

# Electronic Channels Country Conditions

These Country Conditions form part of your electronic channels documentation and should be reviewed prior to signing the relevant Authority document.

Throughout this document the phrase 'Barclays' digital channels' refers to Barclays iPortal, Barclays.Net and/or BMAP.

## Section A

This section describes the Channels Authority signing requirements which depend on the jurisdiction where your **business is incorporated**.

Please refer to your relationship team who will explain signing requirements if:

- (i) your business is not incorporated in any of the countries referred to in these Country Conditions, or
- (ii) you are not a type of legal entity referred to in these Country Conditions.

**If you are going to sign in accordance with a delegated authority or provide a board resolution, please refer to Section C. Please note evidence of the delegated authority will need to be provided to the bank.**

If you are an International Wealth and Investment Management client banking in Jersey, Guernsey, Isle of Man or London, please refer to the **Appointment of Bankers mandate** for your signing arrangements.

If applicable, all documents should be accompanied with an English-translated copy.

## Section B

This section includes important legal and regulatory information which applies depending on the jurisdiction where your **Barclays account is held**.

Additional copies of any agreements you have with us are available on request.

## Section C

This section is a guide to completing the Channels Authority where you have signed in accordance with a delegated authority or have provided a board resolution.

## Section A

If your business is incorporated in any of the countries listed in the table below, please sign the Barclays Channels Authority as described in the table.

Country where your business is incorporated	How to sign the Barclays Electronic Channels Authority
<b>Embassy/High Commission</b>	<p>If you are an embassy or high commission (regardless of origination), the Channels Authority must be signed by:</p> <ul style="list-style-type: none"><li>- the Ambassador (in the case of an embassy)</li><li>- the High Commissioner (in the case of a High Commission) or</li><li>- if the role of making payments is delegated to someone else, in accordance with the delegated authority for the embassy/high commission. Please refer to Section C.</li></ul>
<b>Austria</b>	<p>If you are a company incorporated in Austria, you should sign in accordance with the Austrian Companies Register and send an extract of the Austrian Companies Register to us.</p>
<b>Australia</b>	<p>If you are a company incorporated in Australia, the Channels Authority must be signed by:</p> <ul style="list-style-type: none"><li>• 2 directors or</li><li>• a director with the company secretary.</li></ul> <p>For a company with a sole director who is also the sole company secretary, that director should sign the Channels Authority and write the following words just below the signature <i>'I am the sole director and sole company secretary of the Customer'</i>.</p>
<b>Belgium</b>	<p>If you are a company incorporated in Belgium:</p> <ul style="list-style-type: none"><li>• NV/SAs – 2 directors should sign</li><li>• BVBA/SPRLs – 2 managers should sign.</li></ul>
<b>Bermuda</b>	<p>If you are a company incorporated in Bermuda, you should sign in accordance with your constitutional and authority documents and send a copy of your constitutional and authority documents to us. In connection with the authority documents, please refer to Section C.</p>
<b>Botswana</b>	<p>If you are a company incorporated in Botswana, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>British Virgin Islands</b>	<p>If you are a company incorporated in the British Virgin Islands the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p> <p>You should sign in accordance with your constitutional documents and a board resolution and send a copy of your constitutional documents and the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>

Country where your business is incorporated	How to sign the Barclays Electronic Channels Authority
<b>Canada</b>	<p>If you are a company incorporated in Canada, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>Cayman Islands</b>	<p>If you are a company incorporated in the Cayman Islands, the Channels Authority should be signed by 2 directors or a director and the company secretary. You must also provide us with a copy of the authorising board resolution. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>China</b>	<p>If you are a company incorporated in China, you should sign in accordance with your Business Licence and send a copy of the Business Licence to us.</p>
<b>Cyprus</b>	<p>If you are a company incorporated in Cyprus, you should sign in accordance with your constitutional and authority documents and send a copy of these documents to us.</p>
<b>Denmark</b>	<p>If you are a company incorporated in Denmark, you should sign in accordance with the registered signing rules in your articles of association and send a Danish Business Authority transcript of your signing rules to us.</p>
<b>Egypt</b>	<p>If you are a company incorporated in Egypt, authorised signatories should sign in accordance with the commercial register or a board resolution and send a copy of the commercial register extract or board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>France</b>	<p>If you are a company incorporated in France, you should sign in accordance with your constitutional arrangements and provide us with evidence of the authorities of the signatory/ies. Normally, we would expect you to sign by:</p> <ul style="list-style-type: none"> <li>(i) a legal representative (e.g. <i>the directeur général, président, gérant</i>) of a company acting alone and provide us with: <ul style="list-style-type: none"> <li>– a copy of your by-laws,</li> <li>– a copy of a corporate resolution (if required by the by-laws), and</li> <li>– your most recent Kbis extract, or</li> </ul> </li> <li>(ii) a person authorised in accordance with a power of attorney issued by a legal representative of the company and provide us with: <ul style="list-style-type: none"> <li>– a copy of your by-laws,</li> <li>– a copy of a corporate resolution (if required by the by-laws),</li> <li>– your most recent Kbis extract, and</li> <li>– the power of attorney.</li> </ul> </li> </ul> <p>Please note that the attorney must have the authority to sub-delegate their rights (please refer to Section C).</p> <p>If you fall into the categories listed by the Loi Toubon (public corporate body or a private person on a public service assignment), the documentation should be in French.</p>

Country where your business is incorporated	How to sign the Barclays Electronic Channels Authority
<b>Germany</b>	If you are a company incorporated in Germany, you should sign in accordance with your statute and the details contained on the Commercial Register.
<b>Ghana</b>	<p>If you are a company incorporated in Ghana, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>Gibraltar</b>	<p>If you are a company incorporated in Gibraltar, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director, the Channels Authority should be signed by that director with a witness.</p> <p>You must also provide us with a copy of the authorising board resolution. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>Guernsey</b>	<p>If you are a company incorporated in Guernsey please sign in the following way:</p> <ul style="list-style-type: none"> <li>• By a director or secretary of the company</li> <li>• By the affixing of the company's common seal in accordance with the company's memorandum and articles of incorporation</li> <li>• By such other means as may be authorised by your memorandum or articles</li> <li>• As authorised under board resolution or by power of attorney and send a copy of the board resolution or power of attorney to us. The board resolution or power of attorney should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</li> </ul>
<b>Hong Kong</b>	<p>If you hold an account in Hong Kong or the UK and you are a company incorporated in Hong Kong, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p> <p><b>Please note:</b> if you are a Wealth and Investment Management Asia client, you should sign in accordance with your mandate.</p>
<b>India</b>	If you hold an account in India or the UK and you are a company incorporated in India, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).
<b>Ireland</b>	If you are a company incorporated in Ireland, 2 directors or 1 director and company secretary should sign in accordance with a board resolution and should send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C). Alternatively, in place of a board resolution with sub delegation wording, the Corporate Certificate can be used to satisfy the Channels Authority signing for Ireland. Your Relationship Team can provide you with the Corporate Certificate template.
<b>Isle of Man</b>	<p>If you are a company incorporated in the Isle of Man, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>Israel</b>	If you are a company incorporated in Israel, you should sign in accordance with a board resolution, and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).

Country where your business is incorporated	How to sign the Barclays Electronic Channels Authority
<b>Italy</b>	<p>If you are a company incorporated in Italy, which is being set up as a Primary Legal entity (PLE) or Sole Legal Entity (SLE) for electronic channels, authorised signatories should sign in accordance with the commercial register or a board resolution and send a copy of the board resolution to us.</p> <p>If you are a Company incorporated in Italy, who is being set up as an Associated Legal Entity (ALE), you should sign in accordance with (and provide a copy to us) a Power of Attorney which includes the following – <i>[Company name]</i> hereby (i) pursuant to articles 1387 et seq. and 1704 et seq. of the Italian civil code, appoints the <i>[name of PLE]</i> as attorney in relation to the Accounts and Services, and (ii) pursuant to article 1717 of the Italian civil code, expressly authorises the <i>[name of PLE]</i> to sub-delegate all or a part of its powers hereunder. Such appointment is gratuitous and, pursuant to article 1723, 2nd paragraph, of the Italian civil code, is granted also in the interest of <i>[name of PLE]</i> and cannot be revoked by us unilaterally.</p>
<b>Japan</b>	<p>If you are a company incorporated in Japan, you should sign either:</p> <ul style="list-style-type: none"> <li>(i) in accordance with the commercial registry extract with your corporate seal attached and send the corporate registry extract and a certified copy of your registered corporate seal to us or</li> <li>(ii) in accordance with a power of attorney and send a certified copy of the power of attorney and a certified copy of your signature list to us.</li> </ul> <p>Attorneys must have the authority to sub-delegate their rights (please refer to Section C).</p>
<b>Jersey</b>	<p>If you are a company incorporated in Jersey, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>Kenya</b>	<p>If you are a company incorporated in Kenya, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>Lebanon</b>	<p>If you are a company incorporated in Lebanon, you should sign in accordance with your articles of association and the details contained in the commercial circular delivered by the Commercial Register.</p>
<b>Lithuania</b>	<p>If you are a company incorporated in Lithuania, you should sign in accordance with your articles of association and the details on the Commercial Register, providing:</p> <ul style="list-style-type: none"> <li>(i) up-to-date articles of association,</li> <li>(ii) the full excerpt from the Register of Legal Entities of the Republic of Lithuania, translated into English, evidencing the valid standing of the company and the authority of the persons representing the company.</li> </ul>

Country where your business is incorporated	How to sign the Barclays Electronic Channels Authority
<b>Luxembourg</b>	<p>If you are a company incorporated in Luxembourg, you should sign in accordance with the Luxembourg Trade and Companies Register excerpt and send the Luxembourg Trade and Companies Register excerpt to us.</p> <p>If your company is not yet registered with Luxembourg Trade and Companies Register you should sign in accordance with your articles of incorporation or constitutional documents and send a copy of those documents to us.</p>
<b>Malaysia</b>	<p>If you hold an account in Malaysia or the UK and you are a company incorporated in Malaysia, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>Malta</b>	<p>If you hold an account in the UK and you are a company incorporated in Malta, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>Mauritius</b>	<p>If you are a company incorporated in Mauritius, you should sign in accordance with the Appointment of Bankers (mandate).</p> <p><b>Please note:</b> this guidance only applies if your account is held in Mauritius.</p>
<b>Mozambique</b>	<p>If you are a company incorporated in Mozambique, you should sign in accordance with your local mandate.</p> <p><b>Please note:</b> this guidance only applies if your account is held in Mozambique.</p>
<b>Netherlands</b>	<p>If you are a company incorporated in the Netherlands, you should sign in accordance with the excerpt of the Dutch trade register and send the excerpt from the Dutch Register to us.</p>
<b>Norway</b>	<p>If you are a company incorporated in Norway, you should sign in accordance with the authorised signatories listed in the Certificate of Registration and send a copy Certificate of Registration from the Norwegian register of business enterprises to us.</p>
<b>Pakistan</b>	<p>If you are a company incorporated in Pakistan, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>Poland</b>	<p>If you are company incorporated in Poland, the Channels Authority must be signed in accordance with your company's constitutional documents and relevant information disclosed in the National Court Register. If your company's constitutional documents or any applicable provision of Polish law requires for this purpose an authorising resolution, a certified copy of the resolution must be provided to us.</p>
<b>Portugal</b>	<p>If you are a company incorporated in Portugal, you should sign in accordance with Portuguese Law. The persons who have representative powers on a company and are able to sign are:</p> <ul style="list-style-type: none"> <li>a) Directors of the Company acting alone or jointly (in accordance with the by-laws of the company)</li> <li>b) An attorney with sufficient powers (in accordance with a power of attorney). The attorney must have the authority to sub-delegate their powers (please refer to Section C).</li> </ul>

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<b>Seychelles</b>	<p>If you are a company incorporated in the Seychelles, you should sign in accordance with either:</p> <ul style="list-style-type: none"> <li>(i) the Global Banking Authority (mandate), or</li> <li>(ii) a board resolution dated later than the Global Banking Authority. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</li> </ul>
<b>Singapore</b>	<p>If you are a company incorporated in Singapore, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p> <p><b>Please note:</b> if you are a Wealth and Investment Management Asia client, you should sign in accordance with your mandate.</p>
<b>South Africa</b>	<p>If you are a company incorporated in South Africa, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>Spain</b>	<p>If you are a company incorporated in Spain, you should sign in accordance with your constitutional arrangements and provide us with evidence of the authorities of the signatory/ies. Normally, we would expect you to sign by:</p> <ul style="list-style-type: none"> <li>(i) the Chief Executive Officer (<i>Consejero Delegado</i>) acting alone and provide us with documents confirming their appointment (<i>Acta de nombramiento como Consejero Delegado, inscrita en el Registro Mercantil</i>), or</li> <li>(ii) an attorney with sufficient powers<sup>1</sup> and provide us with a <b>notarised</b> power of attorney (<i>copia del poder de representación</i>),</li> </ul> <p><i>*Please note that the attorney must have the authority to sub-delegate their rights (please refer to Section C) or</i></p> <ul style="list-style-type: none"> <li>(iii) director(s) of the company acting alone or jointly in accordance with the by-laws of the company, and provide us with a copy of your by-laws and a certificate of appointment of director(s) (<i>copia del acta de nombramiento como Consejeros/administradores y los estatutos de la compañía</i>).</li> </ul> <p>Also, you would need to provide an acknowledgement letter in form and substance satisfactory to the bank (for additional information, please speak to your Relationship Manager).</p>
<b>Sweden</b>	<p>If you are a company incorporated in Sweden, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>Switzerland</b>	<p>If you are a company incorporated in Switzerland, you should provide a copy of and sign the Channels Authority in accordance with, a board resolution that identifies: (i) the persons entitled to open and to operate the account and (ii) on which basis they are authorised to sign (individually, jointly or collectively). The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>

Country where your business is incorporated	How to sign the Barclays Electronic Channels Authority
<b>Tanzania</b>	<p>If you are a company incorporated in Tanzania, the Channels Authority should be signed by 2 directors.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and the company secretary or a director and a witness.</p>
<b>UAE</b>	<p>If you are a company incorporated in the UAE and your account is held in the UAE you should sign in accordance with your UAE mandate. If you are a company incorporated in the UAE and your account is not held in the UAE you should sign in accordance with a notarised and apostilled power of attorney, evidencing delegation of authority and send a copy of the power to us.</p>
<b>Uganda</b>	<p>If you are a company incorporated in Uganda, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).</p>
<b>UK</b>	<p>If you hold accounts in the UK and are a company incorporated in the UK, the Channels Authority should be signed by 2 directors, or a director and the company secretary.</p> <p>For a company with a sole director the Channels Authority should be signed by a director and company secretary. If a company does not have a company secretary, the Channels Authority should be signed by a director and witness.</p> <p>If you hold accounts in the UK and are one of the following UK entities, the Channels Authority should be signed as follows:</p> <ul style="list-style-type: none"> <li>• Sole Trader – to be signed by the Proprietor</li> <li>• Club/Association/Society – all committee members to sign</li> <li>• Limited Liability Partnership – two members to sign</li> <li>• Limited Partnership – all general partners to sign</li> <li>• Ordinary/Personal Trust/Lloyds Syndicate – all trustees to sign</li> <li>• Partnership (four partners or fewer) – all partners to sign</li> <li>• Partnership (five or more partners) – two authorised partners to sign.</li> </ul> <p>If your entity is not listed here, please speak to your Relationship Manager.</p>



**USA**

If you are a company formed in the USA, please sign in accordance with your Global Banking Authority ("GBA") which permits any Authorised Signatory (as defined in the GBA) not subject to financial limits to sign the Electronic Channels Authority. If the GBA stipulates that two Authorised Signatories must sign together to not be subject to financial limits, then two Authorised Signatories must sign the Electronic Channels Authority.

If you have either (a) not executed a GBA with Barclays or (b) all of your Authorised Signatories are subject to financial limits (whether acting alone or together), then please provide copies of a current secretary's certificate attaching and certifying applicable resolutions and incumbency certificates for officers that are authorized to sign the Electronic Channels Authority on behalf of your company. Legal will review the documentation to confirm acceptable to Barclays.

**Zambia**

If you are a company incorporated in Zambia, you should sign in accordance with a board resolution and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).

**Zimbabwe**

If you hold an account in Zimbabwe or the UK and you are a company incorporated in Zimbabwe, you should sign in accordance with a board resolution signed by a minimum of at least 2 directors of the company and send a copy of the board resolution to us. The board resolution should also set out the abilities for the powers to be sub-delegated (please refer to Section C).

## Section B

If your account is held in any of the following jurisdictions, the following regulatory and legal information and conditions will apply:

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Botswana</b>	Barclays Bank of Botswana Limited. Registered in Botswana. Registration No: CO1732. Registered Office: Barclays House, Plot 8842, Khama Crescent, Gaborone, Botswana	Customer Agreement	You acknowledge that Barclays shall be entitled to share information relating to your account with the Primary Legal Entity or any of its business associates for marketing and other purposes including, without limitation, the processing of transactions, accessing of account/financial information, acceptance of payments or in relation to any electronic channels agreement between you and Barclays.	Authorised and regulated by Bank of Botswana
<b>Egypt</b>	Barclays Bank Egypt Commercial Register No. 172383 having its head office at 12 Midan El Sheikh Youssef, Garden City, Cairo, Egypt	Customer Agreement		Authorised and regulated by Central Bank of Egypt and General Authority for Free Zones and Investment
<b>France</b>	Barclays Bank Ireland PLC, French branch - Principal establishment: 34/36, avenue de Friedland - 75383 Paris Cedex 8 - 842 837 080 R.C.S. Paris	Barclays Customer Agreement Europe		Barclays Bank Ireland PLC is a company registered with the Companies Registration Office in Ireland with the number 396330, has its registered office at One Molesworth Street, Dublin 2, D02 RF29 and is regulated by the Central Bank of Ireland.

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Germany</b>	Barclays Bank Ireland PLC Frankfurt Branch is located at TaunusTurm, Taunustor 1, 60310 Frankfurt am Main, Germany.	General Business Conditions and Electronic Channels Additional Conditions	You confirm that by signing the Authority you accept and agree to the Electronic Channels Additional Conditions and are bound by those conditions.	Barclays Bank Ireland PLC is a company registered with the Companies Registration Office in Ireland with the number 396330, has its registered office at One Molesworth Street, Dublin 2, D02 RF29 and is regulated by the Central Bank of Ireland.
<b>Ghana</b>	Barclays Bank of Ghana Limited Registered in Ghana. Registered No: 4775 Registered Office: Barclays House, High Street, Accra	Customer Agreement		Authorised and regulated by the Bank of Ghana
<b>Guernsey</b>	Barclays Bank PLC (Guernsey Branch), PO Box 41, Le Marchant House, Le Truchot, St Peter Port, Guernsey GY1 3BE	Barclays Terms (Wealth & Investment Management)		Barclays offers wealth and investment products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Number: 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey GY1 3BE

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Hong Kong</b>	Barclays Bank PLC, Hong Kong Branch is registered with the Hong Kong Securities and Futures Commission (CE No. AAJ160). Main business address in Hong Kong: 41/F Cheung Kong Center, 2 Queen's Road Central, Hong Kong	Hong Kong and Singapore Terms, Corporate or Trust Account Opening Documentation, Online Banking Application, Online Banking Terms and Conditions, Online Banking Modification Form, Additional User Registration – Corporate		Barclays Bank PLC, Hong Kong Branch is authorised and regulated by the Hong Kong Monetary Authority
<b>India</b>	Barclays Bank PLC, India branches have their principal office at Ceejay House, Shivsagar Estate, Dr Annie Beasant Road, Worli, Mumbai 400018, India	Customer Agreement		India branches are regulated by the Reserve Bank of India
<b>Ireland</b>	Barclays Bank Ireland PLC is registered in Ireland. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Registered Number: 396330.	Customer Agreement		Barclays Bank Ireland PLC is regulated by the Central Bank of Ireland  Calls may be recorded for security purposes

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Isle of Man</b>	Barclays Bank PLC (Isle of Man Branch), Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ.	Barclays Terms (Wealth and Investment Management)		Barclays offers wealth and investment products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Number: 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ
<b>Israel</b>	Not applicable	Not applicable	Please ensure that if you sign the Electronic Channels Authority and intend to deliver to Barclays any Personal Data (as defined under the Israeli Protection of Privacy Law 1981 (the "Privacy Law") which was collected in Israel, you must make sure that local data protection requirements were satisfied, by:  (a) providing the required notices to, and  (b) obtaining sufficient consents from, the data subjects.	

Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<p><b>Italy</b></p>	<p>Barclays Bank Ireland PLC is registered in Italy with Registered Office: Via della Moscova 18, 20121 Milano, Italy</p>	<p>Customer Agreement/Italian Current Account Contract</p> <p>Barclays may act on any communications or instructions, via any Channel, from the Individuals identified in the Channel Documentation, in accordance with their Privileges, in relation to the Accounts and Services. Individuals must be identified either (i) through validation of the signature in the relevant documentation, or (ii) using a security code or device provided by Barclays.</p> <p>Barclays will not be liable or responsible for having duly executed any payment orders received from Barclays' digital channels or for any delays or omissions that may occur through the use of third party systems (e.g. SWIFT).</p> <p>Barclays will not be liable for delay, inaccurate or non-execution of any payment orders received caused by events outside Barclays' control (such as, for instance, industrial action or, by the failure or malfunctioning of banking systems).</p> <p>You shall hold Barclays harmless against any consequences and/or nuisance caused (including by third parties) which might arise through your use of Barclays' digital channels.</p> <p>In relation to matters not covered by the above, this Authority shall be governed by the provisions of Italian law.</p>	<p>Register of Bank's number: 8082</p> <p>Business Register number: Milan – 10508010963 – R.E.A. Milan no 2536712</p> <p>Barclays Bank Ireland PLC is regulated by the Central Bank of Ireland and, as the Italian branch of a community bank, to the supervision of the Bank of Italy for those matters within its remit</p>

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Jersey</b>	Barclays Bank PLC (Jersey Branch) PO Box 8, 13 Library Place, St Helier, Jersey JE4 8NE	Barclays Terms (Wealth and Investment Management)		Barclays offers wealth and investment products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Number: 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC, Jersey Branch is regulated by the Jersey Financial Services Commission. Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands
<b>Kenya</b>	Barclays Bank of Kenya Limited. Registered in Kenya. Registration No: C.18208  Registered Office: Westend Building, Waiyaki Way, Westlands Nairobi	Customer Agreement		Authorised and regulated by the Central Bank of Kenya
<b>Lebanon</b>	Not applicable	Not applicable		
<b>Lithuania</b>	Not applicable	Not applicable	The Channels Authority shall be governed by English law.	

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Malta</b>	Not applicable	Not applicable	You expressly authorise Barclays to process, store and disclose information relating to inter alia you and your accounts in order for Barclays to provide services to you, including services within Barclays electronic banking channels. You also expressly consent to Barclays disclosing information to any of Barclays' business associates for direct marketing and other purposes.	Barclays Bank PLC passports its services into Malta in terms of EU law
<b>Mauritius</b>	Barclays Bank Mauritius Limited. Registered office at Sir William Newton Street, Port Louis, Mauritius (company number 68913)	Appointment of Bankers (mandate) and Customer Agreement		Regulated by the Bank of Mauritius
<b>Mozambique</b>	Barclays Bank Mozambique, SA, located at 25 September Avenue, number 1184, Maputo, Mozambique	Customer Agreement, Opening Account Terms and Conditions, Internet Banking Terms and Conditions	<p>By signing the Channels Authority documents you are deemed from the date of signing to accept and agree to the Internet Banking Terms and Conditions (as amended, restated or varied from time to time) included with these Electronic Channels Country Conditions and are bound by these conditions. Digital signatures are not acceptable in Mozambican jurisdiction.</p> <p>You expressly authorise that any Personal Data (as defined in the Financial Institutions Law 15/1999 of 1 November on the Protection of Personal Data under Mozambican Law and Decree 56/2004 of 10 December which approves the Regulation implementing Financial Institutions Law 15/1999 of 1 November on the Protection of Personal Data) may be disclosed, processed and stored to provide the services within Barclays' electronic banking channels.</p> <p>According with the law referred above, the client information cannot be shared with third parties outside the Barclays Group.</p>	Barclays Bank Mozambique, SA, is licensed and regulated by the Mozambique Central Bank and registered at Maputo Commercial Register with Number 8321



	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Pakistan (additional signing requirements apply)</b>	Barclays Bank PLC (registered no. 1026167) whose registered office is located at 1 Churchill Place, England E14 5HP and acting through its branch office located at 1st Floor, Dawood Centre, M.T. Khan Road, Karachi, Pakistan	Customer Agreement	<p>Barclays may keep records (whether in paper, electronic, data or other form etc.) of each report, instructions or other communications with you for a period of ten years from the date of the relevant instructions or other communication.</p> <p>As between us, and in the absence of manifest error, our records shall be conclusive evidence of the fact of receipt or non-receipt of any reports, instructions or communication and of the contents of an instruction or communication.</p> <p>You will at all times remain in compliance with all (i) the Prudential Regulations issued by the State Bank of Pakistan as amended from time to time or obtain the necessary waivers from the State Bank of Pakistan with regards to those Prudential Regulations that you are not in compliance with: (ii) Foreign Exchange Regulations as prescribed by the State Bank of Pakistan as amended from time to time or obtain the necessary waivers from the State Bank of Pakistan with regards to those Foreign Exchange Regulations that you are not in compliance with; and (iii) all regulations and directives of the Board of Investment. In the event any penalty is levied as a result of your failure to comply with the aforesaid regulations, then the cost of such penalty shall be borne solely by you.</p>	The Pakistan branch is regulated by the State Bank of Pakistan

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Poland</b>	Not applicable	Not applicable	If you intend to sign the Channels Authority by using an electronic signature, you need to comply with the Polish Act on Electronic Signature (J. L. 2013, item 262, as amended) which provides for the conditions of the electronic signatures' validity. Only a secure electronic signature based on a qualified certificate issued by an entity qualified for certification services shall be accepted by us.	
<b>Portugal</b>	Barclays Bank Ireland PLC, Portugal branch is registered in Portugal with registered office: Rua Alexandre Herculano Number 50, Escritório MZ-103, 1250-011 Lisbon Portugal – Registered with the Commercial Registry Office of Lisbon under no. 980635748	Agreements for SWIFT services Main Current Account – Part 1 General Terms of Adhesion for Barclays Customers – Business Account & Part II General Terms of the Products and Services	You expressly authorise that any Personal Data (as defined in Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC and Law 67/98 of 26 October) may be disclosed, processed, stored and transferred to provide the services within the new Barclays' digital channels.	Barclays Bank Ireland PLC is a company registered with the Companies Registration Office in Ireland with the number 396330, has its registered office at One Molesworth Street, Dublin 2, D02 RF29 and is regulated by the Central Bank of Ireland.
<b>Seychelles</b>	Barclays Bank (Seychelles) Limited.  Registered at PO Box 167, Independence Avenue, Victoria, Mahe, Seychelles	Customer Agreement together with Appointment of Bankers		Central Bank of Seychelles

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Singapore</b>	<p>Barclays Bank PLC, Singapore Branch is a licensed bank in Singapore and is regulated by the Monetary Authority of Singapore</p> <p>Registered Address: One Raffle Quay, Level 28, South Tower, Singapore 048583</p>	<p>Hong Kong and Singapore Terms, Corporate or Trust Account Opening Documentation, Online Banking Application, Online Banking T&amp;Cs, Online Banking Modification Form, Additional User Registration – Corporate</p>		<p>Barclays Bank PLC, Singapore Branch is authorised and regulated by the Monetary Authority of Singapore</p>
<b>South Africa</b>	<p>Absa Bank Limited registered in the Republic of South Africa with registered address at 7th Floor, Absa Towers West, 15 Troye Street, Johannesburg 2001</p>	<p>Customer Agreement  Barclays' digital channels Terms and Conditions</p>		<p>Absa Bank is an authorised financial services provider and registered credit provider NCRCP7</p>
<b>Spain</b>	<p>Barclays Bank Ireland PLC, Spain Branch is registered in Spain (NIF W0074183E) with its registered office at Calle José Abascal, 51, 28003, Madrid, Spain</p> <p>Barclays Bank Ireland PLC, Spain branch is registered on the Commercial Registry of Madrid (<i>Registro Mercantil de Madrid</i>) (Tomo 38.540, Folio 1, Sección 8, Hoja M-685405)</p>	<p>Customer Agreement</p>	<p>You expressly authorise that any Personal Data (as defined in the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), in the Organic Law 3/2018, of 5 December, on the Protection of Personal Data and Guarantee of Digital Rights and their implementing regulation) may be disclosed, processed and stored to provide the services within Barclays' electronic banking channels.</p>	<p>Barclays Bank Ireland PLC is a company registered with the Companies Registration Office in Ireland with the number 396330, has its registered office at One Molesworth Street, Dublin 2, D02 RF29 and is regulated by the Central Bank of Ireland.</p> <p>Barclays Bank Ireland PLC, Spain branch is authorised in Spain by the Bank of Spain, and regulated by the Bank of Spain and the National Securities Market Commission</p>

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Switzerland (additional signing requirements apply)</b>	Registered Office: Chemin de Grange-Canal 18–20, PO Box 3941, 1211 Geneva 3, Switzerland. Registered branch: Beethovenstrasse 19, PO Box 8027 Zurich	Customer Agreement	You expressly authorise that any Personal Data (as defined in the Federal Act on Data Protection) may be disclosed, processed and stored to provide the services within Barclays electronic banking channels. You understand that through your voluntary disclosure of personal data you waive your rights to Swiss banking secrecy and you fully understand and accept the consequences of that waiver.	Barclays Bank (Suisse) SA is a Bank registered in Switzerland and regulated and supervised by the Swiss Financial Market Supervisory Authority (FINMA). Registered No. CH-660.0.118.986-6.
<b>Tanzania</b>	Barclays Bank Tanzania Limited registered at Barclays House, Ground Floor, Ohio Street, PO Box 5137, Dar es Salaam, Tanzania	Customer Agreement		Authorised and regulated by the Bank of Tanzania
<b>UAE (additional signing requirements apply)</b>	Barclays Bank PLC acting through its branch in the Emirate of Dubai, UAE, located at Building No. 6, Emaar Square, Level 2, PO Box 1891, Dubai	Customer Agreement, IFE Terms and Conditions, Electronic Banking Additional Terms and Conditions	By signing the Authority you are deemed from the date of signing to accept and agree to the Electronic Banking Additional Terms and Conditions (as amended, restated or varied from time to time) included with this letter and are bound by these conditions.  You acknowledge and agree that Barclays shall be entitled to charge a fee from time to time for the provision of the internet banking service to us. Barclays may in its sole and absolute direction vary the amount of fees at any time by providing at least 28 days prior notice. The basis and manner of payment of any such fees shall from time to time be agreed with Barclays.	Barclays Bank in the UAE is licensed and regulated by the UAE Central Bank

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>UK</b>	Barclays Bank PLC. Registered in England. Registered No.: 1026167. Registered Office: 1 Churchill Place, London E14 5HP	Customer Agreement		Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services No. 122702)
	Barclays Bank UK PLC. Registered in England. Registered No.: 9740322. Registered Office: 1 Churchill Place, London E14 5HP.	Customer Agreement		Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).
<b>Uganda</b>	Barclays Bank of Uganda Limited. Registered in Uganda. Registered No.: N/A. Registered Office: Plot 16, Kampala Road	Customer Agreement		Regulated by Bank of Uganda
<b>USA</b>	Barclays Bank PLC, New York Branch located at 745 Seventh Avenue, New York, NY 10019.	Customer Agreement		Barclays Bank PLC is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services No. 122702). Registered in England. Registered number is 1026167 with registered office at 1 Churchill Place, London E14 5HP. Barclays Bank PLC, New York Branch located at 745 Seventh Avenue, New York, NY 10019 is an approved uninsured US branch of Barclays Bank PLC that is regulated and supervised by the US Board of Governors of the Federal Reserve System and the New York State Department of Financial Services.

	Country and registered address	Country specific agreements	Specific clauses which apply	Regulatory information
<b>Zambia</b>	Barclays Bank Zambia PLC. Registered in Zambia. Registration No: 6444. Registered Office: Head Office Elunda Office Park Addis Ababa Round About Lusaka Zambia Postal Address: PO Box 31936 Lusaka Zambia	Customer Agreement	You expressly agree (as per requirement of Section 50 of the Banking and Financial Services Act, Chapter 50 of the Laws of Zambia) that Barclays and other companies in the same group as Barclays will use your data to manage your account(s), give statements and provide services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), and to develop and improve Barclays' services to you and other customers and to protect the Barclays' interests.	Authorised and regulated by the Bank of Zambia
<b>Zimbabwe</b>	Barclays Bank of Zimbabwe Limited. Registered in Zimbabwe. Registered No.: 148/1981. Registered Office: Barclay House, Corner First Street/Jason Moyo Avenue, Harare, Zimbabwe	Customer Account Opening Agreement		Authorised and regulated by the Reserve Bank of Zimbabwe

**Please note:** 'Barclays' digital channels' refers to Barclays iPortal, Barclays.Net and/or BMAP.

If you have any questions, please contact your Relationship Director.

## Section C

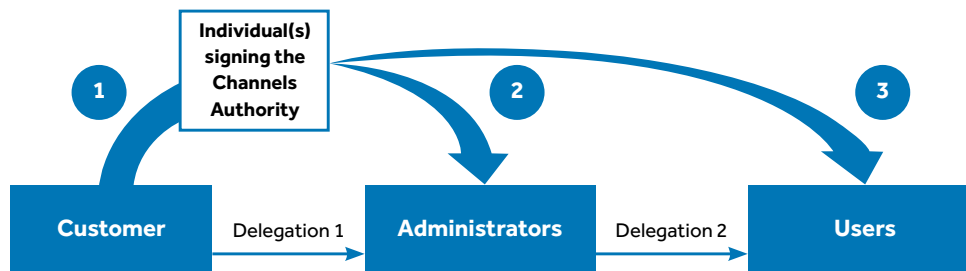
If you will sign in accordance with a delegated authority or will provide a board resolution, the authorising resolution/power of attorney should set out (i) the individual(s) authorised to sign the Channels Authority and (ii) the ability for the powers to be sub-delegated. Evidence of the delegated authority will need to be provided to the bank.

### The Ability for the Powers to be Sub-Delegated

Barclays.Net is a service which involves the sub-delegation of powers. There are two important roles within Barclays.Net: Administrators and Users.

1. Administrators are able to appoint Users and determine Users' payment privileges.
2. Users can make payments and give instructions in accordance with the privileges set by Administrators.

The Customer appoints (Administrator(s)) (**Delegation 1**), and in turn, the Administrator(s) appoint the User(s) (**Delegation 2**).



- 1 The Customer is authorising individual(s) to sign the Channels Authority
- 2 The Customer must also authorise the individual(s) to delegate to Administrators...
- 3 ...as well as authorise the Administrators to sub-delegate to Users

The Channels Authority provides the basis for the sub-delegation. As a result, where the Customer authorises individual(s) to sign the Channels Authority, the authorising resolution/power authority should also authorise the ability for the powers to be sub-delegated. This is in accordance with a general principle of law: someone with a delegated authority (i.e. the Administrator) cannot transfer that authority to someone else (i.e. the Users) unless the person granting the original authority (i.e. the Customer) **expressly** authorises them to do so.

### The Authorising Resolution

While it is for a Customer to prepare the precise terms of the authorising resolution/power of attorney, as a minimum it should set out (i) the individual(s) authorised to sign the Channels Authority and (ii) the ability for the powers to be sub-delegated. See suggested wording below.

*[name/s] [is/are] [individually/jointly]\* authorised to sign documents in relation to electronic banking channels and to delegate to individuals the power to decide matters dealt with for electronic banking channels and to allow those individuals to sub-delegate the power to other individuals to make payments and give other instructions in respect of those electronic banking channels.*

\* Delete as appropriate

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit [barclayscorporate.com/alternativeformats](https://barclayscorporate.com/alternativeformats)

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