

Interest rates for Business Customers, Charities and Societies

The interest rates quoted are subject to variation and are correct as at 1st November 2009. Barclays Base Rate is 0.500%, effective from 5th March 2009.

Business Deposit Accounts

We advise changes to interest rates on these accounts by sending you a statement within 30 days of any change. Additionally, changes and historic rates are detailed on our website at www.barclays.co.uk or by telephoning our Interest Rate helpline on 0845 609 0699* (from the UK) or +44 121 333 7722 (from outside the UK) quoting reference: irsid.

For full terms and conditions relating to each account, please contact your relationship team.

Sterling Business Tracker Account

An unrestricted, no-notice business savings account that combines easy access to your money with an interest rate that tracks the Bank of England Base Rate (subject to a minimum rate)**. Available to customers with a turnover over £1 million. No minimum balance, maximum balance £50 million. Interest paid monthly.

| Balance £ | Gross rate % | AER % | Net rate % |
|---------------|--------------|--------|------------|
| £25,000,000 + | 0.250% | 0.250% | 0.200% |
| £10,000,000 + | 0.200% | 0.200% | 0.160% |
| £5,000,000 + | 0.200% | 0.200% | 0.160% |
| £2,500,000 + | 0.150% | 0.150% | 0.120% |
| £1,000,000 + | 0.150% | 0.150% | 0.120% |
| £500,000 + | 0.050% | 0.050% | 0.040% |
| £250,000 + | 0.050% | 0.050% | 0.040% |
| £100,000 + | 0.050% | 0.050% | 0.040% |
| £0 - £99,999 | 0.050% | 0.050% | 0.040% |

Instant Access Saver

For businesses with a turnover up to £1 million. A flexible easy access account paying a flat rate of interest. Interest paid monthly. Maximum balance £5 million.

| Balance £ | Gross rate % | AER % | Net rate % |
|-----------|--------------|-------|------------|
| £1+ | 0.050 | 0.050 | 0.040 |

Business Base Rate Tracker (*effective 6th March 2009)

An interest-bearing savings account, which combines easy, no-notice access to your money with an interest rate that tracks the Bank of England Base Rate (subject to a minimum rate)**. 12 free withdrawals a year, additional withdrawals are charged at £2.50 per £1,000. Interest paid quarterly. Minimum balance £5,000 and maximum balance £5 million (£2 million for financial institutions).

| Balance £ | Gross rate % | AER % | Net rate % |
|-------------|--------------|-------|------------|
| £1 million+ | 0.050 | 0.050 | 0.040 |
| £500,000+ | 0.050 | 0.050 | 0.040 |
| £100,000+ | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 |
| £5,000+ | 0.050 | 0.050 | 0.040 |

Clients' Premium Account

For businesses or bodies who hold clients' funds eg. solicitors. Interest bearing current account with no charges for cheques or credits. Interest paid quarterly.

| Balance £ | Gross rate % | AER % | Net rate % |
|-------------|--------------|-------|------------|
| £1 million+ | 0.150 | 0.150 | 0.120 |
| £250,000+ | 0.050 | 0.050 | 0.040 |
| £100,000+ | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 |
| £1+ | 0.050 | 0.050 | 0.040 |

Clients' Monies Scheme

For businesses or bodies who hold clients' funds which must be kept separate eg. solicitors. Individual interest bearing current accounts for each client. Access is via same day transfer or by transferring to your Clients Premium Account. Interest paid quarterly. No minimum balance.

| Balance £ | Gross rate % | AER % | Net rate % |
|-------------|--------------|-------|------------|
| £1 million+ | 0.150 | 0.150 | 0.120 |
| £250,000+ | 0.050 | 0.050 | 0.040 |
| £100,000+ | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 |
| £1+ | 0.050 | 0.050 | 0.040 |

Business Premium Account

(Rates also apply to Farmers' Premium Account.) An easy access no notice deposit account for business customers (including clubs, charities, churches and societies). Interest paid quarterly. No minimum balance, maximum balance £50 million (£2 million for financial institutions).

| Balance £ | Gross rate % | AER % | Net rate % |
|-------------|--------------|-------|------------|
| £1 million+ | 0.150 | 0.150 | 0.120 |
| £250,000+ | 0.050 | 0.050 | 0.040 |
| £100,000+ | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 |
| £2,000+ | 0.050 | 0.050 | 0.040 |
| £1+ | 0.050 | 0.050 | 0.040 |

Interest rates for savings accounts no longer available to new customers

Stepsaver

An easy-access account that pays interest across three steps, less than 30 days – step 1, 30 days – step 2 and 60 days – step 3, whilst enabling you to access funds whenever you need them. Interest paid quarterly. Maximum balance £5 million (£2 million for financial institutions).

| Balance £ | Step 1 | | | Step 2 | | | Step 3 | | |
|-------------|--------------|-------|------------|--------------|-------|------------|--------------|-------|------------|
| | Gross rate % | AER % | Net rate % | Gross rate % | AER % | Net rate % | Gross rate % | AER % | Net rate % |
| £3-5million | 0.080 | 0.080 | 0.064 | 0.090 | 0.090 | 0.072 | 0.100 | 0.100 | 0.080 |
| £1million+ | 0.080 | 0.080 | 0.064 | 0.090 | 0.090 | 0.072 | 0.100 | 0.100 | 0.080 |
| £500,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £100,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £5,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £1+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |

Business Bonus Account

An interest-bearing account with an annual interest bonus for regular saving. Four withdrawals and two standing order holidays allowed without losing bonus interest. Interest paid annually with bonus. No minimum balance (£25 minimum monthly standing order must be set up on opening) maximum balance £5 million (£2 million for financial institutions).

| Balance £ | Gross rate % | AER % | Net rate % |
|---------------------------------|--------------|-------|------------|
| £0 - £5 million (without bonus) | 0.050 | 0.050 | 0.040 |
| £0 - £5 million (with bonus*) | 1.050 | 1.050 | 0.840 |

*Bonus Interest

Bonus interest of 1% paid if Terms and Conditions are met.

Business Direct E-Deposit Account

Internet based, easy access deposit account available via Barclays Online Banking only. Interest paid quarterly. Minimum balance £100. Maximum balance £5 million.

| Balance £ | Gross rate % | AER % | Net rate % |
|-----------|--------------|-------|------------|
| £100,000+ | 0.050 | 0.050 | 0.040 |
| £50,000+ | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 |
| £10,000+ | 0.050 | 0.050 | 0.040 |
| £2,000+ | 0.050 | 0.050 | 0.040 |
| £100+ | 0.050 | 0.050 | 0.040 |

Everyday Saver

For businesses with a turnover up to £1 million. An account which offers the flexibility to make as many withdrawals as you need, but rewards you with a higher rate if, during the 12 month interest period, you make 12 withdrawals or less. Interest paid annually. Maximum balance £5 million (£2 million for financial institutions).

| Balance £ | SUPERIOR | | | STANDARD | | |
|------------|--------------|-------|------------|--------------|-------|------------|
| | Gross rate % | AER % | Net rate % | Gross rate % | AER % | Net rate % |
| £1million+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £500,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £100,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £25,000+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |
| £1+ | 0.050 | 0.050 | 0.040 | 0.050 | 0.050 | 0.040 |

Barclays Business Deposit Account Unauthorised Borrowing Rate

If your deposit account goes overdrawn you will be charged at the Unauthorised Borrowing Rate. This is currently 15% above Bank of England Base Rate.

Barclays Treasury Deposits

For Call/Seven Day Notice deposits or for a fixed period earning interest at money market rates. Rates and minimum balance requirements available on request. At maturity for fixed deposits or on repayment for Call and Notice deposits, funds can be repaid to your Barclays current or deposit account.

Barclays Business Current Account With Credit Interest

A business Current Account to meet all of your day to day banking requirements. Business customers (maximum annual sales revenue £25,000,000) can choose to earn credit interest on their business current account whilst paying standard Business Tariff. Where credit interest is paid it will be paid quarterly in arrears on all cleared balances at a rate equal to 2.5% below the Bank of England Base Rate ('Base Rate'). As Base Rate is below 2.5% at present the account currently pays a minimum rate of 0.1% gross/AER credit interest which is higher than the interest rate payable under the features of the account. However we reserve the right to change the current 0.1% minimum interest rate at any time.

| Balance £ | Gross rate % | AER % | Net rate % |
|-----------|--------------|-------|------------|
| £0.01+ | 0.100 | 0.100 | 0.080 |

Interest rates for current accounts no longer available to new customers

Barclays Business Direct Current Account

A Business Direct Current Account to meet all of your day to day banking requirements. Business Direct customers are offered interest on current account whilst paying standard Barclays Business Direct Tariff. Where credit interest is paid it will be paid monthly in arrears on all cleared balances at a rate equal to 2.5% below the Bank of England Base Rate ('Base Rate'). As Base Rate is below 2.5% at present the account currently pays a minimum rate of 0.1% gross/AER credit interest which is higher than the interest rate payable under the features of the account. However we reserve the right to change the current 0.1% minimum interest rate at any time.

| Balance £ | Gross rate % | AER % | Net rate % |
|-----------|--------------|-------|------------|
| £0.01+ | 0.100 | 0.100 | 0.080 |

Barclays Business Current Account Unauthorised Borrowing Rate

If your current account goes overdrawn without prior arrangement, you will be charged at the Unauthorised Borrowing Rate. The interest rate for borrowing without an agreed overdraft facility is currently 29.5%.

**Describes the differential between the Bank of England Base Rate and the product rate. We may introduce a minimum interest rate on the account. If we do, the interest rate we pay will be the higher of the tracker rate and the minimum rate. See product terms and conditions for more information.

Gross Rate is the contractual annual rate of interest payable before the deduction of income tax, at the rate specified by law (the 'specified rate').

AER (Annual Equivalent Rate) is a notional rate which illustrates the contractual interest rate (excluding any conditional bonus payable) as if paid and compounded on an annual basis.

Net Rate is the annual rate of interest which would be payable after allowing for the deduction of lower rate tax. The Tax Deduction Scheme for Interest (TDSI) may vary and, therefore, the net rate is given as an illustration only. Tax will be deducted in those cases where the Bank is obliged to do so.

Financial Services Compensation Scheme

Barclays Bank PLC is a member of the Financial Services Compensation Scheme (FSCS) established under the Financial Services and Markets Act 2000. The FSCS protects deposits with the bank up to a total of £50,000 per depositor. Most depositors, including individuals and small firms, can benefit from this type of protection subject to eligibility. The Scheme covers deposits made with branches of the bank in the UK and within the European Economic Area and deposits in all currencies are treated alike. This Scheme is not applicable to deposits held at branches in the Channel Islands or the Isle of Man.

Further details of the Scheme are available on request from the Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Helpline 020 7892 7300. Website: www.fscs.org.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 e-mail, or by telephone.

Details of our complaints handling procedures are available on request from any branch, Barclays Information Line on 0800 400 100* or www.barclays.co.uk

*For BT business customers, calls to 0845 numbers will cost no more than 4p per minute, min. call charge 5.9p (current at November 2009). The price on non-BT phone lines may be different. Calls to 0800 numbers are free if made from a UK landline. Calls may be monitored and/or recorded for security and training purposes.