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Business Banking

Barclays
Leicester
LE87 2BB
Sentinal Limited
40d Gledstanes Road
Barons Court
London
W14 9HU

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Our Ref: DCSD/201606241148004909

The Financial Services Compensation Scheme

We are writing to let you know about the change to The Financial Services Compensation Scheme (FSCS) that took effect from **1 January 2016**.

The FSCS protects your eligible deposits if a bank is unable to pay claims made against it. The amount of money that is protected has reduced from **£85,000** to **£75,000**.

Eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of **£75,000**.

We have enclosed an information sheet that provides details of the scheme. You can also find information online at **barclays.co.uk/fscslimit**

If you would like to discuss this change in more detail, please contact your Relationship Team.

Yours faithfully

Your Barclays Business Team

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You can get this in Braille, large print or audio by contacting any UK Barclays branch to advise us of your requirements.

Barclays Business is a trading name of Barclays Bank PLC. Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702). Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

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Financial Services Compensation Scheme Information Sheet



Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank PLC are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	<p>£75,000 per depositor per bank</p> <p>The following trading names are part of Barclays:</p> <p>Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private Bank, Barclays Wealth and Woolwich Mortgages.</p>
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £75,000.
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately.
Reimbursement period in case of bank's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Barclays Bank PLC for enquiries relating to your account:	Barclays Bank PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU
	<p>Tel: 0800 678 1100 or 020 7741 4100</p> <p>email: ICT@fscs.org.uk</p>
More information:	www.fscs.org.uk

Additional information

Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £75,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank PLC also trades under Barclays, Barclays Bank, Barclaycard, Barclays Business, Barclays Capital, Barclays Corporate, Barclays Stockbrokers, Barclays UK & Ireland Private Bank, Barclays International Private Banking, Barclays Premier, Barclays Private

Bank, Barclays Wealth and Woolwich Mortgages. This means that all eligible deposits with one or more of these trading names are in total covered up to £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £75,000.