

Reward Saver

Additional conditions – March 2024

These are additional terms and conditions for your Reward Saver. That means they add to the main agreement between you and us (Barclays Bank UK Plc) set out in the Customer Agreement. If anything in these conditions disagrees with the Customer Agreement, it will be these additional conditions we'll follow.

The terms applying to Reward Saver are governed by English law.

About the Reward Saver

- The Reward Saver is a restricted access account.
- You can have more than one Reward Saver account.
- The maximum amount you can have in any one account is £10,000,000.

Who can hold a Reward Saver?

- To hold a Reward Saver, you must be at least 18 years old and resident in the UK.
- You can hold it yourself or in joint names.
- Reward Saver is not open to trustees of personal funds, or to executors or administrators of estates.

Payments in and out

- You can open the account with just £1.
- You can take money out whenever you wish without giving notice.
- If we notice you're making regular monthly withdrawals, we'll contact you to tell you about other savings accounts.
- You can't set up direct debits or standing orders from a Reward Saver account.

Your Reward Saver and interest

- Reward Saver pays a higher rate of interest in the months you don't make withdrawals. If you don't withdraw in the first month, or since interest was last paid into the account, we'll pay the higher Reward Saver rate for that month.
- If you withdraw in the first month, or since interest was last paid into the account, we'll pay the lower Reward Saver rate for that month.
- We pay interest on the first working day of the month – or, if you close your account, when you close it.
- You'll find the current interest rates, including the higher and lower Reward Saver interest rate, in our interest rate leaflet, on [barclays.co.uk/savings/interest-rates](https://www.barclays.co.uk/savings/interest-rates) or such other replacement website that we specify. If we do this, we will let you know where to find the information. Or you can just ask us.

You can get this in Braille, large print or audio by calling **0800 400 100***
(via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](https://www.barclays.co.uk/accessibleservices)

*Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security. Calls to 0800 numbers are free when calling from a UK landline. Call charges may apply when using a mobile phone or when calling from abroad.