

# International Tariff

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# Currency Current Account services

Charged quarterly in arrears

Service	Charge per item (Euro currency account)	Charge per item (All other currency accounts)
Non-automated debit and credit entries	64p	64p
Automated debit and credit entries	45p	64p
6-monthly paper statement	**Free	**Free
Currency notes paid in/withdrawn	Free	Free

The commission charges will be debited to your nominated sterling current account. There is an option to apply the charges to your Currency Current Account on the quarterly charging date, subject to conversion at the relevant spot exchange rate.

\*\*If you would like monthly statements you can request these for free. Statements requested more frequently than monthly are charged at 30p per statement.

# Additional banking services

Charged at the time the service is provided

Transaction type	Charge (per item)
International payments submitted through branch/ Telephony (An additional £3 USD Cover Charge fee and Overseas Delivery Charge (ODC) fee may also apply) <sup>1 2</sup>	£25.00
International payments via Online Banking/the Barclays app/Barclays.net (An additional £3 USD Cover Charge fee and Overseas Delivery Charge (ODC) fee may also apply) <sup>1 2</sup>	£15.00
Cancelling an International Payment	£20.00
SEPA Credit Transfer via Branch <sup>3</sup> /Telephony	65p
SEPA Credit Transfer <sup>4</sup> – Online Banking/the Barclays app/ Barclays.net	35p
Cancelling a SEPA Credit Transfer	£20.00
Receiving SEPA Credit Transfer or international payments (non-euro) below £100 in value	Free
Receiving an international payment greater or equal to £100 in value	£6.00
Unpaid cheque inwards <sup>5</sup>	£7.00

- 1 Depending on the charging option you choose, an Overseas Delivery Charge (ODC) may be applied. Find out more at [barclays.co.uk/ways-to-bank/international-payments/](https://barclays.co.uk/ways-to-bank/international-payments/)
- 2 Payments in USD to banks outside of the US may incur a USD Cover Charge of £3 in addition to the overseas delivery charge.
- 3 Branch: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a priority payment at the relevant tariff.
- 4 Online Banking/the Barclays app/Barclays.net: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a standard payment at the relevant tariff plus £7.00.
- 5 Currency cheques and international drafts services have been withdrawn as of 25 January 2024.

# Charging and payment frequency

## Commission and debit interest

Quarterly commission and debit interest charges will be debited to your current account in arrears each quarter. We will give you approximately 14 days' advance notice of charges to be applied to your account. This advance notification will be by way of a separate statement of charges and will include a detailed breakdown. You will therefore be able to check your charges before they are debited to your account. The statement of charges will tell you the date on which the charge will be made.

## Charges for authorised borrowing

All our borrowing charges will be discussed and agreed with you at the time your facilities are set up, renewed or extended on a temporary basis. Fees are part of the overall price of borrowing and include, for example:

- the costs involved in agreeing or reviewing facilities
- the cost of ongoing monitoring of financial information and lending conditions throughout the term of a facility.

If we ask you to provide security, a further fee will usually be charged to cover the additional costs.

## Charges for unauthorised borrowing

If you try to make any payment from your account and you do not have the funds available for it, we will treat this as a request to make or extend the use of our unauthorised overdraft facilities, for which you will be charged an unauthorised overdraft rate of 29.5% per annum.

Authorised borrowing is cheaper than an unauthorised overdraft. Therefore, ask us to consider you for our authorised borrowing facilities before your account is in that position.

## Using your debit card abroad

Barclays will charge you a 2.75% 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.

The interest rate for unauthorised borrowing is charged at 29.5% per annum. Interest will be calculated on your account on a daily basis and will be debited quarterly. The quarterly charging dates are available on request.

## Changes to prices

We reserve the right to amend our prices from time to time. However, we will give you a period of notice before applying any new charges. The period of notice is outlined in our customer agreement.

## 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
Internal transfer between sterling accounts	None applies	Immediately.
Internal transfer involving a non-sterling account	Euros: <b>3pm</b> US Dollars: <b>5.30pm</b> 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: <b>11:45pm</b> CHAPS, branch/telephone banking: <b>3.30pm</b> CHAPS, Online Banking: <b>5pm</b> 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.

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		
SEPA Credit Transfer	Branch/telephone banking: <b>2pm</b> Online Banking and the Barclays app: <b>3pm</b>	No later than the end of the next working day after we process your payment instruction.
SEPA Direct Debit	Request must be received by <b>2.45pm</b> 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: <b>2pm</b> Online Banking and the Barclays app: <b>3pm</b>	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: <b>2pm</b> Online Banking and the Barclays app: <b>5pm</b>	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: <b>2pm</b> Online Banking and the Barclays app: <b>5.30pm</b>	No later than four working days after we process your payment instruction.
All payments in other currencies to an account in the UK or EEA	Branch/telephone banking: <b>2pm</b> Online Banking and the Barclays app: Please check our website	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
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.

If you are making the above payments through any other channel stated, for example B.net, then please refer to the specific cut-off times for that channel.

## Glossary of terms

**Audit letters** – these are letters written to us by your accountant, certifying details of your account.

**Barclays.net** – real-time internet-based banking system that allow you to manage your finances online.

**Cheques returned to you unpaid** – this is where a cheque is paid into your account which is subsequently returned unpaid by the drawer's bank.

## Further information

We may contract out certain services to specialist providers under strict confidentiality rules. In such circumstances, a proportion of our charge for the item represents the fees we pay on your behalf to the service provider. Should you require any further information about charges that are not covered in this tariff sheet, your Business Banking Team will be pleased to help you.

Comparative information can be found on <http://bba.moneyfacts.co.uk>

## Complaints about our service

We are committed to providing a high standard of service. However, if you have reason to complain you may do so in person, in writing by post or email, or by telephone. Details of our complaints handling procedures are available on request from any branch, the Barclays Information Line on 0800 400 100\*, or at [barclays.co.uk](https://www.barclays.co.uk)

# Financial Services Compensation Scheme

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](https://www.fscs.org.uk) or call the FSCS on 020 7741 4100\*\* or 0800 678 1100\*. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank UK PLC may also accept deposits under the following trading names: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor, Barclays Wealth Management and Tesco Bank. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

[barclays.co.uk/business](https://barclays.co.uk/business)

This item can be provided in Braille, large print or audio by calling 0800 400 100\* (via Text Direct if appropriate).

Or order online at [barclays.co.uk/accessibleservices](https://barclays.co.uk/accessibleservices)

\* Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

\*\* Local tariff will apply.

Calls may be monitored or recorded for security and training purposes.

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Barclays Bank UK PLC adheres to the Lending Code which is monitored and enforced by the Lending Standards Board.

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