

Barclays Investment Solutions Limited – Interest Rates

Rates apply to accounts held by Barclays Investment Solutions Limited. Effective 1 October 2024.

Discretionary Portfolio Management

Currency	Gross Rate p.a.	AER
GBP	3.05%	3.09%
USD	2.00%	2.02%
EUR	1.95%	1.97%

Advisory Services

Currency	Gross Rate p.a.	AER
GBP	1.65%	1.66%
USD	1.25%	1.26%
EUR	0.90%	0.90%

Execution Only

Currency	Gross Rate p.a.	AER
GBP	1.65%	1.66%
USD	1.25%	1.26%
EUR	0.90%	0.90%

All other currencies are fixed at 0%. All rates are subject to change.

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

AER or Annual Equivalent Rate – This is the gross rate of interest worked out as if it was paid and compounded once a year.

Important information

Can Barclays change the interest rate?

Yes, rates are variable. We will only notify you when interest rates decrease. You can check the current interest on investment products at any time by referring to our website.

How we calculate the interest you will receive

Interest is paid monthly on the last day of each month. Any interest payments will be calculated based on your recorded daily cash balance during that month and will not reflect money that has not yet been credited to your account. The interest paid will show in the statements we send to you.

Can I opt out of receiving interest?

Yes. Please contact us if you do not wish to receive interest on uninvested cash held in your investment portfolio.

Tax considerations

Where your portfolio is held in an ISA or SIPP, or held by a UK company, we will be able to pay interest free from tax. For all other portfolios, the interest we pay you may be after the deduction of UK income tax at the basic rate (currently 20%). We are required to deduct this tax under current UK tax rules because your portfolio is held with Barclays Investment Solutions Limited, which is not a bank. The statements we send you will show how much tax has been deducted from the interest we have paid you.

If you are a UK resident for tax purposes, you are responsible for paying any tax due on interest that exceeds your Personal Savings Allowance (PSA) – more information on the PSA can be found online at [hmrc.gov.uk](https://www.hmrc.gov.uk). If you have received the interest net of tax, additional tax may still be due if you are a higher or additional tax rate taxpayer.

It's important to note that Barclays does not provide tax advice. Depending on your personal circumstances you may need to discuss this with an accountant, professional financial adviser or tax adviser.

Barclays offers investment products and services to its clients through Barclays Bank PLC and its subsidiary companies.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No.122702) and is a member of the London Stock Exchange and Aquis. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Investment Solutions Limited is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange and Aquis. Registered in England. Registered No. 2752982. Registered Office: 1 Churchill Place, London, E14 5HP.

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