

Community Account

Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “Terms”) for the Community Account (the “Account”). These terms should be read in conjunction with the Terms and the Overseas Services Tariff Guide. To the extent of any inconsistency between these terms and the Terms then these terms will govern.

Capitalised words have the same meaning as shown in the Terms.

Availability

1. The Account is only available to clubs, charities, societies, and other forms of associations in Guernsey, Isle of Man and Jersey.
2. The Account is provided by Barclays Bank PLC (Guernsey, Isle of Man and Jersey branches).
3. The Account is available in sterling only.

Features

4. If required, a cheque book and up to three debit cards are available on request.
5. If you have registered for our online banking services the Account will be added to your existing online banking profile.
6. Mobile banking may be available on the Account. Please contact us for more information.
7. Regular payments such as direct debits and standing orders can be set up on the Account. If you have a debit card, companies can also collect amounts from your Account using a continuous payment authority.

Interest rates

8. Credit interest is not payable on the Account.

Overdrafts

9. Overdraft facilities are not available on the Community Account.
10. The unauthorised borrowing rate on your Account is 29.5% a year (variable). We may vary this rate in accordance with the Terms.

Law

11. The terms applying to the Account are governed by:
 - (a) Guernsey law, where the Account is booked in Guernsey,
 - (b) Manx Law, where the Account is booked in the Isle of Man or
 - (c) Jersey law, where the Account is booked in Jersey.

[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 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 Aquis. 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 Eagle Court, 25 Circular Road, 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 for Banking, Lending, Credit & Finance and Investment Business.

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