Welcome to Barclays Business Banking

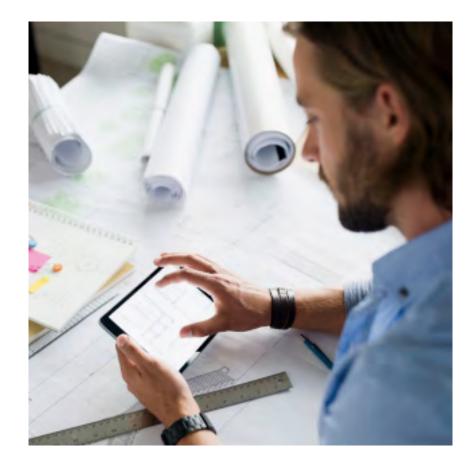


Welcome

Welcome	Whe ^r well o
Services	your That
Save	to ac will c
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Borrow	bank and i
Thrive	
Contact	

Whether you are just starting out in business or you're already well established, you'll know that smart, sensible support from your bank can make all the difference.

That's where we come in. Talk to us about what you want to achieve, in the UK or abroad, and our team of managers will do all they can to help you reach your business goals. We'll help your business run smoothly with easy, accessible banking and support. That's because Barclays innovative banking ideas mean we can offer you what you need – now and in the future.



Welcome		Noney in, money out. We're here to make sure things go smoothly, however you want to pay and be paid.		
Services	١	Ways to pay and be paid		
Save		Vith our smart range of payment solutions, you and your customers can find he most convenient way to pay.		
Protect	•	Payments via Online Banking Payments on your mobile		
Borrow	Т	he Barclays app is available for customers who choose to manage transactions by a ole signatory [†]		
Thrive		Credit* and Debit cards including Contactless		
Contact		Automated payments by BACS and CHAPSAccept card payments		
		rom desktop to portable and mobile card machines, ecommerce to telephone sales, /e've a payment solution for every business		
	Y	Cash and cheques. You can withdraw cash up to £750 a day from ATMs or make Contactless Dayments up to £45 with all business credit and debit cards.*		
	Ð	For more on ways to bank, visit barclays.co.uk/business-banking/ways-to-bank		
	Ð	For more on debit cards, visit barclays.co.uk/business-banking/accounts/business-debit-cards		
	\oplus	For more on credit cards, visit barclays.co.uk/business-banking/borrow/credit-cards		
	Ð	For more on Payment Acceptance, visit barclays.co.uk/business-banking/ways-to-bank/accepting-card- payments/		

† For the Barclays app, you must have a current account with us, be aged 16 or over and have a mobile number. Terms and conditions apply.

*This product is provided through a referral to Barclays Bank PLC.

≠Subject to available funds. Individual cash machine limits may apply.

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Business Abroad

We'll help you do business abroad. Whether you're importing or exporting, starting out or expanding, we have the tools and services to help your business grow overseas. Our International Managers can help you every step of the way with a range of tools and services to help stay safe and secure together with valuable discounts to save money. With the FX powered by Barclays app* you can keep on top of exchange

rates, view charts and more. Get it free on iOS and Android. The rates you get from the FX powered by Barclays app are mid-market rates. This is the mid-point between buy and sell rates. You might get a significantly different rate if you make a transaction and you'll need to take into account any related charges or fees.

Visit **barclays.co.uk/business-banking/business-abroad** to find out more.

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The essentials of what you	

Ways to bank

can do with your Barclays Business account

Withdraw cash

Pay in cash



Get my balance and statements	~	✓*	~	✓*	
Pay in cheques				~	~
Pay bills	~	~	~	~	
Manage Direct Debits/standing orders	~	~	~	~	
Make a transfer	~	~	~	~	
Make a payment	~	~	~	~	
Make an international payment	~		~	~	
Book an appointment			~	~	
Report a lost or stolen card		~	~		
Order change or cash to branch			~		

Two price plans

If you're a start-up you'll have free banking for the first 12 months of your account. After that, we offer two price plans.

- The Mixed Payments Plan is for businesses that use cash, cheques or a range of ways to make and receive payments.
- The e-Payments Plan is best if you receive electronic payments and make payments mainly through Online Banking and debit cards.

Transaction per item	Mixed Payments Plan	+ e-Payments Plan
Electronic payments	£0.35	Free
Cash payments	£0.90 (Per £100)	£1.50 (Per £100)
Cheques and assisted payments	£0.65	£1.50
ATM Cash out and electronic internal transfer	Free	Free
Monthly fee	£8.00	£8.50

If your annual turnover is between $\pm 5m$ and $\pm 6.5m$, we have a Business Tariff that is more tailored to your needs. Please speak to your Business Manager who will provide further information.

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Our Price Plan Guarantee

Because your business may change over time, we'll review annually to make sure you're on the best price plan. If we think you could save by switching plans, we'll let you know and move you over. That's our Price Plan Guarantee: you'll never pay more than you need to.

Loyalty Reward

With a Barclays Business account, the longer you stay with us, the more of your monthly bank charges we'll give you back. It's called Loyalty Reward, and it's to thank you for being a customer.

To see how your business can save on charges, visit **barclays.co.uk/business-banking/accounts**



Save

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Savings accounts

Whether you want unrestricted access to your savings or to leave them gaining better interest over a fixed term, we have a savings account that fits with how you do business.

Go to **barclays.co.uk/business-savings** to find out more.



Protect

Welcome	what we can do together to make your dusiness safer.	
Services	Security	
Save	Call us as soon as you can on 0800 389 1652* if you think your security is compromised. If you've been an innocent victim of fraud, we will normally	
Protect	refund any unauthorised payments.	
Borrow	Tips on protecting your business	
Thrive	Always check. Don't make a payment or amend bank account details if	
Contact	you're asked to by phone. Check the phone number is from a trusted source and call the person back to confirm that it's really them	
	 Act with care. Don't rely on caller ID. Telephone numbers can be impersonated, so while the number may look OK, it could be a fraudster calling. Email addresses can be impersonated too, so be careful about moving money to account details shared via email 	
	 Never share your security information on a website you've clicked to from a link in an email or text. We will never email or text you a link that takes you straight to the Online Banking page 	

- Had an email with Barclays on it you think might be fake? Send it to internetsecurity@barclays.com and delete it.
- To check for genuine Barclays numbers with our online phone number (+)checker, visit barclays.co.uk/telephone-number-checker

 \oplus For more ways to help protect your business from fraud, visit barclays.co.uk/business-banking/manage/security

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Online and Mobile Banking Guarantee

n you use our Online Banking or app services, you're automatically cted by our Online and Mobile Banking Guarantee. means that, if a fraudster takes any money from your account, we'll se the transactions so it's like it never happened. This includes paying ey back into your account, refunding any charges and interest you've and paying any interest you've missed out on as long as you've used e Banking correctly.

to **barclays.co.uk/online-banking-guarantee** for more information our Online Banking Guarantee.

e Financial Services mpensation Scheme

The Financial Services Compensation Scheme (FSCS) can pay compensation to customers if a bank is unable to meet its obligations to its depositors. Most depositors – including most individuals, charities and businesses – are covered by the scheme up to the value of £85,000.

(+) Visit **fscs.org.uk** to find out more about FSCS protection, or see your agreement with us (the Business Customer Agreement). or call 020 7741 4100* or 0800 678 1100*.

Borrow

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Help your business run more smoothly with smart finance options. Talk to your Business Relationship Team about what's right for your business.

Ways to borrow

If your business needs to borrow, there are lots of ways to do it. Your first stop should be to read our brief online introduction to borrowing. When you've seen what's on offer, have a chat with our Business Team about what's best for you.**

For much more on borrowing for your business, go to barclays.co.uk/business-banking/borrow

Business overdraft

Our business overdrafts are quick to set up, and let you borrow when you need to within agreed limits.** You'll only pay interest on the amount you use.

Business loan

Need new machinery or equipment? Want to develop property or refurbish? For these and many other things your business might need, a loan from Barclays could help.**

Commercial mortgages

If you want to buy premises rather than renting, or perhaps release capital locked up in a property, a commercial mortgage could be the right funding solution for you.**

Credit and Charge Cards*

From managing your expenses, to helping improve your cashflow as well as your credit rating and protect your business against fraud – there's a Barclaycard that'll help you on your way.

 $^{*}\mbox{This}$ product is provided through a referral to Barclays Bank PLC.

**All borrowing is subject to application and status.

Thrive

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Local clinics

Our locally run clinics, with our partners Department for International Trade and the Association of Chartered and Certified Accountants, can help you learn more about managing cashflow, business abroad, Cyber and lending.

Find out what's on in your area from your relationship contact point.

Get area insights

Barclays Local Insights is a free tool that gives you useful insights into how other businesses in an area are performing, local demographics, local spending patterns, and more.

Go to insights.barclays.co.uk for more information.

Just type a postcode, town or region to see how the area is performing



Information shown here illustrates the types of data you can see, but doesn't show real data.

Contact

Welcome	We're here to help	
Services	With the Barclays app and Online Banking you can get access to your account information, wherever you are.	
Save	Call us direct from within the Barclays app without having to go through the ID process.	
Protect	The Barclays app and Direct Call will only be available for Business account customers who elect to manage transactions by one authorised person.	
	Our Everyday Banking team are there for your everyday transactions.	
Borrow	If you need help with things like cashflow, business abroad or borrowi your Business Relationship Teams are committed to helping your busi	
Thrive	develop and grow.	
	Click help.barclays.co.uk/contact-us/business-banking	
Contact	S Call 0345 605 2345*	
	Tweet @BarclaysBizChat	

F Facebook /BarclaysBusinessUK



Wherever you are, we're here for you

Some products may be available to clients of Barclays Bank UK PLC through referral to Barclays Bank PLC. Referred products will be provided and administered by Barclays Bank PLC. A portion of the revenue generated from referred products may be shared with Barclays Bank UK PLC. Alternative service providers in the market may offer similar products.

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)

*Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service..

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