Important changes to your products and services

The terms and conditions, Best Execution Policy and information regarding the standard rates, fees and charges that will apply to your products and services once they transfer to BBI will be available for you to review and download at [privatebank.barclays.com/support-and-information/terms-and-conditions/](privatebank.barclays.com/support-and-information/terms-and-conditions/) prior to the date of transfer.

Please note: If for any reason, we need to make a change to the information below, we will contact you to provide further details. As a reminder any products and services remaining with BBPLC are unaffected.

FX payments pricing

A copy of the rate card that will apply to you in BBI when making FX payment transactions is set out below.

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<table>
<thead>
<tr>
<th>FX Tier</th>
<th>&lt;€25K</th>
<th>€25K to €49,999.99</th>
<th>€50K to €99,999.99</th>
<th>€100K to €249,999.99</th>
<th>€250K to €499,999.99</th>
<th>&gt;€500K</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Tier]</td>
<td>[Rate-1]</td>
<td>[Rate-2]</td>
<td>[Rate-3]</td>
<td>[Rate-4]</td>
<td>[Rate-5]</td>
<td>[Rate-6]</td>
</tr>
</tbody>
</table>
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Please note the following with respect to your BBI FX payment rate card:

- The BBI FX payment rate card may not immediately apply on your transfer to BBI. We will contact you with the exact date they apply, when this becomes available. Once you transfer to BBI and until the BBI FX payment rates come into effect, we will apply a fee of 0% to each FX payment, irrespective of size; and
- There will be no interpolation of FX margin under the BBI FX payment rate card. By way of illustration, the same FX margin will be applied to a FX payment of €25K as will be applied to a payment of €49K. Please see paragraph 3, FAQ8 of the Private Bank FAQs for further information.

Please note the following with respect to your BBI tariff guide:

- The BBI tariffs may not immediately apply on your transfer to BBI. We will contact you with the exact date they apply, when this becomes available. Once you transfer to BBI and until the BBI tariffs come into effect, no fees will apply to your bank account(s).

Why these fees may not apply immediately

Certain payment and bank account fees / charges need to be approved by the Central Bank of Ireland (CBI) before they can be applied. We await this approval from the CBI.

Single European Payment Area Direct Debits (SEPA DD), Standing Orders (SO) and existing sweeps linked to accounts transferring to BBI

- If you have an international SO, this will transfer to BBI and operate from your BBI accounts. Please note that once you transfer to BBI we may initially not be able to support any new SO requests but are working on rectifying this.
- If you have SEPA DD in place, this will not automatically transfer with your transfer to BBI and you will need to approach the recipient of the SEPA DD and ask them to update the mandate to reflect your new BBI account details. They will ask you for the International Bank Account Number (IBAN) for your new BBI account, and you should give them the IBAN of your Euro transactional account. If you do not have this to hand or are unsure what this is, please refer to the account listing we have supplied to you.
- If you have sweeps in place between accounts, these will not transfer to BBI. Please contact your Private Banker directly to discuss the options available to you after your transfer to BBI.

Change of custody of your investment assets

The custody of your investments assets will be moving to BBI. Should you wish to be excluded from the transfer and would like your assets returned to you or transferred to an another custodian, this will be done free of any normally applicable fees or charges.
Securities Backed Lending (SBL)

To make it easier for you to understand the charges applied to your SBL Loan or Overdraft we are making the following changes.

- We will no longer apply a tiered Interest Margin to any Loan or Overdraft you may have. The same Interest Margin will apply on the outstanding balance of your Loan or Overdraft.

- Interest on any Sterling (GBP) Overdraft you may have will now be charged on the last working day of each quarter rather than monthly, this is the same as any non-Sterling Overdrafts you may currently have.

- If you have a non-Sterling Overdraft balance as part of your SBL, the interest rate will be changed from the Barclays Bank Base Rate (BBBR) to the central bank base rate for the relevant currency. You should be aware that Central bank rates are independently administered by the government of the relevant country and not by Barclays. You can check the rate for the currency of your Loan or Overdraft and find more information on our website: privatebank.barclays.com/externalrates/

- Interest accrued on any outstanding Loan amount will no longer be added to your Loan, but will be debited to a connected overdraft account which is in the same currency as your Loan. This means that you will be able to repay amounts on your Loan at any time without incurring Break Costs.

Where we have used capitalised terms, they have the same meaning as set out in your SBL Application Form.

Please note: If you have an SBL product, after it has been transferred to BBI, please contact your Private Banker to make draw downs.

New account Information for BBI

Enclosed with this letter is a list of your products and services that are moving to BBI and, where applicable, any that are remaining with BBPLC. Please note that not all new account information can be provided at this time – new account information in relation to transferring treasury deposit accounts, transferring notice deposit accounts and transferring investment accounts or where you only hold an investment account with us will be provided as soon as possible after the transfer date.

Transactional Banking Accounts

As part of the transfer to BBI, you will have “transactional” bank accounts in BBI to ensure continued access to your other products and services that are transferring. These accounts will allow you to transfer funds in and out of your BBI products and services.

No account fees will be charged by Barclays to you as a result of accounts being duplicated / transferred / opened – all tariffs and / or fees will be published or notified to you by BBI in accordance with the account terms going forward.

For more information, please see the Private Bank Frequently Asked Questions, Q5 - Q8. The FAQ is available under the Private Banking tab on our website at home.barclays/about-barclays/preparing-for-brexit/
Please also see the account listing we have supplied.

Voice security

As part of the transfer to BBI we are updating our client Identification and Verification (ID&V) process including voice security. Where you have voice security, we will enrol you in the updated service when it becomes available. Please be aware that this may be after we have transferred your products and services to BBI.

If you are not currently enrolled in our voice recognition programme but would like to be, please contact your Private Banker for details.

Deposit Interest Retention Tax (DIRT) & Irish Encashment Tax

As your products and services will be moving to the Republic of Ireland, they will be subject to Deposit Interest Retention Tax (DIRT) and, for investment products, Irish Encashment Tax. We will have contacted you recently to
make you aware of your potential exposure and that you may be eligible for exemption dependent on various factors such as residency and personal circumstances.

Please ensure that we receive any forms/declarations we have sent you before close of business 18 March 2019.

Please contact your Private Banker if you have any questions about any of the information contained in this leaflet.