

[Date in approved format]

Mail Name 1

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POSTCODE

Private Bank

1 Churchill Place Canary Wharf London E14 5HP

privatebank.barclays.com

Our Ref: <CRM Party ID>

Important information: We will be transferring your products and services to Barclays Bank Ireland on 30-31 March 2019

Dear Salutation,

We contacted you in recent months to let you know that we were going to expand Barclays Bank Ireland PLC (BBI). This was so that it could become Barclays' legal entity serving European clients, after the United Kingdom's (UK) departure from the European Union (EU). We also advised you that, if our plans were approved, we would be transferring some of the contractual arrangements you currently have with Barclays Bank PLC (BBPLC) to BBI.

Transfer of your products and services to Barclays Bank Ireland

We are now writing to let you know that the High Court of England and Wales has approved our proposal and we will be transferring your products and services to BBI over the weekend of 30-31 March. This means that from 17:00* Friday, 29 March 2019 until 08:00* Monday, 1 April 2019, you will not be able to access your products and services that are moving to BBI.

If you currently have online access to your existing BBPLC accounts, we will send your new BBI login credentials as soon as your products and services have transferred. Where we need additional information, we may contact you to discuss your online requirements for your BBI accounts. Where you have chosen to not have online access to your products and services but would like to discuss the benefits of Online Banking, please contact your Private Banker.

Once your products and services have transferred to BBI, we will contact you again to welcome you to BBI.

Please note that should the current position regarding the UK's anticipated departure from the EU change, this may affect the transfer date from BBPLC to BBI. Should this happen, we will contact you as soon as we can to let you know how this may affect you.

Key points to consider

More detailed information about the transfer and how your products and services may be affected can be found in our Frequently Asked Questions located on the Barclays website at home.barclays/about-barclays/preparing-for-brexit/ To help you, we have listed some of the key points below:

- Potential tax consequences in relation to moving your products and services from BBPLC to BBI Please seek independent tax and/or financial advice if you are unsure.
- Your Private Banker may change for some or all of your products and services Please speak to your current Private Banker and they will let you know if you are affected.
- How the functionality of the BBI accounts you will be provided with will differ compared to what you have today (including online FX payments, FX payments reference rate and payment cut-off times),
- BBI's contact details and how BBI will be regulated,
- Changes to deposit and investment protection (**Note:** FAQ16 has been updated in relation to how BBI plans to address any stock shortfalls in client assets held in custody).

^{*} Times quoted are UK time, please check how this may differ from your local time zone.

- Your option to withdraw your business without penalty where you are affected by the transfer to the Irish investments protection scheme (please see FAQ16),
- Any sterling current account or mortgage / loan secured over UK property you may hold will not be transferring to BBI,
- Changes to how your investments and money will be held by BBI, and
- Changes to the ombudsman regime.

Please note: These changes do not apply to any products or services that you may hold outside of the UK & Ireland; these will continue to be provided to you as they are today.

You may receive additional letters, similar to this one, relating to products or services you hold with other areas of the Barclays Group.

Contacting BBI

BBI will not have branches that you will be able to visit (see FAQ8 for further information), however for all of your products and services transferred to BBI, there will be a dedicated client service team based in Dublin. This team will work in conjunction with your Private Banker(s) and can be contacted from 1 April 2019 on:

International Free phone number	+800 800 88887
Geographic Number (Servicing)	+353 1920 3030
Geographic Number (Online Helpdesk)	+353 1920 3040

Hours of Availability: Monday to Friday: 08:00 - 17:00

You can also email PrivatebankclientserviceIreland@barclays.com

Please note that opening times given are for the Republic of Ireland, please check how this may differ from your local time zone. If you call at any other time, a note of your query will be taken and you will receive a call-back the next working day. Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our services and for security purposes.

In addition to this dedicated team, you can also contact your Private Banker(s) directly.

Where to find further information about the transfer to BBI

Further information on Barclays' Brexit planning, are available on the Barclays website at home.barclays/about-barclays/preparing-for-brexit/

You should read this letter in conjunction with the following documents:

- Summary of Contractual Amendments, found online via the *Part VII Transfer* tab, which sets out certain amendments which will be made to the duplicating or transferring contract(s) upon the Scheme taking effect (e.g. your Barclays Bank Terms); and
- Preparing for Brexit: Private Bank Frequently Asked Questions (PBOS FAQs), found online under the
 Private Banking tab, which have been prepared to clarify the expected impact of the transfer on Barclays
 clients.
- The enclosed "Important changes to your products and services" leaflet, which gives additional information about product and service changes you need to be aware of before they are transferred to BBI. This can also be found on our website under the *Private Banking* tab.

Please note: The information in these documents should not be relied upon as legal, tax, accounting or regulatory advice and you should seek your own professional advice as you deem necessary.

If you do not wish to transfer to BBI

If you would like your products and services to be excluded from the transfer to BBI, you will need to contact your Private Banker before 17:00 (GMT) Friday, 22 March 2019.

If you request that your products and services be excluded this may mean, in the event of a "hard" Brexit, we will need to close your BBPLC London booked products and services or provide a restricted service. We will continue to review this position in light of any wider developments that may occur.

If you are considering this option, please contact your Private Banker as soon as possible so we can discuss it with you.

We are here to help

If you have any questions about the transfer or how your products and services may be affected, please do not hesitate to contact your Private Banker who is available to discuss this with you.

As noted above, additional information about our plans for Brexit can also be found on our website at home.barclays/about-barclays/preparing-for-brexit/

We look forward to working with you as part of Barclays Bank Ireland PLC.

Yours sincerely,

Lisa Francis CEO, Private Bank UK & Ireland

Enclosed
List of your accounts
Important changes to your products and services leaflet

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

Barclays offers private and overseas banking, credit and investment solutions to its clients through Barclays Bank PLC and its subsidiary companies. 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) and is a member of the London Stock Exchange and NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

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