

Your Invitation Booklet



Dear Shareholder,

BARCLAYS PLC (“BARCLAYS”) – DIVIDEND REINVESTMENT PLAN

I would like to invite you to join the Barclays PLC Dividend Reinvestment Plan (“DRIP”) which is provided by Equiniti Financial Services Limited (“Equiniti FS”) and administered by Equiniti Limited (“Equiniti”).

The DRIP provides you, a valued shareholder, the opportunity to use your Barclays dividends to purchase more Barclays ordinary shares, enabling you to increase your shareholding in a convenient and cost effective way. The DRIP Terms and Conditions are available to view and download online at www.shareview.co.uk/info/drip.

When you take part in the DRIP, Equiniti FS will use your cash dividend to purchase Barclays ordinary shares. The fees and charges for the DRIP are set out on the next page. These ordinary shares will be purchased on or as soon as practicable after the dividend payment date.

You are still liable for tax on dividends re-invested in the same way as you are on dividends you receive in cash.

- If you currently hold your ordinary shares in the form of a share certificate and choose to join the DRIP, you will be sent a Dividend Confirmation along with a purchase statement confirming the purchase price and number of new ordinary shares you have purchased, together with an additional share certificate for your new ordinary shares.
- If you hold your ordinary shares in Sharestore, a Dividend Confirmation & DRIP Purchase Statement will be made available to you via your Shareview Portfolio and your Sharestore account will be credited with your new ordinary shares.
- If you currently hold your ordinary shares through CREST and you choose to join the DRIP, you will be sent a Dividend Confirmation and a purchase statement confirming the purchase price and number of new ordinary shares purchased on your behalf, and the additional ordinary shares will be added to your CREST account.

To make sure you are accepted into the DRIP before the next dividend, please ensure your completed Dividend Reinvestment Plan (DRIP) Application Form is received by Equiniti no later than 5:00pm on 12 March 2021, which is fifteen (15) working days prior to the next dividend payment date of 1 April 2021. Applications that miss this deadline will only be eligible for subsequent dividends where the DRIP is offered.

Your participation in the DRIP is optional, and this invitation does not constitute advice to join. If you are unsure about joining, you should contact an independent financial adviser.

If you take no action you will continue to receive a cash dividend paid directly into your nominated bank account, or by cheque. To save time and help reduce fraud, we encourage you to receive any future cash dividends direct to your bank or building society account. A bank mandate form is available here www.shareview.co.uk/info/directdividends.

If you have any questions about the DRIP then please contact Equiniti on +44 (0)371 384 2055 (please use the country code when calling from outside the UK).

Yours faithfully,



Stephen Shapiro
Group Company Secretary
Barclays PLC

HOW CAN I JOIN THE BARCLAYS PLC DRIP?



JOIN ONLINE

Join online by 5.00pm on 12 March 2021, via the Shareview Portfolio at www.shareview.co.uk

OR



JOIN BY POST

Complete the enclosed Dividend Reinvestment Plan (DRIP) Application Form and return it to Equiniti in the envelope provided, to be received by 5.00pm on 12 March 2021.

For the full terms and conditions visit www.shareview.co.uk/info/drip or contact Equiniti using any of the methods described below.

FEES AND CHARGES

There is no fee for joining the DRIP or leaving the DRIP. There is no annual fee. Other fees may apply – see the full terms and conditions at www.shareview.co.uk/info/drip. The commission charge is 1.00% of the value of ordinary shares purchased (minimum fee of £1.50).

Payment of Stamp Duty Reserve Tax (currently 0.5% of the value of the ordinary shares that you buy) will also be paid from your dividend proceeds on your behalf.

If the sum to invest, including the above costs, is not enough to buy one share then the whole of your dividend will be carried forward to the next dividend payment date and no costs will be charged to you.

If you are unsure about joining then you should contact an independent financial adviser.

Equiniti can be contacted in the following ways:



Online

www.help.shareview.co.uk
Equiniti's website provides information to help answer most common queries and links to useful forms. You can also email your queries to Equiniti securely from here.



Post

Equiniti,
Aspect House,
Spencer Road,
Lancing,
West Sussex,
BN99 6DA.



Telephone

+44 (0)371 384 2055 (please use the country code when calling from outside the UK).

Lines open from 8.30am to 5.30pm (UK time), Monday to Friday (excluding public holidays in England and Wales).

Equiniti may record calls in order to monitor the quality of its service and for security purposes.

FREQUENTLY ASKED QUESTIONS

What is the DRIP?

The DRIP allows your cash dividends to be used to purchase additional Barclays ordinary shares at current market value, on your behalf. You will not receive any cash dividends while you remain in the DRIP, only additional ordinary shares. Any cash balance remaining after buying the ordinary shares, including the dealing costs, or any cash dividend which is not enough to buy one share, will be carried forward (without interest) and added to your next dividend.

What if I am a CREST holder?

You will need to make your election to join the DRIP through CREST. Please refer to the elections process document available at www.shareview.co.uk/info/drip.

When are the ordinary shares purchased?

Equiniti FS will start the purchase as soon as practicable on, or as soon as practicable after, the dividend payment date. This may take several days to complete, however all participants will receive the same average price.

Ordinary Shares will usually be added to your holding three to four days after the dividend payment date.

What happens if I do not have enough money to purchase a whole share?

In this instance, any residual cash will be retained and added to your next dividend. There are no charges for this dividend to roll over.

How will I be kept informed of the cash assets held on my behalf?

Every time a dividend is paid you will receive a share purchase statement in the post which will show the value of cash left in the DRIP after ordinary shares have been purchased. In periods where there is

How many ordinary shares will I receive?

The number of ordinary shares you will receive for each dividend will depend on:

- I. your cash dividend, based on the number of ordinary shares you hold at the dividend record date
- II. any cash balance brought forward from previous dividends
- III. the price at which the ordinary shares are bought, and
- IV. the dealing costs and stamp duty reserve tax for the purchase of ordinary shares.

You will receive the maximum whole number of ordinary shares which can be bought on your behalf. Any cash balance will be carried forward (without interest) and added to your next dividend.

Example using an illustrative share price of £2.50, dividend of 20p and 1,000 ordinary shares held.

1,000 Ordinary Shares held	X	Dividend of 20p per share	= £200.00
78 ordinary shares	X	£2.50	= £195.00
Stamp duty reserve tax (0.5%)			= 0.98p
Commission			= £1.95
Total cost			= £197.93

78 ordinary shares purchased with dividend cash, leaving a residue carried forward of £2.07.

no dividend, and if you are a private shareholder, a statement showing the value of cash in the DRIP will be made available to you via your Shareview Portfolio. Details of how to register and activate your Shareview Portfolio (if you have not already done so) are shown on the letter included with this invitation booklet. If you are a corporate shareholder you will continue to receive your quarterly statements through the post.

Can I leave the DRIP?

Yes, you can leave the DRIP at any time and there's no charge. Simply update your 'Dividend Elections' on your Shareview Portfolio at www.shareview.co.uk, or call Equiniti using the details provided overleaf. You will also need to register a Bank Mandate in order to receive cash dividends.

What are the tax effects of joining the DRIP? Will I still receive a Dividend Confirmation?

For tax purposes in the UK, you are treated as if you had received the whole of your dividend in cash and bought the ordinary shares yourself. Your dividend will receive the same tax treatment as cash payments.

A Dividend Confirmation detailing the whole amount of the dividend invested in the plan will be sent to you along with a purchase statement, which will confirm the purchase price, volume and trade costs of your new ordinary shares plus any cash balance rolled over to the next dividend. You will receive this shortly after the dividend payment date.

Where can I view the Terms and Conditions?

The DRIP Terms and Conditions are available to view/download online at www.shareview.co.uk/info/drip.