



Barclays Business Tariff

Payments, information services and digital channels tariff for clients on the Barclays Business Tariff

Effective from 30 November 2023

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This document contains the terms and conditions applicable to most of the common services unless covered by specific arrangements. They are subject to change at any time in accordance with prevailing financial conditions.

Account Services

Account Statements	Per Statement	
Paper Statements <i>(excluding manually typed duplicates) Centrally posted</i>	£0.30	(Charge not applicable to micro enterprise customers)
Copy Statements <i>(including manually typed duplicates)</i>	£5.00	
Account and Branch Services	Per Transaction	
Branch Drafts	£15.00	
Automated Bulk Clearing (ABC) – Entries – Auto <i>(Barclays and Other Banks)</i>	£0.75	
Automated Bulk Clearing (ABC) – Barclays and Other Bank Rejects	£0.57	(Charge not applicable to micro enterprise customers)
Manually Initiated Bank Draft or Electronic Payment <i>Electronic Transactions initiated via your Relationship Team, via telephone or letter and Bank Drafts initiated via a branch, your Relationship Team, email, via telephone or letter)</i>	£50.00	This charge may be taken at the time of the transaction or the end of your usual charging period
Cancel, amend, recall a Same Day Payment (CHAPS)	£20.00	
Direct Presentations	£20.00	
International Drafts – Manual	£25.00	
Status Enquiry	£10.00	This charge may be taken at the time of the transaction or the end of your usual charging period

Audit Letters	Price per request
Less than 10 accounts reported	£25.00 plus VAT
10 or more accounts reported	£75.00 plus VAT

Transaction Charges	Per Transaction
Payments via Business Debit Card	£0.45
Credits – Automated	£0.15
Credits – Automated – House	£0.15
Credits – Inter Account Transfers	£0.15
Credits – Manual	£0.75
Debits – Automated: <i>Direct debits, standing orders and other automated debits (including cash withdrawal via a Business Debit Card or Corporate ATM Cash Card and excluding Debits – Automated House)</i>	£0.45 Additional fees may be applied by other banks when drawing cash over the counter, from an ATM outside the Barclays network or when using ATMs abroad
Debits – Automated – House	£0.15
Debits – Inter Account Transfers	£0.15
Debits – Manual	£0.54

Cash Handling	Per £100	
Cash paid in – over a Post Office branch counter	£0.50	
Cash paid in – over a Barclays branch counter/Self Service Device/Drop & Go	£0.50	
Cash paid in – Notes – Barclays Direct Deposit Service (BDDS)	£0.35	
Cash paid in – Bulk Coin – Barclays Direct Deposit Service (BDDS)	£0.35	
Cash paid in – Carrier checked	£0.50	
Cash paid out – over a Barclays branch counter	£0.57	
Cash exchanged – over a Barclays branch counter	£1.65	
Cash exchanged – Post Office	£2.50	
Cash paid out – Notes	£0.42	
Cash paid out – Bulk Coin	£0.50	
Cash paid out – ATM Notes Supplied	£0.50	
Cash paid out – Carrier prepared	£0.57	
Cash paid out – ATM/Self Service Devices	Free	No cash handling fee

Cash Handling – Currency Accounts (Foreign Currency)*	Per Transaction
Cash In – Notes	2%, min £10, no max
Cash Out – Notes	2%, min £10, no max

Notes

* Not including Euro Accounts

Cash Handling – Barclays Collect		
Cash paid in – Barclays Collect	£0.50	Per £100
Deposits (notes) £0 – £2,499	£15 plus VAT	Per Collection
Deposits (notes) £2,500 – £2,999	£7.50 plus VAT	Per Collection
Deposits (notes) £3,000 - £20,000	Free	Per Collection
Late Cancellation – customer cancels or amends after 12pm the day prior to collection	£15 plus VAT	Per Collection
Collection bag is refused by G4S (not prepared correctly as per instructions)	£15 plus VAT	Per Collection

Cheque Handling	Per Item	
Cheques paid in – over a Barclays branch counter	£0.25	
Cheques paid in – Cheque Centre	£0.20	
Cheques paid in – Remote Cheque Imaging Desktop Solution	£0.09	
Cheques paid in – Remote Cheque Imaging File Solution	£0.09	
Stopped cheques <i>(free if stolen)</i>	£12.50	
Cheques – returned to you unpaid	£2.00	
Postal Cheques debit/credit	£0.19	
International Cheque Collection*	Under £50 – Free £50-£100 – £4.00 £100 and over – 0.25% Min. £16.00 Max. £40.00	An additional variable handling charge may be levied by the beneficiary Bank. An additional charge will be applied for each unpaid cheque
International Cheque Negotiation††	Under £50 – Free £50-£100 – £4.00 £100 and over – 0.25% Min. £9.00 Max. £60.00	An additional variable handling charge may be levied by the beneficiary Bank. An additional charge will be applied for each unpaid cheque

Notes

* **International Cheque Collection:** The face value of the cheque, less any charges deducted by the paying bank and ourselves will be credited to customers normally within 4–6 weeks.

†† **Cheque Negotiation:** There is an additional interest charge for the funds that the bank will be advancing the customer. This interest charge (minimum £2) will be shown separately.

Corporate Cheque Bureau	Per Item
Corporate Cheque Bureau Implementation Fee	£898 plus VAT
Corporate Cheque Bureau Amendment Fee	£250 plus VAT
Corporate Cheque Bureau Transaction Fee	£2.82 plus VAT
Corporate Cheque Bureau ImagePay Files	£7.00 plus VAT
Corporate Cheque Bureau Returned Items	£0.10 plus VAT
Corporate Cheque Bureau Continuation Page	£0.50 plus VAT
Corporate Cheque Bureau Inserts	£0.34 plus VAT
Corporate Cheque Bureau European Postage	£2.32 plus VAT
Corporate Cheque Bureau International Postage	£3.78 plus VAT

Electronic Banking Services

Electronic Channel Transactions ¹	Per Transaction	
Bacs – Three Day Payments – Electronic Channel Transactions ^{2,4}	£0.45	
CHAPS – Same Day Payment – Electronic Channel Transactions ^{2,6}	£15.00	This charge may be taken at the time of the transaction or the end of your usual charging period
SEPA Credit Transfer – Electronic Channel Transactions (excluding File Gateway and Barclays SEPA Direct) ^{2,5}	£0.45	This charge may be taken at the time of the transaction or the end of your usual charging period
Barclays International Payments Service (BIPS) – Electronic Channel Transactions ^{2,5}	£15.00	This charge may be taken at the time of the transaction or the end of your usual charging period
International Drafts ^{2,5}	£10.00	
Same Day Payments (FPS) – Electronic Channel Transactions ^{2,4}	£5.00	
Next Day Payments (FPS) – Electronic Channel Transactions ^{2,4,7}	£0.40	
BMAP Faster Payment Service	£2.50	
Barclays overseas and partner banks – Request for Transfer (RFT)	Free	Free of charge (local charges may apply)
Non-Barclays International payment – request for transfer (RFT) ³	£3.00	
Non-Barclays SEPA – Request for Transfer(RFT) ³	£3.00	
UK Three Day Collections ⁴	£0.45	£0.45 per debtor
Receiving a SEPA Credit Transfer	FREE	Transaction may be subject to a credit and/or debit fee
Receiving Currency or International Payments	£6.00	

Notes

1 Including transactions instructed/made via Open Banking.

2 A debit entry charge is also applied in line with your agreed account tariff.

3 Charges will be debited to your nominated primary entity billing account and included within their pre-notification of charges statement.

4 Charges will be debited to your nominated primary legal entity billing account or an entity billing account if specified and included within their pre-notification of charges statement.

5 Charges will be debited from the debit account at the time of the payment or a specified account.

6 Charges will be debited from the debit account at the time of the payment or a specified account; unless periodic billing has been requested during registration.

7 FPS BOLB - Future dated FPS transactions instructed via the BOLB channel will be charged to align with your agreed 'Faster Payment – Same Day' instructed tariff.

Direct to Corporate APIs	Per Transaction
Direct to Corporate (D2C) - Faster Payments Domestic ¹	£2.50

Notes:

¹A debit entry charge is also applied in line with your agreed account tariff.

Bacs Services (Bacstel-IP)	Per Transaction
Bacs IP Transactions	£0.20
Bacs IP File Processed	£5.00
Bacs Trace	£15.00 (Charge not applicable to micro enterprise customers)
Bacs Recall	£20.00 (Charge not applicable to micro enterprise customers)
Bacs Over limit	£50.00

File Gateway (Host 2 Host) Transactions	Per Transaction	
CHAPS – Same Day Payment – File Gateway – Transactions	£10.00	
Barclays International Payments Service (BIPS) – File Gateway – Transactions	£10.00	This charge may be taken at the time of the transaction or the end of your usual charging period
SEPA Credit Transfer and Direct Debit – File Gateway – Transactions Charge (Transaction)	£0.20	Transaction may also be subject to a credit and/or debit fee
SEPA Credit Transfer – File Gateway – Transactions Charge (Reject/Return) <i>(Charge not applicable to micro enterprise customers)</i>	£1.00	Includes items rejected by Barclays before being sent to clearing
SEPA Direct Debit – File Gateway – Rejected Transactions	£0.40	Includes items rejected by Barclays before being sent to clearing
SEPA Direct Debit – File Gateway – Reject/Return/Authorised Refund <i>(Charge not applicable to micro enterprise customers)</i>	£1.00	Incoming rejects, returns and authorised refunds. Returns or refunds may also incur an interchange fee*
SEPA Direct Debit – File Gateway – Reversal/Request for Cancellation <i>(Charge not applicable to micro enterprise customers)</i>	£0.40	
SEPA File Gateway – File Charge (per file)	£5.00	
Faster Payments (FPS) – File Gateway – Domestic Transactions	£2.50	
Bacs File Gateway – Transactions	£0.20	
Bacs File Gateway – File	£5.00	
Request For Transfer – File Gateway	£3.00	
Implementation fee for SFTP, SWIFTNet FileAct, EBICS, FTPS, Virtual Accounts (one-off)	£3,000 plus VAT	
Implementation fee for Connect:Direct (one-off)	£5,000 plus VAT	
File Gateway Maintenance fee (monthly)	£100	
File Gateway & Virtual Accounts Amendment fee (one-off)	£500 plus VAT	

Notes

For foreign currency accounts this fee will be converted to the debit currency using the relevant foreign exchange rate.

You will be charged an item fee for each individual cash or electronic payment that you make. In addition you will also be charged for the debit made to your account. This equates to two individual charges per transaction. For example: CHAPS electronic channel transaction fee: £15.00 + debits (automated and manual) fee: £0.54 = total cost: £15.54

Information about your accrued and debited payment transmission charges will be provided quarterly in your bank statement. Please contact your Relationship Director if you need this information more frequently.

Should you require any further information about charges that are not covered in this tariff sheet, your Relationship Team will be pleased to help you.

* Interchange fees are applicable to direct debit transactions as per Article 8 of EU Regulation no. 260/2012. For more details, refer to: <http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32012R0260>

Faster Payment Service (FPS) – Direct Corporate Access	Per Transaction
Faster Payments (FPS) – DCA – Transactions	£3.00
Faster Payments (FPS) – DCA – File Submission	£7.00

FPS and Bacstel IP / Secure IP – Smartcards	Per Transaction	
New cards	£60.00	
Replacement/renewed cards	£40.00	Cards expire after three years and are automatically renewed and issued to the customer approximately six weeks before their expiry date

Hardware Security Modules (HSMs)	*^Per Quarter
Hardware Security Module	£240

Notes

*^ Barclays will apply a £240 charge per quarter per Barclays customer using HSM for the provision and maintenance of the PKI certificate(s) that are loaded in the HSM. This is a single fee per customer i.e. customers may have multiple HSM certificates and use this with multiple Service Users or Bureau.

Digital Channel Security Devices	Price per request	
New and replacement Smart Cards	£20.00	Cards expire after three years and are automatically renewed and issued to the customer approximately six weeks before their expiry date
New and replacement Smart Card reader	£35.00	
New and replacement Biometric Smart SIM	Free	Cards expire after three years and are automatically renewed and issued to the customer approximately six weeks before their expiry date
New and replacement Biometric reader	£55.00	

Online Banking (Balance & Transaction Reporting Fees) (previously called Barclays.Net)	Number of Accounts	Amount per Account/Month
Barclays accounts (UK and non UK) and those held with our overseas partner banks	1 Account	Minimum of £20 Per Month ¹
	2-20	£13.00
	21-30	£11.00
	31-50	£9.00
	51-75	£7.00
	76-100	£6.00
	101+	£5.00
Non-Barclays accounts	N/A	£25.00

Notes

Barclays.Net Additional Fees

One-off fees associated with Barclays.Net

Set-up (fees are specific to new clients and new to Barclays.Net clients only)

- Self-install – Free
- 1 to 1 WebEx training (private session – single organisation) - £50 plus VAT per 1 hour session
- On-site set-up/installation - £155 plus VAT per half day

¹Charges will be collected from the PLE's Entity Billing Account and will be included within the customer's Pre-Notification of Charges Statement.

Swiftnet Corporate Access Service	Price per Transaction	Debit Account	Credit Account	
Domestic Inter Account Transfer	£0.00	Barclays UK – any currency	Barclays UK – any currency	Both accounts belong to the same customer group
International Inter Account Transfer	£0.00	Barclays UK – any currency	Barclays overseas – any currency	Both accounts belong to the same customer group
Domestic GBP/EUR Payment	£5.00	Barclays UK – any currency	Any UK Bank – GBP or EUR only	Credit accounts can also be with Barclays UK
Domestic Currency Payment	£5.00	Barclays UK – any currency	Any UK bank – any currency except GBP or EUR	Credit accounts can also be with Barclays UK
International Payment	£5.00	Barclays UK – any currency	Any overseas Bank – any currency	Credit accounts can also be with Barclays overseas
SEPA Credit Transfers	£5.00	Barclays UK – any currency	Any EBA step 2 SEPA member Bank – payment in Euros only	Credit accounts can be a direct or indirect member
Debit other Bank	£3.00	Any Bank except Barclays UK – any currency	Any Bank	MT101 only

Service fees (Inclusive of Queries)

- Implementation fee for SWIFTNet FIN (one-off): £1,000 plus VAT
- Implementation fee for SWIFTNet FileAct (one-off): see File Gateway
- Maintenance and Service fee – £100/month (Includes provision of advices, queries, investigations and Help Desk Facility)

Advices – MT900, MT910 – included in service fee

Advices – MT103

- MT103 Faster Payment Advices - £20/account/month
- All other MT103 advices are included in the service fee

Statements and reports – MT940, MT942

- Previous day statement (MT940/Camt.053) – £12/account/month
- Intraday reports (MT942/Camt.052) – £20/account/month

BAI2 Balance and Transaction Reports

- End-of-Day Report - £12.00 per account, per channel/format, per month
- Intra-day Report - £20.00 per account, per channel/format, per month

Queries – MT192, MT195, MT196, MT199

- Beneficiary Claims Non-Receipt included in service fee
- Unapplied items (beneficiary bank unable to apply credit) included in the service
- Cancellation (MT192) – included in the service
- Amendments – included in service fee

Unarranged Borrowing Fees

Unarranged Borrowing Fees & Charges	Charge	Description
Paid Referral Fee	£30	The standard paid referral fee unless we have set a different rate for you
Unpaid Fee	£8	The standard unpaid fee unless we have set a different rate for you
Unarranged Borrowing	15%	The standard interest rate for unarranged borrowing unless we have set a different rate for you

Glossary of Terms

Audit letters	These are letters written by us to your accountant, certifying details of your account.
Automated Bulk Clearing (ABC) – Entries – Auto (Barclays & Other Banks)	A centralised service which makes the collection and processing of large volumes of paper credits simple, efficient and reliable by amalgamating all credits received each day into a single statement entry. Reconciliation is achieved by the provision of supplementary list.
Bacstel IP/Secure IP	Bacstel-IP and Secure-IP are the delivery channels that enable Bacs Direct Debit and Direct Payments and Faster Payments transactions to be processed.
Barclays Direct Deposit Service (BDDS)	A secure and convenient service whereby cash and/or cheque deposits are collected from the client's premises by an approved Cash In Transit (CIT) carrier company and processed and credited at a cash/cheque processing centre. This is available in the UK mainland and Northern Ireland.
Barclays SEPA Direct	Barclays SEPA Direct is an internet front end service which enables users to meet their (bulk) Euro payment and collection requirements across the SEPA member countries.
Cheques returned to you unpaid	This is where a cheque is paid into your account which is returned unpaid by the drawer's bank.
Stopped cheques	This is where you instruct us not to pay a cheque that you have issued.
Direct Corporate Access (DCA)	Provides Barclays' Clients with direct access to the Faster Payments Service (FPS) clearing in a very similar way that access to Bacs is provided by Bacstel-IP. DCA enables submission of files of payments (each payment value capped at £1million), however as the central FPS processes payments individually, VocaLink the operators of DCA, split the files into individual instructions for processing through FPS.
Direct Presentations	A service which enables a customer to establish if a cheque they have received will be paid more quickly than paying it through the regular clearing system.
eChannels	Electronic cash management banking systems.
File Gateway	A single electronic gateway for the exchange of files between our clients and Barclays. The service can help our clients to streamline processes from their Treasury Management Systems (TMS) and ERP straight through to local clearing.
SFTP, FTPS, SWIFTNet FileAct, EBICS and ConnectDirect	These are all connectivity protocols supported by File Gateway. An implementation involving ConnectDirect has additional technical challenges resulting in a higher implementation fee.
Hardware Security Modules (HSMs)	A Hardware Security Module (HSM) enables users of Bacstel-IP and Secure-IP to automate the submission of payment and collection files to Bacs/Faster Payments and the automatic downloading of reports.
Interbank claims	These are claims from other banks for services that they have provided to you. If we have a claim, it will be charged in full to you at the time it is received.
International Cheques Collection	This is most suitable for customers who do not require immediate access to the funds but do need to be sure that the cheque has been paid, for example, before releasing goods to a buyer. The customer's account is credited once we receive payment from the paying bank.

International Cheques Negotiation	This service involves Barclays advancing funds to them before we have received payment from the paying bank; availability is subject to our agreement. We reserve the right to debit the customer's account should the cheque subsequently be unpaid.
International services	These include the purchase/sale of Travellers Cheques and foreign currency and sending or receiving overseas payments.
Paid referral fee	This will be incurred if the payment is processed and places the account in an unarranged overdrawn position of greater than £30.
Request For Transfer Outbound – (Barclays. Net and File Gateway)	The Request For Transfer (RFT) service enables multi-banked customers to send payment instructions to their main (or 'overlay') bank, asking for payments to be made from accounts held at other banks. These instructions are forwarded by the overlay bank to the customer's other banks for processing. The customer deals with one bank only, and avoids the need to liaise directly with each bank when wishing to make a payment.
SEPA	SEPA is Single Euro Payments Area for Euro transactions. The SEPA zone consists of the following countries and their territories: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom and Vatican City.
SUN/OIN	Service User Number (SUN) for Faster Payments via Direct Corporate Access.
Unpaid fees	An unpaid fee will be incurred if payment is declined and item is returned unless we have agreed a different rate for you.
UBR – Unarranged Borrowing Rate	If we process the payment, we will charge you an unarranged borrowing fee in the form of interest on the overdrawn amount. The interest charge will be calculated on a daily basis and charged in line with your charging cycle.
VAT	Unless stated otherwise, all charges exclude VAT. Please note VAT may not apply to all the charges detailed in this tariff.

Appendix

Other Linked Transactional Services and Charges

Barclays International Payments Service Charges (BIPS Charge)	Per Transaction
Request For Transfer – Outbound	£3.00
Request For Transfer – Inbound	£15.00

Additional Charges To Consider	Per Transaction
US Dollar Cover Charge ⁽²⁾	£3.00
Overseas Delivery Charge (ODC) ^(1, 2)	Varies by beneficiary country
Amendment of Payment Details	£20.00
Cancellation, Amend, Recall an International Payment	£20.00
Beneficiary Claims Non-Receipt	£20.00
Inbound International Payment	£6.00 Inbound International Payments, in Euros from the EEA+ will no longer be charged

Notes

For additional information on the charges above and how they are applied, please refer to <https://www.corporatebankingsupport.uk.barclays/information/international-payments/barclays-net/general.html> for details.

Information about your accrued and debited payment transmission charges will be provided quarterly in your bank statement. Please contact your Relationship Director if you need this information more frequently. This is not applicable for at the time fees which are charged at the time you use the service and are marked accordingly.

1. Please refer to the link below for The Barclays guide to Overseas Delivery Charges at <https://www.corporatebankingsupport.uk.barclays/content/dam/corppublic/CB-Documents/International-Payments/barclays-guide-to-overseas-delivery-charges-uk.pdf>

2. Please refer to the link below for the International Charging Guide at <https://www.corporatebankingsupport.uk.barclays/content/dam/corppublic/corporate/Documents/currency-guides/international-payments-service-charging-guide.pdf>

Barclays SEPA Direct	Price per Transaction
SEPA Credit Transfer and Direct Debit – Transaction	£0.20
SEPA Credit Transfer – Reject (Reject charge not applicable to micro enterprise customers)	£1.00
SEPA Direct Debit – Reject	£0.40
SEPA Direct Debit – Reject/Return/Authorised Refund	£1.00
Implementation fee (one-off)	£200
Servicing fee (monthly)	£45
SEPA Direct – File Charge (Per File)	£5.00

Notes

You will be charged an item fee for each individual cash or electronic payment that you make. In addition, you will also be charged for the debit made to your account.

* Barclays SEPA Direct transaction fee

- SEPA Credit Transfer-Reject – These are items rejected by Barclays before being sent to clearing
- SEPA Direct Debit Reject – These are items rejected by Barclays before being sent to clearing

** Interchange fees are applicable to direct debit transactions as per Article 8 of EU Regulation no. 260/2012.

For more details, refer to: <http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32012R0260>

SEPA – Additional Charges	Per Transaction	
SEPA Credit Transfer Recall/Request for Cancellation (manual)	£20.00	
SEPA Direct Debit Reversal/Request for Cancellation (manual)	£20.00	(Charge not applicable to micro enterprise customers)
SEPA Direct Debit Unauthorised Refund	£100 [^]	(Charge not applicable to micro enterprise customers)
SEPA Direct Debit Creditor Identifier Set-up	£100 ^{^^}	
Outbound SEPA CT Returns	£5.00	

Notes

[^]SEPA Direct Debit Unauthorised Refund – Only charged for successful claims within the 13 month Unauthorised collection period

^{^^}SEPA Direct Debit Creditor Identifier Set-up – Only applicable to Facilities Management Providers

Bacs Services – Additional Charges to Consider	One Time Charge
Direct Debit SUN Set-up & SUN Transfer Fee	£250
Direct Credit SUN Set-up & SUN Transfer Fee	£150

Notes

There is a £150.00 set-up fee for each individual Bacs Service User Number registered for customers making credit payments using Bacstel IP/Secure IP. In order to use your Smartcards and access Bacstel-IP/Secure-IP, you will need a Smartcard reader, which is supplied by your BASS (Bacs Approved Software Service) approved Bacstel-IP/SecureIP software supplier.

[Barclayscorporate.com](https://www.barclayscorporate.com)

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit

[barclayscorporate.com/alternativeformats](https://www.barclayscorporate.com/alternativeformats).

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