

# International Clients' Monies Scheme

## Additional Terms

These terms apply in addition to the Barclays Bank Terms for the International Clients' Monies Scheme (the "Account"). In the event of any inconsistency between these Additional Terms and the Barclays Bank Terms, the provisions of the Additional Terms will apply. Capitalised words have the same meaning as shown in the Barclays Bank Terms.

## Availability

1. The Account is provided by either Barclays Bank PLC, London or Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch).
2. The Account is only available to non-personal clients who are not financial institutions.
3. The Account is available in sterling, US dollar and euro. Other currencies may be available - please speak to your usual contact for more information.

## Restrictions

4. The Account should be used for holding clients' monies only.
5. The account is for business purposes only.
6. Minimum balance: £1, \$1 or €1 (or alternative currency equivalent).
7. Maximum Balance: £25,000,000, \$40,000,000 or €25,000,000. Please speak to your usual contact about the maximum balance allowed if you open an Account in a currency other than sterling, US dollar or euro.
8. Where more than one Account is held per currency, the maximum applies to the aggregate balance of all accounts in that currency.

## Deposits and withdrawals

9. Withdrawals can be made at any time without notice.

## Interest

10. The interest rate is a tracker rate set at a margin above or below the base rate. The margin varies according to the Account balance:
  - a. For sterling accounts the base rate is the Bank of England base rate.
  - b. For euro accounts the base rate is the European Central Bank Main Refinancing Operations Rate.
  - c. For US dollar accounts the base rate is the US Federal Funds Rate.
  - d. If you open an Account in a currency other than sterling, US dollar or euro, you will be notified in writing of the base rate applicable to the tracker rate on your Account.
11. Current and historic interest rates are available at [Overseas.barclays.com/terms](https://Overseas.barclays.com/terms)

## Law

12. The terms applying to the Account are governed by: (a) English law, where the Account is booked in the UK, (b) Jersey law where the Account is booked in Jersey, (c) Manx law, where the Account is booked in Isle of Man, (d) Guernsey law, where the Account is booked in Guernsey.

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 Le Marchant House, 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. Each Branch places funds with other parts of Barclays Bank Group and thus financial standing is linked to that of the Barclays Group. Publicly available information, including reports and accounts, can be found at [www.barclays.com](http://www.barclays.com). Deposits made with Barclays Bank PLC are only covered by the scheme in the jurisdiction where the account is held. Your eligible deposits with Barclays Bank PLC in London are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme, details are available at [www.fscs.org.uk](http://www.fscs.org.uk). Barclays Bank PLC, Jersey branch is a participant in the Jersey Banking Depositor Compensation Scheme.

Full details of the Scheme and banking groups covered are available on the States of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs) or on request. Barclays Bank PLC, Guernsey Branch, is a participant in the Guernsey Banking Deposit Compensation Scheme. Full details are available on the Scheme's website at [www.dcs.gg](http://www.dcs.gg) or on request. The Schemes in Jersey and Guernsey offer protection for eligible or qualifying deposits up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. Deposits made with Barclays Bank PLC, Isle of Man Branch are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.