



Corporate Banking Tariff

Effective from 30 November 2023

This booklet contains information on charges for products and services for payments, information services and digital channels in our Corporate Banking Tariff.

You will find a summary of our everyday charges on page 3. Further details of these and other charges can be found in later pages. This document contains the basic terms and conditions applicable to most of our common services unless covered by specific arrangements. They are subject to change at any time.

Certain fees do not apply to small charities or micro-enterprises. A small charity is a charity whose annual income is less than £1 million. A micro-enterprise is a business with (i) fewer than 10 employees, and (ii) a turnover and/or balance sheet total not exceeding €2,000,000. A business may not be a micro-enterprise if it has a parent or subsidiary which exceeds these thresholds. Please contact your relationship team if you are not sure whether Barclays has classified your business as a micro-enterprise.

If you have any questions on your tariff, please contact your relationship team.

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Everyday Banking Services

This page summarises our basic banking services. See the following pages for more information on these charges and for our other banking services.

Product/Service	Cost
Cash, Cheques and Manual Entries	More details on pages 5 to 7
Cash In/Cash Out - Branch Counters	90p per £100
Cash In/Cash Out - Direct/Carrier	From 35p per £100
Cheques In - Branch Counters	75p per cheque
Cheques In - Direct	50p per cheque
Credits/Debits - ABC, Paper, Cheques and Manual	75p per entry
Payments and Automated Entries	More details on pages 8 to 10
Bacs and SEPA Transaction (inc. Three Day Collections)	45p per transaction
Bacs and SEPA - Direct Debit and Standing Order Payments	45p per payment
BIPS and CHAPS/Same Day Payment - Online Channels (BIPS are Barclays International Payments)	£15.00 per payment
Faster Payments - Same Day Transaction	£2.50 per payment
Faster Payments - Next Day Transaction	50p per payment
Credits - Automated	25p per entry
Information Services	More details on page 11
Balance and Transaction End-of-Day Reporting	£12.00 per account per channel/format per month
Balance and Transaction Intra-day Reporting	£20.00 per account per channel/format per month
Maintenance Fees	More details on page 14
Account Maintenance Fee	£6 Per account, per full calendar month the account is open

Our Full Tariff

The following pages detail our full payments, information services and digital channels tariff

Cash, Cheques and Manual Entries

Cash - Branch and Post Office	Cost	
Cash In - Branch Counters	90p per £100	
Cash Out - Branch Counters		
Cash In - Post Office		
Cash Exchanged – Branch	£2.50 per £100	
Cash Exchanged – Post Office		
Cash In/Out - Currency Accounts	2% min £10, no max (Free for Euro accounts)	Charged at the time of the transaction
Cash Out - ATM/Branch Self Service Devices	Free	No cash handling fee but a Business Debit Card Transaction of 45p will apply
Inter Bank Agency Claims <i>(Claims from other banks for counter services they have provided to you)</i>	As charged by the other bank	Charged at the time a claim is received

Cash - Direct	Cost	
Cash In - Barclays Collect <i>(An integrated cash/cheque secure collection and bank cash centre processing and credit service for smaller cash deposits of up to £20,000)</i>	90p per £100	
Cash In - Barclays Collect - Collection Fee <i>Deposit up to £2,499</i> <i>Deposit from £2,500 to £2,999</i> <i>Deposit from £3,000 to £20,000</i>	£15 plus VAT £7.50 plus VAT Free	Cancellations made after 12pm on the day prior to collection or an incorrectly prepared envelope rejected by G4S will be charged £15 plus VAT
Cash In - Carrier <i>(A secure collection service by a Cash In Transit carrier of cash and credit slips for deposit processing at a bulk till centre)</i>	35p per £100	You must enter into a separate contract with a Cash In Transit carrier approved by us acting on your behalf and contracted by you.
Cash In - Direct <i>(A secure cash collection and central processing service, for clients with a typical annual turnover of £1,000,000+ cash)</i>	35p per £100	

Cash - Direct	Cost	
Cash In - Direct - Bulk Coin	60p per £100	
Cash Out - Carrier <i>(A secure delivery service by a Cash In Transit carrier of cash from a bulk till centre)</i>	35p per £100	You must enter into a separate contract with a Cash In Transit carrier approved by us acting on your behalf and contracted by you.
Cash Out - Direct <i>(A secure cash delivery and central processing service)</i>	35p per £100	
Cash Out - Direct - Bulk Coin	60p per £100	

Cheques	Cost	
Cheques In - Branch Counters	75p	Per cheque
Cheques In - Direct <i>(A secure cheque collection and central processing service, for clients with a typical annual turnover of 100,000+ cheques)</i>	50p	Per cheque
International Cheque Collections <i>(Your account is credited once we have received funds from the payer's bank which is usually within 4 to 6 weeks)</i>	Under £50 - Free £50 to £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 A charge will be applied for an unpaid cheque
International Cheque Negotiations <i>(Barclays advances the funds to you for immediate use before we receive payment from the payer's bank. We will debit your account if the funds are subsequently not received)</i>	Under £50 - Free £50 to £100 - £4.00 £100 and over - 0.25% Min. £9.00 Max. £60.00	An additional handling charge may be levied by the beneficiary bank A charge will be applied for an unpaid cheque There is an separate interest charge for the funds that the bank will be advancing you which is a minimum of £2.00

Cheques	Cost	
Cheques In - Remote Cheque Imaging <i>(Deposit cheques directly from your business premises, removing the need to transport paper cheques to either the bank branch or central processing centre)</i>	30p	Per cheque
Cheques Issued - ImagePay <i>(A service where the bank matches the details of cheques due to debit your account against a cheque issued file you have provided. You can place a stop payment request on cheques which do not match)</i>	70p	Per cheque

Manual Entries	Cost	
Credits - ABC <i>(Automated Bulk Clearing - a service that amalgamates all credits received each day into a single statement entry. The charge is applicable to both accepted and rejected entries)</i>	75p	Per transaction Charge for rejected entries is not applicable to Micro Enterprises
Credits - Paper, Cheques and Manual <i>(Manual payments received into your account)</i>	75p	Per transaction For cash deposits you will also be charged a per £100 paid in fee. For cheque deposits you will also be charged a fee for each cheque paid in.
Debits - Paper, Cheque and Manual <i>(Manual withdrawals from your account)</i>	75p	Per transaction For cash withdrawals you will also be charged a per £100 withdrawn fee except for ATM withdrawals.

Payments and Automated Entries

Payments	Cost	
Bacs and SEPA Transaction (inc. Three Day Collections) <i>(Payments initiated through digital channels including Open Banking)</i>	45p	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period
Bacs and SEPA - File Submission⁽¹⁾ <i>(Charge for each file submitted via File Gateway (Host to Host), Bacstel-IP/Secure-IP, SEPA Direct)</i>	£5.00	Per file This charge may be taken at the time of the transaction or the end of your usual charging period
Bacs and SEPA per Instructed Transaction via File Submission <i>(Per transaction fee for accepted and rejected payments instructed via file submission)</i>	20p	Per payment Charge for rejected SEPA entries is not applicable to Micro Enterprises This charge may be taken at the time of the transaction or the end of your usual charging period
Bacs and SEPA - Direct Debit and Standing Order Payments⁽²⁾	45p	Per payment
BIPS and CHAPS/Same Day Payment - Online Channels <i>(Barclays International Payments and CHAPS/Same Day Payments initiated through digital channels including Open Banking)</i>	£15.00	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period
BIPS and CHAPS/Same Day Payment - File Gateway <i>(Barclays International Payments and CHAPS/Same Day Payments initiated through File Gateway (Host to Host))</i>	£10.00	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period
Faster Payments - Same Day Transaction <i>(Per transaction fee for Faster Payments submitted via digital channels, including Open Banking, BOLB, File Gateway (Host to Host) or Direct to Client API)</i>	£2.50	Per payment
Faster Payments - Next Day Transaction⁽³⁾ <i>(Per transaction fee for next day Faster Payments submitted via digital channels including Open Banking)</i>	50p	Per payment

Payments	Cost	
Faster Payments - DCA File Submission⁽⁴⁾ (Charge for each Direct Corporate Access file submitted)	£5.00	Per file
Faster Payments per Instructed Transaction via File Submission (Per transaction fee for Faster Payments submitted via DCA File Submission)	£2.50	Per payment Charge for rejected entries is not applicable to Micro Enterprises
Business Debit Card Transaction⁽⁵⁾	45p	Per transaction 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

Notes

1. **File Gateway and SEPA Direct** - For detailed pricing refer to 'Unattended Channel – Set-up' on page 12.

2. **Interchange Fees** - Interchange fees are applicable to SEPA 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>

3. **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

4. **Direct Corporate Access (DCA)** - Provides you with direct access to Faster Payments Service (FPS) clearing. 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.

5. **Business Debit Card Transaction** - Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases or withdrawing cash. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

SWIFTNet and Request for Transfers	Cost	
SWIFTNet Corporate Access FIN - All Payments⁽¹⁾ (Payments initiated through SWIFTNet Corporate Access)	£5.00	Inter Account Transfers are free
Request for Transfer - Inbound⁽²⁾ (We receive an electronic message from another bank asking us to make a payment from your Barclays account)	£15.00	
Request for Transfer - Outbound/MT101 (You send us an electronic message asking us to request for a payment to be made from an account at another bank)	£3.00	

Notes
1. SWIFTNet Corporate Access

There is a £1,500 plus VAT set-up fee and £100 per month maintenance fee for SWIFTNet Corporate Access to make payments via this channel.

2. Inbound Request for Transfers

If you wish to debit your own account held with Barclays via SWIFT then this can be completed via SWIFTNet Corporate Access. An inbound Request for Transfer will always involve a 3rd party, i.e. another bank asking us to make a payment from your Barclays account

Manually Initiated Payments	Cost	
Bank Draft - Online Request <i>(Requested through digital channels)</i>	£10.00	Per draft
Manually Initiated Bank Draft or Electronic Payment <i>(Electronic Transactions initiated via your Relationship Team, telephone or letter and Bank Drafts initiated via a branch, your Relationship Team, email, telephone or letter)</i>	£50.00	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period

International Payments Additional Charges	Cost	
Overseas Delivery Charge ^(1, 2) <i>(Applied when sending outbound international payments with charging option "OUR" where you pay the beneficiary banks charges)</i>	Varies by beneficiary country	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period
Overseas Delivery Charge - US Dollar Cover Charge ⁽²⁾ <i>(Applied to US Dollar international payments when routed using the Direct & Cover method)</i>	£3.00	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period

Notes

- 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>
- 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>

Automated Entries	Cost	
Inter Account Transfers <i>(Transfers between your own accounts including via SWIFTNet Corporate Access)</i>	Free	
Inward International Payments <i>(Currency or international payments received in your account)</i>	£6.00	Per payment This charge may be taken at the time of the transaction or the end of your usual charging period Payments from the EEA made in Euros are free
Credits - Automated <i>(Payments received into your account)</i>	25p	Per entry This charge may be taken at the time of the transaction or the end of your usual charging period

Information Services

Reporting and Access to Data	Cost	
Balance and Transaction End-of-Day Reporting (Access to end-of-day balance and transaction information in MT940, MT950, camt.053.001.02 or BAI2 format)	£12.00	Per account Per channel/format Per month
Balance and Transaction Intra-day Reporting⁽¹⁾ (Access to intra-day balance and transaction information via digital channels, or in MT942, camt.052.001.02 or BAI2 format)	£20.00	Per account Per channel/format Per month
Intra-day Advices (Access to MT103 Faster Payment advices)	£20.00	Per account Per channel/format Per month
Direct Data (Provides you with files of transaction information from your Barclays accounts)		
Minimum file charge	£12.50	
Subsequent file charge	£5.00	
Per entry charge	1.25p	

Other Information Services	Cost	
Paper Statements	30p	Charge not applicable to Micro Enterprises
Audit Letters (Letters written by us to your auditors, certifying details of your account)	£27.50 plus VAT	

Notes

1. Digital Channels

This charge includes fees previously called 'Barclays.Net Monthly Fee', these will show as 'Online Banking Monthly Fee' on your Pre-Notification of Charges Statement

Digital Connectivity

Channels and Payment Schemes	Cost	
Online Channel - Set-up⁽¹⁾ <i>(Optional training fee for digital channels)</i>	From £100 plus VAT	
Unattended Channel - Set-up⁽²⁾ <i>(Set-up of File Gateway (Host to Host), Integration of Virtual Accounts (with File Gateway) or SWIFTNet Corporate Access)</i>	£1,500 plus VAT	For File Gateway, there is an additional £1,500 plus VAT charge if you are unable to meet the agreed implementation project live date SWIFTNet Corporate Access is not available to Micro Enterprises
Unattended Channel - Amendment <i>(Amendment to your File Gateway (Host to Host), integration of Virtual Accounts (with File Gateway) or SWIFTNet Corporate Access)</i>	£500 plus VAT	
Payments Schemes and Direct Debits - Set-up⁽³⁾ <i>(Set-up of payment schemes such as Bacstel-IP/SecureIP and SEPA Direct⁴⁾)</i>	£250.00	

Notes

1. Online Channel - Set-up

A charge for face to face or WebEx based training. This is an optional service and is not a requirement to set up access to our digital channels.

2. File Gateway

A single electronic gateway for the exchange of files between you and us. The service can help you to streamline processes from your Treasury Management Systems (TMS) and Enterprise Resource Planning (ERP) tools straight through to local clearing.

SWIFTNet Corporate Access

A service that allows you to communicate with us via the SWIFT network.

3. Bacstel-IP/SecureIP

There is a £250.00 set up fee for each individual Bacs Service User Number registered for clients making credit payments or direct debit collections using BacsTEL IP/Secure IP.

4. SEPA Direct

Barclays SEPA Direct is an internet front end service which enables you to make bulk Euro payments and collections across the SEPA member countries.

Security	Cost	
Security - Digital Channels Biometric / Card Reader <i>(Security device required to login and approve transactions for digital channels. Used in conjunction with a Smartcard/SIM)</i>	£35.00	Each
Security - Smartcards and SIMs <i>(Security device required to login and approve transactions for digital channels. Used in conjunction with a Biometric/ Card Reader)</i>	£20.00	Each Cards and SIMs expire after three years and are automatically renewed and issued to you approximately six weeks before their expiry date.
Security - HSM (Bacstel-IP) <i>(Bacstel-IP is the delivery channels that enables Bacs Direct Debit and Direct Payments and Faster Payments transactions to be processed)</i>	£80.00	Per month

Maintenance Fees

	Cost	
Account Maintenance Fee⁽¹⁾	£6.00	Per account Per full calendar month the account is open
Channel Maintenance Fee <i>(For File Gateway (Host to Host), SWIFTNet Corporate Access and Hardware Security Modules (HSMs))</i>	£100.00	Per channel Per month

Notes

1. Account Maintenance Fee

Charged to all current accounts, Business Premium Accounts and Client Premium Accounts that have been used in the last 12 months

Payment Services

	Cost	
Stopped Cheques <i>(An instruction made by you to not to pay a cheque that you have issued)</i>	£12.50	Free if stolen Free if initiated through iPortal
Stopped Cheques - ImagePay <i>(An instruction made by you not to pay a cheque that you have issued via ImagePay)</i>	£2.50	Free if stolen
Bacs Overlimits <i>(Charged when payment values exceed your agreed limit)</i>	£50.00	
Bacs Recall	£20.00	Charge not applicable to Micro Enterprises
Payments Trace <i>(Includes Beneficiary Claims Non-Receipt)</i>	£20.00	Charge not applicable to Micro Enterprises
Payment Amendment/Cancellation/Repair (Electronic) <i>(Amendment, cancellation or repair for a SEPA payment initiated electronically)</i>	£1.00	Charge for cancellations not applicable to Micro Enterprises
Payment Amendment/Cancellation/Repair/Refund (Manual)⁽¹⁾ <i>(Amendment, cancellation, repair or recall for a BIPS or CHAPS/Same Day payment or a SEPA DD Unauthorised Refund Fee)</i>	£20.00	Cancellation and Unauthorised Refund charges not applicable to Micro Enterprises
Payment Rejections / Returns <i>(Returned SEPA payments)</i>	£1.00	Charge not applicable to Micro Enterprises
Unpaid Cheques <i>(Cheques you pay in which are returned unpaid by the drawer's bank)</i>	£2.50	Per item

Notes

1. SEPA Direct Debit Unauthorised Refund

This fee is only charged for successful claims within the 13 month unauthorised collection period. The fee is not charged to Micro Enterprises.

Unarranged Borrowing

	Cost
Paid Referral Fee <i>(This charge is made if a payment is processed and places your account in an unarranged overdrawn position of greater than £30)</i>	£30.00
Unpaid Fee <i>(An unpaid fee will be incurred if payment is declined and item is returned to the payee's bank)</i>	£8.00
Unarranged Borrowing Rate <i>(The rate of interest applied to the overdrawn balance if your account goes overdrawn without prior arrangement, unless we have agreed a different rate with you. Interest is calculated on a daily basis)</i>	15%

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