

Previous Interest Rates for Savings and Bank Accounts

Rates apply to Barclays Bank PLC.

Please note: interest on balances below £10,000 is paid at a default rate of 0.10% unless otherwise stated.

Savings Accounts

The base rates (Base) prevailing at the time that the interest rates listed below were payable are listed for each product.

International Bank Account (quarterly interest) – sterling

Balance (£)	23/05/2008	5.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
£50,000+	0.75	0.75
£0+	0.10	0.10

International Bank Account (quarterly interest) – euro

Balance (€)	23/05/2008	4.00% Base	09/07/2008	4.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€15,000+	1.40	1.41	1.65	1.66
€0+	0.00	0.00	0.00	0.00

Barclays Wealth Bonus Saver* (quarterly interest) – euro

Balance	03/08/2011	1.50% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
€750,000+	1.25	1.26
€500,000+	1.15	1.15
€100,000+	1.00	1.00
€50,000+	0.85	0.85
€1+	0.60	0.60

Barclays Wealth Saver (quarterly interest) – euro

Balance	03/08/2011	1.50% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
€750,000+	1.25	1.26
€500,000+	1.15	1.15
€100,000+	1.00	1.00
€50,000+	0.85	0.85
€1+	0.60	0.60

*The Barclays Wealth Bonus Saver pays an introductory bonus of 0.5% fixed gross above the standard rate for six months after account opening.

Rates for accounts no longer available to new applicants

The base rates prevailing at the time that the interest rates listed below were payable are listed for each product.

Reward Saver Account* (monthly interest) - Sterling

Balance (£)	22/03/2010	0.50% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
£500,000+	0.10	0.10
£250,000+	1.25	1.26
£100,000+	1.00	1.00
£50,000+	0.80	0.80
£10,000+	0.55	0.55
£1+	0.35	0.35

Reward Saver Account* (monthly interest) - US Dollar

Balance (\$)	01/11/2010	0.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
\$750,000+	0.10	0.10
\$400,000+	1.00	1.00
\$150,000+	0.80	0.80
\$75,000+	0.55	0.55
\$15,000+	0.35	0.35
\$1+	0.20	0.20

Reward Saver Account* (monthly interest) - euro

Balance (€)	13/04/2011	1.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
€600,000+	0.10	0.10
€300,000+	1.50	1.51
€125,000+	1.25	1.26
€60,000+	1.05	1.06
€10,000+	0.80	0.80
€1+	0.60	0.60

The Reward Saver Account pays an introductory bonus of 0.5% fixed gross above the standard rate for nine months after account opening. If a withdrawal is made during the bonus period the standard rate of interest for the entire interest month will apply and not the bonus interest rate.

Barclays Wealth Easy Access Savings Account
(annual interest) – sterling only product

Balance (£)	19/04/2010	0.50% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
£1,000,000+	0.75	0.75
£500,000+	1.25	1.25
£100,000+	1.00	1.00
£50,000+	0.75	0.75
£1+	0.50	0.50

Easy Access Saving Accounts Issue 2
(monthly interest) - US Dollar

Balance (\$)	22/03/2010	0.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
\$1,100,000+	0.10	0.10
\$500,000+	1.00	1.00
\$100,000+	0.75	0.75
\$50,000+	0.50	0.50
\$1+	0.25	0.25

Easy Access Savings Account Issue 2
(monthly interest) - euro

Balance (€)	13/04/2011	1.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
€1,100,000+	0.10	0.10
€500,000+	1.50	1.51
€100,000+	1.25	1.26
€50,000+	1.00	1.00
€1+	0.75	0.75

High Interest Savings Account (quarterly interest) – sterling only product

No interest is paid below £10,000 except for residents of the Isle of Man, the Channel Islands and Gibraltar, where no interest will be paid below £5,000.v

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£10,000+	3.06	3.10	2.08	2.10	1.59	1.60	1.10	1.10
£600,000+	2.48	2.50	1.49	1.50	1.00	1.00	0.50	0.50

Linked Savings – sterling only product

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£500,000+	2.70	2.73	1.70	1.71	1.20	1.21	0.70	0.70
£250,000+	2.50	2.52	1.50	1.51	1.00	1.00	0.50	0.50
£150,000+	2.35	2.37	1.35	1.36	0.85	0.85	0.35	0.35
£50,000+	2.05	2.07	1.05	1.05	0.55	0.55	0.10	0.10
£10,000+	1.90	1.91	0.90	0.90	0.40	0.40	0.10	0.10

International Tracker Savings Account (quarterly interest) – sterling

Sterling ITSA interest rates tracked the sterling base rate by the following margins below base rate. No interest is paid below £10,000.

Balance (£)	04/12/2008 2.00% Base			08/01/2009 1.50% Base			05/02/2009 1.00% Base		
	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate
£300,000+	1.60	1.61	0.40	1.10	1.10	0.40	0.60	0.60	0.40
£150,000+	1.40	1.41	0.60	0.90	0.90	0.60	0.40	0.40	0.60
£75,000+	1.10	1.10	0.90	0.60	0.60	0.90	0.10	0.10	0.90
£50,000+	0.95	0.95	1.05	0.45	0.45	1.05	0.10	0.10	0.90
£10,000+	0.50	0.50	1.50	0.10	0.10	1.40	0.10	0.10	0.90

International Tracker Savings Account (quarterly interest) – US dollar

USD ITSA interest rates tracked the US dollar base rate by the following margins below base rate. No interest is paid below \$20,000.

Balance (\$)	02/05/2008 2.00% Base			10/10/2008 1.50% Base			31/10/2008 1.00% Base		
	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate
\$350,000+	1.70	1.71	0.30	1.20	1.21	0.30	0.70	0.70	0.30
\$200,000+	1.50	1.51	0.50	1.00	1.00	0.50	0.50	0.50	0.50
\$100,000+	1.30	1.31	0.70	0.80	0.80	0.70	0.30	0.30	0.70
\$20,000+	0.30	0.30	1.70	0.00	0.00	1.50	0.00	0.00	1.00

International Tracker Savings Account (quarterly interest) – euro

Euro ITSA interest rates tracked the euro base rate by the following margins below base rate. No interest is paid below €15,000.

Balance (€)	08/04/2009 1.25% Base			13/05/2009 1.00% Base			01/05/2011 1.25% Base			01/08/2011 1.50% Base			01/12/2011 1.25% Base		
	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate
€300,000+	0.95	0.95	0.30	0.70	0.70	0.30	0.95	0.95	0.30	1.20	1.21	0.30	0.95	0.95	0.30
€150,000+	0.50	0.50	0.75	0.25	0.25	0.75	0.50	0.50	0.75	0.75	0.75	0.75	0.50	0.50	0.75
€75,000+	0.10	0.10	1.15	0.10	0.10	1.25	0.10	0.10	1.25	0.25	0.25	1.25	0.10	0.10	1.25
€15,000+	0.10	0.10	1.15	0.10	0.10	1.55	0.10	0.10	1.55	1.10	0.10	1.55	0.10	0.10	1.55

International Global Savings Account (quarterly interest) – sterling only product

Balance (£)	13/11/2008 3.00% Base		11/12/2008 2.00% Base		15/01/2009 1.50% Base		12/02/2009 1.00% Base	
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	2.10	2.12	1.10	1.11	0.60	0.60	0.10	0.10
£50,000+	1.95	1.97	0.95	0.95	0.45	0.45	0.10	0.10
£10,000+	1.50	1.51	0.50	0.50	0.10	0.10	0.10	0.10

Deferred Interest Deposit Account (interest is calculated daily) – sterling only product

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£500,000+	2.75	2.75	1.75	1.75	1.25	1.25	0.75	0.75
£250,000+	2.50	2.50	1.50	1.50	1.00	1.00	0.50	0.50
£100,000+	2.10	2.10	1.10	1.10	0.60	0.60	0.10	0.10
£50,000+	1.75	1.75	0.75	0.75	0.25	0.25	0.10	0.10
£10,000+	1.25	1.25	0.25	0.25	0.10	0.10	0.10	0.10

Bonus Builder Account – sterling

This account was withdrawn from sale on 1 December 2009. All accounts were transferred into the Barclays Wealth Easy Access Savings Account.

Balance (£)	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base	1/12/2009	0.50% Base
	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)
£50,000+	0.10	1.25	0.10	0.75	0.10	0.25	0.10	0.25
£25,000+	0.10	1.05	0.10	0.55	0.10	0.25	0.10	0.25
£10,000+	0.10	0.85	0.10	0.35	0.10	0.25	0.10	0.25
£5,000+	0.10	0.45	0.10	0.25	0.10	0.25	0.10	0.25
£2,000+	0.10	0.25	0.10	0.25	0.10	0.25	0.10	0.25
£1+	0.10	0.25	0.10	0.25	0.10	0.25	0.10	0.25

Reward Saver Account – euro

Balance €	01/11/2010		1.00% Base	
	Gross Rate %	Introductory bonus Rate %	Total gross Rate %	Annual Equivalent Rate %
€600,000+	0.10	zero	0.10	0.10
€300,000 to €599,999	1.25	0.50	1.75	1.63
€125,000 to €299,999	1.00	0.50	1.50	1.38
€60,000 to €124,999	0.80	0.50	1.30	1.18
€10,000 to €59,999	0.55	0.50	1.05	0.93
€1 to €9,999	0.35	0.50	0.85	0.73

International Premier Cheque Account – sterling

Replaced by the International Bank Account from 23 May 2008.

Balance (£)	02/01/2008	5.50% Base	15/02/2008	5.25% Base	04/04/2008	5.25% Base	23/04/2008	5.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£50,000+	2.00	2.02	1.75	1.76	1.00	1.00	0.75	0.75
£10,000+	2.00	2.02	1.75	1.76	0.10	0.10	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International Cheque Account – sterling

Replaced by the International Bank Account from 23 May 2008.

Balance (£)	02/01/2008	5.50% Base	15/02/2008	5.25% Base	04/04/2008	5.25% Base	23/04/2008	5.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£50,000+	2.00	2.02	1.75	1.76	1.00	1.00	0.75	0.75
£10,000+	2.00	2.02	1.75	1.76	0.10	0.10	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International Cheque Account (quarterly interest) – US dollar

Replaced by the International Bank Account from 23 May 2008.

Balance (\$)	01/10/2007	4.75% Base	02/11/2007	4.50% Base	02/01/2008	4.25% Base	23/01/2008	3.50% Base	01/02/2008	2.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
\$20,000+	1.75	1.76	1.50	1.51	1.25	1.26	0.50	0.50	0.00	0.00
\$5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.00	0.00

International Cheque (quarterly interest) – euro

Replaced by the International Bank Account from 23 May 2008.

Balance (€)	01/11/2006	3.25% Base	20/12/2006	3.50% Base	02/04/2007	3.75% Base	02/07/2007	4.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€150,000+	1.25	1.26	1.50	1.51	1.50	1.51	1.40	1.41
€50,000+	0.75	0.75	1.00	1.00	1.10	1.11	1.40	1.41
€15,000+	0.40	0.40	0.65	0.65	0.85	0.85	1.40	1.41
€5,000+	0.10	0.10	0.35	0.35	0.60	0.60	0.00	0.00

International 60 Day Savings Account (annual interest) – sterling only product

Replaced by the Barclays Wealth International Savings Account from 22 May 2009.

Balance (£)	15/02/2008	5.25% Base	23/04/2008	5.00% Base	21/10/2008	4.50% Base	13/11/2008	3.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	3.13	3.13	2.88	2.88	2.38	2.38	0.88	0.88
£50,000+	2.46	2.46	2.21	2.21	1.71	1.71	0.21	0.21
£25,000+	2.24	2.24	1.99	1.99	1.49	1.49	0.10	0.10
£10,000+	2.01	2.01	1.76	1.76	1.26	1.26	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International 60 Day Savings Account (monthly interest) – sterling only product

Replaced by the Barclays Wealth International Savings Account from 22 May 2009.

Balance (£)	15/02/2008	5.25% Base	23/04/2008	5.00% Base	21/10/2008	4.50% Base	13/11/2008	3.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	3.09	3.13	2.84	2.88	2.34	2.37	0.84	0.84
£50,000+	2.44	2.47	2.19	2.21	1.69	1.70	0.19	0.19
£25,000+	2.23	2.25	1.98	2.00	1.48	1.49	0.10	0.10
£10,000+	2.00	2.02	1.75	1.76	1.25	1.26	0.10	0.10
£0+	0.10	0.10	n/a	n/a	0.10	0.10	0.10	0.10

International 30 Day Savings Account (quarterly interest) – sterling only product

Replaced by the Barclays Wealth International Savings Account from 22 May 2009.

Balance (£)	15/02/2008	5.25% Base	23/04/2008	5.00% Base	21/10/2008	4.50% Base	13/11/2008	3.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	1.49	1.50	1.24	1.25	0.74	0.74	0.10	0.10
£50,000+	1.29	1.30	1.04	1.04	0.54	0.54	0.10	0.10
£25,000+	0.89	0.89	0.64	0.64	0.14	0.14	0.10	0.10
£10,000+	0.66	0.66	0.41	0.41	0.10	0.10	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International 30 Day Savings Account (monthly interest) – sterling only product, withdrawn as of 24 May 2007

Balance (£)	04/09/2006	4.75% Base	01/12/2006	5.00% Base	01/02/2007	5.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	1.29	1.30	1.24	1.25	1.49	1.50
£50,000+	1.09	1.10	1.04	1.04	1.29	1.30
£25,000+	0.69	0.69	0.64	0.64	0.89	0.89
£10,000+	0.52	0.52	0.41	0.41	0.66	0.66
£0	0.10	0.10	0.10	0.10	0.10	0.10

International Regular Savings Account (annual interest) – sterling only product

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 2 withdrawals in a 12-month period. Account must be set up with a monthly standing order of minimum £25.

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

Easy Access Savings Account – euro

Balance €	22/03/2010	1.00% Base
	Gross Rate %	Annual Equivalent Rate %
€1,000,000+	0.10	0.10
€500,000 to €1,000,000	1.25	1.26
€100,000 to €499,999	1.00	1.00
€50,000 to €99,999	0.75	0.75
€1 to €49,999	0.50	0.50

International Instant Savings Account (quarterly interest) – sterling

Balance (£)	01/08/2007	5.75% Base	02/01/2008	5.50% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£10,000+	0.90	0.90	0.50	0.50
£100+	0.85	0.85	0.10	0.10

International Instant Savings Account (quarterly interest) – US dollar

Balance (\$)	05/10/2001	2.50% Base	09/11/2001	2.00% Base	14/12/2001	1.75% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
\$50,000+	0.95	0.95	0.45	0.45	0.20	0.20
\$25,000+	0.25	0.25	0.20	0.20	0.10	0.10
\$10,000+	0.10	0.10	0.10	0.10	0.05	0.05
\$2,000+	0.10	0.10	0.10	0.10	0.05	0.05

International Instant Savings Account (quarterly interest) – US dollar – Solutions customers only

Balance (\$)	05/10/2001	2.50% Base	09/11/2001	2.00% Base	14/12/2001	1.75% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
\$50,000+	1.15	1.15	0.65	0.65	0.40	0.40
\$25,000+	0.45	0.45	0.25	0.25	0.15	0.15
\$10,000+	0.10	0.10	0.10	0.10	0.05	0.05
\$2,000+	0.10	0.10	0.10	0.10	0.05	0.05

International Instant Savings Account (quarterly interest) – euro

Balance (€)	09/12/2002	2.75% Base	10/03/2003	2.50% Base	12/05/2003	2.50% Base	09/06/2003	4.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€150,000+	1.00	1.00	0.75	0.75	0.55	0.55	0.10	0.10
€50,000+	0.65	0.65	0.40	0.40	0.20	0.20	0.10	0.10
€15,000+	0.15	0.15	0.15	0.15	0.10	0.10	0.10	0.10
€5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International Instant Savings Account (quarterly interest) – euro – Solutions customers only

Balance (€)	10/03/2003	2.50% Base	12/05/2003	2.50% Base	09/06/2003	2.00% Base	02/04/2007	4.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€150,000+	0.95	0.95	0.75	0.75	0.25	0.25	0.10	0.10
€50,000+	0.60	0.60	0.40	0.40	0.10	0.10	0.10	0.10
€15,000+	0.15	0.15	0.10	0.10	0.10	0.10	0.10	0.10
€5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

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 excluding the UK on 25 December when 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.

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.

Definitions

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

Important Information

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

Barclays Bank PLC is authorised and regulated by the Financial Services Authority.

Registered in England, 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.

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 or prescribed territory (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 reporting 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.

Accounts opened in Gibraltar held by:

- Residents of EU Member States other than the UK will be subject to information exchange reporting as stated above
- Residents of the UK will be subject to the EUSD retention tax at 35% unless you advise us you elect for Information Exchange reporting as stated above

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.

Barclays Bank PLC is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, payments under the Scheme are limited to 100% of the first £50,000 of a depositor's total deposits with the bank. Most depositors, including individuals and small firms, are covered. The Scheme covers deposits made with the offices of the bank within the European Economic Area and deposits denominated in all currencies are treated alike.

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

This Scheme is not applicable to branches in the Channel Islands or the Isle of Man.