Interest

Interest is normally calculated on the cleared balance of your account at the close of business every day. We will let you know if interest on your account is calculated on the statement balance rather than the cleared balance. The cleared balance will not include the value of credits paid into your account which have not yet cleared. Details of clearance times and the dates on which interest is either paid or charged can be obtained fromyour branch, or Relationship Manager. Where the interest earned on an account is subject to income tax, the entry on your statement will clearly detail the amount of tax deducted.

If this statement shows that interest has been applied to your account, we will provide you on request with details of the rate(s) of interest used, together with a clear explanation of how the interest has been calculated.

Interest rates for personal customers

The rates of interest detailed are those current at the time your statement is printed. Please note that these rates may not have remained constant during the period of the statement. Unless otherwise stated, rates are quoted on a gross, annual basis. Interest rates map vary.

Details of Barclays interest rates for personal customers are available from branches or from Barclays Information Line FREE on 0800 400 100. Charges to interest rates are published in the national press.

Interest rates for business customers

The rates of interest detailed are those current at the time your statement is printed. Please note that these rates may not have remained constant during the period of the statement, though previous rates will also be displayed. Unless otherwise stated, rates are quoted on a gross, annual basis. Interest rates map vary.

Details of Barclays interest rates for business customers are available from our branches, our website at wwv.barclays.com or by calling the Business Banking Interest Rate Helpline on 0845 609 0699 from the UK or +44 121 333 7722 from outside the UK. Changes to the Barclays Base Rate are published in the national press.

European Savings Directive (ESD)

The rates (overleaf) are quoted gross which is before the application of withholding tax (if applicable).

If you require further information about ESD and how it might affect you,you should contact your independent tax

Loss or theft of Barclays plastic cards

Please contact us immediately on 01604 230230 (24 hours) if:

- you do not receive any of your Barclays plastic card
- any of your cards are lost,stolen or damaged
- you think someone else may know your PIN

Charges for using your debit card in the UKand abroad

Your foreign card transactions are converted into sterling at the exchange rate based on market or government set rates on the date the amount is debited to the account. A 2.75%charge for Barclays handling costs and any VISA processing fees is included in the sterling conversion on your statement and applies to all foreign transactions.

Barclays will not charge you if you use your card in any UKcash machine. A 2%transaction charge (min ε1.50 max ε4.50) is usually payable if you use your card to get cash over the counter,currency or travellers cheques anywhere other than Barclays. This fee is also payable on all foreign cash transactions via a cash machine or in a bank,except fromBarclays cash machines or those belonging to the Global Cash Machine Alliance (details available upon request).

International Bank Account Numbers (IBAN) and Bank identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on your statement. Their use could reduce charges when receiving international payments in

Information for customers

- If you think a transaction on your statement is incorrect,please ring the telephone number on the front of this statement.
- If you do not wish to receive details of products and services available fromBarclays,please ring the telephone number on the front of this statement.
- For your security and to ensure we continue to offer a high level of service,telephone calls to Barclays may be monitored or recorded.

This itemcan be obtained in Braille, large print or audio by calling 0800 400 100* or by ordering online from www.barclays.co.uk

*To maintain a quality service calls may be monitored or recorded for training and security purposes.

Call charges will apply. Please check with your service provider.

The mill producing this paper supports sustainable forestation.