

Rates for Savers and information about the FSCS

For personal customers November 2024

This leaflet details the rates and availability of accounts correct as at November 2024. Other rates may apply for accounts that track a reference interest rate, where the reference interest rate has changed since the date specified within the leaflet. Details of the rates for withdrawn accounts are given in the leaflet 'Rates for Savers – For accounts no longer available to new business' and in 'Credit Interest Rates for Current Accounts – For accounts no longer available to new business'.

Savings Accounts

How we pay you interest on your accounts

All banks and building societies, including Barclays, are no longer required to deduct tax from the interest you earn on your account. If you're a UK taxpayer, you will have a tax-free Personal Savings Allowance (PSA) of £1,000/£500/zero, depending upon your tax status, i.e. basic rate/higher rate/additional rate respectively. Any interest you earn above your PSA will be subject to tax and it will be your responsibility to ensure any tax due is paid to HM Revenue & Customs. Please note your PSA applies to the total interest you earn from all banks/building societies, not just interest from Barclays, with the exception of ISAs, which continue to be free from UK tax for eligible customers. For information and guidance please refer to HMRC's website gov.uk/apply-tax-free-interest-on-savings

Everyday Saver

Summary Box		
Account name – Everyday Saver		
What is the interest rate?		
Rates are effective from 1 September 2023 to 1 December 2024		
Balance	Gross rate p.a. %	AER %
£1,000	1.65	1.66
£10,000+	1.15	1.16
Rates are effective from 2 December 2024 to 12 February 2025		
Balance	Gross rate p.a. %	AER %
£1,000	1.50	1.51
£10,000+	1.15	1.16
Rates are effective from 13 February 2025		
Balance	Gross rate p.a. %	AER %
£1+	1.25	1.26
Interest is calculated daily using the statement balance and is paid monthly on the first working day of the month. Interest rates are banded until 12th February 2025. This means that you'll earn the higher rate on the first £10,000 of your balance and the lower rate on the additional balance over £10,000. For example, if you had a balance of £10,100 interest would be calculated at the higher rate on the first £10,000 of your balance and the lower rate on the additional £100.		
Can Barclays change the interest rate?		
Yes, rates are variable. We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the "Barclays and you: terms and conditions for personal customers" and your Additional Terms). For more details on when we may change the interest rates and the notice that we'll give you please see your Customer Agreement including the Additional Terms (as applicable) which can be obtained from your usual contact or viewed online at barclays.co.uk/rca		
What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each band of interest?		
Rates are effective from 1 September 2023 to 1 December 2024		
Deposit amount	Estimated value after a year	
£1,000	£1,016.62	
£10,000	£10,165.87	
Rates are effective from 2 December 2024 to 12 February 2025		
Deposit amount	Estimated value after a year	
£1,000	£1,015.11	
£10,000	£10,150.79	
Rates are effective from 13 February 2025		
Deposit amount	Estimated value after a year	
£1,000	£1,012.57	
£10,000	£10,125.73	
The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.		



How do I open and manage my account?
<p>Account opening – Branch, online, mobile and by phone. Manage account – In branch, online, mobile and by phone. Eligibility criteria – Must be 16 years old or over and resident in the UK. Minimum balance – £1. Maximum balance – £10m.</p>
Can I withdraw money?
Yes, instant access.
Additional information
<ul style="list-style-type: none"> You can offset your savings account against your mortgage where you have a mortgage which allows this. If you do, you will not earn any interest on your savings account. You can have more than one Everyday Saver account at any given time in sole or joint names. Optional ATM card to withdraw cash from Barclays cash machines in the UK.

Blue Rewards Saver

Summary Box		
Account name – Blue Rewards Saver		
What is the interest rate?		
Rates are effective from 1 September 2023 to 1 December 2024		
Balance £1+	Gross rate p.a.%	AER %
Higher interest rate is paid when no withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid into the account.	3.50	3.56
Lower interest rate is paid when one or more withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid into the account.	1.15	1.16
Rates are effective from 2 December 2024 to 5 January 2025		
Balance £1+	Gross rate p.a.%	AER %
Higher interest rate is paid when no withdrawals have been made out of the account since the account was opened, in the case of the first month or since interest was last paid in to the account.	3.35	3.41
Lower interest rate is paid when one or more withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid in to the account.	1.00	1.01

Rates are effective from 6 January 2025		
Balance £1+	Gross rate p.a. %	AER %
Higher interest rate is paid when no withdrawals have been made out of the account since the account was opened, in the case of the first month or since interest was last paid in to the account.	3.12	3.17
Lower interest rate is paid when one or more withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid in to the account.	0.76	0.76
Interest is calculated daily using your statement balance and is paid on the first working day of each month.		
The interest rate you will receive for each month depends on whether you have made any withdrawals from the Blue Rewards Saver account since the account was opened, in the case of the first month, or since interest was last paid into the account.		
Can Barclays change the interest rate?		
Yes, rates are variable. We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the "Barclays and you: terms and conditions for personal customers" and your Additional Terms). For more details on when we may change the interest rates and the notice that we'll give you please see your Customer Agreement including the Additional Terms (as applicable) which can be obtained from your usual contact or viewed online at barclays.co.uk/rca		
What would the estimated balance be after 12 months based on a £1,000 deposit?		
Rates are effective from 1 September 2023 to 1 December 2024		
Estimated value after a year, if no withdrawals are made every month:	Estimated value after a year, if a withdrawal is made every month:	
£1,035.55	£890.81	
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where no withdrawals have been made from the account for the whole 12 months and with interest added to the account.	The amount above shows the balance on an initial deposit of £1,000 after 12 months, where a £10 withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and with interest added to the account.	
Rates are effective from 2 December 2024 to 5 January 2025		
Estimated value after a year, if no withdrawals are made every month:	Estimated value after a year, if a withdrawal is made every month:	
£1,034.09	£889.45	
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where no withdrawals have been made from the account for the whole 12 months and with interest added to the account.	The amount above shows the balance on an initial deposit of £1,000 after 12 months, where a £10 withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and with interest added to the account.	

Rates are effective from 6 January 2025	
Estimated value after a year, if no withdrawals are made every month:	Estimated value after a year if a withdrawal is made every month:
£1,032.48	£887.12
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where no withdrawals have been made from the account for the whole 12 months and with interest added to the account.	The amount above shows the balance on an initial deposit of £1,000 after 12 months, where a £10 withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and with interest added to the account.
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where a £10 withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and with interest added to the account.	
How do I open and manage my account?	
Account opening – To open a Blue Rewards Saver, you must be a Barclays Blue Rewards member or Premier Banking customer. You can open an account in our app, in Online Banking, in a branch or over the phone.	
Manage account – In branch, online, mobile and by phone.	
Eligibility criteria – You must be a Barclays Blue Rewards member or Premier Banking customer, aged 18 or over, and a UK resident.	
Minimum balance – £1.	
Maximum deposit – £10 million.	
Can I withdraw money?	
Yes. Where you make a withdrawal since the account was opened, in the case of the first month, or since interest was last paid into the account, interest will be payable at the lower Blue Rewards Saver rate for that particular month. If you think you will make regular monthly withdrawals, this product may not be the right savings product for you.	
Additional information	
<ul style="list-style-type: none"> You can offset your Blue Rewards Saver account against your mortgage where you have a mortgage which allows this. If you do, you will not earn any interest on your Blue Rewards Saver account. You can have more than one Blue Rewards Saver account in sole or joint names. To have a joint Blue Rewards Saver account, at least one of you will need to be a Blue Rewards member or Premier Banking customer. If you stop being a Blue Rewards member or Premier Banking customer for any reason, we'll convert your Blue Rewards Saver account to an instant-access savings account available at the time. We'll be in touch before we do this with your new account's terms. To join and stay eligible for Barclays Blue Rewards, you'll need to pay at least £800 into your chosen current account every month and pay the £5 monthly fee from that account. If you'd like to know more about Barclays Blue Rewards, please visit barclays.co.uk/bluerewards Join Premier Banking by opening a Premier Current Account. You also need a gross annual income of at least £75,000 paid into the account, or a total balance of at least £100,000 in savings with us, in Barclays UK investments, or in a mix of savings and investments. 	

Reward Saver

Summary Box		
Account name – Reward Saver		
What is the interest rate?		
Rates are effective from 18 March 2024 to 1 December 2024		
Balance £1+	Gross rate p.a. %	AER %
Higher interest rate is paid when no withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid into the account.	2.72	2.75
Lower interest rate is paid when one or more withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid into the account.	1.00	1.00
Rates are effective from 2 December 2024 to 5 January 2025		
Balance £1+	Gross rate p.a. %	AER %
Higher interest rate is paid when no withdrawals have been made out of the account since the account was opened, in the case of the first month or since interest was last paid in to the account.	2.72	2.75
Lower interest rate is paid when one or more withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid in to the account.	0.85	0.85
Rates are effective from 6 January 2025		
Balance £1+	Gross rate p.a. %	AER %
Higher interest rate is paid when no withdrawals have been made out of the account since the account was opened, in the case of the first month or since interest was last paid in to the account.	2.48	2.51
Lower interest rate is paid when one or more withdrawals have been made out of the account since the account was opened, in the case of the first month, or since interest was last paid in to the account.	0.76	0.76
Interest is calculated daily using your statement balance and is paid on the first working day of each month. The interest rate you will receive for each month depends on whether you have made any withdrawals from the Reward Saver account since the account was opened, in the case of the first month, or since interest was last paid into the account.		

Can Barclays change the interest rate?	
Yes, rates are variable. We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the "Barclays and you: terms and conditions for personal customers" and your Additional Terms).	
For more details on when we may change the interest rates and the notice that we'll give you please see your Customer Agreement including the Additional Terms (as applicable) which can be obtained from your usual contact or viewed online at barclays.co.uk/rca	
What would the estimated balance be after 12 months based on a £1,000 deposit?	
Rates are effective from 18 March 2024 to 1 December 2024	
Estimated value after a year, if no withdrawals are made every month:	Estimated value after a year, if a withdrawal is made every month:
£1,027.55	£889.38
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where no withdrawals have been made from the account for the whole 12 months and with interest added to the account.	The amount above shows The balance on an initial deposit of £1,000 after 12 months, where a £10 Withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and With interest added to the account.
Rates are effective from 2 December 2024 to 5 January 2025	
Estimated value after a year, if no withdrawals are made every month:	Estimated value after a year, if a withdrawal is made every month:
£1,027.55	£887.97
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where no withdrawals have been made from the account for the whole 12 months and with interest added to the account.	The amount above shows the balance on an initial deposit of £1,000 after 12 months, where a £10 withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and with interest added to the account.
Rates are effective from 6 January 2025	
Estimated value after a year, if no withdrawals are made every month:	Estimated value after a year if a withdrawal is made every month:
£1,025.08	£887.12
The amount above shows the balance on an initial deposit of £1,000 after 12 months, where no withdrawals have been made from the account for the whole 12 months and with interest added to the account.	The amount above shows the balance on an initial deposit of £1,000 after 12 months, where a £10 withdrawal was made on the 1st day of each calendar month for 12 months (£120 total withdrawn) and with interest added to the account.
The projection provided is for illustrative purposes only and it does not take into account individual circumstances.	
How do I open and manage my account?	
Account opening – To open a Blue Rewards Saver, you must be a Barclays Blue Rewards member or Premier Banking customer. You can open an account in our app, in Online Banking, in a branch or over the phone.	
Manage account – In branch, online, mobile and by phone.	
Eligibility criteria – You must be a Barclays Blue Rewards member or Premier Banking customer, aged 18 or over, and a UK resident.	
Minimum balance – £1.	
Maximum deposit – £10 million.	

Can I withdraw money?
Yes.
Where you make a withdrawal since the account was opened, in the case of the first month, or since interest was last paid into the account, interest will be payable at the lower Blue Rewards Saver rate for that particular month.
If you think you will make regular monthly withdrawals, this product may not be the right savings product for you.
Additional information
<ul style="list-style-type: none"> You can offset your Reward Saver account against your mortgage where you have a mortgage which allows this. If you do, you will not earn any interest on your Reward Saver account. You can have more than one Reward Saver account in sole or joint names.

Rainy Day Saver

Summary Box		
Account name – Rainy Day Saver		
What is the interest rate?		
Rates effective from 1 September 2023 to 12 February 2025		
Balance	Gross rate p.a. %	AER %
£1+	5.00	5.12
£5,000+	1.15	1.16
Rates are effective from 13 February 2025		
Balance	Gross rate p.a. %	AER %
£1+	4.76	4.87
£5,000+	1.15	1.16
Interest is calculated daily using the statement balance and is paid monthly on the first working day of the month. Interest rates are banded. This means that you'll earn the higher rate of interest on the first £5,000 of your balance, and the lower rate of interest on your additional balance over £5,000. For example, if you had a balance of £5,100 interest would be calculated at the higher rate on the first £5,000 of your balance and the lower rate on the additional £100.		
Can Barclays change the interest rate?		
Yes, rates are variable. We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the 'Barclays and you: terms and conditions for personal customers' and your Additional Terms). For more details on when we might change the interest rates and the notice we'll give you, please see your Customer Agreement including the Additional Terms (as applicable), which you can get from your usual contact or read online at barclays.co.uk/rca .		
What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each tier of interest?		
Rates are effective from 1 September 2023 to 12 February 2025		
Deposit amount	Estimated value after a year	
£1,000	£1,051.16	
£5,000	£5,251.34	
Rates are effective from 13 February 2025		
Deposit amount	Estimated value after a year	
£1,000	£1,048.66	
£5,000	£5,239.26	
The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.		

How do I open and manage my account?
<p>Account opening – To open a Rainy Day Saver, you must be a Barclays Blue Rewards member or Premier Banking customer. You can open an account in our app, in Online Banking, in a branch or over the phone.</p> <p>Manage account – Using the Barclays app, Online Banking, in a branch, or by phone.</p> <p>Eligibility criteria – You must be a Barclays Blue Rewards or Premier Banking customer, aged 18 or over, and a UK resident.</p> <p>Minimum balance – £1.</p> <p>Maximum deposit – £10 million.</p>
Can I withdraw money?
Yes, you'll have instant access to your money so you can make withdrawals.
Additional information
<ul style="list-style-type: none"> You can offset your Rainy Day Saver account against your mortgage if your mortgage allows this. If you do this, you won't earn any interest on your savings account. You can only have one Rainy Day Saver account, in sole or joint names at any given time. To have a joint Rainy Day Saver, at least one of you will have to be a Barclays Blue Rewards member or Premier Banking customer. If you stop being a Blue Rewards member or Premier Banking customer for any reason, we'll convert your Blue Rewards Saver account to an instant-access savings account available at the time. We'll be in touch before we do this with your new account's terms. To join and stay eligible for Barclays Blue Rewards, you'll need to pay at least £800 into your chosen current account every month and pay the £5 monthly fee from that account. If you'd like to know more about Barclays Blue Rewards, please visit barclays.co.uk/bluerewards Join Premier Banking by opening a Premier Current Account. You also need a gross annual income of at least £75,000 paid into the account, or a total balance of at least £100,000 in savings with us, in Barclays UK investments, or in a mix of savings and investments.

Instant Cash ISA Issue 1

Summary Box		
Account name – Instant Cash ISA Issue 1		
What is the interest rate?		
Rates are effective from 1 September 2023 to 1 December 2024		
Balance	Tax-free p.a. %	AER %
£1,000	1.65	1.66
£10,000+	1.20	1.21
Rates are effective from 2 December 2024 to 12 February 2025		
Balance	Tax-free p.a. %	AER %
£1,000	1.50	1.51
£10,000+	1.20	1.21
Rates are effective from 13 February 2025		
Balance	Tax-free p.a. %	AER %
£1+	1.25	1.26
Interest is calculated daily using the statement balance and is paid monthly on the first working day of the month. Interest rates are banded until 12 February 2025. This means that you'll earn the higher rate on the first £10,000 of your balance and the lower rate on the additional balance over £10,000. For example, if you had a balance of £10,100 interest would be calculated at the higher rate on the first £10,000 of your balance and the lower rate on the additional £100.		
Can Barclays change the interest rate?		
Yes, rates are variable. We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the "Barclays and you: terms and conditions for personal customers" and your Additional Terms). For more details on when we may change the interest rates and the notice that we'll give you please see your Customer Agreement including the Additional Terms (as applicable) which can be obtained from your usual contact or viewed online at barclays.co.uk/rca		
What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each band of interest?		
Rates are effective from 1 September 2023 to 1 December 2024		
Deposit amount	Estimated value after a year	
£1,000	£1,016.62	
£10,000	£10,165.91	
Rates are effective from 2 December 2024 to 12 February 2025		
Deposit amount	Estimated value after a year	
£1,000	£1,015.11	
£10,000+	£10,150.83	
Rates are effective from 13 February 2025		
Deposit amount	Estimated value after a year	
£1,000	£1,012.57	
£10,000	£10,125.73	
The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.		
How do I open and manage my account?		
Account opening – Branch, online, mobile and by phone.		
Manage account – In branch, online, mobile and by phone.		
Eligibility criteria – Must be 16 years old or over and resident in the UK for tax purposes.		
Minimum balance – The minimum opening balance allowed is £0 if the Instant Cash ISA Issue 1 is being funded by an ISA Transfer-In, otherwise the minimum deposit is £1.		
Maximum deposit – ISA rules apply. There is no maximum balance.		

Can I withdraw money?
Yes, at any time.
Additional information
<ul style="list-style-type: none"> • Money withdrawn from your Instant Cash ISA Issue 1 and put back into the account within the same tax year does not count towards your annual ISA allowance. • Transfers-in and Transfers-Out from and to other ISAs are allowed. • You can offset your savings account against your mortgage where you have a mortgage which allows this. If you do, you will not earn any interest on your savings account. • We may withdraw the availability of Instant Cash ISA Issue 1 at any time without notice. This will only apply to new accounts opened from that time.

Barclays Children’s Savings

Summary Box		
Account name – Barclays Children’s Savings		
What is the interest rate?		
Rates effective from 1 September 2023		
Balance	Gross rate p.a. %	AER %
£1+	2.65	2.68
£10,000+	1.15	1.16
Interest is calculated daily using the statement balance and is paid monthly on the first working day of the month.		
Interest rates are banded. This means that you'll earn the higher rate of interest on the first £10,000 of your balance and the lower rate on the additional balance over £10,000.		
Can Barclays change the interest rate?		
Yes, rates are variable.		
We can increase or decrease the interest rates for any of the reasons set out in your Customer Agreement (which includes the "Barclays and you: terms and conditions for personal customers" and your Additional Terms). For more details on when we may change the interest rates and the notice that we'll give you please see your Customer Agreement including the Additional Terms (as applicable) which can be obtained from your usual contact or viewed online at barclays.co.uk/rca		
What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each band of interest?		
Deposit amount	Estimated value after a year	
£1,000	£1,026.84	
£10,000	£10,266.40	
The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.		
How do I open and manage my account?		
Account opening – Branch and the Barclays Video Banking app*		
Manage account – In branch, online, mobile and by phone.		
Eligibility criteria – Must be at least 18 and resident in the UK to save for the benefit of a child under 18. The adult (parent, guardian or other adult) operates the account as trustee for the child and must be able to confirm the identity and date of birth of the child by providing the child’s birth certificate or passport.		
Minimum balance – £1.		
Maximum balance – There is no maximum balance.		
Can I withdraw money?		
Yes, Instant access.		

Additional information
<ul style="list-style-type: none"> • After the child reaches 18, we will convert the account to an adult instant access account. Before doing so we will contact you to tell you the terms that will apply to the instant access account unless you advise us otherwise. • *Existing customers can open an account via Video Banking. You'll need to have both the Barclays app and the Barclays Video Banking app to do this.

Helpful Start

Summary Box		
Account name – Helpful Start		
What is the interest rate?		
Rates are effective from 11 November 2024		
Balance	Gross rate p.a. %	AER %
£1+	6.25	6.43
Interest is calculated daily using the statement balance and is paid monthly on the first working day of the month.		
Can Barclays change the interest rate?		
Yes, interest rate tracks a margin of 1.50% above the Bank of England Base Rate (bankofengland.co.uk).		
We can increase or decrease the interest rates for any of the reasons set out in 'Barclays and you, Terms and Conditions for personal customers'. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays and you' booklet which can be obtained from any branch or viewed online at barclays.co.uk/rca . Any rises or falls in the Bank of England Base Rate will be passed on no later than 30 days after the relevant Bank of England announcement. The Retail Customer Agreement explains what we mean by 'Barclays tracker rate' and how changes can be made to that rate.		
What would the estimated balance be after 12 months based on a £1,000 deposit?		
Deposit amount	Estimated value after a year	
£1,000	£1,064.31	
The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.		
How do I open and manage my account?		
Account opening – As part of the application for Family Springboard Mortgage.		
Manage account – In branch and by phone.		
Eligibility criteria – This account is only available as part of the Family Springboard Mortgage. Must be 18 years old or over and resident in the UK.		
Account balance – 10% of the property purchase price plus interest.		
Can I withdraw money?		
No withdrawals are permitted during the term of the account.		
For further information, please see the Helpful Start Account additional conditions.		

Barclayplus

This account is only available to customers aged 11-15 years old. Rates effective from 13 August 2020 and are variable. Interest is paid quarterly on or around 13 March, 13 June, 13 September and 6 December each year.

Balance	Gross rate p.a. %	AER %
£1+	0.10	0.10
£1,000+	0.60	0.60

Fixed Rate Bonds

We have a range of fixed rate, fixed term savings accounts and from time to time we also offer limited edition special offer bonds. Details of current offers and interest rates are available in branch, online at [barclays.co.uk/savings](https://www.barclays.co.uk/savings) and over the telephone on 0345 7 445 445†.

A few things you need to know

The information about interest rates contained within this leaflet and on our website, are part of your contract with us. You may wish to read it alongside Terms and conditions for personal customers, the Barclays Savings brochure and the Barclays Account brochure.

Changes to interest rates

Our interest rates are available in our branches, online at [barclays.co.uk/savings](https://www.barclays.co.uk/savings) and over the telephone on 0345 7 445 445*. Details of any forthcoming changes to interest rates will also be provided.

When we are changing our interest rates:

- If the rates go up, we may also publish them in the press
- If the rates are going down, we will give you advance personal notice of the change.

If the interest rates on your account track a reference interest rate, such as Bank of England Base Rate, the rates on your account will automatically change with the reference interest rate. This will happen immediately or as set out in the account terms. In these circumstances we won't publish the details of the change in the press or notify you of it.

Making everything as clear as we can

Some of the terms used by banks aren't ones you come across every day. We'd like to make things clearer for you, so here's a guide to those used in this leaflet.

Gross rate – The rate of interest payable without the deduction of tax.

AER – Annual Equivalent Rate – illustrates what the interest rate would be if interest was paid and compounded once each year.

The gross rate can be different from the AER rate because we pay and compound interest monthly (or quarterly) rather than annually.

Tax-free – 'Tax-free' means the interest is free from UK income tax, provided all ISA conditions are met. The level and basis of tax can change and the value of tax relief depends on your personal circumstances.

Reference interest rate – 'Reference interest rate' means a rate that is not set by us and is publicly available so that you can check it independently. An example is the Bank of England Base Rate.

Statement balance – Is the balance of your account at the close of business every day.

Additional services

There is a charge for some of our services, such as where you ask us for another copy of a statement or want to send an international payment from your account. You can find these charges in the 'Barclays Tariff for personal customers – our bank charges explained' leaflet available on [barclays.co.uk](https://www.barclays.co.uk) or by asking us in branch or by telephone. We'll also tell you the current charges when you request the service.

Cooling-off

If you are not happy with your account, you have a 14 day period in which to contact us to cancel your account or switch to another account. This period begins on the date your account is opened or the date you receive your terms and conditions and other account information, whichever is the later. If you contact us within this period to cancel or switch your account, we will refund any account fees you may have paid. However, if you cancel or switch your account at a later date, you will not be refunded the account fees that you have paid. If you wish to cancel or switch your account, you should tell us by writing to Barclays Bank UK PLC, Leicester Servicing Centre, Leicester LE87 2BB.

The cooling off period for the Helpful Start Account begins earlier. Please see the Helpful Start Account additional conditions for more information.

Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on 0800 400 100* or at [barclays.co.uk](https://www.barclays.co.uk)

Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: 0800 023 4567) or [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

EU General Data Protection Regulation

Under the EU General Data Protection Regulation you have a right of access to certain personal records. Should you wish to exercise this right please visit [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data)

Information on Financial Services Compensation Scheme

Barclays is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

As one of our regulators, the Prudential Regulation Authority requires us to give you the FSCS Information Sheet and accompanying Exclusions List to help you understand whether and how your deposits are protected. You should read this enclosed document carefully and then keep it safe for future reference.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS"). ¹
Limit of protection:	£85,000 per depositor per bank. ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Wealth Management and Tesco Bank
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	7 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Wealth Management and Tesco Bank.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

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](https://www.barclays.co.uk/accessibility)

Call monitoring and charges information

*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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