

# Barclays Current Account

## Additional Terms

These terms apply in addition to the Barclays Bank Terms (the “**Terms**”) for the Barclays Current Account (the “**Account**”) and should be read in conjunction with the Terms and the Tariff Guide. In the event of any inconsistency between the Additional Terms and the 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 only available to personal clients.
2. The Account is provided by Barclays Bank PLC.
3. The Account is available in sterling, US dollar, or Euro. Other currencies may be available – please speak to your usual contact for more information.

## Features

4. If required, a debit card is available for sterling accounts.
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 subject to your location. Please speak to your usual contact 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 Rate - 0%.

## Availability of Overdrafts

9. An arranged overdraft may be available on the Account (subject to status). Each arranged overdraft application is considered on an individual basis.
10. You can overdraw up to an arranged limit at any time but you should not be permanently overdrawn by the whole amount or go over your arranged limit.
11. Overdrafts are repayable on demand.
12. If you are eligible for an arranged overdraft, you will be notified separately of the fees and charges that will be applicable.
13. Balances over an arranged overdraft limit will be charged at the unarranged borrowing rate which will be notified to you separately.

## Law

14. 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 the Isle of Man or
  - (d) Guernsey law, where the Account is booked in Guernsey.

## Your right to cancel

15. For Accounts booked in the UK you may cancel your Account within 14 calendar days of opening or the date you receive these Additional Terms. If you wish to cancel, you must send written notice to your usual contact. You will have no further obligations in relation to the Account and you will not be charged any fee for cancelling.

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 is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. 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, IM99 1AJ.

Barclays Bank PLC, Guernsey Branch 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. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey, GY1 3BE.

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