

Currency Account

A business current account available in a range of foreign currencies, which helps to mitigate your exposure to exchange rates and simplifies payments.

Key features

- Available in a range of foreign currencies
- Increased control of funds and payment flexibility
- Helps to reduce exchange rate risk
- No minimum or maximum balance restrictions

If your business pays or receives money in a foreign currency, this account enables you to manage these transactions effectively and efficiently. No minimum balance is required to open an account. The range of currencies we offer is available on [barclays.co.uk/business-banking/business-abroad/foreign-currency-accounts/available-currencies](https://www.barclays.co.uk/business-banking/business-abroad/foreign-currency-accounts/available-currencies).

For Euro transactions, the Barclays Euro Account enables you to collect and make payments in Euros. Please refer to the Barclays Euro Account fact sheet for further information. [barclays.co.uk/content/dam/documents/business/Accounts/BAR_9912445_UK-0821_Online.pdf](https://www.barclays.co.uk/content/dam/documents/business/Accounts/BAR_9912445_UK-0821_Online.pdf)

Easy access

You can complete account transfers and international payments, or view transactions and account balances through online and telephone banking, or by visiting your local branch.

If you need to move funds rapidly, a comprehensive range of international payments and transfers are available to send your money quickly and safely to its destination.

Reduced exchange rate risk and administration

Exchange rate risk and administration can be reduced by using this account to match incoming and outgoing currency funds. Income does not have to be converted into sterling, nor is it necessary to buy the currency required when purchasing goods or services from overseas.

Flexible

Electronic credits will be accepted in freely traded currencies and converted by the Bank as necessary.

Next steps

To open this account, you will need to hold a Sterling Current Account with Barclays. To apply for a Currency 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/](https://www.barclays.co.uk/help/contact-us/business-banking/business-savings/)

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Additional Conditions

These additional conditions relate to the Currency Account and supplement and amend the general conditions of your Business Customer Agreement with us (Barclays Bank UK PLC). They apply to all Currency Accounts you open 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 Currency Account.

1. Eligibility and balances

- 1.1 To be eligible for the account you must have a sterling account with us, and we must be satisfied that you have a genuine business need for the account.
- 1.2 To satisfy us that you have a genuine need for the account, we may ask you to produce evidence of this need.
- 1.3 If at any time we think you no longer have a genuine business need for the account, we may close it by giving you notice in accordance with the Business Customer Agreement.

There are no minimum or maximum account balance requirements.

2. Interest

- 2.1 Credit interest is not paid on the account.
- 2.1 You are not permitted to overdraw. If the account does go overdrawn the current unauthorised borrowing rate will apply; details of our current unauthorised borrowing charges are available on 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 apply to bank transfers and unpaid items. Details of our charges are available in our Business International Tariff on barclays.co.uk/business-banking/accounts/rates-and-charges/ (or such replacement website as we will specify from time to time) or upon request.

4. Statements

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

5. Withdrawals

With some Foreign Currency Accounts, you will need to give Barclays advance notice to make a withdrawal and may not be able to make the withdrawal in cash. Details of the relevant currencies and notice periods are available on request from your Business team.

6. Availability of Currencies

The range of currencies available is subject to local currency regulations of each country, and is subject to change. The range of currencies is available on barclays.co.uk/business-banking/business-abroad/foreign-currency-accounts/available-currencies/ (or such replacement website as we may specify from time to time) and is subject to change.

You can request this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit barclays.co.uk/accessibility

*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.

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). Registered in England. Registered No. 9740322. 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

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