

Sharesave Maturity 2011

additional information

Buying your shares

If you buy shares on the open market or exercise your option, you also need to choose how you want to hold your shares. You may wish to hold them as a paper share certificate, which you are responsible for keeping safe, or electronically in Barclays Sharestore.

Barclays Sharestore is an easy way of owning and dealing in your shares, without having to worry about looking after your share certificates. If you decide to buy shares on the open market or exercise your option you will receive a paper share certificate. Once you have received your share certificate simply visit www.sharestore.barclays.co.uk for full details on how to deposit your shares into a Barclays Sharestore account. Alternatively call The Registrar to Barclays on **0871 384 2055*** from the UK or **+44 (0)121 415 7004** from abroad to request a Sharestore pack or if you have any questions.

Barclays Sharestore: what happens

Once you've deposited your shares into your account, you will receive a statement confirming the number of shares held for you. When you want to sell Barclays shares you hold in Barclays Sharestore, you can do this via the Barclays Sharestore web site (www.sharestore.barclays.co.uk) or by calling Barclays Stockbrokers on **0845 300 4161**** (see page 04). If at any time you want to take shares out of your account and receive a share certificate, you can simply complete a Sharestore Withdrawal Form, which is available from The Registrar to Barclays – there is no charge for doing this.

Barclays Sharestore – no paper, no fuss, no hassle...

No share certificates to worry about

Because Barclays Sharestore is electronic there is no risk of losing your share certificate.

Statement of Entitlement

This tells you how many Barclays shares you own so you don't have to work it out yourself.

Faster settlement

When you sell any of your Barclays shares held in Barclays Sharestore, you get your money faster than you would if you held a share certificate. It takes just three business days.

*/** Call charges and operating hours can be found in the Contact Us section at the back of this booklet.

Lower cost of dealing

You can sell your Barclays shares by phone or online without the extra costs you would pay if you held share certificates. The online commission rate is a flat rate of just £10. Please visit www.sharestore.barclays.co.uk for further information.

Less unwanted mail

Because your shares are held on your behalf, your name will not appear on the share register. This means that other organisations cannot obtain your name and address details to send you advertising material.

Dividend and shareholder information

You will receive your dividends at the same time as all other shareholders and, if you have asked for it, you can still receive a copy of the Annual Review or the full Annual Report.

Dividends

Once you become a Barclays shareholder, you will be eligible for all future dividends paid by Barclays while you remain a shareholder at the appropriate record dates.

If you already own Barclays shares and currently have dividends on your shareholding paid to your bank account, any shares you buy from this Sharesave maturity will not override your existing instructions, which will prevail over all of your Barclays shares.

If you already participate in the Barclays Dividend Reinvestment Plan you will continue to receive your dividends as more Barclays shares until you tell The Registrar otherwise.

To arrange to have your dividends paid to your bank account or to amend your current instructions contact The Registrar to Barclays.

Open

To open a Barclays Sharestore account call:
0871 384 2055* from the UK
or **+44 (0)121 415 7004** from abroad
or email questions@share-registers.co.uk

Transferring your shares into an ISA or an investment portfolio

How do I transfer my shares into an ISA?

There are two ways you can choose to use your maturing Sharesave contract to invest in an ISA:

- By depositing your savings in an ISA and using them to buy Barclays shares on the open market; or
- By exercising your option to buy shares. You are entitled to transfer up to £10,680 worth of these shares into an ISA within 90 days of exercising your option.

Holding your shares in an ISA means you will benefit from not having to pay capital gains tax on any profit made when you come to sell your shares. The value of an ISA's favourable tax treatment to you will depend on your individual circumstances.

Please note that the favourable tax treatment currently applicable to ISAs may change in the future.

You can open a new ISA, top up an existing ISA and even transfer your existing ISAs held elsewhere into your Barclays Stockbrokers Investment ISA.

If you have already subscribed to an ISA this tax year, you can only make an additional subscription to the same ISA up to the applicable annual limit.

If you want the shares to be transferred into your ISA for the tax year 2011/12 Barclays Stockbrokers must receive your application by 15 March 2012. If you want the shares to be transferred into your ISA for the tax year 2012/13, you must wait until the new tax year to send your shares and forms to Barclays Stockbrokers. Please, therefore, ensure you do not exercise your option too early for them to be eligible for direct transfer.

How do I transfer my shares into a MarketMaster?

You can also hold your shares from your Sharesave in a MarketMaster trading account alongside the rest of your investment portfolio:

- By depositing your savings and bonus into your MarketMaster and using them to buy Barclays shares; or
- By exercising your option to buy shares. Once you receive a share certificate, you can transfer it into your MarketMaster account.

In this way, you can see everything in one place and can benefit from lower dealing commission.

Please visit www.stockbrokers.barclays.co.uk/marketmaster or call Barclays Stockbrokers for further information.

Can I put my savings into a cash ISA?

Yes. Simply contact your nearest branch.

Can I put my savings into an investment ISA?

Yes. Please visit www.barclays.co.uk/investments or call 0800 445 443*** for further information.

Please note

Shares are risky investments; share prices and the income from them can fall as well as rise and you may not get back the full amount invested. This service is not suitable for everyone. If you have any doubt as to whether it is suitable for you, you should obtain expert advice.

Send your forms

Send your forms and share certificate to:
ISA Administration
Tay House, 300 Bath Street
Glasgow, G2 4LH
Mail van code 45.

Open

To open a new ISA go to
www.stockbrokers.barclays.co.uk/sharesave
or call 0845 601 5000**.



Notes

If you have already subscribed to an ISA this tax year, you can only make an additional subscription to the same ISA and the amount you can still invest will be reduced.

*If you want the shares to be transferred into your ISA for the tax year 2011/12, Barclays Stockbrokers must receive your application by **15 March 2011**. If you want the shares to be transferred into your ISA for the tax year 2012/13, you must wait until the new tax year to send your shares and forms to Barclays Stockbrokers. Please therefore ensure you do not exercise your option too early for them to still be eligible for direct transfer.*

Selling your shares

There are a number of ways in which you can sell your shares, if you decide not to hold them. The following services are provided by Barclays Stockbrokers.

Barclays Sharestore selling online

Once you are in receipt of your Barclays Sharestore statement, you can sell online at www.sharestore.barclays.co.uk for a flat dealing rate of £10. If your previous deals amount to more than £10,000 in aggregate, or your current deal is valued at £10,000, you will need to follow the on-screen instructions to phone Barclays Stockbrokers. You will still be charged the flat dealing rate of £10.

Please note the online sales service is only available during market hours.

Sharestore by phone

To buy or sell Barclays shares by telephone you should phone Barclays Stockbrokers on **0845 300 4161****. When placing your order please confirm which Barclays Business Unit you work for. Barclays Stockbrokers will confirm the price at which your shares are bought or sold when you place your order.

Please note

If you have deposited your shares into a Barclays Sharestore account you must wait until you have received your Barclays Sharestore statement before you can place a sale order. Full details of your purchase or sale will be shown on your contract note, which will be sent to you by the end of the business day following the date of dealing.

Commission charges for Barclays Stockbrokers

Please tell the Sales Agent if you wish to take advantage of the zero commission rate to buy Barclays shares on the open market within one month of your contract maturity date.

Service	Commission
Sharestore by phone	First £5,000 – 1.25% Next £5,000 – 0.85% Thereafter – 0.15%, minimum £15
Sharestore	Flat rate £10
Sharedealing by phone – if you hold a certificate	£0-£15,000 – 1.75% £15,000+ – 0.85% minimum £25

	Trades per month	Commission
Online dealing commissions for ISA and MarketMaster accounts.	1-14	£12.95
	15-24	£9.95
	25+	£6.95

For all transactions of £10,000 and over in value, the London Stock Exchange levies a charge of £1 for the Panel of Takeovers and Mergers ('PTM Levy').

Important note

Please note that the decision to buy or sell Barclays shares is your responsibility. Neither Barclays nor Barclays Stockbrokers is able to provide you with investment advice as part of this service. The value of stocks and shares and the income from them can fall as well as rise and you may not get back the full amount you originally invested.

Should you have cause to complain about any of our products or services, Barclays Stockbrokers is covered by the Financial Ombudsman Service. A leaflet out-lining our complaint procedures is available on request.

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.

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- 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.

For further details, visit:

www.stockbrokers.barclays.co.uk/sharesave

Contact us

The Registrar to Barclays

0871 384 2055* or

+44 (0)121 415 7004 from overseas

Monday to Friday: 08:30 – 17:30

questions@share-registers.co.uk

www.sharestore.barclays.co.uk

Barclays Stockbrokers

0845 300 4161** or

+44 (0)141 352 3939 from overseas

Monday to Thursday: 07:30 – 20:30

Friday: 07:30 – 18:00

Saturday: 09:00 – 14:00

stockbrokers@barclayswealth.com

Barclays Investments

0800 445 443***

Monday to Friday: 08:00 -19:00

Saturday: 09:00 - 15:30

www.barclays.co.uk/investments

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**Calls to 0871 numbers are charged at 8p per minute if using a BT landline. Call charges may vary if using other telephone providers. Lines are open from 8.30am to 5.30pm Monday to Friday.*

***Calls to 0845 numbers from a BT residential line will cost no more than 4p per minute, plus 10.9p call set-up fee (correct as at October 2010). The price on non-BT phones may be different; please check with your service provider. You can only use these numbers if you are calling from 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.

****Lines are open 8am -7pm Monday to Friday and 9am-3.30pm on Saturday. To maintain a quality service, we may monitor and record phone calls. Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or when calling from abroad*

