

Wealth
Management

Banking tariff guide

September 2022

Barclays Bank UK PLC



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Notes

Fees and charges in this guide are quoted in sterling. Where amounts are debited in another currency, the sterling equivalent will be exchanged at the applicable daily exchange rate.*

In some cases, specific charges detailed in this document may not be levied by Wealth Management but may be levied by other entities within Barclays such as our Personal Banking branches.

There may also 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.

This guide relates to all personal and non-personal clients using Wealth Management services. Our interest rates can be found at [barclays.co.uk/wealth-management](https://www.barclays.co.uk/wealth-management)

This banking tariff guide is to be read in conjunction with the Customer Agreement and product and service specific information. Please ensure you advise your Wealth Manager immediately if your personal details change.

* The Barclays foreign exchange rate will be applied on the day of the charge.

Account charges

There are currently no charges levied within Wealth Management for maintaining the account. Other charges apply for specific services as detailed overleaf.

You may incur charges for specific services identified as 'free' in this tariff guide if you hold accounts elsewhere within Barclays or use Barclays branches/services.

Eligibility and fee for Barclays Blue Rewards

To be eligible for Barclays Blue Rewards, you must do two things each calendar month:

- 1 Pay in at least £800 into your nominated current account
- 2 Pay the monthly fee of £5

You can join Barclays Blue Rewards with any eligible current account. If you have a Barclays Basic Current Account, a Young Person's Account, BarclayPlus, a Foreign Currency Account, or a non-personal Barclays Wealth or Barclays Business Account, we're sorry, but you can't use these to join Barclays Blue Rewards.

To be eligible for Barclays Blue Rewards you will need to have access to Online Banking or the Barclays app. This is how you view and access your Blue Rewards Wallet, update your details, cancel Barclays Blue Rewards or redeem your wallet balance and get a payout of your rewards.

We charge a fee of £5 each month for Barclays Blue Rewards. Your monthly fee will be taken from your nominated current account on the 2nd working day of each month. The first monthly fee will be taken in the month after you join Barclays Blue Rewards. It will show in your statement as 'Blue Rewards fee'.

Please read the terms and conditions for full details of how to qualify and to remain eligible for Barclays Blue Rewards. If you'd like to know more about Barclays Blue Rewards please visit barclays.co.uk/bluerewards or visit your local branch.

Eligibility and fees for Additional Cardholders

You can delegate access to an additional cardholder for any eligible current account. If you have a Mortgage Current Account, BarclayPlus Account, Young Persons Account or Currency Current Accounts these are not eligible, we're sorry, but you can't use these to give authorised access to an additional cardholder.

We charge a fee of £3 each month for appointing up to four additional cardholders. Your monthly fee is collected on 16th of the month on an ongoing basis starting from the month after the additional cardholder accepts the role. The fee will show on your statement as 'Additional Card'. Please read the terms and conditions for full details of who can be your additional cardholder and the controls you can put in place. To find out more visit barclays.co.uk/ways-to-bank/authorised-users

Eligibility and fee for Barclays Avios Rewards

To be eligible for Barclays Avios Rewards you must:

- Be a Premier Banking customer or have a personal Wealth current account with us.
- Go paperless for all accounts and services
- Hold or open a British Airways Executive Club account
- Opt out of Blue Rewards if you are a member
- Be registered for the Barclays app

We charge a fee of £12 each month for Barclays Avios Rewards. Your monthly fee will be taken from your nominated account on the 2nd working day of each month. The fee will show on your statement as 'Barclays Avios fee'.

Please read the terms and conditions for full details of how to qualify and to remain eligible for Barclays Avios Rewards.

To find out more visit barclays.co.uk/avios-rewards

Day-to-day banking charges

All charges are represented in sterling. Where these apply to currency accounts the currency equivalent as at the date of the charge* will be applied to the account.

| General services | |
|--|------|
| Diarised statements | Free |
| Copy statements | Free |
| Cheque books | Free |
| Cancelling a cheque | Free |
| Cheque negotiations | Free |
| Cheque collections | Free |
| International money orders | Free |
| Bill payments | Free |
| Unpaid cheques inwards due to insufficient funds in the drawer's account | Free |
| Direct presentation (Special or Express Cheque service) | Free |

| Barclays Bank UK counter services | |
|--|------|
| Cash withdrawal in pounds in the UK of £5,000 or more • in sterling notes from a sterling account | Free |
| Currency notes • paid in or withdrawn from non-sterling accounts | Free |

Other charges may apply for cross currency withdrawals. These will be notified to you at the time of withdrawal.

| Other account service charges | |
|----------------------------------|------|
| Certificates of Interest | Free |
| General or Third Party Authority | Free |
| Items sent by registered mail | Free |

* The Barclays foreign exchange rate will be applied on the day of the charge.

| General payments | |
|--|--------------------------------------|
| Banker's draft | Free |
| <ul style="list-style-type: none"> • Collected in person at the account holding branch • Sent by registered mail | No additional fee £10.00 per item |

| Sending money within the UK – bill payments/Faster Payments Service (FPS)* | |
|---|--|
| Up to £100,000 if made via online • via FPS (same day service) | Free |
| Up to £50,000 via FPS if made via phone. If above £50,000 payment will be made via CHAPS (charges detailed below) | Payment will be sent via our CHAPS service (see below) |

* For further information on our Faster Payments Service (FPS) please see the section in 'Other information'.

| Sending money within the UK – CHAPS payments | |
|---|------------------------------|
| CHAPS • Online same day sterling payment to a sterling account within the UK • Manual same day sterling payment to a sterling account within the UK | Online Free Manual £25.00 |
| CHAPS inward payment • CHAPS payment received to your sterling account | Free |

International payments

Access to our website may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

| International payments | |
|---------------------------------|---------------|
| • Online international payment* | Online Free |
| • Manual international payment | Manual £25.00 |

| SEPA Credit Transfers (SCT) | |
|--|------|
| • SCT – Euros only | Free |
| For further information on SCT please see section in ‘Other information’ | |

| Other payment charges | |
|---|---|
| Inward international payment charges | Free |
| • Receiving a SEPA Credit Transfer | Free |
| • Receiving a euro payment from the European Economic Area (EEA) | Free if payment less than £100 £6 or currency equivalent if payment more than £100** |
| • Receiving other international payments | Free if payment less than £100 £6 or currency equivalent if payment more than £100** |
| USD Cover Charge | £3 |
| • Payments in USD to banks outside of the US may incur a USD Cover charge in addition to any overseas delivery charge | |
| Payment details incomplete/incorrect | Free |
| • If we are required to amend or repair a payment on your behalf prior to it being sent | |
| Payment enquiry charges | Free |
| • We may charge for enquiries that we receive in relation to each payment instruction. We will advise you of the charge prior to initiating investigations on your behalf and you will not be charged if we have made an error. | |

| SWIFTBIC and IBAN for euro payments |
|--|
| For payments that you make in Euros to a SEPA country the SWIFTBIC and IBAN are key pieces of information. SEPA covers the whole of the EU, as well as Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino, United Kingdom, Vatican City State, Mayotte, Saint-Pierre-et Miquelon, Guernsey, Jersey and Isle of Man. For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country. |
| The SWIFTBIC is mandatory for an International Payment which is not a SEPA Credit Transfer. Banks which receive payments without this information are entitled to charge a payment repair fee. |

* You will need to supply the IBAN information for any International payments that you make in Euros to a SEPA country (EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland). For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country.

** Not applicable if:
• the remitter has paid all the charges (this option is only available on payments remitted outside of the EEA)

Other payment charges (continued)

Barclays Overseas Delivery Charges

If you choose to pay all the charges then an additional Barclays Overseas Delivery Charge may apply to cover any additional costs that may be incurred in the overseas country. If you choose to share the charges, you (the remitter) will pay sending charges and the beneficiary pays their bank's charges. If you chose not to pay all the charges then the additional costs will be borne by the recipient. The Barclays Overseas Delivery charge will vary depending on the country that you are sending the payment to, and in some cases will depend on the amount that you are sending.

Further information on specific charges can be obtained from your Wealth Manager or if you are making the payment online an indicative charge will be displayed on screen prior to the payment being made.

Debit card charges

| | |
|--|--------|
| Issue Barclays Connect or Connect (Electronic) | Free |
| Barclays Connect card cash withdrawals/cash over the counter in pounds at UK† Barclays branches* | Free** |
| Barclays Connect card cash withdrawal in pounds from a UK† Link ATM | Free |

For credit card charges please refer to your specific product Terms and Conditions.

Debit card charges

If you use your debit card in the UK†

Barclays will not charge you for using your debit card in the UK for making purchases, withdrawing cash, or for buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction (see table above).

If you use your debit card abroad or make a debit card payment in a foreign currency (either abroad or in the UK)

We will charge you a 2.99 per cent Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

In addition to this fee, if you're making a cash withdrawal in foreign currency outside the UK, the ATM provider may apply other charges.

(The Non-Sterling Transaction Fee was previously referred to as "commission" and "foreign exchange charge").

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme.

In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You can find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank on the following website: [barclays.co.uk/travel/using-debit-card-abroad/](https://www.barclays.co.uk/travel/using-debit-card-abroad/) This is updated twice a day.

You can use our website to help you decide whether you do want to let the retailer or ATM provider undertake the conversion using their rate or if you'd like us to undertake the conversion using our rate.

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.99 per cent Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

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

** GBP sterling counter withdrawals under £5,000.

† This relates to sterling transactions in the UK, Channel Islands, Isle of Man and Gibraltar only.

Overdrafts, Personal Reserve and other related charges

An overdraft limit is a borrowing facility which allows you to borrow money through your current account.

There are two types of overdraft – arranged and unarranged

- An arranged overdraft is a pre-agreed limit, which lets you spend more money than you have in your current account. It can be a safety net to cover short-term outgoings, like an unexpected bill. It is not suitable for longer-term borrowing. We charge you for every day of the month that you use your arranged overdraft where you go beyond any fee-free limit you may have.
- An unarranged overdraft is when you spend more money than you have in your current account and you have not agreed an arranged overdraft limit with us in advance or you have exceeded an existing arranged overdraft limit.

Arranged overdraft interest rates

Each arranged overdraft application is considered on an individual basis and is subject to application, financial circumstances and borrowing history. If you have an arranged overdraft you will only pay interest at the arranged rate on the overdrawn balance.

You can overdraw up to an agreed limit at any time but you should not be permanently overdrawn by the whole amount. Overdrafts are repayable on demand.

Unarranged overdraft borrowing

There is no charge for unarranged borrowing on current accounts.

Note that overdrafts are not available in the following currencies: Bulgarian Lev; Czech Koruna; Danish Krone; Estonian Kroon; Hungarian Forint; Icelandic Krona; Latvian Lats; Norwegian Krone; Polish Zloty; Romanian Leu; or Swedish Krona.

Personal Reserve

We are entitled to withdraw your Personal Reserve at any time and require you to re-pay the amount outstanding under it.

The Personal Reserve does not change your arranged overdraft limit and any applicable interest is still incurred on overdraft balances. Even if you don't have an arranged overdraft limit we'll continue to make payments up to the amount of your Personal Reserve.

Personal Reserve Usage Fee

No interest is applied on the balance within your Personal Reserve. There are no fees associated with your Personal Reserve.

Barclays is a responsible lender, and when considering your application for borrowing, your financial circumstances and borrowing history will be appraised. Remember, should you run into any difficulties please contact us immediately. For all credit facilities a written quotation can be requested.

Unpaid Transactions

You can only make payments from your account if you have enough money in your account or through an arranged overdraft to cover them. Barclays will always attempt to return any transaction that could take your account into an unarranged overdraft position. Having enough money in your current account or having an arranged overdraft limit could help prevent payments such as priority bills from being returned unpaid.

Whilst we will not charge you for refusing a payment due to lack of funds, you may incur fees and charges from third parties as a result of the payment failing to be made as arranged.

On very rare occasions we may be unable to return a payment (e.g. due to an offline transaction made on a flight) and the account may enter an unarranged overdraft. No additional charges will be applied in this situation.

Information regarding the conduct of your account may be sent to credit reference agencies. As with any debt or borrowing, this may affect your ability to get credit in the future.

However, you should be aware that we may refuse a payment due to lack of funds if any such payments cause you to exceed your arranged overdraft and/or Personal Reserve. Whilst we will not charge you for refusing a payment due to lack of funds, you may incur fees and charges from third parties as a result of the payment failing to be made as arranged.

Other information

Cheque clearing

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

When you pay a cheque into your account it has to be sent to the drawer's bank for payment, for that bank to decide if it will honour the cheque. It may not if, for example, the person who gave you the cheque hasn't enough money in their account. This process is known as the cheque clearing cycle and normally takes two working days. You will start to earn interest on any cheque credit from day 1 after the cheque has been deposited (Day 0), and will also be able to withdraw funds by 23:59 the following working day after deposit.

Many branches have a cut-off time, after which cheques paid are processed the following working day. Cut-off times are available in branches. Working days are Monday to Friday (excluding bank holidays).

Days which are only bank holidays in Scotland are treated as working days for cheque clearing purposes throughout the UK. However, for cheques deposited in Northern Ireland, days which are bank holidays in Northern Ireland are not treated as working days. Available funds can be withdrawn on a Saturday or Sunday, either from branches which are open or from cash machines.

Unpaid cheques

If a cheque is returned unpaid, the value of it will be debited from your account even if you have withdrawn the money in the meantime. However, you can be certain that an unpaid cheque will not be debited from your account later than two working days after deposit without your permission or unless there is a suspicion that a fraud has been committed.

Building Society cheques are treated like any other cheque and take the same amount of time to clear. They can also be returned unpaid for a variety of reasons.

If you pay in cash or cheques at the Post Office to your Barclays account, it takes two working days longer to clear than if you paid them in at a Barclays branch.

Direct debits

A direct debit is an instruction from a client to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the client has been given advance notice of the collection amounts and dates.

Direct debits are used for collecting a variety of regular and occasional bills, including utility payments, insurance, council tax, mortgages, loans and subscriptions. The Direct Debit Scheme protects you and your money by means of the Direct Debit Guarantee.

This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society. If the amounts to be paid by direct debit or the payment dates change, the organisation collecting the payment will notify you normally ten working days in advance of your account being debited or as otherwise agreed. If an error is made by the company or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to the originator/company. Further information can be obtained from www.directdebit.co.uk

Faster Payments Service (FPS)

FPS is an electronic payments clearing scheme for sending money within the UK. Participating banks provide their customers with a service to send low value electronic payments that reach beneficiaries' accounts within two hours (subject to payment checks). The FPS operates 24 hours a day, 7 days a week, and 365 days a year.

The service is available within Wealth Management for telephone, internet, written, faxed and face-to-face payment instructions.

Where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, the payment may not be credited to a specific account on the same day.

A list of banks that participate in the FPS can be found on www.ukpayments.org.uk/faster_payments_service.

SEPA Credit Transfer (SCT)

The Single Euro Payments Area (SEPA) is a major initiative to create a single integrated payments system for euro payments across the SEPA countries to allow you to make domestic and cross-border euro payments within Europe. SEPA covers the whole of the EU, as well as Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino, United Kingdom, Vatican City State, Mayotte, Saint-Pierre-et-Miquelon, Guernsey, Jersey and Isle of Man.

The SEPA Credit Transfer service is available to customers from our London, Jersey, Guernsey, Isle of Man, Gibraltar, Switzerland and Cyprus centres. To send payments by SEPA Credit Transfer(SCT) the payment must:

- be in euros
- be sent to a bank in a SEPA country which is a member of the SCT scheme
- include a valid IBAN for the beneficiary's account
- include a SWIFTBIC if the payment is to a non-EEA country.

If you request a SCT and we are unable to route it via SEPA we will send it as an international payment.

Standing orders

With a standing order you make the request for a regular payment, rather than the organisation taking the payment. If you want to amend or cancel your original instruction you can do so at any time by contacting us up to the business day before the payment is due to be taken from your account. Payments made by standing order are subject to a payment limit of £100,000 and will normally arrive the same day providing the recipient's account accepts Faster Payments.

Cut-off times

We'll always try to be clear with you about how long it's going to take for us to do what you ask. Our working days are generally Monday to Friday except public holidays. We'll start work on your instruction to make a payment on the same working day we receive it, except if it is after the cut-off time for accepting new instructions for that day. In that case, we'll process it the next working day. Different types of payment instructions have different cut-off times.

If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day, unless we can process it as a Faster Payment. In that case, we'll process it on the same day.

The table below gives you information on the timings of your payment.

- It shows the cut-off time for you asking us to make a payment.
- It also tells you how long payments take to reach the recipient's bank.

| Payment type | Cut-off time | When the money will reach the bank of the person you're paying |
|--|---|--|
| Sending money to another account held with Barclays Bank UK PLC | | |
| Internal transfer between sterling accounts | None applies | Immediately |
| Internal transfer involving a non-sterling account | Euros: 3pm US Dollars: 5pm Other currencies: Please check our website | Immediately |
| Sending money in sterling to accounts held at other banks in the UK | | |
| To accounts at other banks in the UK | Faster Payment: 11:45pm CHAPS, branch/telephone banking: 3.30pm CHAPS, Online Banking: 5pm Standing Order: Request must be received by 12am (midnight) the working day before you want the payment to be sent. Direct Debit: Direct Debits are controlled by the company you're paying and they will submit the request at least 3 working days before the payment date. If it's a new Direct Debit they may need longer to be able to set it up. | Usually within two hours Same day On the requested day On the day you have agreed with the organisation you're paying |
| Sending money outside the UK or currency payments within the UK | | |
| SEPA Credit Transfer | Branch/telephone banking: 2pm Online Banking and the Barclays app: 3pm | No later than the end of the next working day after we process your payment instruction |
| SEPA Direct Debit | Request must be received by 2.45pm on the working day before the payment is due | On the day you have agreed with the organisation you are paying |
| All other payments in euros to an account in the UK or EEA | Branch/telephone banking: 2pm Online Banking and the Barclays app: 3pm | No later than the end of the next working day after we process your payment instruction |
| All payments in sterling to an account in the EEA | Branch/telephone banking: 2pm Online Banking and the Barclays app: 5pm | No later than the end of the next working day after we process your payment instruction |
| All payments in US Dollars to an account in the UK or EEA | Branch/telephone banking: 2pm Online Banking and the Barclays app: 5pm | No later than four working days after we process your payment instruction |

| Payment type | Cut-off time | When the money will reach the bank of the person you're paying |
|--|---|---|
| Sending money outside the UK or currency payments within the UK (continued) | | |
| All payments in other currencies to an account in the UK or EEA | Branch/telephone banking: 2pm Online Banking and the Barclays app: Please check our website | No later than four working days after we process your payment instruction |
| To accounts outside of the UK or EEA in other currencies | Please check our website | This varies depending on the currency or country you're sending the payment to (or both). You can ask us to tell you when we expect the bank to receive the payment |

Further information

This tariff guide details charges for our most used services.

If a charge applies to a service not detailed, you will be advised at the time the service is requested. You can keep up to date with our charges or interest rates by calling your usual Barclays contact or by visiting our website at

[barclays.co.uk/wealth-management](https://www.barclays.co.uk/wealth-management)

Contact details

Barclays
1 Churchill Place
Canary Wharf
London
E14 5HP

Glossary of terms

To make it easier for customers to understand what fees apply for services they use, Banks and Building Societies are using 'standardised terms'. These are intended to help customers compare the cost of service more easily. The standardised terms and their meaning are set out below.

| Term | Definition |
|--|--|
| Maintaining the account | The account provider operates the account for use by the customer. |
| Arranged overdraft | The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer. |
| Unarranged overdraft | The customer borrows money when there is no money left in the account (or when the customer has gone past the arranged overdraft limit) and this has not been agreed with the account provider in advance. |
| Refusing a payment due to lack of funds | The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit). |
| Allowing a payment despite lack of funds | The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit). |
| Direct debit | The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary. |
| Standing order | The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account. |
| Sending money within the UK | The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK. |
| Sending money outside the UK | The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK. |
| Receiving money from outside the UK | When money is sent to the customer's account from an account outside the UK. |
| Cash withdrawal in pounds in the UK | The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK. |
| Cash withdrawal in foreign currency outside the UK | The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK. |
| Debit card payment in a pounds | The customer uses their direct debit to make a payment in pounds. This can be in a shop, online or over the phone. |
| Debit card payment in a foreign currency | The customer uses their debit card to make payment in foreign currency. This can be in a shop, online or over the phone. |
| Cancelling a cheque | The customer asks the account provider to cancel a cheque that the customer has written. |

You can get this item in Braille, large print or audio by contacting your [Wealth Manager](#).

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