

# Banking and Investing Overseas

## Interest Rates for savings accounts

Rates apply to Banking and Investing Overseas products of Barclays Bank PLC in London and Barclays Bank PLC Guernsey Branch, Isle of Man Branch or Jersey Branch, as applicable.

This leaflet details the rates and availability of savings accounts. Rates correct as at **17 June 2022**.

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 main refinancing rate. The European Central Bank main refinancing rate is variable.

Following a change in reference rate the tracker interest rates applicable on tracker accounts will take effect from the 1st working day of the following month in accordance with our terms unless stated otherwise.

### 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 1 June 2022.

### What is the interest rate?

Balance (GBP)	Gross Rate p.a.	AER
£0+	0.00%	0.00%
£100,000+	0.15%	0.15%
£1,000,000 +	0.25%	0.25%
£5,000,000+	0.35%	0.35%

Interest is paid quarterly on the first Monday of March, June, September and December

Rates are effective 1 June 2022.

Balance (USD)	Gross Rate p.a.	AER
\$0 to \$99,999	0.00%	0.00%
\$100,000 to \$999,999	0.20%	0.20%
\$1,000,000 to \$4,999,999	0.35%	0.35%
\$5,000,000 +	0.40%	0.40%

Interest is paid quarterly on the first Monday of March, June, September and December

### Can Barclays change the interest rate?

Yes, rates are variable. We can increase or decrease the interest rates as set out in Barclays Bank Terms. For more details on when we may change the interest rates and the notice that we'll give you, please see our 'Barclays Terms' booklet which can be obtained from your usual contact point or viewed online at [ciom.barclays.com/terms](http://ciom.barclays.com/terms)

### 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

### How do I open and manage my account?

**Account opening** – In branch, online and by phone

**Manage account** – In branch, online, mobile and by phone

**Eligibility criteria** – Only available to personal or corporate trusts (personal or corporate trustees) or personal wealth vehicles including Special Purpose Vehicles, SIPPs and Offshore bonds. 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 or \$1 or currency equivalent

**Maximum balance** – £25m, \$40m or currency equivalent

### Can I withdraw money?

Yes, instant access

#### 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 or currency equivalent.
  - All other currencies are fixed at 0% for all balances.
  - Interest is 'tiered' which means interest will be applied on the full amount of money you have in your account, depending on the balance threshold it meets.
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## International Business Reserve

Rates are effective 1 June 2022.

What is the interest rate?		
Balance (GBP)	Gross Rate p.a.	AER
£0+	0.00%	0.00%
£100,000+	0.00%	0.00%
£1,000,000 +	0.20%	0.20%
£5,000,000+	0.25%	0.25%

Interest is paid quarterly on the first Monday of March, June, September and December

Rates are effective 1 June 2022.

Balance (USD)	Gross Rate p.a.	AER
\$0 to \$99,999	0.00%	0.00%
\$100,000 to \$999,999	0.00%	0.00%
\$1,000,00 to \$4,999,999	0.25%	0.25%
\$5,000,000 +	0.35%	0.35%

Interest is paid quarterly on the first Monday of March, June, September and December

### Can Barclays change the interest rate?

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

### How do I open and manage my account?

**Account opening** - In branch, online and by phone

**Manage account** - In branch, online, mobile and by phone

**Eligibility criteria** - Only available to non-personal clients who are not banks (including building societies, credit unions and other institutions that provide loans or accept and manage deposits), insurance companies, funds (cash, pension or administrated), payment service providers or government entities

**Minimum balance** - £1 or \$1

**Maximum balance** - £25m, \$40m or currency equivalent

### Can I withdraw money?

Yes, instant access.

#### 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 currency equivalent.
  - Interest is 'tiered' which means interest will be applied on the full amount of money you have in your account, depending on the balance threshold it meets.
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# Rates for Accounts No Longer Available to Open

## International Currency Call Deposit Account

### What is the interest rate?

All currencies are fixed at 0% for all balances

### How do I open and manage my account?

**Manage account** - Online, mobile and by phone

**Minimum balance** - £0 or currency equivalent

**Maximum balance** - £10m or currency equivalent

### Can I withdraw money?

Yes, instant access.

### Additional information

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## International Clients Monies Scheme

Rates are effective 17 June 2022.

### What is the interest rate?

Balance (GBP)	Gross Rate p.a.	AER	Margin below reference rate
£0+	0.00%	0.00%	2.00%
£10,000+	0.00%	0.00%	1.50%
£25,000+	0.00%	0.00%	1.50%
£100,000+	0.00%	0.00%	1.25%
£250,000+	0.25%	0.25%	1.00%
£1,000,000+	0.50%	0.50%	0.75%

Interest is paid quarterly on the first Monday of March, June, September and December.

### What is the interest rate?

Balance (USD)	Gross Rate p.a.	AER	Margin below reference rate
\$0+	0.00%	0.00%	2.00%
\$50,000+	0.25%	0.25%	1.50%
\$200,000+	0.50%	0.50%	1.25%
\$500,000+	0.75%	0.75%	1.00%
\$2,000,000+	1.00%	1.00%	0.75%

Interest is paid quarterly on the first Monday of March, June, September and December.

### Can Barclays change the interest rate?

This product tracks the Bank of England base rate for GBP and the Target Federal Funds Rate (Upper Bound) for USD. Barclays can change the margin but only after providing two months notice of the change of margin in accordance with the Barclays Bank Terms.

### What would the estimated balance be after 12 months based on a £50,000 deposit?

Deposit amount	Estimated value after a year
£50,000	£50,000.00

### What would the estimated balance be after 12 months based on a \$50,000 deposit?

Deposit amount	Estimated value after a year
\$50,000	50,126.88

### How do I open and manage my account?

**Account opening** - Contact your Relationship Manager

**Manage account** - Contact your Relationship Manager

**Eligibility criteria** - Only available to individual non-personal clients who are not financial institutions. The account should be used for holding clients monies in designated accounts

**Minimum balance** - £1 or \$1

**Maximum balance** - £25m or \$40m

### Can I withdraw money?

Yes, instant access

#### Additional information

- You can have more than one International Clients Monies Scheme account at any given time provided the total balances do not exceed £25m or \$40m.
  - Interest is 'tiered' which means interest will be applied on the full amount of money you have in your account, depending on the balance threshold it meets.
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This item can be provided in Braille, large print or audio by calling: +44(0)1624 684 444\* (or via TextDirect if appropriate).

\*Lines are open 24 hours a day, 7 days a week, except 25 December when lines are closed.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Barclays offers private and overseas banking, credit and investment solutions 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 NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey and is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man and is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Guernsey Branch has its principal place of business at St Julian's Court, St Julian's Avenue, St Peter Port, Guernsey and is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended.