

Treasury Deposits – Fixed Term

A choice of fixed term deposits offering competitive rates of interest available in GBP, EUR or USD

Key features and benefits

- Competitive rate of interest
- Choice of fixed term – from overnight to 12 months
- Interest paid at maturity
- Rate fixed for the duration of the deposit
- Rate of return linked to an external market rate.
- Available in GBP, EUR or USD
- Reduced exchange rate risk and administration

Choice of currencies, terms and amounts

Available in GBP, EUR or USD, Barclays Treasury Deposits offer fixed returns over different periods ranging from overnight to 12 months, to suit your business requirements. To place a Treasury Deposit you must hold a Barclays account with us in the same currency.

The minimum balance varies according to the term. This can be as low as £100,000 (or the currency equivalent) if you invest for one month or more. The maximum deposit balance is £24,999,999 (or the currency equivalent). More details on minimum balances are available upon request.

Fixed returns

The interest rates on these deposits are based on an external market rate, and are monitored regularly. As the rate is fixed for the term of the deposit, your return will not change with movements in the market interest rates. The rate will be calculated using a number of factors, including a margin and an externally set benchmark rate for the currency and term of your deposit.

Interest will be paid at maturity. On the day of maturity, the funds are repaid to the appropriate Barclays account. Withdrawals cannot be made during the term of the deposit.

Deposits to suit your cash flow requirements

Whether your priority is a fixed return or simply protection from exchange rate risk, we can tailor a package to meet your individual business needs.

Next Steps

Upon placement of a Treasury Deposit, a comprehensive confirmation letter will provide you with a full record of your deposit.

Please contact us if you wish to discuss your requirements in more detail.

Treasury Deposits – Fixed Term Account

Additional Conditions

These additional conditions relate to Fixed Term Treasury Deposit Accounts (“the Account”) and supplement and amend the general conditions of your Business Customer Agreement with us (Barclays Bank UK PLC). They apply to all Fixed Term Treasury Deposit Accounts you hold with us. In the event of any inconsistency between these additional conditions and the general conditions of the Business Customer Agreement, these terms will apply in relation to the Fixed Term Treasury Deposit Account.

1. Availability

- 1.1 To open the account you must hold a Barclays account with us in the same currency. You may only deposit funds on day one and withdraw funds at the end of the fixed term by transfer to or from that Barclays account.
- 1.2 Instructions for transferring funds from your Barclays account must be received on a Business Day before 3.00pm if the account is in Euro, 4.00pm if it is in Sterling, or 5.00pm if it is in US Dollars. A Business Day is a day in the United Kingdom on which banks are generally open for business, excluding weekends and local public holidays.
- 1.3 Deposits are made for a fixed term, so you cannot make withdrawals before the end of the fixed term (the Maturity Date). You cannot make additions to an account but may hold more than one account.
- 1.4 The Account is available in Sterling, US Dollar and Euro, more details of which are available on request.
- 1.5 The Account is available in a range of terms up to 12 months.

2. Restrictions

- 2.1 Minimum deposit amounts vary by currency and term. Please contact us for details.
- 2.2 Additions, withdrawals or breakages are not permitted during the term.

3. Interest

- 3.1 The interest is fixed at opening. The rate is based on an external market rate which varies on a daily basis. We will confirm the exact rate when the deposit is placed.
- 3.2 Interest is paid gross on the Maturity Date or, if this is not a Business Day, on the next Business Day.
- 3.3 Interest is calculated daily on a 365 day year for accounts in Sterling and a 360 day year for accounts in US Dollars and Euro. Details are available from Barclays on request.

4. Renewal and Repayment

You must give Barclays notice before midday on the Maturity Date to renew or repay the deposit. Details of the renewal rate are available from Barclays on the Maturity Date. If, on renewal, we have changed the margin or benchmark (you can call us to find this out), you may end the new agreement at no cost within five working days (Working Days are usually classed as Monday to Friday excluding public holidays) of the start of the new term. Any interest accrued during the five day period would be forfeited.

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit [barclays.co.uk/signvideo](https://www.barclays.co.uk/signvideo)

*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service, we may monitor or record phone calls.

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