

WEALTH INTERNATIONAL

Student and Family Package Application Form and Additional Terms

Thank you for choosing to apply for the International Student and Family Package. As part of this service, we offer you two different ways to manage your money, while you are studying in the UK and beyond.

Option 1

Premium International Student and Family Account

The Student and Family Account is an exclusive financial arrangement for international Students. It is available to international Students intending to pursue higher or further education in the UK and can be set up as a joint account in your name and that of your Parent or Benefactor or, alternatively, an account in your name only. You must also open and maintain a Barclays Wealth savings account with a minimum deposit of £5,000.

Option 2

International Student Account

The International Student Account is a bank account which allows you to carry out your day-to-day banking with ease. It offers a range of products and services to allow you to settle your university and living expenses effortlessly during your studies. This may only be opened in your name, and a minimum balance of £1,000 must be deposited to open the account.

Once you have selected the most suitable service, please complete the Application Form and hand it to your local branch with the documents required to open your account.

The Premium International Student and Family Account is available to a maximum of two parties only. Should other members of your family wish to open a separate account with Barclays Wealth International Banking, please visit the website at www.barclayswealth.com/international

How to apply

The International Student and Family Package may be set up in one of the following two ways:

Option 1: The Premium International Student and Family Account can be opened in your name only or as a joint current account in your name and that of your Parent or Benefactor. This option includes a current account and a savings account.

Students under the age of 18 must select this option.

For Students under the age of 18, the current account is normally a Young Person's Account or for those under 16 it is normally a BarclayPlus account. Please note that on both these accounts, the parent or guardian cannot be

added as account holders. The International Telephone and Online Banking service is not available to those under the age of 18.

These accounts can only be opened in the student's sole name and a savings account will also be opened in the parent's sole name.

Option 2: The International Student Account may only be opened in your name. For Students aged 18 and over, the current account is the Barclays Bank Account.

How to complete the Application Form

Please ensure that you complete the sections as fully as possible, otherwise we may have difficulties opening your accounts.

Sections A to C: You must complete the left-hand column. If applying as a joint account holder under Option 1, your Parent or Benefactor must complete the right-hand column.

Sections B and C: You and, if applying as a joint account holder under Option 1, your Parent or Benefactor must complete these sections.

Section D: You and, if applying as a joint account holder under Option 1, your Parent or Benefactor must complete this section and paragraph (f) of the Client Declaration.

R105 tax form: We will deduct basic rate tax (currently at 20%) from any interest that is paid to any of your accounts in the UK unless you provide us with a duly completed tax form that supports gross payment. In your case the likely appropriate form is form R105. In the case of any joint account with a parent or benefactor resident abroad, tax will be deducted from their share of any interest unless their details are also included on the form.

European Savings Directive

If your permanent address is in a country (other than the UK) affected by the European Savings Directive on Taxation of Savings Income in the form of Interest Payments, we will be obliged to disclose, for the benefit of the tax authorities in your home jurisdiction, details about you and your savings income that is paid to any of these accounts. This will apply in the case of a joint account with a parent or benefactor, in relation to their details and savings income.

Documents required to open an account

In addition to this Application Form you will need to supply the following documents. Please make sure that, where requested, you supply documents for both yourself and your Parent or Benefactor.

Student:

1. Letter of admission

If you are in **higher education**, we need a letter of admission from a UK university or Universities and Colleges Admission Services (UCAS) confirming that you will be studying for a degree or equivalent qualification for more than 9 months in the UK. If you are in **further education**, we need a copy of the offer letter from the school or college, confirming that you will be studying in the UK for more than 9 months. If the letter from your university is not posted to your overseas address, then you will need to provide an additional form of address verification. Please see item 3.

2. Copy of passports

As evidence of identity, we need certified photocopies of current full passports (please include the pages showing your photograph, issue/expiry dates, passport number and signature) for all applicants. Photocopies must be certified, in English, using the following wording: 'Having seen the individual and the identification document at the same time, I can certify that this is a true copy and the photograph is a reasonable likeness'. The person certifying the documents should then add their full name, title and the date of certification, in English and apply their official stamp.

The following people can certify a full passport:

- any Barclays branch member of staff or any staff member from a preferred partner institution
- another international bank member of staff
- a consular or embassy official from your consulate or embassy
- a government official, national, regional or local, in the course of their duties
- a qualified lawyer who is a member of the national legal association in a Financial Action Task Force country, or equivalent. Please contact us and we will be pleased to advise the member countries.

Parent or Benefactor*:

3. A copy of your passport PLUS evidence of your principal residential address

Please provide **one** of the following:

- (a) An original bank statement, a public utility bill (for example, an electricity bill) or an original credit card statement for the Parent or Benefactor. These must show your name and home address in English and should be less than three months old. All original documents will be returned to you.
- (b) A 'Banker's Confirmation Request Form' enclosed in this application pack. Due to regulations surrounding international banking, the bank and credit card statements may not be sufficient to open your account. Therefore we recommend that you also complete the 'Banker's Confirmation Request Form' enclosed within this pack.

* This is required only if you select Premium International Student and Family Account and are a joint account holder with a parent or benefactor.

Important information

Please note that all financial institutions in regulated centres are required, as part of their legal and regulatory responsibilities, to verify the identity of their clients and the source of their funds before accounts can become fully functional to allow withdrawals.

Should you, or where required your parent or benefactor, not complete all the questions on the Application Form, we may be unable to accept you as a client. In line with other banks, we are required by law to gather certain details about all clients to Barclays Wealth, and understand the origins and source of funds into your account. Please remember, without this information we will not be able to process your application.

Please note:

- None of the accounts can be used for business transactions
- All applicants are advised to seek independent professional tax advice
- Should you not complete all the questions on this form, we may not be able to process your application
- All accounts will be opened in London (Knightsbridge).

This booklet, together with the Barclays Wealth Terms and Conditions (the “Barclays Wealth Terms”) (and any other terms and conditions that Barclays Bank PLC (“we”, “us”, “our”) agree with you in writing are to be part of the Agreement, and any additional information as to our charges, commissions and interest rates provided to you by us or other Barclays Wealth contacts), forms a written legal agreement (the “Agreement”) that seeks to define our relationship with you in respect of our services.

Notwithstanding anything to the contrary in any other document, the Agreement applies only to services provided by us.

The law favours written agreements, so it is important you read the documents setting out the Agreement carefully to ensure they contain everything you want and do not contain anything you are not prepared to agree to. You should ensure you have been provided with a copy of the Barclays Wealth Terms, and keep it in a safe place. If you have any concerns or want to change any provision of the Agreement at any time, please contact us so that, if necessary, an appropriate amendment can be made.

Section A – Your personal details

Please complete in **BLOCK CAPITALS** using a black ballpoint pen.

First applicant (Student) details

Title Mr Mrs Miss Ms Dr

First name(s)

Surname

Male Female

Date of birth / /

Place of birth (town and country)

Nationality

Marital status

Number of dependants

Mother’s maiden name (mandatory)

Where do you live

Permanent residential address in home country

Post/Zip code

Country

When did you move into your current address* / /

Residential status in home country: Owner

Living with Parent(s) Tenant Lodger

Second applicant (Parent or Benefactor) details

Title Mr Mrs Miss Ms Dr

First name(s)

Surname

Male Female

Date of birth / /

Place of birth (town and country)

Nationality

Marital status

Number of dependants

Mother’s maiden name (mandatory)

Where do you live

Permanent residential address in home country

Post/Zip code

Country

When did you move into your current address* / /

Residential status in home country: Owner

Living with Parent(s) Tenant Lodger

*If you have lived at this address for less than three years, please give all addresses for the last three years using a separate piece of paper if necessary.

First applicant (Student) details

Previous residential address if applicable

Post/Zip code

Country

When did you move to that address

 / /

How can we contact you

Correspondence term address in the UK (where known)

Post/Zip code

Country

Telephone (either home country or UK)*

Mobile (either home country or UK)*

Please tick your preferred contact number**

Home Mobile

When is a convenient time to contact you? (UK time)

Email
(mandatory)

What is your occupation? (E.g. Student)

University/college details

Please note: For Barclays Wealth staff – insert the information in this section under ‘Employment details’.

University/college/school name and campus

Town/city of university or college

Post/Zip code

Country

Course type (E.g. BA, BSc)

Course title (E.g. politics)

Student no. (if known)

Second applicant (Parent or Benefactor) details

Previous residential address if applicable

Post/Zip code

Country

When did you move to that address

 / /

How can we contact you

Correspondence term address in the UK (where known)

Post/Zip code

Country

Home telephone*

Work telephone*

Mobile*

Please tick your preferred contact number**

Home Work Mobile

When is a convenient time to contact you? (UK time)

Email

Where you work

Please note: We will not be able to process your application without this information.

Please state your employment status

Full-time employed Part-time employed

Self-employed Homemaker

Retired Student

Other (E.g. trust fund beneficiary)

What is your occupation? (E.g. marketing manager, sales assistant)

Briefly describe the main business activity of your employer. (What type of business is it? If you are self-employed/ studying please complete as appropriate)

*Including full international dialling code.

**We may occasionally need to telephone you regarding your account(s).

First applicant (Student) details

Course start date /

Course end date /

Main purpose of the account

Please note: We will not be able to process your application without this information.

What is your main purpose for opening an account?

Day-to-day living expenses Saving

Other (please give details)

Total gross income per year (if any) £

If you earn an income, how are you paid?

Cash Cheque Direct credit

How frequently are you paid? (E.g. monthly)

Money at the time of account opening

What will the initial sum of money be that you use to open the account? £

Where is this initial sum of money from? (E.g. sponsorship, parental contribution, government contribution)

Money once your account is opened

What is the likely source of income to your new account? (E.g. sponsorship, parental contribution, government contribution)

How much do you expect to pay into the account each year? £

Second applicant (Parent or Benefactor) details

Please state your employer's (or other) name and address including post/zip code:

Name

Address for correspondence

Post/Zip code

Country

When did you start working for your current employer, become self-employed or a homemaker, retire, or start studying?

 / /

Your income details

Please note: We will not be able to process your application without this information. Please use sterling for the currency in all boxes of this section.

What is your gross salary/pension per year?

 £

How are you paid?

Cash Cheque Direct credit

What currency are you paid in?

How frequently are you paid? (E.g. monthly)

What is your bonus/overtime per year?

 £

Dividends from shareholdings/investments

 £

Any other sources of income? (Please specify)

Total gross income per year

 £

Main purpose of the account

Please note: We will not be able to process your application without this information.

What is your main purpose for opening an account?

Day-to-day living expenses Saving

Money at the time of account opening

What will the initial sum of money be that you use to open the account? (minimum £5,000 or currency equivalent)

 £

Where is this initial sum of money from?

(E.g. savings account)

Second applicant (Parent or Benefactor) details

Money once your account is opened

What is the likely source of income to your new account?

(Please tick all that are appropriate)

Salary

Dividends

Other (please give details)

How much do you expect to pay into

the account each year?

To be completed by all applicants

First applicant

Country of permanent address:

Second applicant

Country of permanent address:

European Savings Directive (ESD)

To be completed only by residents of the EU and residents of certain dependant and associated territories*

It is your responsibility to be aware of any tax requirements in your country of permanent or tax residence and in the country in which you intend to bank. If you have any further questions, please ask for our 'ESD Frequently asked questions' factsheet. We always recommend that you seek independent professional tax or legal advice.

First applicant

Tax Identification Number (TIN)¹

Place of birth (town and country)

- I wish to exclude myself from ESD. I have included a copy of a Tax Residence Certificate² from my tax authority

Second applicant

Tax Identification Number (TIN)¹

Place of birth (town and country)

- I wish to exclude myself from ESD. I have included a copy of a Tax Residence Certificate² from my tax authority

All EU residents (other than UK residents) will automatically default to Information Exchange.

¹ Your Tax Identification Number (TIN) is the unique reference number used by your tax authority to identify your tax records. If you are unable to provide us with a TIN from the tax authority of the state of your permanent residence, we will use instead, for disclosure purposes, details of the date and place of your birth.

² If you provide us with an EU passport or ID card but you reside outside the EU you can be excluded from ESD by providing us with a Certificate of Tax Residence from the tax authority of the non-EU country in which you reside.

Section B – Accounts and services

Please choose which account(s) and services you would like and complete the relevant section(s).

Option 1 – Premium International Student and Family Account

Day-to-day banking

I would like to apply for a Barclays Wealth current account in sterling. Either:

(a) Student and Parent or Benefactor (joint account)

OR

(b) Student (sole account)

I am 18 years or older and would like to be sent a cheque book

I am 18 years or older and would like to apply for a Connect card (VISA debit) and PIN number

I am under the age of 16 and would like to apply for a Cash card and PIN number

I am aged 16-17 and would like to apply for a VISA Electron card and PIN number

You may be required to use a PIN with the Connect, Cash or VISA Electron card in order to pay for goods and services in some countries, including the UK. If you have any particular requirements concerning the use of your card arising from a disability, please contact us at an International Banking Centre.

Please note: A Connect card and/or cheque book is also available to the Parent or Benefactor upon request.

If you would like information on Barclays Wealth accounts in US dollars and euros, please contact the Family Package helpline on +44 (0)20 7751 6516[†].

Barclays Wealth savings account

A savings account will be opened. Minimum £5,000 deposit is required.

Personal Overdraft

An interest-free £500 Personal Overdraft will be granted to the Premium International Student and Family Service clients upon request. You must be 18 years old or over to be eligible for the Personal Overdraft.

To request your overdraft please tick

Barclaycard Platinum credit card

A Barclaycard will be granted upon request to Premium International Student and Family Service clients. You must be aged 18 or over.

If you would like to apply for a Barclaycard, please tick this box and we will send the application form to you at your correspondence address in the UK. Simply return the completed and signed application form in the pre-paid envelope with the other relevant documents.

Please note: The pre-approved personal overdraft and Barclaycard are available subject to you depositing and maintaining a minimum of £5,000 on a Barclays Wealth savings account. Barclays Wealth will withdraw the overdraft facility and will cancel the Barclaycard immediately if the savings account balance falls below £5,000.

UK Country Guide

If you (Student) would like to receive a 'UK Country Guide*' please tick

Free offers

Barclays Premiership Pack**

*The 'UK Country Guide' will be emailed to your email address listed in Section A.

**The Premiership Pack will be sent to your correspondence address in the UK.

[†] Lines are open 9am - 5pm (UK time) weekdays. Call charges may vary. Please check with your local telecoms provider.

Option 2 – International Student Account

Day-to-day banking sterling current account

I would like to apply for a Barclays Wealth current account in sterling and have a minimum deposit of £1,000. Student only (sole account)

I am 18 years or older and would like to be sent a cheque book

I am 18 years or older and would like to apply for a Connect card (VISA debit) and PIN number

I am under the age of 16 and would like to apply for a Cash card and PIN number

I am aged 16-17 and would like to apply for a VISA Electron card and PIN number

You may be required to use a PIN with the Connect, Cash or VISA Electron card in order to pay for goods and services in some countries, including the UK. If you have any particular requirements concerning the use of your card arising from a disability, please contact us at an International Banking Centre.

UK Country Guide

If you (Student) would like to receive a 'UK Country Guide*', please tick

*The 'UK Country Guide' will be emailed to your email address listed in Section A.

Section C – Sending your money to us

You should deposit money into your Barclays Wealth accounts by electronic money transfer from your local bank account.

Please note: Funds will only be accepted and instructions to deposit will be carried out once your current account and savings account have been fully opened.

Option 1 – Premium International Student and Family Account

You must arrange for the transfer of a minimum balance of £5,000 to your Barclays Wealth savings account.

Two accounts will be opened – a current account in either sole name or the joint names of you and your Parent or Benefactor, and a savings account in the sole name of your Parent or Benefactor. Alternatively, both current and savings accounts may be opened in your name only.

Once the funds are received by Barclays Wealth, a sum of £5,000 will be transferred into the savings account. All remaining funds will be held in the current account and you will have the responsibility of managing your money from there on.

You may wish to deposit a greater amount initially in the current account so that the minimum balance is still maintained after any money transfers that you make.

Option 2 – International Student Account

You must arrange for the transfer of a minimum balance of £1,000 to your Barclays Wealth current account as your initial deposit.

Thereafter there is no minimum balance requirement.

Request to set up a regular payment instruction

Once both accounts have been opened, you or your Parent or Benefactor (if applying as a joint account holder under Option 1) can choose to set up a regular payment instruction from the savings account to the current account by completing the following section.

I (Parent or Benefactor) wish to set up a regular payment instruction for to start on

*Regardless of whether Option 1 or 2 is selected.
 **If Option 1 is selected.
 ***Regardless of whether Option 2 is selected.

I wish to set up a regular payment instruction for

to the current account to start on

Please debit my savings account as set up from this application (please tick)

on the day of every month until further notice, please credit our/my current account as set up from this application.

You authorise us to make the transfer from the savings account to the current account.

Student's signature

Date

Parent's or Benefactor's signature

Date

Please sign the sections below to authorise Barclays Wealth to set up the current and savings accounts:

Current account

Student's signature*

Date

Parent's or Benefactor's signature**

Date

Savings account

Student's signature***

Date

Parent's or Benefactor's signature**

Date

Section D – Client Declaration

Important: This Section D is to be signed by the Student and, if applying as a joint account holder under Option 1, the Parent or Benefactor.

Please ensure that paragraphs (f)(ii) and (f)(iii) are completed.

By signing this Section D, you agree/confirm/declare/understand that:

- (a) you have had a proper opportunity to consider the Agreement, and accept it as legally binding, having read and understood all the documents setting out the Agreement, which documents include the Barclays Wealth Terms, this Application Form and Additional Terms having paid particular attention to Paragraph 32 of the Barclays Wealth Terms;
- (b) any details that you have supplied are true and complete;
- (c) we and other members of the Barclays Group may:
 - (i) make/performance credit reference, identity, electoral register, fraud, money laundering, and other enquiries/searches in respect of you;
 - (ii) disclose your full account information to credit reference agencies, fraud prevention agencies and insurance companies; Credit reference agencies will maintain a record of our searches and the information that we provide them. If you give us false or inaccurate information, or we suspect fraud, we will record this with fraud prevention agencies. Such records and information may then be used by members of the Barclays Group and third parties: to make decisions on you or other members of your household on credit, motor, household, life and other insurance facilities (including handling any claims); for debt tracing; and to prevent fraud and money laundering. Records held by credit reference agencies may be linked to records about persons financially associated with you, which may be taken into account when assessing your application.
 - (iii) in order to make payments from your account(s), send the details of any such payment (including information relating to those involved in the payment) abroad, where they may be accessible by overseas regulators and other authorities in connection with their legitimate duties (e.g. the prevention of crime);
 - (iv) collect and use information about you as set out in Paragraph 30 of the Barclays Wealth Terms, including: collecting and using information about how you use and manage your accounts (e.g. transactions made); informing you about products/services, including those of third parties; transferring your information within the Barclays Group or to service providers located in the UK or overseas; and using information relating to your medical, health, lifestyle, and ethnic background, and criminal offences (alleged or otherwise), for the purposes of administration and product/service identification;
 - (v) relevant only if there is more than one applicant: update records held by members of the Barclays Group or third parties on any applicant(s), using information given at any time by any of the other applicant(s); and make/performance the enquiries and searches in point (i) of this paragraph (c) on any applicant(s) if any of the other applicant(s) at any time request a loan or increased lending;
- (d) under data protection legislation, you can request certain information about you by writing to us. A fee may be charged for this service, as permitted by appropriate law or regulation;
- (e) we may record and monitor telephone calls, for your protection and ours, to check instructions and to ensure that we are meeting our service standards.
- (f)
 - (i) in accordance with the requirements of law, we will deduct UK income tax at 20% from interest we pay to you, unless we are allowed by law to pay without the deduction of tax;
 - (ii) there may be other taxes or costs that are not paid through us or imposed by us that you have to pay in connection with your account;
 - (iii) your Tax Identification Number (i.e. the identification number or reference number by which your tax authority recognises you) is:
 - (iv) you will advise us immediately if there is any change to your tax status or Tax Identification Number;
 - (v) you remain responsible for declaring any earnings or income to the relevant tax authority in your own jurisdiction, as a potential tax liability may arise on any such earnings or income;
 - (vi) we are not responsible for any tax or other declarations made by you; and
 - (vii) we strongly recommend that you seek independent tax and other relevant advice from qualified tax and other professionals prior to proceeding with your application.
- (g) notwithstanding the Agreement,
 - (i) if the Parent or Benefactor is the account holder of the savings account and that Parent or Benefactor dies, we will close the savings account and transfer any credit balance to the current account. We may then, at our sole discretion, close the current account, transfer any funds to the Student and terminate the Agreement; and if:
 - (ii)
 - (a) the Student ceases to study for a degree or equivalent qualification at a UK university or a qualification at a college or school, or
 - (b) the Student dies, we will close the savings account and transfer any credit balance to the current account. We will then close the current account, transfer any funds to the Student, or to the personal representatives of the Student, as the case may be, and terminate the Agreement.
- (h) you agree that we may:
 - (i) contact your university to confirm you are a member of the university, your details may be exchanged and you consent to us contacting the university for this purpose;
 - (ii) use any amounts, in any currency, you have on any account with us, either in your own name or jointly with anyone else, to reduce or repay any amounts you may owe 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.

For joint accounts only (i.e. Option 1 – The Premium International Student and Family Account)

- (i) (i) you agree we may debit your joint account(s) with cheques and other payment orders authorised by any one of you. Without limitation, we may act on instructions of, or information or notification received from, any one of you, or both of you. You agree that we may, in our sole discretion, require an instruction to be given by all or either of you before we take any action under it. Where separate instructions are given by two of you and they conflict, we are entitled to act on either instruction or to delay acting on those instructions until the apparent conflict has been resolved.
- (ii) you authorise us to supply separate statements to all parties to the account in respect of any transactions on your accounts.
- (iii) each of you agrees to be individually as well as jointly liable for any money owed to us by either of you or both of you and for each obligation under the Agreement. Without limitation, in the case of an overdraft on either account, each of you is responsible for the repayment of the entire balance and not just a share of it.
- (iv) each of you shall be regarded as having entered into each representation, warranty and obligation in the Agreement individually and separately from the other.
- (v) we will be regarded as having satisfied our obligations to all of you if we perform the relevant obligations in favour of any one of you.

Marketing preferences

From time to time, we and other members of the Barclays Group would like to keep you up-to-date about products and services which we think you will find useful. As we are concerned about the environment, our aim is to use email instead of mail whenever practical. Please indicate if you would prefer not to benefit from these communications.

To receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, contact the Barclays Information Line on 0800 400 100. If calling from outside the UK call +44 (0)247 6842 100. Lines are open 7am to 11pm (UK time). Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Signature(s)

Student's signature*

Date

Parent's or Benefactor's signature**

Date

In this Application Form:

Agreement means the agreement described in paragraph (a) above;

Benefactor means a person who has signed this Application Form as a benefactor;

Parent means a person who has signed this Application Form as a parent;

Student means the person who has signed this Application Form as a student; and

You and **your** mean all of the persons who have signed this Application Form and each of them.

*Regardless of whether Option 1 or 2 is selected.

**If Option 1 is selected.

Section E – Additional Terms Family Package, Barclays Bank PLC

Please separate this part of the booklet and keep in a safe place.

This document sets out the Additional Terms that form part of the Agreement as defined in the Barclays Wealth Terms. If there is any conflict between this document and the Barclays Wealth Terms, this document shall prevail. Words beginning with a capital not defined in this document shall have the same definition as in the Barclays Wealth Terms.

The following sections of the Barclays Wealth Terms are relevant to the services provided under the Agreement:

- Section A;
- Section B;
- Section C;
- Section E; and
- Section F.

Section D of the Barclays Wealth Terms relating to Investment services does not apply to the services contemplated by this Agreement.

Your classification under Financial Services Regulations

- For the purposes of this Agreement, we will treat you as a retail client, unless we agree with you otherwise. This does not necessarily mean that you are “eligible” for the purposes of the financial services compensation scheme in the jurisdiction in which we provide services to you. Each Barclays Wealth Company in the UK is covered by a financial services compensation scheme, and in Gibraltar the Gibraltar Investor Compensation Scheme.
- As a retail client, where you meet the requirements to be re-categorised, you have the right to request to be treated as an elective professional, either generally, or in respect of a particular service, types of transaction or product. Such request must be made in writing, and we will consider any requests received on a case by case basis against the criteria set out in the Financial Services Regulations in the jurisdiction in which we provide services to you. We will inform you of any limitations that such a re-categorisation will entail, together with the scope of that re-categorisation.
- If, following such a request, you are classified as an elective professional, you must keep us informed of any change in your circumstances that could affect your classification.
- If we notify you that we will treat you as a professional client, you may request to be treated as a retail client either generally or in relation to one or more particular services, or in relation to one or more types of product or transaction.

1. Giving instructions (additional to Paragraph 2 of the Barclays Wealth Terms)

- 1.1 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 you instruct and we are able to cancel your instruction we may make a charge.
- 1.2 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.

- 1.3 You must tell us as soon as you can if you think someone else may know the security procedures. If there has been a misuse of security procedures, we can ask you for all the information you have about the misuse which we may pass to the Police if we think that will be useful.
- 1.4 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 Paragraph 5.1 of the Barclays Wealth Terms we will accept liability for any loss or damage to you resulting from any breach of security.
- 1.5 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.

2. Other communications (additional to Paragraph 3 of the Barclays Wealth Terms)

- 2.1 We may contact you by post (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.
- 2.2 We may 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 via our website or by email.

3. Barclays Bank Card and Connect cards (additional to Paragraph 6 of the Barclays Wealth Terms)

- 3.1 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.
- 3.2 You can use the card or the card number for transactions if you have enough money in the account linked to the card. (We explain the way we work out if you have enough money in Paragraph 7 of the Barclays Wealth Terms.)
- 3.3 All transactions and transfers will be shown on your statements. Cash withdrawals or transfers will normally take effect immediately.
- 3.4 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.
- 3.5 There are no charges for withdrawals from Barclays cash machines in the UK, Channel Islands or the Isle of Man but otherwise we may make a charge.
- 3.6 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.
- 3.7 You must tell us as soon as reasonably possible if you change your name or address. You can contact us at any of our branches during business hours or our agents, Barclays Bank PLC, Northampton NN4 7SG (telephone +44 (0)1604 230 230) 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.

- 3.8 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 have been misused.
- 3.9 If we are unable to debit your account 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.
- 3.10 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.
- 3.11 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; and
 - you cannot guarantee cheques outside of the United Kingdom, Channel Islands, Isle of Man or Gibraltar.
- 3.12 We may agree to pay the guaranteed cheque even though there are mistakes on the cheque or it creates legal or technical problems.
- 4. Banking and Relationship Manager Services**
- 4.1 Your account may be part of an offering which includes a number of benefits and services which are for the time being applicable to, or available with, your account. The key features of the benefits and services are described in the offering brochure. Full details will be sent to you after you agree to the offering and are available on request.
- 4.2 The benefits and services may be provided to you by a member of the Barclays Group of Companies or an external product provider ("Provider").
- 4.3 If there is, in our judgment, a material change to the offering, 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 offering 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 clients; 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.
- 4.4 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.
- 4.5 Any fee you pay is a fee for the provision of the offering. No part of the fee is attributable to any particular benefit or service. If you choose not to use a benefit or service, or are not eligible for a benefit or service, you will not be entitled to a refund of, or reduction in, your monthly fee.
- 4.6 You will only be eligible to use the benefits and services provided to you as part of your offering subject to status and after you have complied with any relevant eligibility criteria and terms of acceptance. For details of eligibility criteria relevant to your service, please refer to our website or contact your account holding centre. We will inform you if there are changes to our eligibility criteria. If at any point in time you fail to meet these criteria and terms we reserve the right to cancel your offering, and if appropriate, transfer your account to another service. If we cancel your offering, Clauses 4.7(b), 4.7(d) and 4.7(e) will apply.
- 4.7 If you decide you do not want the offering:
- you need to:
 - send us notification in writing to the office with which you arranged the offering. The postal addresses of all our offices are set out in Clause 16 of these Additional Terms; or
 - inform the office with which you arranged the offering by a method of communication which we have advised you is a secure means of communication;
 - you will have the type of account and, if applicable and appropriate, offering, which you held with us before;
 - if you tell us in writing of your decision within 30 days of accepting the offering we will refund the monthly account fee paid between the date you accepted the offering and the date your offering is cancelled;
 - you agree to pay for any costs on any overdraft or debit or credit card incurred before your offering is cancelled; and
 - all entitlement to receive the benefits and services to which you gained access under the offering will immediately cease.
- 4.8 You must notify us immediately if you change the jurisdiction in which you live or are normally resident. If your jurisdiction changes:
- you may no longer be eligible to receive some of the benefits and services contemplated by the offering and your agreement with us; and
 - it may be necessary for us to terminate all or part of our relationship with you.
- 4.9 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 offering.
- 4.10 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. If you elect to utilise a Hold Mail service, you will be deemed to have received correspondence from us. If we provide a Hold Mail service to you we may charge a fee for this service.
- 5. Credits to and payments out of your account (additional to Paragraphs 7 of the Barclays Wealth Terms)**
- 5.1 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 relevant cut-off times applicable to telephone and computer instructions. Branch cut-off times vary and are displayed in each branch.
- 5.2 To calculate interest we generally treat cheques as cleared when we receive value for them from the relevant bank through the banking system.
- 5.3 We will debit each Working Day the amount of all card transactions processed since the previous Working Day.

6. Interest and charges (additional to Paragraph 8 of the Barclays Wealth Terms)

- 6.1 We pay interest or, if applicable, charge interest and fees in arrears, by crediting or debiting your account.
- 6.2 We reserve the right to charge for additional services and to vary interest rates and charges from time to time in accordance with Paragraph 31 of the Barclays Wealth Terms.
- 6.3 We will not deduct tax on interest before we pay it to you unless we are required by law to do so.

7. Statements (additional to Paragraph 10 of the Barclays Wealth Terms)

- 7.1 We will supply additional statements on request. A charge may be made for supplying these.

8. Distance marketing and cancellation rights (additional to Paragraph 25 of the Barclays Wealth Terms)

- 8.1 If the Agreement has been concluded without a face to face meeting between you and us and if the person entering the Agreement is an individual including individuals holding a joint account (rather than a corporate) (a Distance Contract) you have a right to cancel the Agreement with us within 14 calendar days from the later of:
 - (a) the date of its commencement; or
 - (b) the date on which these Terms and Conditions were received by you.
- 8.2 Cancelling the Agreement will relieve you of all duties and obligations arising from the Agreement. You will not incur any cancellation fee, charge or penalty except for any shortfall (where we carry out transactions on your behalf during the cancellation period you will bear the applicable market risk).
- 8.3 If you wish to cancel the Agreement, you must send a notice in writing in accordance with Paragraph 3.1 of the Barclays Wealth Terms (you may not use email or other electronic communications for this purpose unless we have agreed otherwise). If you do not exercise the right to cancel, the Agreement will remain in effect until otherwise terminated in accordance with its terms.
- 8.4 You may instruct us to enter into transactions during the cancellation period. If you instruct us to enter into specific transactions you will be responsible for all the charges incurred in relation to these transactions in accordance with the terms of the Agreement.
- 8.5 If you decide to cancel the Agreement, termination will be subject to the provisions of the Agreement including in particular Paragraph 34 of the Barclays Wealth Terms.

9. Responsibility for borrowing

- 9.1 Individuals are personally responsible for any money owed to us.
- 9.2 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.
- 9.3 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.

10. Our liability to you (additional to Paragraph 27 of the Barclays Wealth Terms)

- 10.1 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:
 - (a) such loss, injury or damage; and
 - (b) any interest you do not receive or any interest you have to pay as a result of such failure, delay or error.

- 10.2 We will not be liable to you if we do not act on your instructions for any reason under Paragraph 2.9, Paragraph 7.3 or Paragraph 7.4 of the Barclays Wealth Terms or if we cannot carry out our responsibilities under the Agreement as a result of anything that we cannot reasonably control. This includes, amongst other things, any machine failing to work and industrial disputes.

- 10.3 We will not be liable to you in any circumstances for:
 - (a) loss of business, loss of goodwill, loss of opportunity, loss of profit; and
 - (b) any type of special, consequential or indirect loss whatsoever.

11. Your information (additional to Paragraph 30 of the Barclays Wealth Terms)

- 11.1 We share information with credit reference agencies and fraud prevention agencies about you and how you manage your accounts, if you have agreed to this; and 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.
- 11.2 Other than provided for in the Barclays Wealth Terms or these Additional Terms, we will keep information about you confidential.

12. Variations (additional to Paragraph 31 of the Barclays Wealth Terms)

- 12.1 We may change the terms of the Agreement (including our charges) and introduce changes to our services at any time by telling you about the changes. Changes will 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.
- 12.2 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. Termination (additional to Paragraph 35 of the Barclays Wealth Terms)

- 13.1 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.
- 13.2 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. Complaints (additional to Paragraph 36 of the Barclays Wealth Terms)

- 14.1 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 account-holding centre.

15. Delegation (additional to Paragraph 38 of the Barclays Wealth Terms)

- 15.1 Any delegation or sub-delegation of the Barclays Wealth Terms may be to persons or agents outside the jurisdiction where your branch is situated.

16. Main business and office locations

- 16.1 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 Alcritas Avenue, Nicosia 1644, Cyprus
 - PO Box 187, Regal House, 3 Queensway, Gibraltar
 - Level 19, Portomaso, St Julian's PMT01, Malta
 - 42F Citibank Tower, 3 Garden Road, Central, Hong Kong

17. Governing law (additional to Paragraph 39 of the Barclays Wealth Terms)

- 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 pre contractual 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.

Please confirm the following before sending your application:

Student:

Have you enclosed a correctly certified copy of your passport?

Higher education

Have you enclosed a copy of the 'letter of admission' from a UK university or UCAS confirming that you will be studying for a degree or equivalent qualification?

OR

Further education

Have you enclosed a copy of the 'offer letter' from the school or college confirming that you will be studying in the UK for a minimum of 9 months?

Have you signed the 'Client Declaration'?

Parent or Benefactor:

Have you enclosed a correctly certified copy of your passport?

Have you enclosed an original bank or credit card statement not more than three months old or a 'Banker's Confirmation Request Form'?

Have you signed the 'Client Declaration'?

For bank use only

Introduced by

Contact telephone

Name of bank

Branch address

Branch stamp

Next step

Please now remove the perforated Additional Terms section and return the completed Application Form to your local branch with the documents required to open your account.

How did you first hear about the International Student and Family Package? (Please tick)

Introduction from your local bank

Recommendation from an existing client

Advertising on website

Other e.g. University seminars, education fairs, etc.

(Please specify below)



This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444**.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

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

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 account-holding centre.

Under Data Protection legislation you have a right of access to certain personal records. Should you wish to exercise this right, please write to your account-holding centre. Where permissible a fee will be charged for this service.

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.

Item Ref: PP164. September 2009