

# International Banking

## Interest Rates for savings and bank accounts available to new and existing applicants

Rates apply to Barclays Bank PLC

Rates correct as at **28 April 2016**.

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.

All rates in this document are quoted on an annual basis.

### Types of Interest Rates

Interest rates can either be managed rates, tracker rates or fixed rates.

A managed rate is a variable rate that we set and can change in accordance with our terms.

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.

A fixed rate is a rate that does not change for a set period of time.

### Reference rates

For accounts with tracker rates, the reference rates we use are:

**Sterling** – the Bank of England Base Rate which is currently 0.50%.

**US dollar** – the Target Federal Funds Rate (Upper Bound) which is currently 0.50%.

**Euro** – the European Central Bank main refinancing rate which is currently 0.00%.

Following a change in reference rate the rates applicable on tracker Accounts will take effect from the 1st Working Day of the following month in accordance with our terms.

### Definitions

**Annual Equivalent Rate (AER)** – Illustrates what the interest rate 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. Account holders should check their own tax situation as there may be a potential tax liability.

## Reserve Account

Rates are managed and interest is paid monthly for GBP and quarterly for EUR and USD accounts.

GBP – Rates effective from:  
22 June 2015 - 31 July 2016

Balance and Currency	Gross Rate	AER
£100,000 +	0.60%	0.60%
£50,000 to £99,999	0.50%	0.50%
£25,000 to £49,999	0.40%	0.40%
£0 to £24,999	0.25%	0.25%

If you deposit £100,000 for 12 months at an interest rate of 0.60% gross per annum, you will earn £601.65 interest.

From 1 August 2016, the Sterling interest rate will change to 0.25% Gross Rate/AER on all balances.

US dollar – Rates effective from:  
4 January 2016 - 31 July 2016

Balance and Currency	Gross Rate	AER
\$100,000 +	0.40%	0.40%
\$50,000 to \$99,999	0.35%	0.35%
\$25,000 to \$49,999	0.30%	0.30%
\$0 to \$24,999	0.25%	0.25%

From 1 August 2016, the US Dollar interest rate will change to 0.10% Gross Rate/AER on all balances.

Euro – Rates effective from:  
1 April 2016 - 31 July 2016

Balance and Currency	Gross Rate	AER
€100,000 +	0.05%	0.05%
€50,000 to €99,999	0.00%	0.00%
€25,000 to €49,999	0.00%	0.00%
€0 to €24,999	0.00%	0.00%

From 1 August 2016, the Euro interest rate will change to 0.00% Gross Rate/AER on all balances.

## Bank Accounts

**International Bank Account** (previously known as International Cheque Account/International Premier Cheque Account).

Rates are fixed at 0% interest for all balances.

## Other Accounts

### Currency Account

Rates are fixed at 0% interest for all balances and currencies.

### Wealth Treasury Deposits

The rate and term are fixed and will be confirmed to you at the time of opening the deposit.

For indicative rates please call us on: +44 (0)1624 684000.\*

\* Lines are open Monday to Friday 8am to 6pm excluding UK bank holidays. Calls may be monitored or recorded to maintain high levels of security and quality of service. For call charges please consult your local telecoms provider.

# Children’s Accounts

## Children’s Savings Account

Rates are managed and interest is paid monthly.

GBP		
Balance and Currency	Gross Rate	AER
£1,000+	0.75%	0.75%
£0+	0.25%	0.25%

## BarclayPlus

GBP		
Balance and Currency	Gross Rate	AER
£1,000+	0.75%	0.75%
£0+	0.25%	0.25%

## Young Person’s Account

Rates are fixed at 0% interest for all balances.

## Important Information

Barclays offers wealth and investment management products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Depositors may wish to form their own view on the financial standing of Barclays Bank PLC based on publicly available information, including reports and accounts obtainable from [www.barclays.com/wealth/importantinformation](http://www.barclays.com/wealth/importantinformation)

This item can be provided in Braille, large print or audio by calling +44(0)1624 684 444\*.

\* Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

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.