

Business Premium Account

An interest-earning account, with immediate access.

Key features and benefits

- Interest paid quarterly
- No restrictions on deposits or withdrawals.

This account provides a convenient home for your surplus sterling funds.

Convenience and potential return

There are no restrictions on deposits or withdrawals. Interest accrues daily and is paid quarterly.

Please refer to the Barclays Business Savings Accounts web page for our current interest rates: barclays.co.uk/business-banking/accounts/compare-accounts/.

Next steps

If you would like to open a Business Premium Account, please contact your Business Team or speak with our telephone servicing team. Please refer to our contact us web page: barclays.co.uk/help/contact-us/business-banking/business-savings/

Flexible

- Funds can be earning interest right up to the day that they leave the account because you have instant access to them, without notice or loss of interest
- Any amount can be paid in or withdrawn at any time
- This account must not be used as a current account.

Additional Conditions

These additional conditions relate to the Business Premium Account and supplement and amend the general conditions of your Business Customer Agreement with us (Barclays Bank UK PLC). They apply to all Business Premium Accounts you hold with us. In the event of any inconsistency between these additional conditions and the general conditions of the Business Customer Agreement, these terms will apply in relation to the Business Premium Account.

1. Eligibility and Balances

- 1.1 The account is available to all non-personal customers including clubs, charities, societies and other forms of associations.
- 1.2 There is no minimum account balance requirement.

2. Interest

Interest will be paid quarterly (unless agreed otherwise) at the rate notified from time to time. Details of interest rates are available on [barclays.co.uk/business-banking/accounts/compare-accounts](https://www.barclays.co.uk/business-banking/accounts/compare-accounts) (or such replacement website as we may specify from time to time) or upon request.

3. Charges

Transactional fees may apply to third-party payments and other services, including but not limited to CHAPS and International payments. Details of our charges are available in your Business Tariff on [barclays.co.uk/business-banking/accounts/rates-and-charges/](https://www.barclays.co.uk/business-banking/accounts/rates-and-charges/) or upon request.

4. Statements

You will get statements as set out in your Business Customer Agreement.

5. Use of the Account

- 5.1 The account may not be designated as a "client" or "trust" account.
- 5.2 We don't allow authorised overdrafts on this product however, customers are allowed to go into an unauthorised overdraft. Details of our current unauthorised borrowing charges are available on [barclays.co.uk/business-banking/accounts/compare-accounts](https://www.barclays.co.uk/business-banking/accounts/compare-accounts) (or such replacement website as we may specify from time to time) or upon request.

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit [barclays.co.uk/signvideo](https://www.barclays.co.uk/signvideo)

*Calls to 0800 numbers are free from UK landlines 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.

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Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank UK PLC adheres to The Standards of Lending Practice which is monitored and enforced by the Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk