

Credit Balance Aggregation

A fully automated pooling and interest allocation scheme developed for clients who need to keep funds in separate accounts but would like to benefit from the aggregation of these funds. The scheme provides simple and efficient aggregated account management, allowing your business to earn higher rates of interest in a way that can benefit both your business and the sub accounts you want to aggregate.

Key features

- Simplified administration with detailed breakdown of individual interest transactions
- Flexibility of interest calculations and apportionment which can be allocated to clients' accounts and the business according to your instructions
- Competitive tiered rates of interest on individual component accounts, with additional interest payable on total aggregate balance
- Individual accounts can be held at different Barclays branches and sort codes
- Available in single or multi-currency options with a wide choice of currencies available

- Compatible with all BusinessMaster and Business Internet Banking products, so transactions can be made and viewed electronically
- Comprehensive interest statements

Easier administration of accounts

Under Credit Balance Aggregation, we provide your business with detailed interest statements covering all accounts falling within the arrangement, giving a full audit trail of how interest has been calculated.

Interest can be allocated to individual accounts in accordance with your instructions, giving you added flexibility in the rates you can offer to each account within the scheme. We manage administration of the scheme and all calculations and payments of interest, so any instructions, changes in requirements or queries can be dealt with quickly and easily.

Extra interest for higher balances

Tiered interest rates are available for individual accounts, providing increased interest on higher balances, which you can allocate between your accounts as appropriate. All funds held within the arrangement can be accessed instantly (provided that the accounts involved are instant access accounts).

Also, additional interest may be paid on the whole amount held under the arrangement.

A wide range of currencies

The following currencies may be included in either a single or multi-currency scheme:

Currency	Currency code
United Kingdom Pound	GBP
US Dollar	USD
Euro	EUR
Australian Dollar	AUD
Canadian Dollar	CAD
Danish Krone	DKK
Singapore Dollar	SGD
South African Rand	ZAR
Swedish Krona	SEK
Swiss Franc	CHF
(United) Arab Emirates Dirham	AED
Hong Kong Dollar	HKD
Norwegian Kroner	NOK
Czech Koruna	CZK
Polish Zlotys	PLN

Further information and support

Please contact your Relationship Director to discuss your requirements in more detail.

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

*Lines are open 7 days a week, 7am to 11pm. To maintain a high quality of service we may monitor or record phone calls.

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