

A person wearing a white dress shirt and a dark tie is holding a globe of the Earth with both hands. The globe is the central focus, showing the continents in dark tones against a lighter background. The person's hands are positioned at the bottom of the globe, supporting it. The background is a plain, light color.

A world of services at your fingertips



50 countries

around the world

48 million

customers, including 41 million individuals

144,000

employees

Over 5,000

branches and retail outlets

A
level of strength

recognised by the market

Present in France since 1917, Barclays and its **1,600 employees** manage over **€17 billion of assets** on behalf of more than **170,000 individual and business customers**. Barclays has more than **120 sites** in mainland France, including its branch network, its Premier Clubs (around 60 "First floor banking suites") and over **300 mobile Financial Advisors** working in the Barclays Patrimoine network.



A LEADING **INTERNATIONAL** FINANCIAL SERVICES COMPANY

Becoming a Barclays customer means joining one of the world's leading banks. A bank that, for 300 years, has been offering tailored solutions and listening carefully to the needs of our clients.

Barclays is one of the largest international financial services groups, operating in retail, corporate and investment banking.

All of the group's major business lines are present in France: Retail banking (with Barclays Premier* for mass-affluent customers), investment banking (Barclays Capital), corporate banking (Barclays Corporate department) and asset management (Barclays Wealth Managers subsidiary).



OUR **RAISON D'ÊTRE**: TO MEET YOUR NEEDS AND SUPPORT YOU WITH YOUR PROJECTS

Particularly able to satisfy demanding customers, Barclays France aspires to be **the specialist bank for affluent customers** by providing solutions tailored to your situation and concerns, to help you in your day-in, day-out.

Derived from our experience of financial products and services and the expertise of our various divisions, our range is not only exhaustive but perfectly adaptable to your specific needs. It is based on an ongoing demand for quality and performance. Through direct contact with your Relationship Manager, daily support for your projects, and tailored solutions and services, we want to work with you in a relationship of trust to meet your needs.

Day-to-day solutions

Offering a range of banking solutions that is not only exhaustive but perfectly adapted to your needs, most of all this means offering a range of high-end products and services with your current account* to help you with the day-to-day management of your funds. Combined with our Interest-Bearing Current Account**, this innovative offer pays one of the best interest rates on the market, making Barclays packages an essential resource in the day-to-day management of your funds.

Financing solutions

Conserving your savings when you have new financial projects is possible. We offer you tailored financing solutions with particularly attractive rates reserved for our best customers, not only on home loans*** but also for tax-enhanced solutions.

* Subject to the Bank's approval. You are entitled to a 14-day withdrawal period in the case of distance selling subject to the French Consumer Code or canvassing subject to the French Monetary and Financial Code.

** Subject to conditions.

*** If the transaction is covered by the French Consumer Code, borrowers have a 10-day right of withdrawal (14 days if the loan is not covered by the French Consumer Code). The sale is contingent upon the loan being granted. If the loan is not granted, the seller must reimburse the borrower for all sums paid.





Life insurance

Supporting you at every stage of your life and adapting to your pace and projects means allowing you to build up your savings in line with your financial position and ambitions, while enjoying the best guarantees on your capital.

DIFFERENT,

in the way of designing our customer service

INNOVATIVE,

in our products and services

TRANSPARENT,

in our relation with each customer and our accessibility

RESPONSIBLE,

in our performance and commitment

Long-term investments

Growing and optimising your savings is a skill that for many years has allowed us to stand out in the French market. For example, you can benefit from the performance of our innovative, diversified and multi-management funds as well as the personalised advice of our management teams to suit your objectives, all with a required minimum investment much lower than the market average.

Stock market investments

Understanding the stock market and receiving help in managing a portfolio is what many investors want. With Barclays Bourse* agreements, we give you access to the resources and services you need to understand the stock markets. With a minimum investment of €50,000, Barclays Bourse offers the personalised advice of a financial markets specialist, who will help you to manage your own portfolio.

* Subject to conditions. You are entitled to a 14-day withdrawal period in the case of distance selling subject to the French Consumer Code or canvassing subject to the French Monetary and Financial Code.



A NEW APPROACH TO BANKING: **BARCLAYS PREMIER**

Because you are much more than just a customer, we are permanently looking to offer you what you are entitled to expect: advice, tailored solutions, innovation, dialogue and transparency. This is what we have created for you with Barclays Premier.

With Barclays Premier, the most important thing for us each day is to listen and advise. Through this service, we provide a dedicated relationship manager who coordinates the involvement of Barclays experts and helps you to manage your portfolio, offering personalised support and regular analyses of your portfolio.

A single point of contact

Barclays Premier assigns you your own dedicated contact, the mainstay of the Barclays banking relationship. Your Barclays Premier Relationship Manager can be contacted by direct phone line or email to help you manage your accounts and investments, give you tailored, personalised advice at any time, and process all your transactions quickly and efficiently.



EXCELLENCE,

in the quality and performance of our services

PERSONALISED,

in the approach dedicated to each customer

SUPPORTIVE,

at all stages of customers' lives, whatever their projects.

BENEFITS,

because Barclays is much more than just a bank

Ensuring the bank is a place that makes your life easier

With its Premier centres in the world's major business hubs and its Premier apartment clubs in regional French cities, Barclays has conceived a different style of banking. You'll feel at home in a user-friendly, cosy, designer environment. The welcome is personalised, services high-end and staff experienced. You will also receive a warm welcome in all other Barclays branches and offices.

Treating you differently also involves communicating with you on two special sites: www.barclays.fr and www.cerclebarclayspremier.fr. These areas allow you to monitor your transactions and discuss with our experts online.



Our expert services for efficient management of your wealth

To offer you ever-more-pertinent financial advice, Barclays provides access to its teams of financial market experts.

"Gérants associé" / Portfolio managers are asset management specialists who, if you so wish, will help you decide on the balance of your portfolio taking into account your objectives, investment horizon and risk profile. Naturally, the managing partners are in direct contact with asset managers and are therefore able to give you all the information you need on the performance of your portfolio.

Investment managers

Specialists in investment advice, they aim to support you if you want to manage your portfolio yourself. They will help you add value over the medium- and long-term, respecting your decisions.

Your relationship manager can also use Barclays Lab. This analysis tool, designed by managers and analysts at our Barclays Wealth Managers subsidiary, can be used to analyse your asset allocation and make value adding recommendations on how to help your investment performance.

To guide you in your investment choices (whether transferring or rebalancing) your advisor can put you in contact with our team of *Wealth Engineers*. They will analyse your

financial position and make recommendations based on your targets. They will then suggest a structured approach that will enable them to assess your finances from every aspect (legal, financial and tax).

Life insurance specialists are also present at your financial meetings. They organise and lead special events on the theme of life insurance and provident insurance.

And with its team of *tax-enhanced property investment specialists*, Barclays offers you a tailored, global solution for your rental investment project in partnership with renowned professionals from the world of real estate.



A WORLD OF **BENEFITS**

Making everyday banking easier

Because our ambition is always to serve you better, we provide you with a range of free services: withdrawals from all cash dispensers in France, remote banking services at no cost (other than Internet/call charges), complete handling of current and savings account transfers from another bank.

Serving you better also means offering solutions adapted to your children. Our proposition for young persons includes essential resources for flexible day-to-day management of their money.

Offering you the maximum

Enjoy the many benefits of your status as a Barclays Premier customer: free financial review once a year, daily information on market developments, a broad national and international range of stock market investments, detailed portfolio statements on clear, accurate, and monitoring of your securities portfolio and transactions 24/7.

The Barclays Premier Life package: enjoy privileged benefits

- Free Platinum Mastercard*
- Livret Premier Life with a particularly attractive rate of interest and a high limit on deposits
- Interest-bearing current account
- Overdraft facility*
- Other benefits to ask your relationship manager about

* Subject to conditions and the Bank's approval You are entitled to a 14-day withdrawal period in the case of distance selling subject to the French Consumer Code or canvassing subject to the French Monetary and Financial Code.



Giving you access to exclusive services and events

To meet all of your needs, a concierge service is available 24/7. And to keep you informed, each year Barclays invites you to numerous conferences and forums on topics likely to interest you, such as analysing the financial markets, new finance laws, taxation and inheritance. Special events are also organised with a number of partners, in line with your life style.

Supporting you around the world

Our 16 Premier centres in the world's major business hubs (George V in Paris, London, Milan, Dubai, New Delhi, Abu Dhabi) combine the practical with the pleasant by providing you with a unique, user-friendly area to help you in your daily life: concierge service, meeting rooms with videoconferencing and printers, reception rooms, rest area, Internet/WiFi access, business bar.



Your personal space on www.barclays.fr: Barclaysnet

- An ultra-secure, dedicated site and a customisable space
- For all daily banking and stock market transactions: check your accounts, make transfers, pass stock market orders, request chequebooks, etc.

Innovation: "Le Cercle Premier"

For the first time in Europe, Barclays France has launched an innovative area for exclusive communications, reserved for Barclays Premier customers to openly discuss matters with the bank:

- **Ask** our experts your questions,
- **Read** special reports,
- **Enjoy** all the Premier benefits,
- **Discuss** with exclusive advisors,
- **Receive** special gifts.

www.cerclebarclayspremier.fr

DIFFERENT
INNOVATIVE
TRANSPARENT
RESPONSIBLE

EXCELLENT
PERSONALISED
SUPPORTIVE
BENEFITS

My Relationship Manager's contact details:



www.barclays.fr

Barclays Bank PLC, subsidiary in France - Head office: 32, avenue George V - 75008 Paris - Paris Trade and Companies Register B 381 066 281 - CCP - 09/2010.
Head office in London: 1 Churchill Place, London E14 5HP, England, - Reg. no. 1026167
Barclays Bank PLC is a credit institution and investment services provider organised and existing in English law and approved by the FSA (Financial Services Authority), a UK supervisory authority with headquarters at 25 The North Colonnade, Canary Wharf, London E14 5HS./ www.fsa.gov.uk/register: no. 122702. The French branch of Barclays Bank PLC is also regulated and supervised by France's Autorité des Marchés Financiers, Commission Bancaire and Autorité de Contrôle des Assurances et des Mutuelles. It is authorised by the FSA to use a tied Agent, Barclays Patrimoine SCS.

Barclays Wealth Managers France

Public limited company with capital of €5,920,000 - Registered office: 32, avenue George V - 75008 Paris - RCS Paris B 394 724 314. Portfolio management company regulated by the Autorité des Marchés Financiers, with registered office 17, place de la Bourse - 75082 Paris Cedex 02.

Barclays Patrimoine

Limited partnership (*société en commandite simple*) with capital of €9,750 - Head office: 183 avenue Daumesnil - 75012 Paris - RCS Paris B 712 018 308.
- Banking Operations Intermediary and tied agent governed by Articles L.545 et seq. of the French Monetary and Financial Code and authorised to present the investment services offered by Barclays Bank, to receive and place stock market orders as well as orders relating to subscriptions and redemptions of OPCVMs, and to provide investment advice services.