

## Personal Euro Current Account Tariff



TYPE OF CHARGE	CHARGES
<b>Barclays Personal Overdrafts</b> Pre-agreed Overdraft – Maximum overdraft limit is subject to status and are repayable upon demand.	
Monthly usage fee – overdrawn up to an agreed limit	Free
Annual nominal rate – Overdrafts are subject to status and repayable upon demand. Applicants must be aged 18 and over.	14.80% <b>(Typical 15.6% Equivalent Annual Rate (Variable))</b>
<b>Unauthorised Overdrafts/Excess over agreed overdraft limits</b> Monthly fee – overdrawn without an agreed limit or overdrawn beyond an agreed limit	
Annual nominal rate	25.08% <b>(Typical 27.5 % Equivalent Annual Rate (Variable))</b>
Unpaid items returned due to insufficient funds in your account	£35 (maximum per account per day)
<b>Sterling based fees will be charged to your Euro Current Account at the prevailing sterling/euro exchange rate. Any payment causing an unauthorised overdraft or excess over an agreed limit will be paid at the Bank's discretion.</b>	

### Charging dates

Most charges are applied at the time the service is provided. However, debit interest is charged to your account on a quarterly basis.

You will be given at least 14 days' advance notice of any charges to be applied to your Euro Current Account.

These charges and interest rates are variable and the Bank reserves the right to amend them from time to time.

Item ref: 9955374 PFS\_23546TACB5 Revised: 05/06 FWD684

**Euro accounts**  
Our bank charges explained  
**Just the facts**

This insert should be read in conjunction with the brochure 'Euro Accounts'.

## Euro Accounts

Our bank charges explained

DAY TO DAY BANKING NEEDS ON THE EURO CURRENT ACCOUNT	
Cheque books and payment of cheques	Free
Preparation and despatch of statements (six-monthly frequency)	Free
Stopped cheque fee	£10

## Receiving payments into your Euro Account

ORIGIN	TYPE OF PAYMENT	WHEN INTEREST CAN BE EARNED*	ACCESS TO FUNDS*	CHARGES
UK	Cheques – Euro	Day 3	Day 5	Free
	Transfers (eg from Sterling Account)	Day 1	Day 1	Free
	<b>Note:</b> Sterling cash and cheques drawn on a UK bank should be paid into a UK Sterling account.			
Overseas	Euro notes	Day 1	Day 1	Free
	Other foreign notes (eg US\$)	Day 1	Day 1	2%, min £10, no max
	Inter-bank transfers	Day 1	Day 1	< £100 equivalent – nil £100 and above equivalent – £6 Payments received in euros from Europe up to €50,000 where the remitter has quoted your IBAN and SWIFTBIC – nil
	Traveller's cheques	Day 1	Day 1	Please refer to your branch for further details
	Cheques (Foreign/eurozone/ euro currencies) – negotiation dependent on foreign bank	Day 2	Day 2	Below £50 equivalent – free £50 - £100 equivalent – £4 £100 and above equivalent – 0.25% of cheque value min £9, max £60 (Plus Correspondents charge £6, which applies only where currency differs from that of the country where the cheque is drawn). Plus interest charge. No interest charge for cheques drawn on Barclays in the UK.
	Cheques - (foreign/euro currencies) – collection			0.25% of cheque value min £16, max £40

\* Subject to normal cut-off times where appropriate.

## Making International Payments from your Euro Account

FACILITY	TYPE OF PAYMENT	SPEED OF DISPATCH*	CHARGES
<b>Note Withdrawal from a Euro Account</b>	Euro notes		Free
	Other foreign notes (eg US\$)		2% min. £10, no max
<b>Transfer</b>	Transfer from a Euro Account to Sterling Account		Free
<b>International Payments Service</b>			
<b>Standard</b>	Electronic	Dispatched next working day <sup>†</sup>	£20 plus Overseas Delivery Charges (where the sender elects to pay all charges)
<b>Priority</b>	Electronic, urgent	Dispatched same day <sup>**</sup>	£35 plus Overseas Delivery Charges (where the sender elects to pay all charges)
<b>Priority Payments to Europe</b>	Electronic, urgent to EU countries, plus Norway, Iceland, Switzerland and Liechtenstein up to €50,000	Dispatched same day <sup>**</sup>	£20 (Beneficiary's SWIFTBIC and IBAN must be provided. Originator and beneficiary pay their own charges)
<b>Additional charge for international payments to Europe where IBAN and SWIFTBIC have not been provided</b>	An additional charge of £7 will be added to the above for any payment to the 25 EU member states, plus Norway, Iceland, Switzerland and Liechtenstein where you have not provided a valid IBAN and SWIFTBIC (this is to cover the repair fee that will be charged by the beneficiary bank)		£7
<b>International Drafts</b>	Non-urgent; any amount available in Euros and a wide range of foreign currencies	Speed of the post	£15

\* These details show times taken by Barclays to send funds. The time taken for the beneficiary to receive the money by either Priority or Standard can vary; it depends on the precise destination and how much of the beneficiary's address you can provide.

\*\* If instructions are given to Barclays by 2pm.

<sup>†</sup> If instructions are given to Barclays by 5pm.

<sup>††</sup> Excludes UK Bank Holidays and Bank Holidays in recipient countries.