

Interest Rates for Savings and Bank Accounts

Rates apply to accounts held with Barclays Private Clients International Limited – rates may vary.

Reference rates

The sterling base rate is the Bank of England Base Rate which is currently 0.50%.

The US dollar base rate is the Federal Reserve Funds Rate which is currently 0.25%.

The euro base rate is the European Central Bank main refinancing rate which is currently 1.00%.

Managed rates

The following is a summary of the “material” change rules referred to in the Barclays Wealth Terms and Conditions. The rules apply where we pay interest on a fixed term deposit, or on an account that is in US dollars or another currency used in the European Economic Area. They do not, however, apply where the rate tracks an external rate which is not set by Barclays.

We will personally notify you at least 14 days before changing the rate on the account if you have at least £500 (or equivalent) in your account and we will be reducing the rate by:

- more than 0.25% in one go; or
- 0.50% or more over the period of a year.

If we give you such personal notice, you will also have a limited period to close your account without notice or cost in accordance with the Barclays Wealth Terms and Conditions. Where we do not need to give you personal notice to make the change, we will make the new rate available on our website as soon as reasonably possible after the change.

Rates for accounts available to new and existing applicants

Savings Accounts

Barclays Wealth Bonus Saver

The Barclays Wealth Bonus Saver is a flexible savings account paying an introductory bonus of 0.5% fixed gross for six months after you open your account. You do not have to lock your money away for a fixed period to get these interest rates as the Barclays Wealth Bonus Saver lets you make withdrawals with no restrictions. You can open the account with as little as £1, \$1 or €1 and there is no maximum balance limit. Interest is paid quarterly.

Only available for new deposits to Barclays Wealth.

Sterling (£)	Balance	Gross Rate %	Introductory Bonus Rate %	Total Gross Rate %	AER %	Net Rate Per Annum %
Rates effective from 3 August 2011. All rates except for the bonus rate are variable.	£750,000+	1.10	0.50	1.60	1.35	1.08
	£500,000 to £749,999	1.00	0.50	1.50	1.25	1.00
	£100,000 to £499,999	0.85	0.50	1.35	1.10	0.88
	£50,000 to £99,999	0.65	0.50	1.15	0.90	0.72
	£1 to £49,999	0.40	0.50	0.90	0.65	0.52

USD (\$)	Balance	Gross Rate %	Introductory Bonus Rate %	Total Gross Rate %	AER %	Net Rate Per Annum %
Rates effective from 3 August 2011. All rates except for the bonus rate are variable.	\$750,000+	0.75	0.50	1.25	1.00	0.80
	\$500,000 to \$749,999	0.65	0.50	1.15	0.90	0.72
	\$100,000 to \$499,999	0.55	0.50	1.05	0.80	0.64
	\$50,000 to \$99,999	0.40	0.50	0.90	0.65	0.52
	\$1 to \$49,999	0.25	0.50	0.75	0.50	0.40

The Barclays Wealth Bonus Saver euro account rates track the official euro base rate by a pre-determined margin¹.

EUR (€)	Balance	Gross Rate %	Introductory Bonus Rate %	Total Gross Rate %	AER %	Net Rate Per Annum %	Gross rate % margin below base rate ²
Rates effective from 1 February 2012. All rates are variable.	€750,000+	0.75	0.50	1.25	1.00	0.80	0.25
	€500,000 to €749,999	0.65	0.50	1.15	0.90	0.72	0.35
	€100,000 to €499,999	0.50	0.50	1.00	0.75	0.60	0.50
	€50,000 to €99,999	0.35	0.50	0.85	0.60	0.48	0.65
	€1 to €49,999	0.10	0.50	0.60	0.35	0.28	0.90

¹ Following a base rate change the new interest rate will take effect from the 1st business day of the next calendar month.

² Where % margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

Barclays Wealth Saver

A savings account available in sterling, US dollar and euro, that puts you in control of your money by allowing you to deposit funds and then make withdrawals without notice.

Minimum opening balance is only £1, \$1 or €1. There is no maximum balance limit. Interest is paid quarterly.

Sterling (£)	Balance	Gross Rate %	Total Gross Rate %	AER %	Net Rate Per Annum %
Rates effective from 3 August 2011.	£750,000+	1.10	1.10	1.10	0.88
	£500,000 to £749,999	1.00	1.00	1.00	0.80
	£100,000 to £499,999	0.85	0.85	0.85	0.68
	£50,000 to £99,999	0.65	0.65	0.65	0.52
	£1 to £49,999	0.40	0.40	0.40	0.32

USD (\$)	Balance	Gross Rate %	Total Gross Rate %	AER %	Net Rate Per Annum %
Rates effective from 3 August 2011.	\$750,000+	0.75	0.75	0.75	0.60
	\$500,000 to \$749,999	0.65	0.65	0.65	0.52
	\$100,000 to \$499,999	0.55	0.55	0.55	0.44
	\$50,000 to \$99,999	0.40	0.40	0.40	0.32
	\$1 to \$49,999	0.25	0.25	0.25	0.20

The Barclays Wealth Saver euro account rates track the official euro base rate by a pre-determined margin¹.

EUR (€)	Balance	Gross Rate %	Total Gross Rate %	AER %	Net Rate Per Annum %	Gross rate % margin below base rate ²
Rates effective from 1 February 2012. All rates are variable.	€750,000+	0.75	0.75	0.75	0.60	0.25
	€500,000 to €749,999	0.65	0.65	0.65	0.52	0.35
	€100,000 to €499,999	0.50	0.50	0.50	0.40	0.50
	€50,000 to €99,999	0.35	0.35	0.35	0.28	0.65
	€1 to €49,999	0.10	0.10	0.10	0.10	0.08

¹Following a base rate change the new interest rate will take effect from the 1st business day of the next calendar month.

² Where % margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

Monthly Saver Account

Sterling (£)	Balance	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
<p>A high interest, flexible regular savings account. There is no fixed term or tie-in – you can withdraw your savings at any time during the 12 month life of the account, but a lower interest rate of 0.50% AER variable will be paid on the remaining balance for the 30 days following a withdrawal. Simply choose a monthly deposit amount between £100 and £2,000 payable by standing order. Maximum deposit £24,000 per annum. If the account balance exceeds £24,000 plus accrued interest up to a maximum of £2,000 the interest rate paid on the excess balance will be 0.01%. Interest is paid monthly. Only available for new deposits to Barclays Wealth.</p> <p>Rates effective from 13 July 2009. All rates are variable.</p>	£1+	4.89%	3.91%	5.00%

Bank Accounts

International Bank Account (previously known as International Cheque Account/International Premier Cheque Account).
An international bank account available in sterling, US dollar and euro. No interest paid. Effective from 3 September 2008.

Other Accounts

Currency Account

An account designed for those who either receive or need to pay out money in a currency other than sterling, US dollar or euro. No interest paid.

Treasury Deposit Account

Pay a competitive fixed rate of return on your money. Interest is paid quarterly, monthly or at the end of the term. Rates are fixed at the point of purchase and change daily.

Minimum balance requirements for new Treasury Deposit Account are as follows:

- For terms of less than one month – minimum balance £100,000 or currency equivalent
- For terms of between one and five months – minimum balance £50,000 or currency equivalent
- For terms of six months and above – minimum balance £10,000 or currency equivalent
- For indicative rates on Currency Call Deposit or Treasury Deposit Accounts please call us on the following numbers:
Jersey +44 (0)1534 880550[†], Guernsey +44 (0)1481 724500[†], Isle of Man +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

This account is ideal if you are a parent or guardian looking to save on behalf of a child aged up to 18. Start saving from £1. Easy access, no notice required.

BarclayPlus

Ideal for children aged 11 to 15, it's both a savings account and a current account in one – so they get a good rate of interest.

Young Person's Account

Great for teenagers aged 16 to 19 who want to learn how to manage a current account before they move on to an adult account.

For information on the interest rates payable on these accounts please visit: www.personal.barclays.co.uk

Rates for accounts no longer available to new applicants

Reward Saver Account

A savings account, available in sterling, US dollar and euro paying an introductory bonus of 0.5% fixed gross above the standard rate for nine months after you open your account. If you make a withdrawal during the bonus period you will receive the standard rate of interest for the entire interest month and not the bonus interest rate.

Minimum opening balance of £1, \$1 or €1. There is no maximum balance limit, however if any sum in excess of £500,000: \$750,000 or €600,000 is deposited then interest will be paid at 0.10% on the excess. Interest is paid monthly.

This account was withdrawn from sale on 2 August 2011.

Sterling (£)	Balance	Gross Rate %	Introductory bonus Rate %	Total gross Rate %	AER %	Total net Rate %
Rates effective from 16 January 2012.	£500,000+	0.10	zero	0.10	0.10	0.08
	£250,000 to £500,000	0.75	0.50	1.25	1.13	0.90
	£100,000 to £249,999	0.50	0.50	1.00	0.88	0.70
	£50,000 to £99,999	0.30	0.50	0.80	0.68	0.54
	£10,000 to £49,999	0.10	0.50	0.60	0.47	0.37
	£1 to £9,999	0.10	0.50	0.60	0.47	0.37

US Dollar (\$)	Balance	Gross Rate %	Introductory bonus Rate %	Total gross Rate %	AER %	Total net Rate %
Rates effective from 16 January 2012	\$750,000+	0.10	zero	0.10	0.10	0.08
	\$400,000 to \$750,000	0.50	0.50	1.00	0.88	0.70
	\$150,000 to \$399,999	0.30	0.50	0.80	0.68	0.54
	\$75,000 to \$149,999	0.10	0.50	0.60	0.47	0.37
	\$15,000 to \$74,999	0.10	0.50	0.60	0.47	0.37
	\$1 to \$14,999	0.10	0.50	0.60	0.47	0.37

Euro (€)	Balance	Gross Rate %	Introductory bonus Rate %	Total gross Rate %	AER %	Total net Rate %	Gross rate % margin below Base Rate ²
Euro Reward Saver interest rates will be below the euro base rate by the margins specified until further notice. ¹ Rates Effective from 16 January 2012. All rates except for the bonus rate are variable.	€600,000+	0.10	zero	0.10	0.10	0.08	N/A
	€300k to €599,999	0.75	0.50	1.25	1.13	0.90	0.25
	€125k to €299,999	0.50	0.50	1.00	0.88	0.70	0.50
	€60k to €124,999	0.30	0.50	0.80	0.68	0.54	0.70
	€10k to €59,999	0.10	0.50	0.60	0.47	0.37	0.95
	€1 to €9,999	0.10	0.50	0.60	0.47	0.37	1.15

¹ Following a base rate change the new interest rate will take effect from the 1st business day of the next calendar month.

² Where % margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

Currency Call Deposit Account

A deposit account available in most major currencies. Interest is paid on balances over US \$3,000 or the currency equivalent. This account was withdrawn from sale on 2 August 2011.

Barclays Wealth Easy Access Savings Account

A savings account, available in sterling, that puts you in control of your money by allowing you to deposit funds and then make withdrawals without notice.

Minimum opening balance is only £1. There is no maximum balance limit. However, if a sterling deposit is made in excess of £1m, the interest rate applied on any excess will be 0.25%.

Interest on sterling accounts is paid annually on the anniversary of account opening.

Sterling (£)	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 3 October 2011.	£1,000,000+	0.25	0.20	0.25
	£500,000 to £999,999	0.75	0.60	0.75
	£100,000 to £499,999	0.50	0.40	0.50
	£50,000 to £99,999	0.25	0.20	0.25
	£1 to £49,999	0.10	0.08	0.10

This account was withdrawn from sale on 8 July 2011.

Barclays Wealth Easy Access Savings Account Issue 2 (USD and EUR version)

A savings account available in US dollar and euro that puts you in control of your money by allowing you to deposit funds and then make withdrawals without notice.

Minimum opening balance is \$1 or €1. There is no maximum balance limit, however if a deposit is made in excess of \$1.1 million or €1.1 million, then interest rate applied on any excess will be 0.1%.

Interest will be paid monthly.

US dollars (\$)	US dollars Balance (\$)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 16 January 2012.	\$1,100,000+	0.10	0.08	0.10
	\$500,000 to \$1,099,999	0.50	0.40	0.50
	\$100,000+ to \$499,999	0.25	0.20	0.25
	\$50,000 to \$99,999	0.10	0.08	0.10
	\$1 to \$49,999	0.10	0.08	0.10

Euro (€)	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	Gross rate % margin below Base Rate ²
Euro Easy Access Savings Account interest rates will be below the euro base rate by the margins specified until further notice. ¹	€1,100,000+	0.10	0.08	0.10	N/A
	€500,000 to €1,099,999	0.75	0.60	0.75	0.25
	€100,000 to €499,999	0.50	0.40	0.50	0.50
	€50,000 to €99,999	0.25	0.20	0.25	0.75
Rates effective from 16 January 2012. All rates are variable.	€1 to €49,999	0.10	0.08	0.10	1.00

¹ Following a base rate change the new interest rate will take effect from the 1st business day of the next calendar month.

² Where % margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier. This account was withdrawn from sale on 8 July 2011.

Global Savings Account

International Global Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
The Global Savings Account is an easy access savings account for savings above £10,000. Interest is paid monthly.	£100,000+	0.10	0.08	0.10
	£50,000+	0.10	0.08	0.10
	£10,000+	0.10	0.08	0.10
Rates effective from 12 February 2009.				

This account was withdrawn from sale on 22 March 2010.

Deferred Interest Deposit Account

Deferred Interest Deposit Account	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
A savings account that allows you to choose when you receive your interest to best suit your tax planning needs. Minimum balance is £10,000. No restrictions on deposits or withdrawals. Interest is calculated daily. Interest will not be calculated on a compound interest basis.	£500,000+	0.25	0.20	0.25
	£250,000+	0.10	0.08	0.10
	£100,000+	0.10	0.08	0.10
	£50,000+	0.10	0.08	0.10
	£10,000+	0.10	0.08	0.10
Rates effective from 12 March 2009.				

This account was withdrawn from sale on 22 March 2010.

Linked Savings Account

Linked Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Gives you the chance to earn extra interest by linking together several savings accounts. You can also link your total savings with the balances of nominated individuals banking with us. The funds are kept separate. Rates effective from 12 March 2009.	£500,000+	0.20	0.18	0.20
	£250,000+	0.10	0.08	0.10
	£150,000+	0.10	0.08	0.10
	£50,000+	0.10	0.08	0.10
	£10,000+	0.10	0.08	0.10

This account was withdrawn from sale on 22 March 2010.

International Tracker Savings Account (£ only)

Sterling (£)	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	Gross rate % margin below Base Rate ¹
Sterling ITSA interest rates will be below the sterling base rate by the margins specified until further notice. ² Rates effective from 5 March 2009.	£300,000+	0.10	0.08	0.10	0.90
	£150,000+	0.10	0.08	0.10	1.10
	£75,000+	0.10	0.08	0.10	1.40
	£50,000+	0.10	0.08	0.10	1.55
	£10,000+	0.10	0.08	0.10	2.00

This account was withdrawn from sale on 22 March 2010.

¹ Where % margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

² Following a base rate change the new interest rate will take effect from the 1st business day of the next calendar month.

International Tracker Savings Account (ITSA)

An international tracker savings account available in US dollar and euro for savings of \$20,000 or €15,000 or more. Below these amounts no interest is paid. Interest is paid quarterly. Rates track the official US dollar or euro base rate by a pre-determined margin². There are no withdrawal conditions on this account. This account was withdrawn from sale on 2 August 2011.

US dollars (\$)	US dollars Balance (\$)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	Gross rate % margin Below Base Rate ¹
USD ITSA interest rates will be below the US dollar base rate by the margins specified until further notice. Rates effective from 18 December 2008. All rates are variable.	\$350,000+	0.10	0.08	0.10	0.30
	\$200,000+	0.10	0.08	0.10	0.50
	\$100,000+	0.10	0.08	0.10	0.70
	\$20,000+	0.00	0.00	0.00	1.70

Euro (€)	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %	Gross rate % margin Below Base Rate ¹
Euro ITSA interest rates will be below the euro base rate by the margins specified until further notice ² .	€300,000+	0.70	0.56	0.70	0.30
	€150,000+	0.25	0.20	0.25	0.75
	€75,000+	0.10	0.08	0.10	1.25
Rates effective from 3 January 2012. All rates are variable.	€15,000+	0.10	0.08	0.10	1.55

¹ Where % margin below base rate would take the rate paid to less than 0%, Barclays Wealth will pay 0.1% on that interest tier.

² Following a base rate change the new interest rate will take effect from the 1st business day of the next calendar month.

High Interest Savings Account

High Interest Savings Account – sterling only	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
An easy access savings account for balances over £10,000 ¹ . Balances above £600,000 receive a lower rate of interest on the balance in excess of £600,000. Interest is paid quarterly. If you withdraw money you will forfeit 30 days interest on the remaining balance. Rates effective from 12 March 2009.	£10,000+	0.60	0.48	0.60
	£600,000+	0.10	0.08	0.10

¹ £5,000 for residents of the Isle of Man, Channel Islands or Gibraltar.

This account was withdrawn from sale on 22 March 2010.

Bonus Builder Account

This account was withdrawn from sale on 1 December 2009. All accounts were transferred into the Barclays Wealth Easy Access Savings Account – please see the interest rates for this account in the above section.

Barclays Wealth International Savings Account – sterling only

(formerly known as the International 60 Day Savings Account/International 30 Day Savings Account)

An easy access savings account for balances of £10,000 or more. Interest is paid quarterly. Interest rate is fixed at 0.10% AER. Rate effective from 22 May 2009. The account was withdrawn from sale on 22 May 2009.

International Instant Savings Account

An instant savings account available in sterling, US dollars and euros for savings of £1,000, US\$2,000, €2,000 or more.

Interest is paid quarterly. The account was withdrawn from sale in September 2006.

Sterling (£) rates	Sterling Balance (£)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 11 December 2008.	£10,000+	0.50	0.40	0.50
	£1+	0.10	0.08	0.10
US dollar (\$) rates	US dollar Balance (\$)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 12 November 2002.	\$2,000+	0.05	0.04	0.05
Euro (€) rates	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 10 December 2008.	€2,000+	0.10	0.08	0.10
Euro (€) for Solutions customers only	Euro Balance (€)	Gross Rate % Per Annum	Net Rate % Per Annum	Annual Equivalent Rate %
Rates effective from 10 December 2008.	€2,000+	0.10	0.08	0.10

International Regular Savings Account – sterling only

An international savings account for regular savers. Interest is paid annually on 31 January. An additional bonus payment is available to those saving a minimum of £25 on a monthly basis and not making more than two withdrawals in a 12-month period. The account was withdrawn from sale on 2 February 2009.

For information on the interest rates payable on this account please visit: www.personal.barclays.co.uk

Definitions

Annual Equivalent Rate (AER) – Illustrates what the interest would be if the interest was paid and compounded once each year.

Gross Rate – Is the rate of interest payable before the deduction of tax. Interest is payable gross to non-tax payers subject to the required certification. Account holders should check their own tax situation, as there may be a potential tax liability.

Individuals should check their own tax situation, as there may be potential liability.

Important Information

Your Feedback

If you would like to complain, you may do so in person, in writing by post, email or telephone. To obtain a copy of our complaint handling procedures, or to make a complaint, please contact your account-holding centre.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries. Barclays Private Clients International Limited, part of Barclays Wealth. Registered in the Isle of Man. Registered No. 5619. Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ.

Barclays Private Clients International Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Barclays Private Clients International Limited and the group based on publicly available information. Publicly available information, including reports and accounts, is obtainable from www.barclayswealth.com/important-information.htm

Deposits made with offices of Barclays Private Clients International Limited in Guernsey, the Isle of Man and Jersey are not covered by the UK Financial Services Compensation Scheme.

The rates above are quoted before the application of withholding tax (if applicable). The European Union Savings Directive (EUSD) was implemented in July 2005. Savings income from the product where it is booked in an EU Member State or dependent territory applying Information Exchange reporting, will in the case of residents of another EU Member State (other than the booking centre), be subject to Information Exchange reporting under the EUSD.

Savings income from the product where it is booked in a country applying the transitional retention tax, such as Jersey, will in the case of residents of an EU Member State be subject to retention tax at 35% under the EUSD, unless you advise us that you wish to elect for Information Exchange or you qualify for an exemption from EUSD and provide us with the relevant documentation or certifications.

Accounts opened in the Isle of Man and Guernsey by residents of an EU Member State will be subject to Information Exchange reporting under EUSD.

For further information regarding EUSD or if you wish to elect for information exchange reporting, or think you are eligible to exclude yourself from EUSD, please contact Barclays Wealth.

Please be aware that the EUSD rules may change in future and if you require further information about EUSD and how it might affect you, you should contact your independent tax advisor.

Please note: On death of a sole account holder, in addition to obtaining either a Grant of Probate or Letters of Administration in the country of domicile, it may also be necessary to obtain a Grant of Probate or Letters of Administration in Guernsey, the Isle of Man or Jersey.

Isle Of Man

Barclays Private Clients International Limited is licensed by the Isle of Man Financial Supervision Commission. Barclays Private Clients International Limited has its principal place of business at Barclays House, Victoria Street, Douglas, Isle of Man.

Barclays Private Clients International Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2010.

The paid-up capital and reserves of Barclays Private Clients International Limited exceed £650 million. Latest audited accounts available on request.

Jersey

Barclays Private Clients International Limited is regulated by the Jersey Financial Services Commission.

Barclays Private Clients International Limited has its principal business address in Jersey at 13 Library Place, St. Helier, Jersey.

Barclays Private Clients International Limited is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request.

Guernsey

Barclays Private Clients International Limited, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended.

Barclays Private Clients International Limited, Guernsey Branch has its principal place of business at: Le Marchant House, St Peter Port, Guernsey, Channel Islands, GY1 3BE.

Barclays Private Clients International Limited, Guernsey branch is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request.

Details of the Scheme can also be obtained by telephoning us on 44 (0)1481 755458 or by writing to us at Barclays Private Clients International Limited - Guernsey Branch, 6/8 High Street, St Peter Port, Guernsey, Channel Islands, GY1 3BE.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate).
If outside the UK please call: +44(0)1624 684 444**.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 24 hours a day 7 days a week except for the UK Bank Holiday on 25 December when the lines are closed.

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.