



# Free Automated Transactions Tariff and Standard Business Tariff

Effective from 6 March 2006.

Details of the charges we make for running your bank account and for other related banking services.

## Why do we charge a tariff?

We charge a tariff to cover the day-to-day costs of operating your business account with us. Charging a tariff enables us to provide a branch network, dedicated Local Business Managers and to invest in a vast range of services and support for your business, both now and in the future.

We regularly review our tariffs to ensure we remain competitive against other high street banks, providing full relationship and support services. Your Local Business Manager can discuss with you ways in which you can reduce the tariff you pay, through, for example, automating more of your payments.

## Who does the tariff apply to?

These tariffs apply to our smaller business customers. There are two options available – the Free Automated Transactions Tariff or the Standard Business Tariff with interest on credit balances. Your Local Business Manager can discuss with you which tariff is more appropriate.

## Standard services

(Charged quarterly in arrears)

Transaction Type	Charge (per item)	Charge (per item)
	Standard Business Tariff	Free Automated Transactions Tariff
<b>Payments out (debits)</b>		
<b>Automated</b>		
Payments via Business Debit Card	45p	FREE
Direct Debits, standing orders and other automated debits	54p	FREE
Automated inter-account transfers and third party payments:		
- Automated Telephone Banking <sup>1</sup>	54p	FREE
- Online Banking <sup>1</sup>	54p	FREE
Cash withdrawal via Business Barclaybank Card <sup>2</sup>	54p	FREE
Cash withdrawal via Business Debit Card <sup>2</sup>	45p	FREE
<b>Non automated</b>		
Cheques issued and other debits	59p	59p
<b>Payments in (credits)</b>		
<b>Automated</b>		
All automated credits, eg, via BACS and CHAPS	15p	FREE
Automated inter-account transfers	15p	FREE
<b>Non Automated</b>		
Counter Credits and any other credit	75p	75p
<b>Cheques</b>		
- Additional charge for cheques paid in via Cheque Advantage	23p	23p
- Additional charge for cheques paid in via Business Postal Cheque Credits	19p	19p
- Additional charge for cheques paid in over the counter	28p	28p
<b>Cash handling</b>		
- Additional charge for cash paid in via Cash Advantage	48p per £100	48p per £100
- Additional charge for cash paid in over the counter	55p per £100	55p per £100
- Additional charge for cash withdrawals over the counter	62p per £100	62p per £100
<b>Other</b>		
Provision of Business Debit Card or Business Barclaybank Card	FREE	FREE
Establishment of Direct Debits and standing orders	FREE	FREE
Portable Credit History	FREE	FREE
Monthly account fee (charged quarterly)	£3	£3
Credit interest at 2.5 per cent below the Bank of England Base Rate	YES	NO

1. This does not include call charges.

2. Additional fees may be applied by other banks when using an ATM outside of the Barclays network or when using ATMs abroad.

## Additional services

	Charge (per item)
Notes and coins exchanged	£1.65 per £100
Stopped cheques (free if stolen)	£8.00 <sup>3</sup>
Cheques returned to you unpaid	£2
Same Day Payments (CHAPS)	£20 <sup>3</sup>
Audit letters	£25 minimum <sup>3</sup> plus VAT <sup>4</sup>
Statements (excluding manually typed duplicates)	95p per issue
Copy statements (including manually typed duplicates)	£5 per sheet
Status enquiries	£8 incl. VAT <sup>4</sup>
Recalled BACS or standing order payments	FREE
Direct presentations	£15
Banker's drafts	£8.50 (arranged) or £15.00 (unarranged)
Auto transfer facility (between own accounts)	FREE (less than monthly)
	£22.50 per qtr. (weekly/monthly)
	£112.50 per qtr. (daily)

3. Where services are not charged quarterly in arrears they are charged at the time.

4. VAT does not apply in the Channel Islands.

If you require a service which is not set out in this list, your branch will advise you of the cost at the time of agreeing the service.

**Inter bank claims** – These are claims from other banks for services that they have provided to you. If we have a claim, it will be charged in full to you at the time it is received.

**International services** – These include the purchase/sale of travellers cheques and foreign currency and sending or receiving overseas payments.

## Charging and payment frequency

### Commission and Debit Interest

Quarterly commission and debit interest charges will be debited to your current account in arrears in March, June, September and December. We will give you approximately 14 days' advance notice of charges to be applied to your account. This advance notification will be by way of a separate statement of charges and will include a detailed breakdown. You will therefore be able to check your charges before they are debited to your account. The statement of charges will tell you the date on which the charge will be made.

### Credit interest

If you have chosen credit interest to be applied to your current account at 2.5 per cent below the Bank of England Base Rate current from time-to-time you will pay standard Business Tariff charges. Interest is earned daily on the account's cleared credit balance. You have access to all cleared funds without notice or loss of interest. Interest is credited to your current account quarterly in arrears in March, June, September and December. You will be notified by your statement. Tax will be deducted if required by current legislation.

Please note that if you have chosen to use Free Automated Transactions Tariff, you can at any time change to Standard Business Tariff with interest on credit balances. Further information can be found at [www.barclays.co.uk/businessstariffs](http://www.barclays.co.uk/businessstariffs)

### Fees for borrowing

All our borrowing charges will be discussed and agreed with you at the time your facilities are set up, renewed or extended on a temporary basis.

Fees are part of the overall price of borrowing and include, for example:

- the costs involved in agreeing or reviewing facilities
- the cost of ongoing monitoring of financial information and lending conditions throughout the term of a facility.

If we ask you to provide security, a further fee will usually be charged to cover the additional costs.

## Charges for unauthorised borrowing

If there are insufficient funds in your account when we receive cheques or other items for payment, you will incur a Paid Referral Fee of £30. This will only be charged when the unauthorised overdraft is more than £30 and on each occasion it increases by more than £30. In addition, as Barclays understands that we all make the odd mistake, we won't charge the first fee in each charging quarter.

If your account goes overdrawn without agreement, or if you exceed your agreed overdraft limit, the interest rate for unauthorised borrowings, including those within the £30 buffer zone, is charged at 29.5 per cent a year.

Additionally for each item that is returned unpaid due to there being insufficient funds in your account the Unpaid Fee is £35.

If you incur any charges for unauthorised borrowing these will be pre-notified to you at least 14 days before the charges are applied to your account.

### Changes to prices

We reserve the right to amend our prices from time-to-time. However, in accordance with the 'Business Banking Code', we will give you a minimum of 30 days' notice of any increase in charges, except for changes in the Barclays Base Rate. A complete copy of the Business Banking Code is available upon request from your Local Business Manager.

### Glossary of terms

**Audit letters** – These are letters written by us to your accountant, certifying details of your account.

**Stopped cheques** – This is where you instruct us not to pay a cheque that you have issued.

**Cheques returned to you unpaid** – This is where a cheque is paid into your account which is returned unpaid by the drawer's bank.

### Further information

We may contract out certain services to specialist providers under strict confidentiality rules. In such circumstances, a proportion of our charge for the item represents the fees we pay on your behalf to the service provider.

Should you require any further information about charges that are not covered in this tariff sheet, your Local Business Manager will be pleased to help you, or refer to [www.barclays.co.uk/businessstariffs](http://www.barclays.co.uk/businessstariffs)

Comparative information can be found on [www.bba.org.uk/bba/jsp/polopoly.jsp?d=142](http://www.bba.org.uk/bba/jsp/polopoly.jsp?d=142)

### Complaints about our service

We are committed to providing a high standard of service. However, if you have reason to complain you may do so in person, in writing by post or email, or by telephone. Details of our complaints handling procedures are available on request from any branch, the Barclays Information Line on **0800 400 100\***, or at [www.barclays.com](http://www.barclays.com)

## Financial Services Compensation Scheme

Barclays Bank PLC is a member of the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, payments under the Scheme are limited to 100% of the first £2,000 of a depositor's total deposits with the bank and 90% of the next £33,000, resulting in a maximum payment of £31,700. Most depositors, including individuals and small firms, are covered. The Scheme covers deposits made with the offices of the bank within the European Economic Area and deposits denominated in all currencies are treated alike. Further details of the Scheme are available on request. This Scheme is not applicable to branches in the Channel Islands or the Isle of Man.

This item can be provided in Braille, large print or audio tape by calling **0800 400 100\*** (via TextDirect if appropriate) and quoting item reference number 9904706 or by ordering online via our website [www.barclays.co.uk](http://www.barclays.co.uk)

\*For your security, and to ensure we continue to offer the highest level of service, telephone calls may be monitored or recorded. Calls to 0800 are free when calling from a UK landline. Charges may apply when using a mobile phone or when calling from abroad.

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Barclays Bank PLC is authorised and regulated by the Financial Services Authority.

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