

Banking and Investing Overseas

Interest Rates for savings accounts

Rates apply to Barclays Bank Ireland PLC

This leaflet details the rates and availability of savings accounts. Rates correct as at **3 October 2023**.

Where an interest rate change is being notified on an account, the future interest rates are also included.

Other rates may apply for accounts that track a reference rate where the reference rate has changed since the date specified within the leaflet.

The accounts referred to in this document are available to clients subject to eligibility. Terms apply. Please speak to your usual contact for further details.

The interest rate that applies to an account is determined according to the account balance on a tiered basis, unless indicated otherwise.

Type of Interest Rates

Interest rates can either be tracker rates, fixed rates or managed rates.

A tracker rate is a variable rate which moves in line with changes to an external reference rate. The reference rates used for sterling, US Dollar and euro accounts are set out below. Where, due to the level of the relevant reference rate, the tracker rate will be 0% or lower, we may choose to continue to pay a nominal rate of interest.

A fixed rate is a rate that does not change for a set period of time.

A managed rate is a variable rate that we set and change in accordance with our Terms.

Reference rates

A reference rate is a rate not set by us and is publicly available so you can check it independently. Below are details of the reference rates used for our sterling, US dollar and euro accounts.

The sterling reference rate is the Bank of England Base Rate. The Bank of England reference rate is variable.

The US dollar reference rate is the Target Federal Funds Rate (Upper Bound). The Target Federal Funds Rate (Upper Bound) is variable.

The euro base rate is the European Central Bank deposit facility rate. The European Central Bank deposit facility rate is variable.

Definitions

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

Gross Rate – Is the rate of interest payable without the deduction of tax. We will deduct tax where required to do so by law. You have sole responsibility for the management of your legal and tax affairs, including making any applicable filings and payments, and complying with any applicable laws and regulations.

International Trust Reserve

Rates are effective 4 August 2023.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£0 to £99,999	0.00%	0.00%
£100,000 to £999,999	1.35%	1.36%
£1,000,000 to £4,999,999	2.10%	2.12%
£5,000,000+	2.80%	2.83%

Interest is paid quarterly in January, April, July and October.

Rates are effective 4 August 2023.

Balance (USD)	Gross Rate p.a.	AER
\$0 to \$99,999	0.00%	0.00%
\$100,000 to \$999,999	1.60%	1.61%
\$1,000,000 to \$4,999,999	2.35%	2.37%
\$5,000,000 +	2.85%	2.88%

Interest is paid quarterly in January, April, July and October.

Rates are effective 3 October 2023.

Balance (EUR)	Gross Rate p.a.	AER
€0 to €99,999	0.00%	0.00%
€100,000 to €999,999	0.75%	0.75%
€1,000,000 to €4,999,999	1.45%	1.46%
€5,000,000 +	1.85%	1.86%

Interest is paid quarterly in January, April, July and October.

Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in the Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our Terms which can be obtained from your usual contact point or viewed online at privatebank.barclays.com.

What would the estimated balance be after 12 months based on a £1,000 deposit?

Deposit amount	Estimated value after a year
£1,000	£1,000.00

What would the estimated balance be after 12 months based on a \$1,000 deposit?

Deposit amount	Estimated value after a year
\$1,000	\$1,000.00

What would the estimated balance be after 12 months based on a €1,000 deposit?

Deposit amount	Estimated value after a year
€1,000	€1000.00

How do I open and manage my account?

Account opening – Online or by contacting your Private Banker.

Manage account – In writing, online or by contacting your Private Banker.

Eligibility criteria – The Account can only be opened or held by personal or corporate trusts (personal or corporate trustees) or personal wealth vehicles including Special Purpose Vehicles. The Account is not to be used for business purposes nor is it available to financial associations, registered charities, societies and other forms of association.

Minimum balance – £1, \$1, €1 or currency equivalent.

Maximum balance – £25m, \$40m, €10m or currency equivalent.

Can I withdraw money?

Withdrawals can be made at any time without notice.

Additional information

- You can have more than one International Trust Reserve at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m, €10m or currency equivalent.
 - All other currencies are fixed at 0% for all balances.
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International Business Reserve

Rates are effective 4 August 2023.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£0 to £99,999	0.90%	0.90%
£100,000 to £999,999	1.05%	1.05%
£1,000,000 to £4,999,999	1.80%	1.81%
£5,000,000+	1.95%	1.96%

Interest is paid quarterly in January, April, July and October.

Rates are effective 4 August 2023.

Balance (USD)	Gross Rate p.a.	AER
\$0 to \$99,999	0.65%	0.65%
\$100,000 to \$999,999	0.75%	0.75%
\$1,000,000 to \$4,999,999	2.05%	2.07%
\$5,000,000 +	2.15%	2.17%

Interest is paid quarterly in January, April, July and October.

Rates are effective 3 October 2023.

Balance (EUR)	Gross Rate p.a.	AER
€0+	0.65%	0.65%
€100,000+	0.70%	0.70%
€1,000,000 +	1.25%	1.26%
€5,000,000+	1.35%	1.36%

Interest is paid quarterly in January, April, July and October.

Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in the Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our Terms which can be obtained from your usual contact point or viewed online at privatebank.barclays.com.

What would the estimated balance be after 12 months based on a £1,000 deposit?

Deposit amount	Estimated value after a year
£1,000	£1,009.04

What would the estimated balance be after 12 months based on a \$1,000 deposit?

Deposit amount	Estimated value after a year
\$1,000	\$1,006.61

What would the estimated balance be after 12 months based on a €1,000 deposit?

Deposit amount	Estimated value after a year
€1,000	€1,006.61

How do I open and manage my account?

Account opening - Online or by contacting your Private Banker.

Manage account - In writing, online or by contacting your Private Banker.

Eligibility criteria - Only available to non-personal clients who are not financial institutions.

Minimum balance - £1, \$1, €1.

Maximum balance - £25m, \$40m, €10m.

Can I withdraw money?

Withdrawals can be made at any time without notice.

Additional information

- You can have more than one International Business Reserve at any given time in sole or joint names provided the total balances do not exceed £25m, \$40m or €10m or currency equivalent.
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We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us.

Barclays Bank Ireland PLC, trading as Barclays Private Bank, is regulated by the Central Bank of Ireland. Registered in Ireland. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Registered Number: 396330. VAT Number: IE4524196D. Calls are recorded in line with our legal and regulatory obligations, and for quality and monitoring purposes.

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