



Additional Terms

Additional Terms

This document sets out the Additional Terms that form part of the Agreement as defined in the Barclays Wealth Terms. If there is any conflict between these Additional Terms and the Barclays Wealth Terms, these Additional Terms will prevail. If words beginning with a capital are not defined in these Additional Terms, they shall have the same definition as in the Barclays Wealth Terms.

The following sections of the Barclays Wealth Terms are relevant to the services provided under the Agreement:

- Section A,
- Section B,
- Section D,
- Section E, and
- Section F.

Your classification under the Financial Service Authority (FSA) Rules

For the purposes of the FSA Rules, we will treat you as a retail client unless we agree with you otherwise. This does not necessarily mean that you are 'eligible' for the purposes of the Financial Services Compensation Scheme or the Financial Ombudsman Service.

As a retail client, where you meet the requirements to be re-categorised, you have the right to request to be treated as an elective professional client either generally or in respect of a particular service, type of transaction or product. Such request must be made in writing, and we will consider any requests received on a case by case basis against the criteria set out in FSA Rules. We will inform you of any limitations that such a re-categorisation will entail, together with the scope of that re-categorisation.

If, following such a request, you are classified as an elective professional; you must keep us informed of any change in your circumstances that could affect your classification.

If we notify you that we will treat you as a professional client, you may request to be treated as a retail client either generally or in relation to one or more particular services, or in relation to one or more types of product or transaction.

1. Definitions (Additional to Section F of the Barclays Wealth Terms)

Account means any account you hold with us for the management of your Funds and Portfolio;

At Best Orders means an instruction to buy or sell a specified stock at the best price available to us at the time of dealing (as some stocks can be very volatile when the market first opens we may, at our

absolute discretion, delay execution of the instruction until the volatility decreases);

BACS means the Banks Automated Clearing System;

Base Rate means the Barclays Bank PLC base rate at the time interest is calculated;

Cash Management Service or **CMS** means a facility available (as part of the Services) for you to hold Funds for dealing and from which we will deposit all sales proceeds and debit all purchase costs and charges;

Chosen Account means the United Kingdom (UK) bank or building society account whose details you have given on your Application Form or notified us of at a later date. Your chosen account must be a personal account either in your name or held jointly by you, and be BACS compatible;

Client Money has the meaning given by the FSA Rules, which is, broadly, money of one currency not held in a bank account in your name which, in the course of carrying on the business contemplated, we hold in respect of any investment agreement entered into, or to be entered into with or for you subject to certain exceptions identified in the FSA Rules concerning the treatment of clients' money;

Client Money Rules means those FSA Rules that concern the holding of Client Money;

CREST means the centralised settlement system for securities traded on the London Stock Exchange (LSE);

Custodian means a company that we have chosen to hold your investments in the event that they are not held with our Nominee. The choice of custodian is at our discretion and may be an Associate or a company outside of our group;

FSA means the Financial Services Authority;

FSA Rules means the Financial Services Authority Rules;

Funds means the cash balances that you hold with us for investment purposes;

ISA means the Individual Savings Account, as defined in the ISA Regulations;

ISA Regulations means the Individual Savings Account Regulations 1998, as amended or supplemented from time to time;

Limit Orders means an instruction to us settling the maximum or minimum price at which you are willing to buy or sell shares. Third party data will be used to determine the price available to us;

Nominee means Barclayshare Nominees Limited or any other nominee company we decide to use;

Portfolio means the investments that we hold for you;

Qualifying Investments means: Shares other than shares in an investment trust that:

- are issued by a company incorporated anywhere in the world;
- that are officially listed - as opposed to being simply traded - on a recognised stock exchange; and
- that if acquired after the 6 October 2005, satisfy the 5% test.

Securities other than securities in an investment trust that have been issued by a company.

Government securities which are:

- gilt-edged securities;
- gilt strips;
- securities issued by or on behalf of a government of any EEA state; and
- strips of securities issued by or on behalf of a government of any EEA state

that have at least 5 years to run when purchased.

Units or shares in authorised funds that have been authorised by the FSA and are either:

- an authorised unit trust; or
- an open-ended investment company incorporated in the UK where authorisation from the FSA under regulation 14 of the Open-Ended Investment Companies (Tax) Regulations 1997.

Units or shares in a non-UCITS retail scheme, which has been authorised by the Financial Services Authority for sale to retail investors in the UK that are:

- are listed on the Official List of the Stock Exchange; and
- the investment trust satisfies the requirements for investments

Units or shares in a relevant UCITS provided the UCITS is:

- situated in a EU member state other than the UK;
- authorised by the competent authorities of the state in which it is situated;
- the UCITS is a recognised scheme within the meaning of section 264 of the Financial Services and Markets Act 2000; and
- the units or share satisfy the 5% test.

Shares transferred directly into the stocks and shares component.

Depository interests where one person holds relevant investments, or rights to those investments on behalf of the investor.

Cash and any other cash held in a stocks and shares ISA held in sterling.

Units in a stakeholder product as defined in regulation 5 of FSMA 2000 (Stakeholder Product) Regulations 2004 (SI 2004/2738) - known as stakeholder medium-term products - which can consist of unithised investments and unithised insurance investments that can satisfy the investment rules set out in those regulations - subject to the 5% test.

Policies of life insurance issued before 5 April 2004 that had previously qualified for the separate insurance component.

Some of the investments may not be available through all channels;

Stocks & Shares ISA means a Barclays Stockbrokers Investment Individual Savings Account into which you can invest up to £10,680 in the 2011/2012 tax year; subject to any balance within a cash ISA.

Tax Year means a year beginning 6 April one year and ending 5 April in the following calendar year.

User means someone you have authorised in writing and we have approved to use the Services on your behalf; in which case, references to 'you/your' in the Agreement will be taken to also refer to the User acting as your agent.

2. The Service

2.1 Services under the Agreement are provided by Barclays Stockbrokers Limited. We are authorised and regulated by the FSA, and entered on the FSA Register (Registration No. 124247).

2.2 The main services (the "Services") provided are:

- discretionary management;
- non-discretionary management; and
- execution-only dealing,

of investments (see Paragraphs 14, 15 and 17 of the Barclays Wealth Terms).

2.3 The Services are provided for the following investments:

- (a) UK equities (including warrants), UK partly-paid shares, UK Government securities, allotment letters, convertible shares, preference shares and Sterling fixed-interest stocks that are listed/quoted on the LSE, and where dealing and settlement is in Sterling;
- (b) authorised unit trusts and OEICs where dealing and settlement is in Sterling; and
- (c) agreed foreign investments and other selected securities.

Some of these investments may not be available through all channels.

Additional Terms

- 2.4 The Services are also available for ISAs.
- 2.5 Certain countries have local securities regulations that may prohibit you from using our Services. We are unable to offer our Services in these countries. Our website is intended for use by UK residents only. You must not make any transactions or open any accounts using our website if you are outside the UK. It is your responsibility to inform yourself about and observe any applicable laws.
- 2.6 We are unable to accept applications for the Services by fax.
- 3. Opening Your Account**
- 3.1 The Services are available to residents of the UK that are aged 18 or over.
- 3.2 The Services are available on a telephone dealing only basis to selected overseas residents, companies, partnerships, trusts charities and HM Revenue and Customs (HMRC) approved pension schemes. In these cases, and for residents of the Channel Islands and the Isle of Man, we will need extra documents from you. Please contact our Client Service Team for details of the documents needed.
- 3.3 You can apply for the Services by completing an application form in writing, via email, by telephone, or if you are a UK resident aged 18 or over, by applying online for a MarketMaster account.
- Applying Online via Email or Telephone:**
- 3.4 If you apply online, we will carry out our standard security checks. This is for your and our protection, and is designed to ensure no one else can open an account in your name.
- 3.5 If you satisfy our online application security checks, your account will be opened and you will be able to carry out the following:
- (a) on the day you open your Account – view the website (including research) in the secure area of the site.
 - (b) from the day after you have opened your Account – view your account online, add Funds to your Account (including online debit card deposits) and deal on any Funds or stocks you have added to your Account.
- For applications made after 5:00pm, dealing functionality will be available after two Working Days.
- 3.6 Following your successful online application, it is your responsibility to send us the form verifying your signature and any additional documents we have asked for within 30 calendar days of the account being opened. We may contact you within this period to remind you to send these documents to us.
- 3.7 Until we have received any additional documents we have asked for (including signatures where appropriate) your Account may be subject to restrictions and you will not be able to withdraw Funds, take advantage of the permanent dealing limit facility or close your Account.
- 3.8 If we do not receive within 30 calendar days the form verifying your signature and any additional documents we have asked for (including signatures where appropriate) as described in 2.6, we reserve the right to either:
- (a) close your Account and return Funds and/or stocks and shares;
 - (b) freeze your Account. If we do, you will not be able to remove Funds and/or stocks and shares until we receive the signed application; or
 - (c) maintain the restrictions on your Account.
- 3.9 If we are not able to satisfy our standard security checks, we will not open your Account online and may require further information to continue your application.
- 3.10 Your Account will be fully opened on receipt of a correctly completed Application Form and any other documents that we have asked for.
- 3.11 Where the application is not made in writing; for example, by telephone or email, you are required to provide the same information, make the same declaration and provide the same authority and other information that is present within a written application. Your signature is not required.
- 3.12 We must then make a written declaration and send a copy direct to you on receipt of the application. The written declaration must show the date it was sent to you and confirm all the details provided by you in the application. The declaration will satisfy the requirements of the regulations, if it takes the same format as an application form, prefaced by the statement, "This declaration records the terms of the declaration made by the applicant named below". The copy of the written declaration can be sent to you by post, fax or email.
- 3.13 The application is valid from the date we make the declaration. On issuing a copy to the applicant, we will advise that you have thirty calendar days to notify any corrections to us.
- 3.14 You have 30 calendar days from the date the copy is sent to notify us of any corrections. Notifications need not be in writing. Where corrections are notified we must issue a revised declaration. But the revised declaration will take effect from the date of the original declaration by us.
- 3.15 Where corrections are made within the 30 day calendar period, the ISA application remains valid from the date of the original declaration. Where corrections are made after the 30 calendar period, the ISA application is valid from the date the new declaration is made (unless they are corrections to inconsequential errors, such as incorrect titles etc, which would not be treated as invalidating the application).

4. Giving Instructions

(Additional to Paragraph 2 of the Barclays Wealth Terms)

- 4.1 Instructions to deal may only be given:
- (a) verbally (by telephone);
 - (b) in writing; or
 - (c) securely through our website (see Paragraph 2.3 of the Barclays Wealth Terms).
- 4.2 We will not accept your instructions to deal by email, fax or any form of communication via the internet other than through our website.
- 4.3 Our literature and website specify the times we usually accept instructions to deal; however, this is subject to routine maintenance, demand on our systems and other circumstances beyond our control.
- 4.4 Where we receive instructions to deal outside the opening hours of the LSE or other relevant exchange, we will deal with such instructions as soon as practicable when the market is open.
- 4.5 You must provide your Security Information when you deal. We may refuse to deal for you if you do not provide the correct Security Information.
- 4.6 You must immediately telephone us on 0845 601 7788 if your Security Information is lost, disclosed or stolen, or you know or suspect that someone is impersonating you. Your access to the Services will be suspended until you receive notification of your new Security Information.

User Access

- 4.7 You can grant permission to a User to allow them to view your account, or to deal and place orders and provide instructions regarding corporate actions.
- 4.8 You can set up this facility by completing the Application for User Access.
- 4.9 Once you have granted permission to a User to give instructions on your Account, we are entitled to treat any Instructions given by this User as genuine and duly authorised. We will not need to get any further confirmation from you concerning the User's use of the Service.
- 4.10 You need to give us written Instructions to change or withdraw permissions granted to a User.
- 4.11 You are responsible for the actions of the User and for ensuring that the User complies with the Agreement.

5. Other Communications

(Additional to Paragraph 3 of the Barclays Wealth Terms)

- 5.1 Unless the Agreement provides otherwise, you can communicate with us by post, telephone, fax or email at:

Barclays Stockbrokers Limited
 Tay House
 300 Bath Street
 Glasgow G2 4LH
 Telephone: 0845 601 7788
 Fax: 0845 605 2143
 Email: stockbrokers@barclayswealth.com
 or such other contact details as notified in the future.

Calls made to 0845 numbers are free for BT residential customers (current as at January 2009). The price on non-BT phone lines may vary; please check with your service provider. You can only use these numbers if you are calling from within the UK. If calling from outside the UK, please call +44 141 352 3909. Calls may be recorded to monitor the quality of our service, to check instructions and for security purposes.

- 5.2 Email communications will be deemed to have been received by you when they are received by your internet service provider.
- 5.3 Given the nature of the Services, you agree that posting information on our website is an appropriate method for us to communicate with you. Where a communication is posted onto our website pursuant to Paragraph 3.5 of the Barclays Wealth Terms, it is deemed to have been received by you when it is posted onto our website. Our website details are: www.stockbrokers.barclays.co.uk
- 5.4 It is your responsibility to check that we have received any communication that you consider is important.

6. Your Account

- 6.1 To have online access to your MarketMaster® or Company Dealing Account you will need to use our Cash Management Service.
- 6.2 Unless there are restrictions in the Agreement, where a Direct Debit is in place and you are using the Cash Management Service:
- (a) purchase costs will be taken from the Funds held in your Account on the agreed settlement date. If there are insufficient Funds in your Account, we will debit the shortfall from your Chosen Account. If you do not want the shortfall debited from your Chosen Account, you must ensure that there are sufficient Funds in your Account on the day that you place your purchase;
 - (b) sale proceeds will be paid to your Account on the agreed settlement date;
 - (c) if you want to withdraw Funds from your Account, payment will be made via BACS electronic transfer to your Chosen Account. Only the withdrawal of cleared Funds will be permitted; and
 - (d) fees will be debited from the Funds in your Account on the due date. If there are insufficient Funds in your Account, we will debit the shortfall from your Chosen Account.

Additional Terms

- 6.3 Unless there are restrictions in the Agreement, where no Direct Debit is in place and you are using the Cash Management Service:
- (a) purchase costs will be taken from the Funds in your Account on the agreed settlement date;
 - (b) sale proceeds will be paid to your Account on the agreed settlement date;
 - (c) if you want to withdraw Funds from your Account, payment will be made via BACS electronic transfer to your Chosen Account. Only the withdrawal of cleared Funds will be permitted; and
 - (d) fees will be debited from the Funds within your Account on the due date.
- 6.4 Unless there are restrictions in the Agreement, if you do not use the Cash Management Service you must have a Direct Debit set up on your Account:
- (a) purchase costs will be debited from your Chosen Account on the agreed settlement date;
 - (b) sale proceeds will be credited to your Chosen Account on the agreed settlement date; and
 - (c) fees will be debited from your Chosen Account on the due date.
- 6.5 You must notify us immediately if you want to change your Chosen Account. We may ask you to provide an original account statement for your Chosen Account that states your name and current address, and it must not be more than three months old. We will return it to you.
- 6.6 You can deposit Funds into your Account by cheque, debit card or regular payments by Direct Debit.
- 6.7 Please ensure that all payments are from a personal UK bank/building society account in your own name or one held jointly by you. We will only accept a cheque from a recognised financial institution on your behalf that is endorsed with your name and account number.
- 6.8 We do not accept post-dated cheques.
- 6.9 The following applies where you wish to add investments to your Portfolio:
- (a) stock must be in the name of the Portfolio holder(s);
 - (b) if it is a gift, we may ask the transferring client to complete a gift declaration form; and
 - (c) we will ask the transferring client to provide an acquisition cost for transfer. Default will be zero if not completed.
- 6.10 We will pay your cash dividends, gilt and bond interest to your Account or your Chosen Account as you have instructed. These payments will normally be paid six Working Days after we receive them. You will not earn interest on this income before it has been paid to your Account or your Chosen Account. If there is any delay in getting these payments to your Account or your Chosen Account, we will start calculating interest from the date they should have been paid to your Account or your Chosen Account. We will not pay interest of less than £5.
- 6.11 If you want to withdraw Funds from your Account, you can give us instructions by telephone or in writing. We will pay these Funds into your Chosen Account within five Working Days of receipt of your instructions as long as there are enough cleared Funds in your Account. If you want to withdraw Funds that have been paid in by debit card within eight Working Days of making the payment to us, we will pay these Funds back to the card used in the debit card transaction.
- 6.12 If you are entitled to shareholder benefits on any stocks and shares, you will need to ask us to claim these for you each time they are issued.
- 7. Investment Research and Analysis (Additional to Paragraph 18 of the Barclays Wealth Terms)**
- 7.1 Where any research or other information referred to in Paragraph 18 of the Barclays Wealth Terms is obtained from third parties, the views expressed are those of the third parties. Although we try to ensure that the sources of information are reputable, we do not endorse and cannot guarantee the accuracy of such information.
- 8. Dealing On Your Behalf and Settlement (Additional to Paragraph 19 of the Barclays Wealth Terms)**
- 8.1 You should carefully read Paragraph 19 of the Barclays Wealth Terms. It sets out (amongst other things):
- (a) details of our execution venues;
 - (b) circumstances where we make Limit Orders public unless you instruct us otherwise; and
 - (c) how we aggregate and allocate orders.
- 8.2 You will be given a dealing limit when you start to trade with us. Any increase in your dealing limit will be at our discretion and subject to requirements, such as credit references, and other conditions as we shall specify. You should not attempt to give us any instruction which would cause you to exceed your dealing limit. Dealing limits do not apply to ISAs.
- 8.3 If you want to deal in overseas securities (other than European securities which can be dealt through the LSE's International Retail Service), you will need to complete a Foreign Dealing Application Form. You will not be able to access information or deal in your foreign Portfolio using our website.

- 8.4 You should note that:
- (a) you may not always have access to the same levels or types of functionality across all the channels by which we provide the Services;
 - (b) balance, holding and valuation information may be updated at different times for our electronic channels, and you should always take into account any previous transactions made or instructions given; and
 - (c) we are not responsible for paying any telephone or transmission charges for your use of electronic channels.
- 8.5 You are obliged to make payment for each transaction that is carried out for you. Accordingly, you must maintain sufficient Funds in your Account to cover all transaction payments including any online or telephone commission rates or settlement costs (see Paragraph 19.12 of the Barclays Wealth Terms). If settlement of any transaction is in a currency other than Sterling, you must have enough foreign currency to settle the transaction.
- 9. Your Income**
- 9.1 You can elect to receive all dividend income in the form of:
- (a) cash dividends;
 - (b) shares offered in lieu of a dividend (a "Scrip Dividend"); or
 - (c) automatic dividend reinvestment (ADR).
- 9.2 If you elect to receive Scrip Dividends and this is not available, we will accept the cash on your behalf.
- 9.3 If there is an enhanced Scrip Dividend, we will ask you to decide whether to take the dividend in shares or income. If we do not hear from you, we will take up the default option.
- 9.4 If you elect for ADR, we will reinvest your dividend income in the stock which originated the dividend, within 10 Working Days of our receipt of the dividend.
- 9.5 ADR will only be carried out if after the deduction of fees or any other due amounts the dividend income is £10 or greater.
- 9.6 Commission charges apply for purchases carried out as a result of ADR.
- 9.7 If you elect for ADR and a dividend is offered in the form of a Scrip Dividend, we will accept this on your behalf; no ADR will be carried out or commission charged. On occasions where we are unable to accept a scrip option due to time constraints, we will accept cash on your behalf and subsequently carry out dividend reinvestment.
- 9.8 If a company offers a Dividend Reinvestment Programme (DRIP), we will always take the cash for you.
- 9.9 You can change your dividend income instructions. We will accept instructions in writing or by telephone call to our Client Service Team.
- 10. Matters Relevant to Specific Types of Investments (Additional to Paragraph 20 and Schedules B and C of the Barclays Wealth Terms)**
- 10.1 You should carefully read the risk warnings set out in Paragraph 20 and Schedule B and C of the Barclays Wealth Terms. In particular, we remind you that:
- (a) less readily realisable investment may be difficult to buy or to obtain reliable information about their value or extent of their associated risks;
 - (b) the price and value of investments and their income fluctuates. You may get back less than the amount you invested. Past performance is not a necessarily a guide to future performance;
 - (c) fluctuations in exchange rates may adversely affect the value, price or income of foreign currency-based investments;
 - (d) shares in some smaller companies (including penny shares) carry extra risk as there is a big difference between the buying price and the selling price. The price may change quickly and may go down as well as up; and
 - (e) taxation rules may change, and the value to you of any tax benefits will depend on your tax position. You should consult your tax adviser to understand the impact of your investment decisions on your tax position.
- 11. Our Custody Services (Additional to Paragraph 21 of the Barclays Wealth Terms)**
- 11.1 You should carefully read Paragraph 21 of the Barclays Wealth Terms. It contains important information about:
- (a) the use of our Nominees and Custodians (including the extent of our liability);
 - (b) pooling of assets;
 - (c) takeovers and other reorganisations;
 - (d) other corporate events; and
 - (e) holding of assets outside the UK.
- 11.2 We reserve the right not to hold, to cease to hold or register in our Nominee's name certain investments delivered to us by you, or for you. This includes:
- (a) the right to refuse to accept or to cease holding any investments and/or documents of title; and
 - (b) the right to transfer your holding out of CREST and send the resulting share certificate(s) to you.

Additional Terms

We will try to warn you in advance of exercising this right. When we exercise this right, we will try to ensure our decision is reasonable and will comply with any laws and regulations that apply. We will not be liable to you in any way if we refuse to follow your instructions or if we cease holding any investments and/or documents of title for you.

- 11.3 As Barclays Stockbrokers Limited is not a bank, your Funds will be held in accordance with Paragraph 21.15 to Paragraph 21.22 of the Barclays Wealth Terms.
- 11.4 We will present cheques for payment when we receive them.
- 11.5 We pay interest on your cleared Funds at our published rates. Interest is calculated daily on Funds in your MarketMaster® or Company Dealing Account. It will be paid gross each month on the last Friday that is a Working Day.
- 11.6 We reserve the right to reclaim from your Account any payment or investment which you are not entitled to. You must return these to us or we may take these from your Account. If we write to claim them from you, we will give you at least 10 Working Days notice before we make the claim. We will then send them to the person who is entitled to them.
- 11.7 We reserve the right not to pay to you amounts less than £5 or any other minimum amount that we may notify you of from time to time.

Cash comprised in your Assets – cash held by Barclays Bank PLC as banker (only applicable to the UK)

- 11.8 Where Custody Services are provided by Barclays Bank PLC, then money comprised in your Assets which is held in an account with us will be held by us as your banker, not as your trustee, and will therefore be subject to the UK regime regulating banks rather than being held in accordance with the FSA Client Money Rules.
- 11.9 Interest will not be payable on any such money except:
- (a) where we place it on your behalf into an interest-bearing account or on fixed-term deposit with ourselves in seeking to achieve your Investment Objective or otherwise implementing your instructions; or
 - (b) in accordance with the Client Money provisions referred to at Clause 11.10 below. The interest payable in these circumstances may be fixed or variable depending on the size of the relevant deposit. The rate of interest payable in respect of deposit accounts paying variable rate of interest will be related to the Bank of England base rate or other appropriate rate and calculated on a daily basis and, in the case of fixed-term deposits, will be based on the prevailing money market rate for deposits of a similar size and term.
- 11.10 Where money comprised in your Assets is not held in a Barclays Bank PLC account as described in Clause 11. 8 and is Client Money, it will be held in accordance with the Client Money Rules and Paragraphs 21.15 to 21.22 of the Barclays Wealth Terms will apply.

Cash comprised in your Assets – cash held as Client Money (as defined in Section F of the Barclays Wealth Terms)

11.11 Where we are unable to hold Client Money in an account with Barclays Bank PLC, Client Money will be held with Approved Banks in accordance with applicable Regulatory Requirements. Details of these Approved Banks are as published by us from time to time.

12. Client Reporting (Additional to Paragraph 22 of the Barclays Wealth Terms)

- 12.1 You will receive a confirmation statement each time we buy or sell investments on your behalf. It will set (amongst other things) the amount you will receive or pay on settlement including charges and fees incurred by us in dealing with an agent. Please advise us as soon as possible if the information on the confirmation statement is incorrect.
- 12.2 If incorrect, you agree to return the original confirmation statement to us if we ask for it and agree to repay any overpayments immediately. We will charge you interest on any overpayment. We have the right to purchase replacement investments. You will pay for the investments and any costs. We may refer any amount due to us following an overpayment to a collection agent or solicitor. You will be liable to pay all costs that we incur in recovering any debt including those of our agents and solicitors. We may add these costs to your debt with us or our Associates.
- 12.3 You agree to notify us immediately:
- (a) if you do not receive a confirmation statement by post informing you that we have carried out your dealing instructions within three Working Days of you placing them; or
 - (b) if you receive a confirmation statement of a deal which you did not place.
- If you fail to do so, you may be committing a criminal offence.
- 12.4 In addition to a confirmation statement, you will receive:
- (a) an electronic deal confirmation where you place an order via our Quote & Deal facility; or
 - (b) an optional email once the deal has been placed if using other types of orders (e.g. Limit Order or At Best Order).
- 12.5 Regardless of the fact that the Trading Platform might confirm that a trade is executed immediately when you transmit instructions via the Trading Platform, it is the matching of the trade with the market counterparty and settlement which alone constitutes Barclays Stockbrokers' confirmation of execution.
- 12.6 It is possible that errors may occur in the prices of transactions quoted by Barclays Stockbrokers. In such circumstances, without prejudice to any rights it may have under English law, Barclays

- Stockbrokers shall not be bound by any Contract which purports to have been made (whether or not confirmed by Barclays Stockbrokers) at a price which:
- (a) Barclays Stockbrokers is able to substantiate to you was manifestly incorrect at the time of the transaction; or
 - (b) was, or ought reasonably to have been, known by you to be incorrect at the time of the transaction.
- 12.7 Trading strategies aimed at exploiting errors in prices and/or concluding trades at off-market prices (commonly known as “sniping” or “arbitrage”) are not accepted by Barclays Stockbrokers. Provided that Barclays Stockbrokers can document that at the time of the trade there were errors in prices, commissions, or in the Trading Platform, and provided Barclays Stockbrokers can show that you, based on trading strategy or other provable behaviour, deliberately and/or systematically exploited or attempted to exploit such an error, Barclays Stockbrokers is entitled to take one or more of the following countermeasures:
- (a) Adjust the price spreads available to you;
 - (b) Restrict your access to streaming, instantly tradable quotes, including providing manual quotation only;
 - (c) Retrieve from your account any historic trading profits that Barclays Stockbrokers can document have been gained through such abuse of liquidity at any time during the client relationship; and/or
 - (d) Terminate the Agreement immediately by giving written notice.
- 12.8 You can choose to receive email acknowledgements of any status changes on your orders. Unless you advise us otherwise, such acknowledgements will be sent to the email address we hold for you.
- 13. Charges, Interest and Payment
(Additional to Paragraph 23 of the Barclays Wealth Terms)**
- 13.1 We charge fees and commission according to our published rates. We may also charge for any expenses an Associate incurs while administering your Account.
- 13.2 If you deal using our website, you will be charged online commission rates. If you place a deal/order by telephone, including any deals outside the market parameters for online dealing, you will be charged telephone commission rates.
- 13.3 You must make sure that there are sufficient Funds available in your Account or Chosen Account to cover payments including fees or settlement costs when they are due.
- 13.4 You can pay charges online using “Deposit Cash”. This will only be available if there are charges and fees due in the selected Account.
- 13.5 If you do not pay us for your transactions or our charges on time, we reserve the right (in addition to any right we may have under Paragraph 19.15 of the Barclays Wealth Terms) to:
- (a) charge you interest at the rate published in our charges tariff;
 - (b) apply our late payment charges as detailed in our charges tariff;
 - (c) deduct the monies owing from your investments or other Accounts held with us or our Associates;
 - (d) sell any investments in your Portfolio or Assets lodged/deposited with an Associate and retain the sale proceeds. Where this is not enough to meet our charges, you will be liable to us for the difference; and
 - (e) apply payments from you or proceeds realised in the sale of your investments in any order we want. We may use them to cover our fees and costs before we use any remainder to discharge the interest that you owe us, our charges and the amount you owe us for any transactions.
- 13.6 If a debt remains outstanding for more than five Working Days from the day it should have been settled, we may:
- (a) apply additional charges as published in our charges tariff;
 - (b) sell or apply other assets that we or our Associates hold for you to meet the debt and any additional charges;
 - (c) cancel any pending purchase orders to release Funds to cover the debt; and
 - (d) refer any shortfall to a collection agent or solicitor. If we do, you will be liable to pay all costs that we incur in recovering any debt including those of our agents and solicitors. We may add these costs to your debt with us or our Associates.
- 13.7 Government Stamp Duty, Stamp Duty Reserve Tax (SDRT) and Value Added Tax (VAT), will be charged at the prevailing rate.
- 13.8 If we obtain an indemnity form from you for lost share certificates and you subsequently find the original share certificates, we may claim back expenses we have incurred.
- 14. Distance Marketing Directive – Cancellation Rights
(Additional to Paragraph 25 of the Barclays Wealth Terms)**
- 14.1 If the Agreement has been concluded without a face to face meeting between you and us and if the person entering the Agreement is an individual including, individuals holding a joint account (rather than a corporate), (a ‘Distance Contract’), you have a right to cancel the Agreement with us within 14 calendar days from the later of:
- (a) the date of its commencement (as specified in Section A of the Barclays Wealth Terms); and

Additional Terms

- (b) the date on which the Barclays Wealth Terms and these Additional Terms were received by you.
- 14.2 Cancelling the Agreement will relieve you of all duties and obligations arising from the Agreement. You will not incur any cancellation fee, charge or penalty except for any shortfall (where we carry out transactions on your behalf during the cancellation period you will bear the applicable market risk).
- 14.3 If you wish to cancel the Agreement, you must send a notice in writing in accordance with Paragraph 3.1 of the Barclays Wealth Terms (you may not use email or other electronic communications for this purpose unless we have agreed otherwise). If you do not exercise the right to cancel, the Agreement will remain in effect until otherwise terminated in accordance with its terms.
- 14.4 If you decide to cancel the Agreement, termination will be subject to the provisions of the Agreement including in particular Paragraph 35 of the Barclays Wealth Terms.
- 14.5 Notice of cancellation must be given in writing to:
Barclays Stockbrokers Limited
Tay House
300 Bath Street
Glasgow G2 4LH
- 14.6 If you cancel the Agreement, we will transfer any investments we are holding for you into your own name or as you instruct. Where this is not reasonably practicable, you agree that we may sell the investments at the prevailing market price. The amount you get back will be reduced by any market loss from when your initial investment is made to when we receive the cancellation notice. The proceeds will be returned to you no later than 30 days after the date you send the notice of cancellation.
- 15. Our Liability to You
(Additional to Paragraph 27 of the Barclays Wealth Terms)**
- 15.1 If we negligently fail to accurately carry out your instruction to sell an investment, you will be asked to choose whether:
- (a) we pay you the difference between the price that you obtained on the sale and the price you should have obtained if we had carried out your instructions correctly; or
- (b) where the value of the investment has risen from the price you should have obtained, you hold on to the investment so you can sell at the higher price.
- 15.2 If we negligently fail to accurately carry out your instruction to buy an investment, you will be asked to choose whether we:
- (a) buy investments to put you in the position that you would have been in if we had carried out your instruction correctly; or
- (b) pay you the difference between the price you should have paid for the investment and the price that you actually paid.
- 15.3 Except for share certificates that we send to you, we do not accept responsibility for documents (including cheques and share certificates) that go missing in transit to and from our offices. Our liability for any loss will be for a period of one month and will be limited to the Company Registrar's charge for issuing a replacement certificate.
- 16. Joint Accounts and Trustees
(Additional to Paragraph 32 of the Barclays Wealth Terms)**
- 16.1 We will normally act on instructions from a joint account holder. The only time we will not do so is where such instructions are to register shares into a single name, change your Chosen Account or address, or close your Account. In these circumstances, we require written instructions to be signed by all of the joint account holders. Where instructions can be given to us by any joint account holder, you will be bound by the instruction given by the other joint account holder unless we agree otherwise.
- 16.2 If we give notice to end the Agreement, we will transfer your Portfolio into your joint names. Registration fees will apply for each transfer.
- 16.3 Where you enter the Agreement as the trustee of a trust which is subject to the Trustee Act 2000, you agree that the Agreement contains the policy statement provided by you to us for the purposes of compliance with Section 15 of the Trustee Act 2000 in relation to the subject matter of the Agreement and we hereby agree to secure compliance with the policy statement as amended from time to time.
- 17. Termination
(Additional to Paragraph 35 of the Barclays Wealth Terms)**
- 17.1 If we end the Agreement, we will write to you to ask whether you want your investments:
- (a) transferred into your own name; or
- (b) sold and the proceeds of sale sent to you.
- 17.2 If you close your Account, we will either transfer any Funds to your Chosen Account or send you a cheque after taking any fees and expenses.
- 17.3 Payments to your Chosen Account will be made through BACS. If you request a cash withdrawal to a bank/building society account, we will need to verify that this is a personal account in your name. If we are unable to do so, we will send you a cheque.
- 17.4 If you choose to re-register the stock into your own name, it may take several weeks for you to receive the share certificates. Where investments cannot be registered into your own name or transferred to another broker, we will sell the shares and credit the proceeds to your Account.
- 17.5 If there are not enough Funds in your Account to repay any money you owe us at the time you wish to end the Agreement, we may:
- (a) take payment from your Chosen Account or any account you may hold with an Associate;

(b) sell any investments in your Portfolio or Assets lodged/deposited with us or an Associate, and retain the sale proceed; and

(c) refer any debt to a collection agent or solicitor.

17.6 On closing your Account, we may retain any balance less than £5 to contribute to charity. If you do not want this to occur, you must supply us with bank/building society account details for us to transfer the closing balance. Cheques for less than £5 will not be issued.

18. Complaints (Additional to Paragraph 36 of the Barclays Wealth Terms)

18.1 If you have a complaint, please contact:

Client Service Team
Barclays Stockbrokers
Tay House
300 Bath Street
Glasgow G2 4LH
Telephone: 0845 601 7788

Calls made to 0845 numbers are free for BT residential customers (current as at January 2009). The price on non-BT phone lines may vary; please check with your service provider. You can only use these numbers if you are calling from within the UK. If calling from outside the UK, please call +44 141 352 3909. Calls may be recorded to monitor the quality of our service, to check instructions and for security purposes.

18.2 If we are unable to resolve your complaint in a timely or satisfactory manner, and if you are an eligible complainant, you may be able to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: +44 (0)845 0801 1800). The Financial Ombudsman Service 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 Ombudsman Service or your usual contact at Barclays Wealth.

18.3 A leaflet outlining our complaints handling procedure is available on request.

Financial Services Compensation Schemes

18.4 Each UK Barclays Wealth Company is covered by a Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme provides compensation in certain circumstances where an FSA authorised firm is unable to meet its liabilities to clients.

Payments to investors under the scheme are limited to 100% of claim up to £50,000 to any one eligible investor.

The FSA reviews these limits from time to time. The amounts listed above are currently in force at the date of publication. For the most up-to-date amounts, please contact the FSA.

18.5 Further information about the scheme and those who are eligible claimants under the scheme may be obtained from your Relationship Manager, other Barclays Wealth Contact or from:

The Financial Services Compensation Scheme

7th Floor, Lloyds Chambers
1 Portsoken Street
London E1 8BN
Tel: +44 (0)20 7892 7300
Fax: +44 (0)20 7892 7301

19. Law, jurisdiction and language (additional to Paragraph 39 of the Barclays Wealth Terms)

19.1 The Agreement and our relationship with you will be governed by and construed in accordance with English law. The Agreement is supplied in the English language and all communication between you and us will be in English.

19.2 The Courts of England (subject to Paragraph 39.3) have exclusive jurisdiction to settle any dispute arising in connection with the Agreement including its creation, validity, effect, interpretation or performance and for such purposes the parties irrevocably submit to the jurisdiction of the English courts.

19.3 Paragraph 19.2 is for our benefit alone. We retain the right to bring proceedings against you in our absolute discretion in the courts of any other country which may have jurisdiction to whose jurisdiction you irrevocably submit.

19.4 You agree to the service of legal process or any other documents in connection with proceedings in any court by the registered mailing of copies to your last address shown in our records or in any other manner permitted by English law, the law of the place of service or the law of the jurisdiction where proceedings are instituted.

19.5 To the extent there is any conflict between the Agreement and our duties under any applicable laws from time to time (including the rules and regulations of the London Stock Exchange and the FSA) we will be permitted to act in such manner as we reasonably consider necessary to comply with those laws and will not be treated as having breached the Agreement as a result.

20. Third Party Rights (additional to Paragraph 41 of the Barclays Wealth Terms)

20.1 A person who is not a party to the Agreement will have no rights under the Contracts (Rights of Third Parties) Act 1999 or otherwise to enforce any of its terms.

21. The Direct Debit Guarantee

21.1 The Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society. If the amounts to be paid or the payment dates

Additional Terms

change under the Direct Debit, we will notify you within 14 Working Days in advance of your account being debited or as we otherwise agree with you.

- 21.2 If an error is made by us or your Bank or Building Society, the Guarantee means that you are guaranteed a full immediate refund from your branch of the amount paid.
- 21.3 You can cancel your Direct Debit at any time by writing to your Bank or Building Society. You should also forward a copy of this letter to us for our records.

Clause 22 to Clause 30 only apply to ISAs

22. Opening Your ISA

22.1 You are eligible to open an ISA if you are:

- (a) resident in the UK; and
- (b) aged 18 or over.

We reserve the right to ask you to provide proof of your status and eligibility for an ISA before we accept your application.

- 22.2 You may also be eligible to open an ISA if you are a Crown employee working outside of the UK and are being paid out of UK public revenue or you are married to, or in a civil partnership with, such a person.
- 22.3 You cannot open an ISA jointly with anyone else.
- 22.4 You can subscribe to one Stocks & Shares ISA with Barclays Stockbrokers each Tax Year. You cannot subscribe more than £10,680 in the 2011/12 tax year.
- 22.5 Your ISA will begin with us when your subscription is paid to your ISA. Any future subscriptions must comply with the ISA Regulations and the Agreement.
- 22.6 Any deals done when opening your ISA will always be dealt with at our standard commission rates even if you have asked us to link your ISA to another Account; however, the deals will count towards your overall count total.

23. Transferring Your Existing ISA to Us

- 23.1 Transfers from other ISA manager will not be complete until we have received all dividends. This may take several months to complete; however, you may still deal in stock, shares and cash we already hold in your ISA during this period.
- 23.2 Subscription to a Stocks and Shares ISA can only be transferred to another Stocks and Shares ISA, However, subscriptions to a Cash ISA can be transferred to another Cash ISA, or to a Stocks and Shares ISA.
- 23.3 Your ISA will begin with us when we receive your ISA cash and/or holdings from your current ISA Manager. We may carry out a voters roll check on receipt of your application. When we

receive your ISA from your current ISA Manager, we will normally carry out any dealing instructions within three Working Days of receiving them; however, during periods of high volumes this may increase to 10 Working Days.

- 23.4 Where you send us dealing instructions by post to invest money held once your ISA has been opened, we will carry these out within two Working Days of receiving them.

24. Your ISA

- 24.1 We will comply with the ISA Regulations in looking after your ISA.
- 24.2 If after opening your ISA or transferring your existing ISA to us, you do not continue to satisfy the eligibility requirements in Clause 22.1 and Clause 22.2, your ISA will remain open but no further subscriptions will be able to be made to it.
- 24.3 The stocks and shares held in your ISA must be Qualifying Investments. If any of your stocks and shares:
- (a) are not Qualifying Investments under the ISA Regulations; or
 - (b) any changes to them in the future means that they are no longer Qualifying Investments,

we will ask you whether you want us to sell them and pay the proceeds to your ISA, or re-register them into your own name. We may charge you for this.

- 24.4 We will take any money you owe us in relation to your ISA from your ISA account or if this is not sufficient we may sell enough of the stocks and shares we hold for you to pay the outstanding amount you owe us. This may include shares held in other portfolios you have with us which are covered by a different contract.

You should be aware that taking monies from any component of your ISA may reduce your overall tax-efficient benefits. You may not be able to reinvest monies to replace any that we have had to take.

- 24.5 You can only hold cash in your ISA, for the purpose of investing it in Qualifying Investments.
- 24.6 You can only hold certain types of shares in the Investment ISA. We will tell you where it is apparent at the time we receive your instructions to buy shares whether they are Qualifying Investments.
- 24.7 In certain cases, we may apply for shares being listed using the cash in your Investment ISA. If you ask us to apply for shares using cash from within your Investment ISA together with additional funds, we will apportion the shares to your ISA accordingly.

- 24.8 Your ISA investments will be, and must remain, in your beneficial ownership. They must not be used as security for a loan except as permitted by the ISA Regulations.
- 24.9 We will normally reinvest dividend income held in your Investment ISA when we consider that an appropriate sum relative to the overall value of the ISA has accumulated.
- 24.10 Upon request, we will make arrangements with the Company Registrar to enable you to attend meetings of shareholders and receive communications (including annual reports and accounts).
- 24.11 We will send to you, HMRC and any other relevant regulatory body all the communications that we are required to under the ISA Regulations.
- 24.12 The Nominee may give your name, address and the size of your holding to the issuer or trustee of any of your stocks and shares.
- 24.13 We will not combine your stocks and shares with ours, or hold your stocks and shares in the same account as our own property or property belonging to our Associates.
- 24.14 You must write to us immediately if you become no longer eligible to:
- (a) open an ISA; or
 - (b) add to your existing ISA.
- (In particular, please refer to Clause 22.2.)
- 24.15 If you do not comply with the Agreement or with the ISA Regulations, we may have to close or void your ISA. If so, we will write to tell you.
- 25. Subscribing To Your ISA**
- 25.1 You can subscribe to your ISA by:
- (a) debit card; or
 - (b) sending us a cheque (made payable to "Barclays Stockbrokers Limited").
- 25.2 Please ensure that all funds come from a personal UK bank/building society account in your own name or one held jointly by you. We will only accept a cheque from a recognised financial institution on your behalf that is endorsed with your name and account number. We do not accept post-dated cheques.
- 25.3 When you want to add to your existing Investment ISA, (where you have subscribed to the account in previous Tax Year) you can top up online or by phone with a debit card or by sending us a letter with a cheque by post.
- If you haven't subscribed in the last tax year you will need to complete and return to us an Investment ISA Additional Subscription Form along with your additional subscription.
- We must receive these no later than 10 Working Days before the end of the Tax Year. If you do not subscribe to your Investment ISA in a Tax Year, you will need to sign and send us a new Declaration and Authority when you next subscribe.
- 25.4 Additional subscriptions can be made to your ISA using a Switch, Solo, Visa, Delta or Electron debit card in your name.
- 25.5 The minimum subscription amount by debit card is £250 (or, if less than £250, the amount left to subscribe in your Investment ISA).
- 25.6 We can only accept your payment instructions online or by telephone.
- 25.7 Additional subscriptions by debit card can only be made if you have subscribed to this ISA in the current or preceding Tax Year. If you have not subscribed in the current or preceding Tax Year, you can either agree to the Declaration and Authority online or by telephone before making your subscription, or complete an additional subscription form and subscribe by cheque.
- 25.8 Where you add cash to your ISA by debit card before 4:00pm, you can deal immediately. If you add cash after 4:00pm, you may not be able to deal until the following Working Day.
- 25.9 Shares can be directly transferred into an ISA if they have been acquired by you from a savings related share option scheme, an approved profit-sharing scheme or a share incentive plan. Shares cannot be transferred directly into an ISA in any other circumstances.
- 25.10 You must transfer shares from a savings related share options scheme into an ISA within 90 days of the exercise of option date
- 25.11 You must transfer shares from an approved profit sharing scheme into an ISA within 90 days of the earlier of:
- the date that the we direct the trustees to transfer ownership of the shares to him or her or direct to us; and
 - the release date. The release date is the third anniversary of the date of the appropriation, which can be found on the appropriation notice.
- 25.12 You must transfer shares from a share incentive plan in to an ISA within 90 days after the shares ceased to be subject to the plan.
- 25.13 Where a cooling off period applies the transfer of the shares to the ISA cannot take place until after the end of the cooling-off period.
- 25.14 You can ask us to sell UK equities and investment trusts which are outside of an ISA but in your name and/or your spouse's/civil partner's name. The proceeds from the sale(s) can be paid to your ISA. Where you give both sets of dealing instructions at the same time as sending us your shares, sales will be commission-free and

Additional Terms

purchases will be charged at standard telephone commission rates. This is not available for any other types of stocks and shares. If you have asked us to buy shares, we reserve the right to extend the usual time it takes to settle the sale and invest the proceeds. We may ask you for your marriage certificate/civil partnership certificate and will need extra documentation to transfer the shares to your name before selling them.

25.15 The value of your subscription will be calculated by reference to the aggregate market value of the stocks and shares at the date of transfer. The "transfer in" price is the lower of the buying and selling prices from the LSE Daily Official List plus one quarter of the difference between those two figures on the day of transfer.

26. ISA Dealing Instructions

- 26.1 When your ISA is opened, we will normally carry out your written dealing instructions within three Working Days of receiving them; however, during periods of high volumes this may increase up to 10 Working Days.
- 26.2 Where you are subscribing Funds or UK equities and investment trusts to your ISA, we will normally carry out your instructions within three Working Days of receiving them; however, during periods of high volumes this may increase up to five Working Days.
- 26.3 If you ask us to buy shares when you open your ISA and you do not tell us either:
- (a) the value of shares to be invested; or
 - (b) the number of shares to be purchased,
- we will leave the cash in your ISA until you give us dealing instructions; however, if you tell us both, we will use the value of shares rather than the number of shares.
- 26.4 If you don't give a full description of the shares we should buy, we will buy ordinary shares in the stocks you have chosen.
- 26.5 If you have asked us to buy unit trusts for you but you haven't told us whether to buy income or accumulation units, we will leave the cash in your ISA until you give us dealing instructions.

27. Income in Your ISA

- 27.1 We will pay your cash dividends, gilt and bond interest to your ISA or your Chosen Account as you have instructed. These payments will normally be paid into your ISA or Chosen Account six Working Days after the Working Day we receive them from the Company Registrar.
- 27.2 You will not earn interest on this income before it has been paid to your ISA or Chosen Account. If there is any delay in getting these payments to you beyond this period, we will start calculating interest from the date they should have been paid to your ISA or Chosen Account. We will not pay interest of less than £5.

27.3 Interest will be calculated daily and paid gross each quarter on the last Friday that is a Working Day.

27.4 Your ISA – we pay interest at the rates published in our charges tariff. The interest rate is based on the Base Rate. If the Base Rate changes we will make this change and start to pay the new rate within five Working Days. You can obtain details of the Base Rate from your Relationship Manager or other Barclays Wealth Contact. Changes are listed in the national press and are also available from us on request. We will pay interest on money held in your Investment ISA. We are required under the ISA Regulations to give HMRC a flat rate charge on this interest (currently 20%). This deduction is not refundable to you.

27.5 Cash held in your Investment ISA will be held with Barclays Bank PLC. This company is an Associate of ours.

28. Settlement and Charges in Your ISA

- 28.1 You must make sure that there are sufficient funds available in your ISA to cover payments when they are due. If you don't, your ISA may become void. We will take the cost of purchases from, and pay sale proceeds to, your Investment ISA.
- 28.2 We charge fees and commissions according to our published rates. We can change our charges as long as we give you at least 30 days' notice in accordance with Paragraph 31.3 of the Barclays Wealth Terms.
- 28.3 Your ISA fees will be based on the total value of all cash, stocks and shares in your ISA. They will fall due every six months from the date we open your ISA. When we are transferring ISAs from another ISA manager, this date will be when we open your ISA (not when the transfer is complete).
- 28.4 You can pay your ISA fees by debit card online using "Deposit Cash" or over the telephone by contacting our Client Service Team. This will only be available where fees are due in the selected ISA. Alternatively, you may choose to have your ISA fees deducted from your ISA. If so, we reserve the right to make sufficient retentions from it. We will deduct the fees when they are due from un-invested funds held in your ISA.
- 28.5 We will take commission charges from the proceeds of any deal. You cannot pay for these separately.
- 28.6 Government Stamp Duty, SDRT and VAT, will be charged at the prevailing rate.
- ### 29. Corporate Actions in Your ISA
- 29.1 You may incorporate any ISA Qualifying Investments arising out of a corporate action in your ISA. Where we are able to do so, we will refuse to take up or accept an issue or offer relating to ineligible shares. Otherwise, we will ask you for your instructions.
- 29.2 Subject to the terms of the corporate action, shares will be taken up at your request as long as there are sufficient funds in your ISA. Otherwise, you may be able to sell part of an entitlement to take up the remainder.

- 29.3 If you receive shares as a result of a take-over, merger, reorganisation or other corporate action, you can only hold these shares in your ISA if they are Qualifying Investments. If they do not qualify, they must be either sold or transferred to you. We will ask for your instructions; however, if we do not receive your instructions within the required period, we will sell your shares where we are able to do so. We may charge you for this.
- 30. Transfers, Withdrawals and Closures of Your ISA**
- 30.1 You can ask us to:
- (a) transfer any ISA you hold with another ISA manager to us;
 - (b) transfer all or part of your ISA held with us to another ISA manager;
 - (c) withdraw cash held in your ISA and make payment to you. You can withdraw funds as long as you are not in default and/or we do not have grounds for refusing to act on your instructions. We will send you the funds within five Working Days of receiving your instructions;
 - (d) sell investments held in your ISA so that you can withdraw funds. If you have given us instructions to do so, we will send you the money within five Working Days from the day the deal settles;
 - (e) withdraw stocks and shares from your ISA and register them in your name. It may take around two months for you to receive the certificates for certain investments. In cases where investments cannot be registered into your own name or transferred to another broker, we will sell the shares and credit the proceeds to your account; and
 - (f) close your ISA. We will transfer the cash, investments or proceeds of sales of the investments to you. Our standard charges will apply.
- 30.2 The following requests may be made in accordance with Paragraph 2 of the Barclays Wealth Terms:
- (a) requests to transfer your ISA or withdraw stocks and shares. These must be made in writing;
 - (b) requests to withdraw cash, sell investments or close your ISA. These can be made verbally; and
 - (c) requests to transfer your ISA. You must complete a transfer application form when requesting a transfer. Transfer application forms are modified application forms and may therefore be made in writing, electronically, or by telephone.
- 30.3 If you send us postal dealing instructions when closing your ISA, we will carry them out within two Working Days of receiving them.
- 30.4 Once we have received your instructions to transfer your ISA, we will not accept any dealing instructions from you. We will not be able to complete transfers to another ISA manager until we have received all dividends. This may take several months to complete.
- 30.5 If you have chosen to combine more than one ISA, we will not be able to split these again if you choose to transfer; however, we can effect partial transfers of a specified holding or value.
- 30.6 Subscriptions to a Stocks and Shares ISA can only be transferred to another Stocks and Shares ISA. However, subscriptions to a Cash ISA can be transferred to another Cash ISA or to a Stocks and Shares ISA.
- 30.7 We will charge fees for the use of the services set out in Clause 30.1.
- 30.8 Your tax liability may increase if you make use of the services set out in Clause 30.1.
- 30.9 You must ensure that there are sufficient funds in your ISA to pay any tax liability and charges incurred.
- 30.10 Any charges levied by us and deducted from your ISA may reduce the tax benefits available to you.
- 30.11 Any cash that you withdraw from your ISA and then subsequently want to return to your Investment ISA in the same Tax Year will count towards your annual subscription allowance (i.e. where you subscribe £5,000 to an Investment ISA then withdraw £3,000, you will only be able to subscribe a further £2,200 in that Tax Year).
- 30.12 We may close your ISA at any time. We will:
- (a) give you 30 days' written notice of our intention to close your ISA; and
 - (b) give you the opportunity to transfer your ISA to another ISA manager before the date of closure.
- 30.13 If the value of your ISA falls below £250, we may close your ISA. Our standard closure charges will apply. We will write to you if this occurs.

We are committed to providing equal access to our services for all customers with disabilities. Full details of Barclays services and facilities can be found in our brochure “Disabled customers – making our services available”. All of our literature can be provided in Braille, large print or audio tape on request, within a reasonable timescale, by calling 0845 601 7788* (via TextDirect if appropriate).

* Lines are open (excluding bank holidays) from 7:30am to 8:30pm Monday to Thursday, from 7:30am to 6:00pm Friday and from 9:00am to 2:00pm Saturday. Calls made to 0845 numbers are free for BT residential customers (current as at January 2009). The price on non-BT phone lines may vary; please check with your service provider.

You can only use these numbers if you are calling from within the UK. If calling from outside the UK, please call +44 141 352 3909. Calls may be recorded to monitor the quality of our service, to check instructions and for security purposes.

Barclays Stockbrokers is the group name for the businesses of: Barclays Stockbrokers Limited, a member of the London Stock Exchange and PLUS. Registered No. 1986161. Barclays Sharedealing, Registered No. 2092410. Barclays Bank Trust Company Limited, Registered No. 920880. All companies are registered in England and the registered address is: 1 Churchill Place, London E14 5HP. All companies are authorised and regulated by the Financial Services Authority.