

WWW.BARCLAYS.FR

The Guide To Rates and Charges can also be downloaded from www.barclays.fr

Barclays Bank PLC, French branch - Principal place of business: 32, avenue George V - 75008 Paris - RCS Paris B 381 066 281 - C.C.P. 62-07 Paris - Registered offices in London: 1, Churchill Place - London E14 5HP Register No. 1026167 - Barclays Bank PLC is a bank, insurance intermediary (registration with the FSA can be checked on the website www.orias.fr), investment services provider under English law authorised by the Financial Services Authority (FSA), the British regulatory authority whose registered offices are 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 authorised by the FSA to use a tied agent, Barclays Patrimoine SCS - French regulatory authority: Commission Bancaire - Registration number at CECEI: 30588

Barclays Patrimoine, limited partnership with capital contributions of €9,750
Registered offices: 183 avenue Daumesnil - 75012 Paris - RCS PARIS B 712 018 308
Banking intermediary - Insurance intermediary registered with Orias
(www.orias.fr): No. 07 001 847.

Barclays Vie, registered offices: 183, avenue Daumesnil - 75575 Paris Cedex 12 - limited liability company with share capital of €18,000,000, governed by the French Insurance Code - RCS Paris B 384 532 172
Barclays Vie is subject to regulatory control by the Autorité de Contrôle des Assurances et des Mutuelles 61, rue Taitbout - 75009 Paris.

Barclays Wealth Managers France
Limited liability company with share capital of €5,920,000. - registered offices: 32, avenue George V - 75008 Paris - RCS Paris B 394 724 314. Portfolio management company under the regulatory control of the Autorité des Marchés Financiers, whose registered offices are at 17, place de la Bourse - 75082 Paris Cedex 02.

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GUIDE TO RATES AND CHARGES ALL YOU NEED TO KNOW ABOUT YOUR BANK

Personal Customers

Rates applicable as of 1 October 2010



THIS GUIDE IS MEANT FOR YOU.

It makes you our priority. It links us to one another.

In these few pages it describes the high-quality products and services that we share every day in the most readable and comprehensive way possible.

A few pages to make the bank simpler for you.
A few pages for getting to know us better.

**BECAUSE WHAT WE HAVE IN COMMON
MAKES ALL THE DIFFERENCE.**

OUR MAIN RATES AT A GLANCE

PAYMENTS AND TRANSFERS IN FRANCE AND IN THE EURO ZONE ⁽¹⁾

Transfers in euros carried out using Barclaysnet	Free
Cash withdrawals from any cash machine using the debit card	Free
Payments using the debit card	Free
Arranging a direct debit	Free
Bank draft	€14

PACKAGES

Barclays Premier Life	€27 per month with a Platinum card MasterCard (free subject to conditions ⁽²⁾)
Barclays Classic	€10,50 per month with a Visa Classic card
Barclays Evolution Young Professionals (18/29 years)	€4,50 per month with a standard MasterCard or €7 per month with a Gold MasterCard

DEBIT CARDS (EXCEPT OUTSIDE PACKAGE)

Visa Classic or MasterCard standard - debit cards	€38 per year
Visa Premier or Gold MasterCard standard - direct debit	€132 per year
Platinum MasterCard - direct debit	€300 per year

EXCEPTIONAL OPERATIONS

Blocking a debit card following loss or theft	Free
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OVERDRAFTS

Nominal annual rate applicable to Personal Reserve included in packages	Eonia + 16%
Nominal rate on unauthorised overdrafts (applicable as of 1 August 2010)	19,12%

INTERNATIONAL TRANSACTIONS

Withdrawals from cash machines using the debit card outside the euro zone ⁽¹⁾	€3 per withdrawal + exchange commission of 2.90%
Payments by debit card outside the euro zone ⁽¹⁾	€0.80 per transaction + exchange commission of 2.90%
Transfers within the european economic area ⁽³⁾ (via Barclaysnet)	Free

(1) Countries in the euro zone: Germany, Austria, Belgium, Cyprus, Spain, Finland, France, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.

(2) Conditions specified on page 10 of this guide.

(3) European Economic Area: member states of the European Union, Iceland, Lichtenstein and Norway.

All the commissions mentioned in this Guide to Rates and Charges include all relevant taxes, particularly VAT, in accordance with the presentation standards approved by the French Banking Federation (FBF). Commissions do not include expenses for postage, fax or telephone or those of our correspondent banks. Debit or credit transactions have a clearance date on which they are effectively charged or added to your account. The notes in the column «clearance date» in this document refer to the effective date generally applicable in relation to the transaction date. The following abbreviations are used:

CD: calendar day

WD: working day as defined in the information letter of the Payment Services Directive

D: clearance date is the same as the transaction date

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THE DIFFERENT TYPES OF ACCOUNT

- The Interest-bearing Current Account (CCR)
- The Ordinary Cheque Account (CCO)
- A Compte Chèque Dynamique (CCD) which enables you to invest surplus cash automatically. Above a threshold you define (at least €1,500) your cash is invested in a fund.

OPENING AND MANAGING AN ACCOUNT

Opening an account with the Barclays Account Agreement	Free
Opening an Interest-bearing Current Account (CCR) (free with a Barclays package)	€30
Bank account details (RIB)	Free
Transferring an account to another branch of Barclays	Free
Registering a change of address	Free

Account Handling Fees ⁽¹⁾

For Barclays package holders	Free
For people under 25 on 1 January of the current year	Free
CCR or CCO	€10 per quarter

CCD

Account handling fees for the Compte Chèque Dynamique (CCD) are calculated based on the chosen investment threshold and the average monthly amount invested pro rata temporis in shares and hundredths of shares in the fund Barclays Institutions (PB shares) ⁽³⁾. They are deducted from the account directly every quarter at the following rates:

INVESTMENT THRESHOLD	€1,500	€3,000	€4,500	€6,000	€7,600
ANNUAL RATE OF ACCOUNT HANDLING AND MANAGEMENT FEES					
If the total average credit balance for the quarter is below €7,600	0,95 %	0,95 %	0,95 %	0,95 %	0,70 %
If the total average credit balance for the quarter is between €7,600 and €15,200	0,95 %	0,95 %	0,85 %	0,70 %	0,45 %
If the total average credit balance for the quarter is over €15,201	0,70 %	0,60 %	0,45 %	0,35 %	0,20 %
Minimum charge	€10 per quarter				

These charges do not apply for every fractional amount invested in Barclays Institutions (PB shares) in excess of €45,700.

PAYMENT OF INTEREST ON THE INTEREST-BEARING ACCOUNT (CCR) 1%⁽²⁾

Subject to a credit balance of €10,000 and to spending at least €750 per month using the debit card (reduced to €200 per month for the Barclays Evolution account - no minimum spending for the Barclays Premier Life account).

(1) The monthly bank statement is free and is therefore not included in the account charges.

(2) Gross Annual Rate applicable as of 01/10/2010, before taxes and social-security contributions, subject to change.

(3) The full prospectus for the Barclays Institutions fund will be sent to the account holder within one week on written request sent to Barclays Wealth Managers France - Secrétariat Général - 183, avenue Daumesnil - 75012 PARIS - Tel. : 01 55 78 78 78. For all additional information concerning the Barclays Institutions fund, you can send an email to the following address: bwmf.secretariat-general@barclays.fr

BARCLAYS PACKAGES ⁽¹⁾

Barclays Evolution 0 - 11 years	Barclays Evolution 12 - 17 years	Barclays Evolution Students 18 - 29 years	Barclays Evolution Young Professionals 18 - 29 years	Classic	Premier	Barclays Premier Life	FranceSolutions (for international clients)
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MEANS OF PAYMENT

		Maestro (above the age of 16)	MasterCard Standard	MasterCard Standard or Gold	Visa Classic	Visa Premier	Platinum MasterCard	Gold MasterCard
Credit cards								
Stopping direct debits without charge		3 per year	3 per year	3 per year	3 pper year	3 per year	3 per year	3 per year
Blocking a debit card in the event of loss or theft ⁽²⁾		✓	✓	✓	✓	✓	✓	✓
Stopping cheques without charge			✓	✓	✓	✓	✓	✓
Free cash withdrawal in France from all Barclays cash machines and those of other banks		✓	✓	✓	✓	✓	✓	✓
Free bank drafts			1 per year	1 per year	1 per year	1 per year	1 per year	
Transfers within the European Economic Area ⁽³⁾	Free	Free	Free	Free	Free	Free	Free	Free

ACCOUNT HANDLING FEES IN EUROS

	Free	Free	Free	Free	Free	Free	Free	Free
Account handling fees (except CCD)	Free	Free	Free	Free	Free	Free	Free	Free
Access to telephone and internet banking ⁽⁴⁾	Free	Free	Free	Free	Free	Free	Free	Free
Maximum amount of Personal Reserve in euros ⁽¹⁾ (Rate applied to overdraft interest: Annual Nominal Rate: EONIA ⁽⁴⁾ + 16%)			€500	€1,500	€1,500	€3,000	€5,000	€1,500

INSURANCE AND ASSISTANCE

		✓	✓	✓	✓	✓	✓	✓
Payment insurance (Barclays Sécurité)		✓	✓	✓	✓	✓	✓	✓
Medical assistance in France and abroad		✓	✓	✓	✓	✓	✓	✓
Accidental death and permanent disability insurance cover (PTIAA)		✓	✓	✓	✓	✓	✓	
Legal assistance in France and abroad		✓	✓	✓	✓	✓	✓	✓
30 day guarantee on purchases						✓	✓	
Administrative assistance service								✓
Legal consultation								✓
Translation service								✓

INDIVIDUAL'S CHARGE FOR PACKAGES

	€1 per month	€1 per month without card €2 per month with Maestro card	€3,50 per month	€4.50 per month with the MasterCard Standard €7 per month with the Gold MasterCard	€10.50 per month	€17 per month	€27 per month	€17 per month
COUPLE'S CHARGE FOR PACKAGES								
Individual rate + 2nd Visa Classic card + 2nd Barclays Sécurité + Accidental Death Insurance extended to the second person					€16 per month	€22 per month	€32.50 per month	
Individual rate + 2nd Visa Premier card + 2nd Barclays Sécurité + Accidental Death Insurance extended to the second person						€25 per month	€35.50 per month	
Individual rate + 2nd Gold MasterCard + 2nd FranceSolutions Assistance								25 € per month

FAMILY OFFER For clients under 30 years of age whose parents or grandparents hold a Barclays package, the Barclays Evolution account is free for the first year.

For our clients holding a Surf account 12-17 years: €1.50 per month and a Classic account 18-25 years: €3.50 per month. These offers are no longer open to new clients. Details can be obtained on request from your adviser.

(1) Suscribing to a package and arranging a Personal Reserve are subject to the prior approval of the Bank.

(2) Free as defined by applicable legislation.

(3) European Economic Area: all the member states of the European Union plus Iceland, Lichtenstein and Norway.

(4) Rate applicable at the time this Guide was prepared. The APR (Annual Percentage Rate) will be indicated on the Bank statement and capped at the rate defined as being usurious. EONIA (Euro Overnight Index Average) is calculated based on the amounts and rates used for all overnight lending transactions as reported by a sample of 57 European banks, of which 10 are French. The rate is calculated by the European Central Bank and published by the EU Banking Federation.

(5) Clients only bear the costs of connection and communication.

MONTHLY CHARGE FOR THE BARCLAYS PREMIER LIFE ACCOUNT

FREE PACKAGE:

Customers who subscribe to the Barclays Premier Life package will be exempt from fees if total monthly payments⁽¹⁾ into the current account attached to your package are greater than or equal to €3,000 for a single-holder account or €6,000 for a multi-holder account.

This preferred rate can be altered by Barclays at its discretion at any time.

Clients will be notified of any alteration two months before it takes effect by letter or by a notice on bank statements.

STANDARD RATE:

These rates apply when customers do not meet the conditions exempting them from fees.

For a single-holder account:

Monthly rate of €17:

- If the holder has €50,000 placed with Barclays at the end of each month.
- If the holder has a mortgage from Barclays for an initial amount of €300,000.

Monthly rate of €27:

- For clients who do not meet any of the preceding conditions.

For a multi-holder account (joint or common account):

- If the holders have €50,000 placed with Barclays at the end of each month⁽²⁾
- Or have a mortgage from Barclays for an initial amount of €300,000.

MONTHLY CHARGES FOR THE BARCLAYS PREMIER LIFE ACCOUNT WITH A SECOND CARD		
	Holders meet the conditions defined above	Holders do not meet the conditions defined above
Visa Classic	€22	€32.50
Visa Premier	€25	€35.50

(1) Definition of monthly payments into the account: cheques drawn on another account, electronic payments received from another account.

(2) For a joint account the relevant amounts are those of the holder outside the joint account, plus those of the joint account divided by the number of joint account holders.

REMOTE BANKING

The Barclaysnet service is available at www.barclays.fr

Bank to bank transfers in france (via barclaysnet)	Free ⁽¹⁾
Account to account transfer (via barclaysnet)	Free
Download a RIB (bank details)	Free
Downloading entries	Free
Consulting accounts	Free
Consulting outstanding debit card transactions	Free
Consulting financial and insurance portfolio	Free
Consulting loan repayment schedules	Free

Barclayplus service number 08 92 68 08 01

Free⁽²⁾

MEANS OF PAYMENT

DEBIT CARDS

	Immediate debit	Deferred debit
Withdrawal card ⁽³⁾	€12	Not available
Maestro card	€30	Not available
Visa Classic card	€38	€44
MasterCard standard	€38	€44
Visa Premier card	€132	€138
Gold MasterCard	€132	€138
Platinum MasterCard	€300	€305

DEDICATED CREDIT CARDS FOR THE BARCLAYS PRIVILEGE CREDIT FACILITY

Standard MasterCard for clients not holding a Barclays debit card	€34
Standard MasterCard for clients holding a Barclays debit card	€17
Gold MasterCard for clients not holding a Barclays debit card	€70
Gold MasterCard for clients holding a Barclays debit card	€35

(1) Plus connection fees billed to the client by the service provider.

(2) The rate per minute is charged to you by your service provider at the applicable rate.

(3) Free for clients younger than 18 and as part of the Right to an Account.

Carte Club Envy (this product is no longer available to new clients)

€30.50 per quarter for holders of a Barclays package (otherwise €50)

Request to reissue PIN number in the event of loss (all cards)

€10

Blocking cards following loss or theft⁽¹⁾

Free

Unfounded complaint

€38

Emergency replacement card in the event of loss or theft

€60

Emergency request to reissue PIN number in the event of loss

€60

Arranging an exceptional authorised limit

€60

Replacing the card in the event of loss (all cards)

€16

TRANSACTIONS USING THE DEBIT CARD

WITHDRAWALS FROM ALL CASH MACHINES

In France and the euro zone⁽³⁾

Free⁽¹⁾

Outside the euro zone⁽²⁾

2.90% of the amount withdrawn
+ €3 per transaction

CASH WITHDRAWALS OVER THE COUNTER

In France and the euro zone⁽³⁾

0.45% of the amount withdrawn
+ €3.81 per transaction

Outside the euro zone⁽²⁾

2.90% of the amount withdrawn
+ €5 per transaction

PAYMENTS

In France and the euro zone⁽³⁾

Free⁽¹⁾

Outside the euro zone⁽²⁾

2.90% of the amount
+ €0.80 per transaction

(1) Free as part of the Payment Services Directive.

(2) Transactions carried out in currencies outside the euro zone are converted into euros by the international offices of Visa and MasterCard on the day these offices receive the debit instructions and subject to the terms of exchange of their networks.

(3) Countries in the euro zone: Germany, Austria, Belgium, Cyprus, Spain, Finland, France, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.

CHEQUES

ORDINARY OR INTEREST-BEARING CURRENT ACCOUNT

Payment by cheque

Clearance date

- 1 CD

Paying in cheques (starting from the processing date)

+ 1 WD (depending on the time paid in)

Issuing a bank draft

- 1 WD

DYNAMIC CHEQUE ACCOUNT

Single clearance date

+ 1 WD

OTHER TRANSACTIONS LINKED TO CHEQUES

Rate

Sending a cheque book by recorded delivery

€5.20 minimum

Bank draft

€14

Cheque drawn in a different currency to that of the account (including bank drafts)

€18

Stopping a cheque or cheque book

€14

TRANSFERS MADE WITHIN THE EUROPEAN ECONOMIC AREA⁽¹⁾

TRANSFERS RECEIVED IN EUROS

Rate

Clearance date

- Interbank transfer

Free

WD

Commissions or expenses may be charged to the beneficiary by the payer's bank

TRANSFERS MADE IN EUROS

Rate

Clearance date

- Internal transfer order

Free

WD

(1) European Economic Area: all the member states of the European Union plus Iceland, Lichtenstein and Norway.

TRANSFERS TO ANOTHER BANK

	Rate	Clearance date
- Transfer order made via internet (barclaysnet)	Free	WD
- Transfer order given on paper (BIC/IBAN)	€4	WD
- Standing order given on paper	€1.50 / payment	WD
- Receiving an incomplete order not capable of execution (if refusal is justified objectively)	€10	
- Rejection of a transfer (if refusal is justified objectively)	€15	WD

NB: The charges mentioned above are charges for executing transactions.

DIRECT DEBITS

	Rate	Clearance date
- Setting up authorisation for a direct debit	Free	
- Direct debits received	Free	WD
- Cancelling a direct debit		Free

MEANS OF PAYMENT INSURANCE
BARCLAYS SÉCURITÉ

	Annual fee
Barclays Sécurité (Individual)	€26
Barclays Sécurité (Couple)	€47
Barclays Sécurité (12-29 years)	€18

ASSISTANCE SERVICES

ADMINISTRATIVE ASSISTANCE SERVICE,
TRANSLATION SERVICE, LEGAL CONSULTATION

	Annual fee
Individual	€40
Couple	€60
For holders of a FranceSolutions account with just one debit card	€20

PAYMENT INCIDENTS

COST PER INCIDENT IN THE EVENT
OF UNHAUTHORISED DEBIT OR BREACH
OF AUTHORISED LIMIT

- Cost per incident	€10
- Daily commission limit (limited to 30 transactions per month).	€30

CARDS

- Charge for blocking card by Bank because of improper use or lack of funds	€38
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CHEQUES

Expenses for cheques refused due to lack of funds

- Flat-rate charge for each cheque refused up to €50	€30 per cheque
- Flat-rate charge for each cheque refused over €50	€50 per cheque
- Cheque presented for settlement and returned unpaid for a reason other than a lack of funds (fee charged to the beneficiary)	€17

DIRECT DEBITS

- Direct debit received and refused for an objective reason ⁽¹⁾ up to €20	€20
- Direct debit received and refused for an objective reason ⁽¹⁾ over €20	Capped at the amount of the direct debit refused

OTHER CHARGES

- Garnishment or preliminary garnishment by individuals/companies or public authorities, payment cancellation by public authorities	€104
- Advance information notice for unfunded cheque	€20
- Letter requiring repayment of an unauthorised overdraft	€13

(1) Examples: insufficient funds, account blocked, etc.

MONITORING AND MANAGING
YOUR ACCOUNTS

STATEMENTS

- Monthly	Free ⁽¹⁾
- Other interval (every ten days, etc.)	€2.50 per statement
- Quarterly statement of total assets	€40 p.a.
- Annual IFU statement for tax purposes	Free
- Statement of capital gains on securities	Free
- Special annual statement for calculating wealth tax (ISF)	Free
- Annual statement of bank charges	Free
- Retrieval and copying of monthly statement	€13 per statement
- Document retrieval and duplication (all documents apart from current account statements)	
- Less than 6 months old	€13 per document
- More than 6 months old	€32 per document
- Retrieval or reissue of tax documents	€32
- Security portfolio statement older than one year	€60
- Issuing various certificates (account balance for studying abroad, electronic payments, account in correct working order...)	€15

MANAGING YOUR CASH BALANCES

Personal Reserve included in the packages

- Nominal Annual Rate⁽²⁾ applicable on 1/07/2010

EONIA +16%

To take an example: based on an EONIA rate of 0.48% on 15/07/2010 the nominal rate is 16.48% and borrowing €1,000 for 10 consecutive days will cost €4.58, or an APR of 17.78%.

(1) As defined by applicable legislation.

(2) Annual percentage rate capped at the statutory rate. Maximum rate calculated by the Banque de France for the category. "Overdrawn Personal Accounts" as published quarterly in the Journal Officiel in accordance with articles L 313-3 and 313-6 of the French Consumer Code.

OVERDRAFTS

Unauthorised overdrafts or exceeding agreed limits

- Nominal Annual Rate⁽¹⁾ applicable on 1/07/2010

19,12%

Authorised overdrafts

- Nominal Annual Rate (without optional insurance)

Ask us for details

- Arrangement fee⁽²⁾

1% (minimum €60)

Barclays Liberté

Credit facility up to a maximum depending on assets

- Nominal Annual Rate (without optional insurance)

Ask us for details

- Arrangement fee⁽³⁾

€60

- Fee charged every time a guarantee or the agreed amount is renewed or altered

€60

OTHER SERVICES

Closing a demand deposit account within 12 months of opening

€50

Unused account fee (no transactions for more than 12 months)

€40 p.a.

Opening a file for legal succession

Minimum €100

File management fee (depends on the value of cash and securities)

- From €0 to €22,800

1%

- From €22,801 to €152,500

0.50%

- Over €152,500

0.25%

Plus effective expenses for succession management

Providing a list of transactions

- List of regular, automatic transactions to and from the account in the event that it is transferred to another bank

€40

Annual safe deposit box rental

- Minimum size 9.36 dm³

Detailed price scale available at branches

- Deposit guarantee depending on the size of the safe deposit box

from €231 to €556.50

- Holding mail for collection at the branch

€90 p.a.

(1) This rate may be increased or reduced by the Bank at any time. In this event notification of the new rate will be sent with the monthly bank statement. The APR (annual percentage rate) is shown on the bank statement. Up to the rate defined as being usurious.

(2) These fees are charged when the file is opened.

(3) These fees are charged when the file is opened and every time the arrangement is renewed.

CARRYING OUT INTERNATIONAL TRANSACTIONS

FOREIGN EXCHANGE

EXCHANGE COMMISSION

- Commission on the purchase or sale of currencies from countries outside the European Economic Area⁽¹⁾.
Descending commission in euros
 - From €0 to €76,200
 - From €76,201 to €457,300
 - Over €457,300

Minimum €18.50
0.05%
0.02%
0.01%

- Commission on the purchase and sale of banknotes not denominated in euros from countries in the European Economic Area⁽¹⁾.

Free

MANUAL EXCHANGE

- Purchase and sale of foreign banknotes
- Currencies of countries not in the EEA

Minimum €18.50

EXCHANGE RATES

The applied exchange rate is equivalent to the Reuters price at the time we place the order, plus a maximum of 5%.

INTERNATIONAL CHEQUES⁽²⁾

PRESENTATION OF A CHEQUE DRAWN ON AN ACCOUNT ABROAD (IN EUROS OR OTHER CURRENCIES)

- Recovery of correspondent expenses

	Rate	Clearance date
	0.12% of the amount Minimum: €18.50 Maximum: €61	Depending on country
	Minimum €20	
- Any cheque presented for settlement abroad and returned unpaid (expenses charged to the beneficiary, plus the expenses of the correspondent bank)	€39	

PAYMENT OF A CHEQUE RECEIVED FROM ABROAD (IN EUROS OR OTHER CURRENCIES)

- Any unpaid cheque drawn abroad on our accounts (charged to the payer, plus protest and correspondent fees)

	Rate	Clearance date
	0.12% Minimum: €18.50 Maximum: €61	Depending on country
	€48	

FOR PAYMENT ABROAD (IN EUROS OR OTHER CURRENCIES)

- Descending commission in euros
 - From €0 to €76,200
 - From €76,201 to €457,300
 - Over €457,300

	Rate	Clearance date
	Minimum: €18.50 0.1% 0.04% 0.02%	- 1WD

ISSUING A BANK DRAFT

€14

INTERNATIONAL TRANSFERS⁽³⁾

International transfert received in non EEA currencies

	Rate	Clearance date
	€8	+ 2 WD
International transfert made in non EEA currencies ⁽¹⁾	Minimum: €18.50 0.12% 0.07% 0.05%	- 1 WD
- Descending payment commission		
- Recovery of correspondent expenses ⁽²⁾	Minimum: €20	
- Additional expenses (for missing or incorrect BIC or IBAN)	€10	

International transfert made in non EEA currencies⁽¹⁾

- Descending payment commission
 - From €0 to €76,200
 - From €76,201 to €457,300
 - Over €457,300

- Recovery of correspondent expenses⁽²⁾

- Additional expenses (for missing or incorrect BIC or IBAN)

INTERVENTION FEE

(modification, reimbursement request, obtaining confirmation of payment from the bank)

€40

For all your electronic payments you have the following options for allocating the costs:

- Dividing the costs: you only pay Barclays' costs.
 - You bear all the costs: Barclays' costs and those incurred by the beneficiary are charged to your account.
 - Costs are borne by the beneficiary: all costs incurred are charged to the beneficiary.
- Unless you instruct us otherwise, the default option is to divide the costs.

(Barclays must be given the exact BIC of the beneficiary's bank and the IBAN of the beneficiary).

The same applies if there is no currency conversion on behalf of the payer.

For more details, please refer to the Information Letter on the Payment Services Directive.

NB: The charges mentioned above are charges for executing transactions.

(1) An additional exchange commission applies for the purchase or sale of currencies from outside the European Economic Area.

(2) Expenses charged by intermediary banks.

(3) International transfers inside or outside the European Economic Area.

(1) European Economic Area: all the member states of the European Union plus Iceland, Lichtenstein and Norway.

(2) Plus exchange commission on purchase or sale of foreign currency.

SAVINGS ACCESSIBLE IN THE SHORT AND MEDIUM TERM

INTEREST PAID ON SAVINGS ACCOUNTS ⁽¹⁾

Short term:

Livret de Développement Durable	1.75% ⁽²⁾
Compte sur Livret	1.25% ⁽³⁾
Livret Jeune Barclays	3.25% ⁽³⁾
Super Livret Barclays	5% ⁽³⁾
Livret Premier	1.80% ⁽³⁾
Livret Barclays Premier Life	1.80% ^{(3) (4)}
Compte d'Épargne Logement	1.25% ⁽²⁾

Medium term:

Fixed-term deposits, savings bonds and deposit certificates	Consult your Barclays adviser
Property savings plan (not including state bonus)	2.50% ⁽²⁾
- Transferring property savings products to another bank	€55
- Closing a savings or similar account	Free

(1) Interest rates before taxes and social security contributions.

(2) Rates applicable as of 1 August 2010 as set by the public authorities.

(3) Gross rates subject to change. Clients will be notified by letter or a notice on bank statements.

(4) Gross rate applicable on 1 August 2010, except promotional period.

LIFE INSURANCE : ANTICIPATE TOMORROW'S NEEDS

LIFE INSURANCE POLICIES / INVESTMENT POLICIES

Range of products from Barclays Vie and our partners:

- Life insurance policies in euros
- Life insurance and multi-fund investment policies
- Policies made up of personalised investment funds

Your Barclays adviser is available to provide you with any further information you may require.

You can also visit our website at www.barclays.fr.

PROVIDING FOR THE FUTURE: PROTECTING YOURSELF AND THOSE CLOSE TO YOU

Barclays has selected a modular range of financial security products with a choice of guarantees that can be adapted to meet your needs. Your Barclays adviser is available to provide you with any further information you may require. You can also visit our website at www.barclays.fr

MORTGAGE INSURANCE

Insurance against death, invalidity, total and irreversible loss of amenity, occupational disability
(expressed in % of the amount borrowed) ⁽¹⁾

- Cost for a borrower aged below 35 (subject to surcharge)	0.24% p.a.
- Cost for a borrower aged over 35 (subject to surcharge)	0.32% p.a.

(1) Subject to conditions.

STOCK EXCHANGE OPERATIONS

EXECUTION ONLY SERVICE : STOCK MARKET ORDERS

■ Orders for french and foreign securities listed in France

	Barclaysnet	Telephone
- Barclays E-sentiel	0.45%	1.15%
- Minimum	€7.90	€11
- Monthly subscription	Free	
- Barclays e-Expert	0.18%	1.15%
- Minimum	€10.90	€11
- Monthly subscription	€16	
- Subscription of mutual funds other than those managed by Barclays (per transaction)	The fees charged are those mentioned in the prospectus plus the Bank's commission of 1% (minimum €31)	
- Subscription for bonds issued in France	Free	
- Purchases of shares floated on Euronext-Paris and participation in capital increases by companies listed on Euronext-Paris	Free	

■ Orders for securities listed outside franc⁽¹⁾

- Barclays E-sentiel	1.15%
- Barclays e-Expert	0.58%
- Minimum charge	€38
- Issues of bonds (French or foreign) deposited abroad	0.50% of the subscription amount

■ Commission for Deferred Settlement Service
Extension commission

- Deferred settlement commission (buying-selling)	0.18%
Carry-forward commission	
- Deferred settlement commission	0.18%
- Extension commission	0.54%

(1) Plus exchange commission, correspondent and depository costs. The products ACTIF and ACTIF+ have not been available to new customers since September 2007: see the document entitled "Conditions and Rates for Stock Exchange transactions MAR 8009 09/2007". To learn more about the new products E-sentiel and e-Expert, please consult your Barclays adviser.

Custody fees

No custody fees are payable for any financial instruments issued by Barclays Group. In all other cases: descending scale

- From €0 to €50,000
- From €50,001 to €100,000
- From €100,001 to €200,000
- More than €200,000
- Minimum charge

0.60%
0.40%
0.20%
0.10%
€90⁽¹⁾

ADVISORY SERVICES
BARCLAYS "BOURSE CONSEILS"

Available for a securities portfolio starting at €50,000

Half-yearly service commission

based on the valuation of the securities portfolio "Barclays Bourse" (not including Barclays OPCVM funds) as of 30 June and 31 December and non-refundable.

Descending scale based on the amount of securities at the valuation date

- From €0 to €53,350
- From €53,351 to €152,500
- Over €152,500

0.30%
0.25%
0.20%

Stock exchange orders

Specific conditions applicable to French securities and foreign securities listed on an exchange in France.

	Barclaysnet	Telephone
- Standard rate	0.90%	1.15%
- Minimum charge	€11	€11

Custody fees are charged annually in addition.

(1) No minimum charge for all Securities Agreements (E-sentiel, e-Expert and Barclays Bourse Conseil) signed from 1 October 2010.

INVESTMENTS

MANAGEMENT SERVICES

MANAGED ACCOUNT: THE ALPHASTARS ACCOUNT

Available from €10,000

- Subscription fee

Fees are charged
in accordance with
the fund prospectus

- Management fee ⁽¹⁾

1%

MANAGED ACCOUNT: MANAGEMENT MANDATE "OPCVM"

Available from €50,000 / USD 50,000

Half-yearly management fee

based on the valuation of the securities portfolio "Mandat OPCVM" on 30 June and 31 December.
Descending scale for calculating the minimum half-yearly management fee, based on the amount of assets under management as valued on 30 June and 31 December.

- From €0 to €100,000
- From €100,001 to €200,000
- Over €200,000

0.50%
0.40%
0.20%

The management fee payable on 31 December is the annual management fee of 9% (including all taxes) of annual performance, less the minimum half-yearly fee payable on 30 June (see above).

If the management fee payable on 31 December is less than the minimum half-yearly fee based on the assets as of 31 December according to the scale above, the Bank will charge the full amount of the half-yearly fee.

Custody fees are not charged as part of this service.

MANAGED ACCOUNT: MANAGEMENT MANDATE "TITRES"

Available from €200,000

Stock exchange orders

Specific conditions applicable to orders relating to French securities and foreign securities listed on an exchange in France.

Descending scale depending on the gross volume of the trade

- From €0 to €3,050
- From €3,051 to €6,050
- Over €6,050

1.75%
1.30%
0.80%

- Plus fixed commission (except for sale/purchase of rights)

€12

- Minimum charge

€38

The rate of 1.75% of the gross volume of the trade is applicable to securities orders traded on a foreign exchange. A minimum charge of €38 applies (plus exchange commission, correspondent and depositary fees).

CUSTODY FEES

Descending scale based on the amount of securities at the valuation date

- From €0 to €53,350
- From €53,351 to €152,500
- Over €152,500
- Annual minimum charge

1.01%
0.38%
0.19%
€38

OTHER OPERATIONS AND SERVICES

GOLD SALE AND PURCHASE TRANSACTIONS

- Ingots and bars

1% of the gross volume
of the trade

- Coins

1.20% of the gross
volume of the trade

- Gold tax calculated on the gross volume of the trade

8%

- Reissuing the Essay certificate

€45

TRANSFER OF SECURITIES TO ANOTHER BANK

- Transfer of securities to another bank

€15⁽¹⁾/line item

- Transfer of securities to another bank in connection with the closure of a share savings plan

€15⁽¹⁾/line item
Minimum €100

OTHERS

- Paying in of dividends from non-French securities

3% of the amount
received (max €45.75)

- Recovering taxes on foreign securities above a reimbursable amount of €100:

- From €100 to €1,000
- From €1,001 to €2,000
- Over €2,000

Flat rate of €50
Flat rate of €100
Flat rate of €200

- Bearer security deposit for examination or custody

€25/line

- Depositing non-listed securities in a share-based saving scheme

€100

- Securities account management charge

Free

- Exchanging securities in the course of a Public Exchange Offer

Free

- Receipt of share dividends and bond coupons (France)

Free

- Shareholder meetings

Free

(1) Charged half-yearly based on the valuation of the portfolio "Compte AlphaStars" on 30 June and 31 December and non-refundable.

(1) Plus any expenses charged by foreign depositaries.

Personal Reserves, overdrafts, consumer loans and mortgages are in all cases subject to the prior approval of the Bank.

PERSONAL LOANS ⁽¹⁾

Barclays Privilège personal reserve

Ask us for details

Personal loan

Ask us for details

- Arrangement fee ⁽²⁾

Free

MORTGAGES ⁽¹⁾

Barclays offers a wide range of mortgages to meet all your needs. Whether at fixed or floating rates, we can offer the right financing for your project.

Don't hesitate to contact your Barclays adviser, who will help you to identify the optimal solution.

- Arrangement fee ⁽²⁾

1% of the loan amount
Minimum €390

OTHER OPERATIONS

- Request for a certificate of interest paid

€38

- Request to reissue a repayment schedule

€38

- Altering the date on which instalments are debited

€38

- Request for a calculation of early repayment penalty

€38

- Contractual amendments

€305

- Project analysis if not followed by agreed financing

According to the complexity of the analysis
Minimum €200

- Bank guarantees (Rent - Fiscal - Disputed taxes)

2% p.a.
Minimum €100

- Other types of escrow/guarantee

2% p.a.
Minimum €150

- Drawing up contracts

According to the complexity of the contract

- Sending information letter for guarantees

€75 p.a.

(1) Interest rates for loans are determined depending on the amount, the duration, the purpose and collateral.

(2) These fees are charged when the file is opened.

GETTING IN TOUCH

BARCLAYPLUS CALL SERVICE: ☎ 08.92.68.08.01*
(accessible from anywhere in France or abroad)

BARCLAYS SERVICES:  0 810 09 09 09
PRIX APPEL LOCAL

BARCLAYSNET INTERNET SERVICE: 🌐 barclays.fr

FOR ALL FURTHER INFORMATION,

don't hesitate to approach your adviser.

You can get in touch by post, by telephone to their direct line, by fax or by sending a message from our website: www.barclays.fr.

* The rate per minute is charged to you by your service provider at the applicable rate.

COMPLAINTS

IN THE EVENT OF A DISAGREEMENT, PLEASE WRITE TO:

Barclays Services
Customer Quality Service
Barclays Bank PLC
183, avenue Daumesnil
75575 Paris Cedex 12