Barclays Bank Ireland PLC – Terms of Business

About us
Barclays Bank Ireland PLC is regulated by the Central Bank of Ireland. Our registered office is at One Molesworth Street, Dublin 2, Ireland, D02 RF29
Call: +353 1618 2600
Email: dublincustomerservice@barclays.com
Web: www.barclays.ie

We are registered at the Companies Registration Office, Ireland under registration number 369330. Our VAT number is IE4524196D.
Barclays Bank Ireland PLC (“the Bank” or “Barclays Bank Ireland”) is part of the Barclays Group. Barclays Group means the group of which Barclays PLC is the holding company.

Regulatory Requirements
Barclays Bank Ireland PLC is regulated as a credit institution and is subject to the Central Bank of Ireland’s Consumer Protection Code. This code offers protection to consumers and can be found on the Central Bank’s website www.centralbank.ie

Barclays Bank Ireland is also subject to the Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Lending to Small and Medium-Sized Enterprises) (Amendment) Regulations 2015. The full regulations can be found on the Central Bank’s website www.centralbank.ie

An Information Booklet on the SME regulations is also available free of charge upon request.

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Regulated activities
The Bank’s principal business is banking and the provision of financial services generally. The Bank takes deposits, makes loans and provides a range of other financial services and products. These activities are regulated by the Central Bank of Ireland.

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 also that fees and charges for products and services 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 process your personal data in compliance with:
(a) Data Protection Law (including the Data Protection Acts 1988 and 2003) and
(b) our Data Protection and Privacy Policy. We ask you to sign a consent to use your personal data to enable us to provide you with financial products and services.

Conflicts of Interest
It is the policy of Barclays Bank Ireland PLC 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 take 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 given 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 1618 2600.

If we are unable to resolve your complaint in a timely or satisfactory manner, and you are an eligible complainant with an account in Ireland, you may be able to refer your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 (Lo Call: 1890 88 20 90 or Tel: +353 1 6620 899).

The Financial Services Ombudsman is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Services Ombudsman www.financialombudsman.ie or from your usual Barclays contact.

Compensation 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 of Ireland 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 (www.depositguarantee.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 26th November 2018.