

Fiduciaries and Funds Tariff Guide

Barclays Bank Ireland PLC

Charges apply from 1 August 2020



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This Tariff Guide provides details of the charges we make for running your Transactional Banking account and other related banking services. All charges are in euro (EUR) or the currency equivalent.

Transactional Banking Account fees and charges

Transactional Banking accounts

Our International Business Tariff Accounts are available in euro, US dollar, sterling and the following currencies:

United Arab Emirates Dirham	AED	Japanese Yen	JPY
Australian Dollar	AUD	Mexican New Peso	MXN
Bulgarian Lev	BGN	Norwegian Krone	NOK
Canadian Dollar	CAD	New Zealand Dollar	NZD
Swiss Franc	CHF	Polish Zloty	PLN
Yuan Renminbi	CNY	Russian Ruble	RUB
Czech Koruna	CZK	Swedish Krona	SEK
Danish Krone	DKK	Singapore Dollar	SGD
Hong Kong Dollar	HKD	Turkish Lira	TRY
Hungarian Florint	HUF	South African Rand	ZAR
Israeli Shekel	ILS		

	International Business Tariff Account
Transactional Banking Account Quarterly maintenance fee (per account)	€45*
Item charges:	
Per debit	€0.70
Per credit (automated entry)	€0.50
Per auto transfer debit	€0.50
Per auto transfer credit	€0.50

All above charges will be applied quarterly in arrears. *Maintenance Fee is charged in full when an account is opened or closed mid quarter.

Payment charges

Making payments

	Online Banking	Manual
Standard payments		
SEPA Credit Transfer (SCT)	€0.50	€52
International payments (see other payment charges below)	€23 [†]	€52 [†]

[†] See other payment charges below that may be applicable to international payments.

All above charges will be applied and charged at the time.

Other payment charges

	Tariff
SEPA missing payment information For payments that you make in Euros to a SEPA country the SWIFTBIC and IBAN are key pieces of information. The SEPA countries are the EU countries and their territories (including UK Crown Dependencies), Iceland, Liechtenstein, Norway, Monaco, San Marino and Switzerland. For a SEPA payment the SWIFTBIC is optional except when the payment is made to or from a non-EEA SEPA country. The SWIFTBIC is mandatory for an International Payment which is not a SEPA Credit Transfer. Banks which receive payments without this information are entitled to charge a payment repair fee. If you do not provide us with this information with your payment instruction there will be an additional €8 charge (or currency equivalent) made when we send your payment. Your payment may be returned or rejected by the beneficiary bank if you fail to supply the correct details. If you do not have these details your beneficiary should be able to provide you with them.	€8 or currency equivalent
Payment recall If you request us to try to recall or amend a payment on your behalf.	€23

All above charges will be applied and charged at the time.

Receiving payments

	Tariff
International payments Inward international payments received from overseas. The inward payment charge is not applicable if: 1. the remitter has opted to pay all the charges (this option is only available on payments remitted outside of the EEA). 2. the payment meets EU pricing regulations. 3. the payment is a SEPA Credit Transfer.	€7 or currency equivalent

All above charges will be applied and charged at the time.

General services

Service	Tariff
Audit letters	€34 plus VAT
International Business Tariff Account Statement	Free
Courier service – use of at client's request	€57 plus VAT
Fixed Deposit cancellation – a withdrawal at any time other than maturity	€280 plus cancellation costs

All above charges will be applied and charged at the time.

Other charges

Service	Tariff
Increased risk factors – one off charge	€1,000
High Risk account charge	From €2,500 per annum
Politically Exposed Persons account charge	From €5,000 per annum

All above charges will be applied and charged at the time.

Other related charges

Quarterly charging

- Quarterly debit interest and commission charges accrue in March, June, September and December and are debited shortly thereafter.
- The quarterly charging dates are available by request.
- We will give you approximately 14 days' advance notice of the charges to be applied to your account.
- This advance notification will be by way of a separate 'Statement of Charges' and will include a detailed breakdown. You will therefore be able to check your charges before they are debited to your account.
- The 'Statement of Charges' will tell you the date on which the charge is to be made.

Gross-up

If you are required by law to deduct tax from charges payable to us, you shall pay us an additional amount (a "gross-up" payment) as is necessary to ensure that the net amount we receive is equal to the full amount we would have received had the charges payable by you not been subject to a tax deduction.

Changes to prices

These prices are variable and we reserve the right to amend them from time to time. We will give you notice of any changes as set out in the Barclays Bank Ireland Terms.

Other Barclays services

If you require a service which is not set out in this tariff, we will advise you of the cost at the time of agreeing the service.

We reserve the right to charge for staff time in exceptional circumstances. Any charges relating to staff time will be discussed and agreed prior to us providing the service.

Glossary

Audit letters

Letters written by us to your accountant certifying details of your account.

SEPA Credit Transfer (SCT)

The Single Euro Payments Area (SEPA) is a major initiative to create a single integrated payments system for euro payments across the SEPA countries (EU countries and their territories (including UK Crown Dependencies), Iceland, Lichtenstein, Norway, Monaco, San Marino and Switzerland) to allow you to make domestic and cross-border euro payments within Europe

To send payments by SEPA Credit Transfer(SCT) the payment must:

- be in euros
- be sent to a bank in a SEPA country which is a member of the SCT scheme
- include a valid IBAN for the beneficiary's account
- include a SWIFTBIC if the payment is to a non-EEA country

If you request a SCT and we are unable to route it via SEPA we will send it as an international payment.

Inter-bank claims – charges from other banks

These are claims from other banks for services that they have provided to you. If we receive a claim, it will be charged in full to you at the time it is received.

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 and 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.

We are covered by Ireland's statutory Deposit Guarantee Scheme (DGS). The DGS pays compensation to eligible depositors if a credit institution is unable to meet its financial obligations. Most deposits are covered by the scheme. The maximum amount payable is €100,000 in respect of all eligible deposits held by one depositor. For further information on the DGS, please refer to the DGS website (www.depositguarantee.ie).

We are also covered by Ireland's statutory Investor Compensation Scheme. Compensation is available for certain investments only and is limited to 90% of the amount of the loss, subject to a maximum payment of €20,000. For further information on the Investor Compensation Scheme, please refer to its website (www.investorcompensation.ie).