



RELATIONSHIP MANAGER SERVICE
Wealth and the world you live in

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Introducing Barclays Wealth International

Barclays Wealth has developed a different approach to financial services. We understand that wealth means different things to different people and believe that no one is better placed to help you acquire wealth, use and enjoy it, protect it and pass it on.

We have built this understanding from our foundations in the Barclays Group, which has grown from its origins in London over 300 years ago, to become one of the world's largest and most respected financial institutions. This understanding also comes from managing the wealth of individuals and families in over 50 countries worldwide. This wealth of experience means the Barclays Group moves, lends, invests and protects money for over 48 million customers across the globe¹.

Barclays Wealth International is the division of Barclays Wealth that specialises in providing international banking and investment services. We support clients from all over the world every day, which gives us the understanding and insight to develop products and services that meet your particular needs.

Our Relationship Manager Service

Designed to help affluent clients manage and maximise their wealth, our Relationship Manager Service is a dynamic and tailored service, taking into consideration your individual circumstances and financial goals. From providing help with wealth management solutions to the efficient execution of your day-to-day banking requests, our Relationship Manager Service is a comprehensive and personal service that is built around you.

Who can benefit from our Relationship Manager Service?

Our Relationship Manager Service is ideal for you if you are:

- living, working or retiring in a country other than your own
- living temporarily in the UK
- looking for a safe haven to hold money offshore

To enjoy the benefits of this fee-free service you need either:

- to hold a balance of £50,000² or more in cash or investments with us
- an annual individual gross income of £100,000² or more paid into a Barclays Wealth International account, if you have come to live in, or are moving to the UK

¹ As at June 2009.

² Or currency equivalent.



Seeing things from your point of view

At Barclays Wealth International, our Relationship Manager Service is designed to help you make the most of your wealth, whatever your circumstances.

Understanding your needs, wherever you are

A life that is lived across international boundaries can add to the complexity of your financial affairs. You may need foreign currency accounts in the UK and local bank accounts overseas. You may need to make regular payments in your home country – insurance, a mortgage, and school fees for example. You may want to take advantage of favourable exchange rates and avoid unfavourable ones.

At Barclays Wealth International, our aim is to help you achieve all of this with ease, speed and simplicity. In a global economy, with an international life, you should expect no less. Just as you can get currency from an ATM almost anywhere in the world, you can expect a worldwide service from your Relationship Team, online or by telephone.

We can also help you benefit from other advantages of offshore banking, such as tax planning opportunities, access to investment products in different currencies and countries, and foreign currency credit for international mortgages.

Tax planning opportunities for people moving to the UK to live and work

If you are living in the UK but are not UK-domiciled, banking offshore may offer tax planning opportunities.

At Barclays Wealth International, we can help you make the most of your financial position as a UK resident non-domiciled individual, from organising your finances, helping to protect against market volatility or managing your international and local UK banking needs, whether they are simple or more complex.

A safe and secure home for your money

In a changing world, countries, economies and currencies can become unstable very quickly. Consequently, having a secure jurisdiction in which to keep your wealth can be an important consideration. Banking with Barclays Wealth International gives you access to stable financial markets to help protect your wealth, and access to an extensive range of banking and investment products to help grow it.

A personal service built around your individual requirements

When it comes to your financial needs, our overall objective is straightforward: to help you make the most of your wealth.

Your Relationship Manager

At the heart of our service is your dedicated Relationship Manager who will take the time to get to know you, understand your short and long-term goals and help you achieve your financial aspirations.

Available by telephone, email and where permitting face-to-face¹, your Relationship Manager has the authority to make things happen quickly on your behalf and is your access point to the wider Barclays Group.

Your Relationship Manager will be pro-active, engaged and dynamic, providing you with the advice and connections you want. However, as we treat everyone as an individual, contact with your Relationship Manager is as hands on or off as you wish.

Your Service Executives

Supporting your Relationship Manager is a team of Service Executives who are specifically trained to ensure that all your day-to-day banking requests are carried out smoothly and efficiently. Want to check a balance? Need to arrange a payment or transfer money between accounts? Such requests can be handled immediately by calling your Service Executives, allowing your personal Relationship Manager to devote more time to your more important needs and financial goals.

We also provide you with an international online banking service enabling you to carry out transactions wherever and whenever is convenient².

Your Relationship Executive to support your Relationship Manager

If you hold a balance of £100,000³ or more with us, or if you are living temporarily in the UK and have an annual individual gross income of £100,000³ or more, you can also benefit from the added support of a Relationship Executive. Your Relationship Executive works with your Relationship Manager to ensure your banking and wealth solutions are realised. Predominantly office-based, he or she is able to assist with any requests in the absence of your Relationship Manager.

So, with up to three levels of service – plus your online banking facility – you can benefit from our highly personal Relationship Manager Service, giving you more freedom to make the most of your wealth.

¹ Face-to-face meetings with Relationship Managers are available to those clients with balances of £100,000 or more (or currency equivalent) or for those living temporarily in the UK with an annual individual gross income of £100,000 or more (or currency equivalent) where geography permits.

² Please note: For a short period of time every night (UK time), the site may be unavailable whilst we refresh data. Access may also be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

³ Or currency equivalent.

Your Relationship Manager is your guide to all that we offer

Whatever your circumstances, your Relationship Manager can put the resources and expertise of the Barclays Group at your disposal, providing introductions to specialists in investments, mortgages and share dealing amongst other services.

In addition, your Relationship Manager can provide referrals to external inheritance planning specialists and external tax advisers.

Please note: You have sole responsibility for the management of your tax and legal affairs including making any applicable filings and payments and complying with any applicable laws and regulations. We have not and will not provide you with tax or legal advice and recommend that you obtain your own independent tax and legal advice tailored to your individual circumstances.



¹ Available for some countries. Please contact us for further details.

² Subject to availability.

³ Subject to loan amount.

Making the most of your wealth

Easy day-to-day banking

At Barclays Wealth International, we know you need an easy day-to-day banking facility, with access to your money wherever you are. That's why we offer:

- a choice of bank accounts in sterling, euro and US dollar
- international debit and credit cards¹, designed to be accepted worldwide
- international telephone and online banking, seven days a week²
- the ability to make international payments online, by telephone, post or fax
- face-to-face services available in some countries

To find your nearest office location, call us on +44 (0)1624 684 486³ or visit our website at www.barclayswealth.com/rms

Savings solutions

If you're looking to maximise the interest you earn without putting your capital at risk, take advantage of our range of savings and deposit accounts available in a variety of currencies.

At Barclays Wealth International, we always aim to get you the best possible return on your savings. Choose from:

- a wide range of savings solutions in a variety of currencies
- the certainty of a fixed rate or the reassurance of a base rate tracker account
- a liquidity management service, available on balances of £250,000 or more, that gives you access to some of the best cash deposit rates in the market. Due to our size, we can negotiate highly competitive terms not normally available to individual investors

Our Deferred Interest Deposit Account gives you the flexibility and control to take the interest earned on the savings in your account when it best suits your financial planning needs.

Unlike similar accounts, you don't have to close the account in order to receive your interest and there are no restrictions on withdrawals or deposits.

We also offer an innovative linked savings arrangement (available exclusively in sterling). This account enables you to earn a higher rate of return on the combined balances of all your Barclays Wealth International savings accounts when they are linked together⁴. You can even link your savings accounts with those of family members or friends also banking with us, so you can all benefit from the higher interest payable on the combined balances.

Simpler loans and borrowing

As a client of Barclays Wealth International, your ability to borrow travels with you, so you won't have to establish a new credit history when you move to another country (subject to local regulatory requirements). Sometimes it can be more convenient to borrow, rather than breaking existing investments or fixed term savings and compromising future returns. Whether you have a specific purchase in mind, need to improve short-term cash flow, or wish to diversify your assets, we have a loan solution to suit you.

UK & International Mortgages

Through the resources of the Barclays Group, we can help you buy property in the UK and in a number of other countries. You can also choose whether to hold your mortgage onshore in the UK or offshore⁵ in the Isle of Man. The International Mortgage Service helps you decide on the best option, guiding you through the process step by step, whether you are looking for a home, an investment or to release equity.

Multi-currency investments

We offer a comprehensive range of investments that can be tailored to meet your individual needs, including structured deposits, structured notes and access to a range of active and passive investments, all of which offer a choice of risk and return. Our investment products are available in sterling, euro and US dollar.

We can manage your investment portfolio for you or, for investors who want a more active role, we can simply offer advice and let you manage your investments yourself. Your Relationship Manager or one of our specialist International Investment Managers can explain the different benefits of our investments in detail.

Please note: The value of your investment and the income it generates can go down as well as up and you may not get back the original amount of your investment. Your returns may also be affected by exchange rate fluctuations.

Protecting and passing on your wealth

Barclays Wealth has a tradition of excellence in helping develop trusts and estate planning structures for wealthy individuals and families. Your Relationship Manager can introduce you to specialists who can provide solutions to help protect your wealth from sudden changes in your financial situation (for example, selling a business), as well as unplanned events (such as a change in family circumstances).

We also specialise in managing inheritance strategies so that your wealth can be passed on efficiently. Our skill in creating flexible wealth structures enables us to help design the optimum solution for your needs.

Tax planning opportunities

Our products and services are built to meet the needs of our international clients, both UK and non-UK residents. By keeping your money and the interest you earn on it outside your country of residence, there may be tax planning opportunities and the possibility of maximising the interest you earn. However, in all instances we recommend that you take independent advice to be sure that you fully understand the tax implications of how you structure your accounts and investments. We can also introduce you to our preferred tax advisers, Ernst & Young.

Expertise of the Barclays Group

As part of the Barclays Group, Barclays Wealth International can provide access to a wealth of financial expertise, including share dealing, sophisticated investments and specialised lending.

Your Relationship Manager can provide access to experts in Barclays Stockbrokers, part of Barclays Wealth, which is the UK's number one stockbroker⁶. Barclays Stockbrokers offer one of the widest ranges of investment products in the market, along with a complete online research centre.

Your Relationship Manager can also provide access to expert advisers in specialised lending to help you purchase high-value items, such as a yacht or even a helicopter.

To apply for our Relationship Manager Service, or for more information, contact us on +44 (0)1624 684 486³ or visit our website at www.barclayswealth.com/rms

¹ Credit cards are subject to application and status. Applicants must be 21 or over. Due to cross-border restrictions this product may not be available to residents of certain countries.

² Please note: For a short period of time every night (UK time) we temporarily close our website for a data refresh. Access to telephone and internet banking facilities may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position.

³ Lines are open 7am to 8pm (UK time) Monday to Friday and 8am to 5pm Saturday, Sunday and UK bank holidays. Calls are recorded so that we can monitor the quality of our service and for security purposes. Call costs may vary – please check with your local telecoms provider.

⁴ All linked accounts must be held with Barclays Bank PLC.

⁵ Offshore mortgages are provided by Barclays Private Clients International Limited.

⁶ By total trades – Compeer Results, Q4 2008.



Choosing your account location

Banking internationally with Barclays Wealth International gives you a number of options as to where to locate your account. You can choose to hold your account onshore in the United Kingdom (London), or in an offshore location such as the Isle of Man, Jersey or Gibraltar.

Your decision will usually be dependent on where you live or work, your tax status and whether you would like a regular, face-to-face service.

The following are a few of the reasons some people choose to hold their account in the UK:

- a safe home for your money – the UK is an economically and financially stable country
- a feeling of security thanks to the strength of the UK financial regulatory system. At Barclays Wealth International, we believe in transparent and trustworthy banking. The financial market in the UK is highly regulated and includes an independent Ombudsman service. So in the event you have a dispute that you cannot resolve with a bank, you have the option to have the matter reviewed by the Financial Ombudsman Service, which acts as an independent arbitrator. You will not incur any expense from this process and the Ombudsman's decision is binding on the bank
- the benefit of a face-to-face service at a Barclays Wealth International banking centre in the UK, Europe, Africa or the United Arab Emirates

If, however, you wish to bank offshore or you are unlikely to visit London, you may prefer to apply for an offshore account with Barclays Wealth International in the Isle of Man, Jersey or Gibraltar. Accounts opened in the Isle of Man or Jersey are held with Barclays Private Clients International Limited, whilst accounts opened in Gibraltar are held with Barclays Bank PLC.

Barclays Private Clients International Limited is owned by Barclays Bank PLC and is part of the Barclays Group. To apply for an account in the Isle of Man or Jersey, you will need to complete a different application form which can be obtained by calling **+44 (0)1624 684 486**¹.

In all instances we recommend that you take independent tax advice to ensure that you open your account in the location most appropriate to your personal circumstances. Alternatively your Relationship Manager can give you the contact details of our preferred independent tax advisers, Ernst & Young.

By using the enclosed application form you will be applying to open an account in London (Knightsbridge) or Gibraltar.

To discuss the option that best suits your needs, please contact us on +44 (0)1624 684 486¹.

Locations where your account can be held²

Gibraltar	Jersey
Isle of Man	United Kingdom (London)

Locations where Barclays Wealth has International Banking Centres

Gibraltar	Switzerland
Isle of Man	United Arab Emirates
Jersey	United Kingdom
Kenya	• Birmingham
Malta	• London
Nigeria	• Manchester
South Africa	

¹ Lines are open 7am to 8pm (UK time) Monday to Friday and 8am to 5pm Saturday, Sunday and UK bank holidays. Calls are recorded so that we can monitor the quality of our service and for security purposes. Call costs may vary – please check with your local telecoms provider.

² Accounts held in London and Gibraltar are opened with Barclays Bank PLC. Accounts held in the Isle of Man or Jersey are opened with Barclays Private Clients International Limited. All these companies are owned by Barclays Bank PLC and are part of the Barclays Group.

At a glance¹

Your points of contact

- A dedicated Relationship Manager to help you make the most of your wealth
- Support from your Relationship Executive to help when your Relationship Manager is not available (for those with balances of £100,000² or more, or for clients living temporarily in the UK with an annual individual gross income of £100,000² or more)
- Dedicated Service Executives to handle your day-to-day banking needs
- 24 hour³ online banking services

Day-to-day banking

- Accounts in sterling, euro and US dollar, plus a wide range of other currencies
- International payments in a range of currencies
- International debit and credit cards
- Currency exchange services

Savings

- Extensive range of savings options available in sterling, euro and US dollar
- Fixed term and easy access deposit accounts available in a choice of currencies
- Liquidity management service available on balances of £250,000 or more

Loans and mortgages

- Meet cash flow and liquidity needs at home or overseas
- Access to a range of onshore and offshore mortgages
- Borrow in a range of currencies including sterling, euro and US dollar⁴

Investments

- Introduction to specialist Barclays Wealth International Investment Managers
- Advice-only or a fully managed investment service
- Comprehensive range of investments including:
 - structured products
 - a range of active and passive portfolios

Wealth structuring

- Introduction to tax services, with referrals to our preferred tax advisers, Ernst & Young
- Managing inheritance strategies
- Trust administration

Access to the expertise of the Barclays Group, including:

- Share dealing services⁵
- Sophisticated investments
- Specialised lending

¹ Due to cross-border restrictions Barclays Bank PLC may not be able to offer all services to residents of certain countries.

² Or currency equivalent.

³ For a short period of time every night (UK time) we temporarily close this site for a data refresh.

⁴ Subject to availability.

⁵ Available for some countries. Please contact us for further details.



Next steps

By now you will better appreciate how our Relationship Manager Service at Barclays Wealth International can benefit you.

As no two people are alike, we believe a personal discussion is best for us to understand your individual circumstances and indicate how we can help.

We can then give you more information, take you through the application form and explain what additional documentation we may need to get things started. All of this can be done over the telephone, online, by post or in person if you are near a Barclays Wealth International banking centre.

To apply or to find out more, call us on **+44 (0)1624 684 486¹**
or apply online at **www.barclayswealth.com/rms**

¹ Lines are open 7am to 8pm (UK time) Monday to Friday and 8am to 5pm Saturday, Sunday and UK bank holidays. Calls are recorded so that we can monitor the quality of our service and for security purposes. Call costs may vary – please check with your local telecoms provider.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate).
If outside the UK please call: +44(0)1624 684 444**.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

If you want to complain you may do so in person, in writing, by post or email, or by telephone. To obtain a copy of our complaint-handling procedures, or to make a complaint, please contact your account-holding centre.

Barclays Bank PLC has its principal place of business in London, England.

Barclays Bank PLC. Registered in England. Authorised and regulated by the Financial Services Authority. Registered Number: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Authorised by the Gibraltar Financial Services Commission to conduct banking and investment business in Gibraltar.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

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