

International Tariff

Effective from 9th July 2016

Details of the charges we make for running your bank account and other related banking services.



Available to Business Banking customers with a turnover of less than £5 million.

Currency Current Account services

Charged quarterly in arrears

Service	Charge per item (Euro currency account)	Charge per item (All other currency accounts)
Non-automated debit and credit entries	64p	64p
Automated debit and credit entries	45p	64p
6-monthly paper statement	Free**	Free**
Cheque book	Free	Free
Currency notes paid in/withdrawn	Free	2% of transaction value (min. £10.00)

The commission charges will be debited to your nominated sterling current account. There is an option to apply the charges to your Currency Current Account on the quarterly charging date, subject to conversion at the relevant spot exchange rate.

**If you would like statements more often, there is an additional charge of 30p per statement.

Additional banking services

Charged at the time the service is provided

Transaction type	Charge (per item)
International payments submitted through branch/Telephony	£25.00/Priority £40.00
International payments via Online Banking/Business Internet Banking/Barclays.net	£15.00
Cancelling an International Payment	£20.00
SEPA Credit Transfer via Branch ² /Telephony	£15.00
SEPA Credit Transfer ¹ – Online Banking/Business Internet Banking/Barclays.net	£5.00
Cancelling a SEPA Credit Transfer	£20.00
International drafts	£25.00
Receiving a SEPA Credit Transfer	Free
Receiving currency or international payments	£6.00
Cheque collection (per cheque)	0.25% min. £16.00, max. £40.00
Cheque negotiation	0.25% min. £9.00, max. £60.00
Stopped cheque (per cheque)	£12.50
Unpaid cheque inwards	£7.00

¹ Online Banking/Business Internet Banking/Barclays.net: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a standard payment at the relevant tariff plus £7.00.

² Branch: where a SEPA Credit Transfer is incorrectly formatted, due to missing required information, then it will be processed as a priority payment at the relevant tariff.

Charging and payment frequency

Commission and debit interest

Quarterly commission and debit interest charges will be debited to your current account in arrears each quarter. We will give you approximately 14 days' advance notice of 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 will be made.

Charges for authorised borrowing

All our borrowing charges will be discussed and agreed with you at the time your facilities are set up, renewed or extended on a temporary basis. Fees are part of the overall price of borrowing and include, for example:

- the costs involved in agreeing or reviewing facilities
- the cost of ongoing monitoring of financial information and lending conditions throughout the term of a facility

If we ask you to provide security, a further fee will usually be charged to cover the additional costs.

Charges for unauthorised borrowing

You should ask us to consider making our overdraft service available to you before your account goes overdrawn or before you exceed an agreed overdraft limit. Overdrafts provided in this way are cheaper than unauthorised borrowing.

If there are insufficient funds in your account when we receive cheques or other items for payment, it is within our discretion whether the payment is processed.

The two fees you need to be aware of in relation to unauthorised borrowing are:

- **Paid Referral Fee: £30**
- **Unpaid Fee: £8**

If we do process the payment, you will incur a Paid Referral Fee of £30. If you incur a Paid Referral Fee this will be pre-notified to you at least 14 days before the charges are applied to your account.

If an item is returned unpaid due to there being insufficient funds in your account, we will charge you an Unpaid Fee of £8 for each such payment, which is our fee for having considered whether to process such payment.

If you incur an Unpaid Fee this will be charged to your account at the time it is incurred and you will be notified in writing.

The interest rate for unauthorised borrowing is charged at 29.5% per annum. Interest will be calculated on your account on a daily basis and will be debited quarterly. The quarterly charging dates are available on request.

Changes to prices

We reserve the right to amend our prices from time to time. However, we will give you a period of notice before applying any new charges. The period of notice is outlined in our customer agreement.

Glossary of terms

Audit letters – These are letters written to us by your accountant, certifying details of your account.

Business Internet Banking/Barclays.net – Real-time internet-based banking systems that allow you to manage your finances online.

Stopped cheques – This is where you instruct us not to pay a cheque that you have issued.

Cheques returned to you unpaid – This is where a cheque is paid into your account which is subsequently returned unpaid by the drawer's bank.

Further information

We may contract out certain services to specialist providers under strict confidentiality rules. In such circumstances, a proportion of our charge for the item represents the fees we pay on your behalf to the service provider. Should you require any further information about charges that are not covered in this tariff sheet, your Business Banking Team will be pleased to help you.

Comparative information can be found on <http://bba.moneyfacts.co.uk>

Complaints about our service

We are committed to providing a high standard of service. However, if you have reason to complain you may do so in person, in writing by post or email, or by telephone. Details of our complaints handling procedures are available on request from any branch, the Barclays Information Line on **0800 400 100***, or at barclays.co.uk

Financial Services Compensation Scheme

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £75,000 each (making a total of £150,000). The £75,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

[barclays.co.uk/business](https://www.barclays.co.uk/business)

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via Text Direct if appropriate). Or order online at [barclays.co.uk/accessibleservices](https://www.barclays.co.uk/accessibleservices)

* Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

** Local tariff will apply.

Calls may be monitored or recorded for security and training purposes.

Barclays Business is a trading name of Barclays Bank PLC. 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). Barclays Bank PLC subscribes to the Lending Code which is monitored and enforced by the Lending Standards Board.

Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Item reference 9912445. Created 06/16

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.fscs.org.uk or call the FSCS on 020 7741 4100** or 0800 678 1100*. Please note only compensation related queries should be directed to the FSCS.

Barclays Bank PLC may also accept deposits under the following trading names; Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich Mortgages. Deposits accepted from an eligible depositor under these trading names are combined for the purposes of deposit compensation from the FSCS. The FSCS is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.