

Barclays Bank Ireland PLC

Terms of Business

About us

Barclays Bank Ireland PLC, trading as Barclays, Barclays Corporate and Barclays Private Bank, is regulated by the Central Bank of Ireland ("**Central Bank**"). Our registered office is at One Molesworth Street, Dublin 2, Ireland D02 RF29.

Call: +353 1 618 2600

Email: dublincustomerservice@barclays.com

Web: <https://www.ib.barclays>
<https://privatebank.barclays.com>

We are registered at the Companies Registration Office, Ireland under registration number 369330. Our VAT number is IE4524196D.

Barclays Bank Ireland PLC ("**Bank**" or "**Barclays Bank Ireland**") is part of the Barclays Group. Barclays Group means the group of which Barclays PLC is the holding company. The Bank conducts business under the following trading names:

- Barclays Investment Bank
- Barclays Private Bank

Regulatory Requirements

Barclays Bank Ireland is regulated as a credit institution and is subject to the Central Bank's Consumer Protection Code ("**CPC**"). These terms of business are drafted in accordance with the CPC. This code offers protection to consumers and can be found on the Central Bank's website <https://www.centralbank.ie>.

In addition, the Bank is subject to additional codes in the business areas outlined below. It will also be subject to any additional codes that may be published by the Central Bank from time to time.

Barclays Investment Bank

Barclays Bank Ireland is also subject to the Central Bank (Supervision and Enforcement) Act 2013 (section 48) (Lending to Small and Medium Sized Enterprises) Regulations 2015 (the "**SME Regulations**"). The full regulations can be found on the Central Bank's website <https://www.centralbank.ie>.

An Information Booklet on the SME regulations is also available at the following link. We would strongly recommend that SME customers read this.

<https://www.ib.barclays/disclosures/barclays-bank-ireland/business-lending-to-irish-smes.html>

A copy of the Information Booklet is also available free of charge upon request.

This only applies to customers within Barclays Investment Bank and who are a micro, small or medium-sized enterprise within the meaning of the Commission Recommendation 2003/361/EC.

Barclays Private Bank

Barclays Bank Ireland is also subject to the Minimum Competency Code. This code can be found on the Central Bank's website <https://www.centralbank.ie>.

Regulated activities

The Bank provides banking and financial services including:

- Deposits
- Current Accounts
- Loans, including credit cards
- Investment Management and Advice
- Foreign Exchange

These activities are regulated by the Central Bank.

Fees and Charges

The Bank charges its customers fees and charges in connection with the products and services provided by it. For written details of the current fees and charges concerning any particular product or service please enquire by phone, email or in writing to the Barclays Bank Ireland representative assigned to you or contact our Client Services team on +353 1 618 2600.

Note that also fees and charges may be amended from time to time by the Bank. Where a change occurs you will be informed in line with any Regulatory Requirements.

Your Personal Data

We gather and protect your personal data in line with the Data Protection Act 2018 and the Barclays Bank Privacy Notice which is available at the links below. You can also request a copy from the Barclays Bank Ireland representative assigned to you or contact our Client Service team on +353 1 618 2600.

- Barclays Investment Bank – <https://www.ib.barclays/content/dam/barclaysmicrosites/ibpublic/documents/gdpr/barclays-gdpr-ib-data-privacy-notice.pdf>
- Barclays Private Bank – <https://privatebank.barclays.com/support-and-information/full-privacy-notice>

Conflicts of Interest

It is the policy of Barclays Bank Ireland to avoid conflicts of interest in connection with any product or service we provide to our customers. Where an unavoidable conflict arises we will advise you in writing of this before providing the relevant service. If you have not been advised of any such conflict you are entitled to assume that none arises.

Where you default

Where you default in your obligation to Barclays Bank Ireland, the Bank may notify you of such default and may ask you to action to remedy it to the satisfaction of the Bank. At any time after such default (subject to the terms and conditions.

relevant to the product or service and to any applicable Central Bank code, consumer and SME credit law or regulation) the Bank may enforce your obligations to it through legal proceedings and may enforce any guarantee or security in respect of your obligations to the Bank.

Complaints

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 e-mail, or by telephone. Details of our complaints handling procedures are available on request from your usual Barclays contact or by contacting our Client Services team at dublincustomerservice@barclays.com or +353 1 618 2600.

If we cannot resolve your complaint within 35 Working Days (payments related) or 40 Working Days (all other queries), from when you first contacted us, or you are dissatisfied with the final outcome, you may be able to refer your complaint to the Financial Services and Pensions Ombudsman ("FSPO"). You must be an "eligible complainant". The contact details are: Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. The FSPO is an organisation set up by law to provide a free and independent service for resolving disputes with financial firms. For more information, see <https://www.fspo.ie>.

Compensation Scheme

Deposit Guarantee Scheme

We are covered by Ireland's statutory Deposit Guarantee Scheme ("**DGS**"). The DGS pays compensation to eligible depositors if a credit institution is unable to meet its financial obligations. Most depositors are covered by the scheme. The maximum amount payable is €100,000 in respect of all eligible deposits held by one depositor. The Central Bank requires us to give you the DGS Depositor Information Sheet to help you understand whether and how your deposits are protected. You should read this document carefully and then keep it safe for future reference. For further information on the DGS, please refer to the DGS website (<https://www.depositguarantee.ie>).

Investor Compensation Scheme

We are covered by Ireland's statutory Investor Compensation Scheme. Compensation is available for certain investments only and is limited to 90% of the amount of the loss, subject to a maximum payment of €20,000. For further information on the Investor Compensation Scheme, please refer to its website <https://www.investorcompensation.ie>.

Changes to Terms of Business

Where there are any material changes to these Terms of Business we will notify affected customers as soon as possible. The information contained in these Terms of Business is correct as at 31 January 2026.