
BARCLAYS WEALTH INTERNATIONAL

iBank, iBank Plus, iBank Saver

Additional Terms

Barclays Bank PLC

Additional Terms, iBank, iBank Plus, iBank Saver, Barclays Bank PLC

Each agreement you have with us (Barclays Bank PLC) for the iBank, iBank Plus, iBank Saver or iBank Student proposition and any related current accounts you open with us, is made up of these Additional Terms, the Barclays Wealth Terms and Conditions (the "Barclays Wealth Terms") and the other documents and information referred to in the Barclays Wealth Terms.

This includes agreements you have with us in each jurisdiction where we operate and for accounts in all currencies, unless we tell you otherwise when you open the account.

The Additional Terms supplement and vary the Barclays Wealth Terms and will apply if (and to the extent that) there is a conflict between them. Terms defined in the Barclays Wealth Terms have the same meaning in these Additional Terms unless we have specifically given them, or the context otherwise requires them to have, a different meaning in these Additional Terms.

Please separate these Additional Terms from the booklet and retain them for future reference.

Section D of the Barclays Wealth Terms relating to Investment services does not apply to the services contemplated by this Agreement.

1. Hold Mail

- 1.1 You may instruct us to provide the service of holding on your behalf all items of mail addressed to you, but received by us. We will provide this service for such period as you specify, or if not specified, then until you provide instructions to the contrary. Mail will be held until you collect it personally from us or tell us how the mail is to be sent to you. We may, but are not obliged to, open or examine any mail addressed to you. You agree that we may destroy any mail remaining uncollected by you or for which you have not given us instructions after three years from the date of our receipt of such mail. We shall hold and forward mail as your agent and at your risk. You will be responsible for any loss that may result from not meeting any deadlines that are relevant to any mail that is the subject matter of this service.
- 1.2 If you use a Hold Mail service, you will be deemed to have received correspondence from us. This includes notices we send you to tell you about changes to your agreements with us. You will be deemed to have received, be aware of and accepted any such notices we send you. If we provide a Hold Mail service to you we may charge a fee for this service.

2. Cancellation rights

- 2.1 You have a right to cancel this Agreement or close any account you open under it within 14 days from the later of:
 - (a) the date of this Agreement or the account being opened; and
 - (b) the date on which the Barclays Wealth Terms and these Additional Terms were received by you.
- 2.2 Cancelling the Agreement or closing the account will relieve you of all duties and obligations arising from the Agreement, or account. You will not incur any cancellation fee, charge or penalty except for any shortfall (where we carry out transactions on your behalf during the cancellation period you will bear the applicable market risk). In fact, the only payment you will have to make if you cancel a bank account or cancel the Agreement for it, is any interest or other fees which are payable for having the account or services on the account.

You will only have to pay such fees in relation to the period before cancellation. So, if for example a monthly fee is payable and you cancel mid-way through a month, you will only have to pay half a month's fee, and we will refund the remainder if you have already paid in full. We will make such refunds, and return any other funds you have paid us, promptly and in any case within 30 days. You must return any money you have borrowed (and any other property we have given you, such as cards) on the account promptly and in any case within 30 days of cancelling.

- 2.3 If you wish to cancel the Agreement or close the account, you must send a notice in writing to your usual Barclays Wealth contact (you may not use email or other electronic communications, unless we have agreed otherwise).
- 2.4 If you do not exercise the right to cancel, the Agreement will remain in effect until otherwise terminated in accordance with its terms.
- 2.5 If you decide to cancel the Agreement or close the account, termination will be subject to the termination provisions of the Barclays Wealth Terms.

3. Complaints

- 3.1 If you have a complaint, you should select one of these options to contact us: call us on +44 (0)1624 684 444, contact your Relationship Manager, visit your local branch and speak to a member of staff or send a complaint letter to one of the main business and office locations detailed in Clause 4 of these Additional Terms.

Financial Ombudsman Service (Accounts in the UK only)

- 3.2 If we are unable to resolve your complaint in a timely or satisfactory manner, and if you are an eligible complainant with an account in the UK, you may be able to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0845 080 1800). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service or your usual contact at Barclays Wealth.

Financial Services Ombudsman Scheme (Accounts in the Isle of Man only)

- 3.3 If we are unable to resolve your complaint in a timely or satisfactory manner, and if you are an eligible complainant with an account in the Isle of Man, you may be able to refer your complaint to the Financial Services Ombudsman Scheme, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE (Tel: +44(0) 1624 686500). The Financial Services Ombudsman Scheme is an organisation established under Schedule 4 of the Financial Services Act 2008 (of Tynwald) to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Services Ombudsman Scheme or your usual contact at Barclays Wealth.

Financial Services Compensation Scheme (FSCS) (Accounts in the UK and Cyprus only)

- 3.4 We are covered by the FSCS, established under the Financial Services and Markets Act 2000. The FSCS provides compensation in certain circumstances where an FSA- authorised firm is unable to meet its liabilities to clients. Under the FSCS payments to depositors are limited to 100% of the first £50,000. The FSA reviews these limits from time to time. The amounts listed here are currently in force at the date of this publication. For the most up-to-date amounts, please contact the FSA or the FSCS.

- 3.5 Further information about the FSCS and those who are eligible claimants under the FSCS may be obtained from your Relationship Manager, other Barclays Wealth Contact or from:

The Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
1 Portsoken Street
London E1 8BN
Tel: +44 (0)20 7892 7300
Fax: +44 (0)20 7892 7301
www.fscs.org.uk

Depositors' Compensation Scheme ("DCS") (Accounts in the Isle of Man only)

- 3.6 The DCS compensates people who have money in current and deposit accounts in the Isle of Man with up to £50,000 of net deposits (ie loans may be netted off against any deposits you have with the same deposit taker) per individual depositor or £20,000 for most other categories of depositor. Cover is calculated per depositor, per deposit taker, if this bank fails. This means that a maximum of £50,000 compensation is payable per individual and a maximum of £20,000 for companies, trusts etc.

Bank Depositors Compensation Scheme ("BDCS") (Accounts in Jersey only)

- 3.7 The BDCS was set up in 2009 to compensate eligible depositors who have a deposit held by a Jersey registered bank in an account in Jersey. The maximum amount of compensation that an eligible depositor may be paid is £50,000 per eligible depositor, per Jersey banking group irrespective of whether the eligible depositor is resident in Jersey. Please ask your usual Barclays Wealth contact for details.

Banking Deposit Compensation Scheme ("BDCS") (Accounts in Guernsey only)

- 3.8 The BDCS compensates depositors who have a qualifying deposit with a Guernsey licensed bank in an account in Guernsey. The maximum amount of compensation that an eligible depositor may be paid is £50,000 per eligible depositor, per Guernsey banking group irrespective of whether the eligible depositor is resident in Guernsey, subject to a maximum aggregate limit in respect of the BDCS of £100 million in any 5 year period.

Deposit Guarantee Scheme ("DGS") (Accounts in Gibraltar only)

- 3.9 The DGS covers 90% of total liability to depositors (with some designated exceptions) who have money (denominated in Euros or the currencies of any of Denmark, Iceland, Norway, Sweden, United Kingdom, in current and deposit accounts in Gibraltar with Barclays Private Client International (Gibraltar) Limited subject to a maximum payment to any one individual of £18,000 (or EURO 20,000, if greater). Cover is calculated per depositor, per deposit taker, if this bank fails. Liability to a depositor is the aggregate of all accounts held by that depositor, including that depositor's share in a joint account or a client account. Joint accounts are divided equally between its holders in the absence of any other indication of the share of each account holder. Partnerships or similar association are treated as one depositor. Deposits held by trustees are treated as one depositor, unless each beneficiary can be identified separately as having a separate right under the trust before the relevant date. Certain deductions can be made.
- 3.10 Further information about the DGS and those who are eligible claimants under the GDS may be obtained from your Relationship Manager, other Barclays Wealth Contact or from:

The Gibraltar Deposit Guarantee Board
c/o Financial Services Commission
PO Box 9401
Gibraltar
or from the DGS website at www.gdgb.gi

4. Main business and office locations

- 4.1 Barclays Bank PLC's main business is the provision of banking services and has offices in the following locations:
- (a) 38 Hans Crescent
London
SW1X 0LZ
United Kingdom
(Financial Services Authority registration number 122702)
 - (b) 2nd and 3rd Floors
88 Dighenis Akritas Avenue
Nicosia 1644
Cyprus
 - (c) PO Box 187
Regal House
3 Queensway
Gibraltar
 - (d) 42F Citibank Tower
3 Garden Road
Central
Hong Kong

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. Other call costs may vary – please check with your telecoms provider.

**Lines are open 8am to 6pm UK time Monday to Friday. 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.

Each Barclays Wealth company reserves the right to make a final determination on whether or not you are eligible for any particular product or service and whether such products or services are available in your jurisdiction.

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

Under Data Protection legislation you have a right of access to certain personal records. Should you wish to exercise this right, please write to your account-holding centre. A fee will be charged for this service.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

Barclays Bank PLC is registered in England and is authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC is authorised by the Gibraltar Financial Services Commission to conduct banking and investment business in Gibraltar.

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