if you have enough money on the account whose number is included on the card. (We explain the way we work out if you have enough money in the Customer Agreement under “Credits to and payments out of your account”).
- 2.3 On personal accounts you can also use the card for transactions on other accounts in your name, to transfer amounts between all your accounts and for any other purpose we tell you about from time to time.
- 2.4 All transactions and transfers will be shown on your statements. Cash withdrawals or transfers will normally take effect immediately.

- 2.5 We will convert all overseas transactions into sterling using the exchange rate and a percentage commission on the amount of the transaction. The exchange rate we use may not be the same as the rate when the transaction was made as rates can change.
- 2.6 Cards belong to us. We can ask you to return them to us and we can ask others to hold on to them for us at any time.

3. Payments

- 3.1 You must make us a payment on each working day for all transactions and charges on each account which we have received details of since the previous working day. This payment will be made by us debiting the relevant account. Transactions will normally be debited to your account within three working days.
- 3.2 There are no charges for cash withdrawals from us in the UK, but we otherwise may make a charge.

4. Limiting your right to use the card

- 4.1 If we have a good reason, we may:
 - refuse to approve a transaction;
 - cancel or suspend your right to use the card for any or all purposes; or
 - refuse to replace any card; without first telling you.

This agreement will continue even if we do any of these things.
- 4.2 We will not be liable:
 - if we do not approve a transaction;
 - if you cannot use the card for a transaction or transfer; or
 - for any loss or damage you suffer as a result of the way you are told this.

5. Security

- 5.1 You must do all that you reasonably can to keep the card safe and your personal identification number (PIN) secret at all times. You must keep the card separate from any cheques.
- 5.2 You must never allow anyone else to use your card PIN or other security information.
- 5.3 You must never write down or record your PIN or other security information.
- 5.4 You must only reveal the card number to make a transaction, to report the loss or theft of the card or if we allow you to do so.

6. What you must tell us

- 6.1 You must tell us as soon as reasonably possible if:
 - (a) the card is lost or stolen or you think that the card may be misused, or that someone may know the PIN;
 - (b) your statement includes an item which you think is wrong; or
 - (c) you change your name or address.

You can contact us at any of our branches during business hours or for (a) at Barclays Bank PLC, Northampton, NN4 7SG (phone +44 (0) 1604 230230) at any time.

We may ask you to confirm in writing within seven days any information which you have not already given us in writing.

- 6.2 You must give us all the information you have about the loss, theft or misuse of a card or the PIN, and any other information we ask for to help us. We may give the police any information we think will be useful. If you find cards which you have reported as lost, stolen or at risk of misuse, you must not use them. You must cut them in half and return them to us immediately at the address shown in condition 6.1.

7. Limits of liability

- 7.1 Until you tell us under condition 6.1 that your card is lost or stolen or may be misused you may be liable for transactions up to a maximum of £0.

- 7.2 If someone uses a card and they obtained it with your permission, you will be liable for all the transactions which take place before you tell us that it may be misused.
- 7.3 If we are unable to debit your account under condition 3.1 because the account has been closed or as a result of anything that we cannot reasonably control you will still be liable to pay us for all transactions.
- 7.4 We will not be liable to you if we cannot carry out our responsibilities under this agreement as a result of anything that we cannot reasonably control.

This includes:

- any machine failing to work; and
- industrial disputes.

8. Refunds and claims

We will credit your account with a refund for a transaction if the retailer asks us to or if you tell us that a transaction with a retailer has been incorrectly debited to your account. You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against us to anyone else.

9. Changing the terms of this agreement

- 9.1 We may change the terms of this agreement, including our charges and other changes needed if we add extra functions to the card at any time, by telling you about the change. Changes will normally be caused by market conditions, changes in the cost of providing this service to you, changes in legal or other requirements affecting us, or any other good reason.
- 9.2 We may introduce a charge for any service provided under or in connection with this agreement.
- 9.3 We will tell you about any changes by:
 - advertising in the press; or
 - putting messages in your statements; or
 - sending you a separate written notice by post or computer.

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We will normally give you at least 30 days notice of any changes. However we may introduce changes as soon as we give notice, if we consider they are necessary to take account of any legal or regulatory requirements or if we consider we can improve the service(s) by introducing technical or procedural amendments.

10. Ending this agreement

This agreement will end if you or we have given written notice to the other and you have returned all cards and made all payments due under this agreement. We may give you replacement cards from time to time until this agreement ends.

11. General

- 11.1 We do not promise that services and benefits which we provide outside the terms of this agreement will always be available. We may withdraw or vary these services or benefits at any time without giving you notice.
- 11.2 We will charge you for any losses or costs we have to pay if you break this agreement.
- 11.3 This agreement is governed by English law.

12. Cheque guarantee

- 12.1 You can use the card if the card has a cheque guarantee logo on it and the same sort code as your accounts to guarantee cheques on Barclays accounts in your name. The following conditions will apply:
 - You may only use one guaranteed cheque to pay for any one item. The amount of the cheque must not be more than the cheque guarantee limit shown on the card.
 - You must not write a guaranteed cheque for more than the amount in your cheque account without permission from your branch.
 - You cannot stop payment of the guaranteed cheque.
 - You cannot guarantee cheques outside of the United Kingdom, Channel Islands, Isle of Man and Gibraltar.
- 12.2 We may agree to pay the guaranteed cheque even though there are mistakes on the cheque or it creates legal or technical problems.

Additional terms and conditions for Barclays Global Banking, Barclays Global Wealth and International Premier (January 2006)

1. Your account may include a proposition which includes a number of benefits and services. A "proposition" is a grouping of benefits and services which is for the time being applicable to, or available with, your account. The key features of the benefits and services are described in the proposition brochure. Full details will be sent to you after you agree to the proposition and are available on request.
2. The benefits and services may be provided to you by a member of the Barclays Group of Companies or an external product provider ("Provider").
3. If there is, in our judgment, a material change to the proposition, we will use reasonable endeavours, consistent with good banking practice, to give you not less than 30 days advance notice of the change. In certain circumstances, we may wish to add to, vary or withdraw the different benefits and services which are provided to you as part of your proposition without notice. These circumstances may include, but are not limited to, where:
 - the Provider adds to, varies or withdraws a particular benefit or service without sufficient notice; or
 - we consider the addition, variation or withdrawal to be in your interests; or
 - we consider that the particular benefit or service is no longer considered sufficiently attractive by our customers; or
 - we consider that particular benefit or service, possibly with some changes, can be more economically provided by another supplier or can no longer be provided at a cost which fits our current cost, price or profitability criteria; or
 - we consider that, due to some change in law, market conditions or a regulatory requirement, the provision of a product or service by us will be unlawful, will entail additional administration or will increase the risk of liability; or
 - we wish to refresh or restructure the package of services we provide to meet current market conditions and demand.
4. We do not accept any responsibility for the provision of any benefit or service by a Provider or for any changes to benefits and services which are made by Providers.
5. Any fee you pay for your account is a fee for the provision of the account and the opportunity to participate in the package of benefits and services which are available through the proposition with your account, subject to terms and conditions. No part of the fee is attributable to any particular benefit or service. If you choose not to use a benefit or service, you will not be entitled to a refund of, or reduction in, your monthly account fee.
6. You will only be eligible to use the benefits and services provided to you as part of your proposition subject to status and after you have complied with any relevant eligibility criteria and terms of acceptance. If at any point in time you fail to meet these criteria and terms, we reserve the right to cancel your proposition. If we cancel your proposition, clauses 7.2, 7.4 and 7.5 will apply.

14 Customer Terms and Conditions

7. If you decide you do not want the proposition:
 - 7.1 you need to:
 - i. send us notification in writing to the office with which you arranged the proposition. The postal addresses of all our offices are set out in the customer terms and conditions; or
 - ii. inform the office with which you arranged the proposition by a method of communication which we have advised you is a secure means of communication; and
 - 7.2 you will have the type of account and, if applicable and appropriate, proposition, which you held with us before;
 - 7.3 if you tell us in writing of your decision within 30 days of accepting the proposition we will refund the monthly account fee paid between the date you accepted the proposition and the date your proposition is cancelled. This will not apply if you are an existing customer whose proposition is being upgraded (we will regard a proposition as being upgraded where the new proposition includes the majority of the benefits and services from your existing proposition with additional features);
 - 7.4 you agree to pay for any costs on any overdraft or debit or credit card incurred before your proposition is cancelled; and
 - 7.5 all entitlement to receive the benefits and services to which you gained access under the proposition will immediately cease.
8. You must notify us immediately if you change the jurisdiction in which you live or are normally resident. If your jurisdiction changes:
 - 8.1 you may no longer be eligible to receive some of the benefits and services contemplated by the proposition and your agreement with us; and
 - 8.2 it may be necessary for us to terminate our relationship with you.
9. You give us your consent to liaise with, and provide personal data to, the Providers in order to provide you with the benefits and services offered to you as part of your proposition.

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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