

# Client Guide

Proposed Transfer of the Business of  
Barclays Private Clients International  
Limited, Isle of Man Branch to  
Barclays Bank PLC, Isle of Man Branch

June 2016



## About this guide

Barclays Private Clients International Limited (“**BPCI**”) is a wholly owned subsidiary of Barclays Bank PLC (“**BBPLC**”).

This guide explains more about the proposal to transfer the business of BPCI’s Isle of Man Branch to BBPLC, Isle of Man Branch (the “**Transfer**”) and what it means for you. If you have any questions please speak with your usual contact or call us on one of the numbers below:

- International Banking and local Isle of Man clients, please call +800 800 88885 or +44 (0)1624 684444.<sup>1</sup>
- Private Bank clients, please call 0800 2794726 from the UK or +44 (0)1624 684020 from outside the UK.<sup>2</sup>
- Private Clients, please call 0800 2794735 from the UK or +44 (0)1624 684490 from outside the UK.<sup>2</sup>
- Corporate and Intermediary clients, please call +44 (0)1624 684684.<sup>3</sup>

The Transfer will be carried out using an Isle of Man legal process referred to as a Scheme (the “**Scheme**”). If the Scheme is approved by the High Court of Justice of the Isle of Man (the “**Court**”), the Transfer will take effect from 00.01 am on 1 October 2016 (the “**Effective Date**”).

A Summary of the Scheme and the Independent Auditor’s Report (the “**Scheme Summary**”) is also enclosed. If you would like to receive a full copy of the Scheme document and the Independent Auditor’s Report, please refer to the section titled “**What if I have questions about the Scheme or would like more information?**” for details.

This guide is intended to provide you with information about the Transfer and does not provide legal or tax advice. You may wish to seek independent professional advice if you have any questions or concerns regarding your specific circumstances.

## Background and important information

### About us

Barclays Bank PLC (“**BBPLC**”) is a UK company. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK. Barclays Private Clients International (“**BPCI**”) is wholly owned by BBPLC and has the same credit rating as BBPLC.

BPCI, Isle of Man Branch and BBPLC, Isle of Man Branch are licensed and regulated by the Isle of Man Financial Services Authority. After the Transfer BBPLC, Isle of Man Branch will continue to be licensed and regulated by the Isle of Man Financial Services Authority.

### What is happening and why?

Barclays is proposing to reorganise its business in the Isle of Man by transferring the business of BPCI, Isle of Man Branch to BBPLC, Isle of Man Branch. This means that we are proposing to transfer your account and any related contracts and services to BBPLC, Isle of Man Branch. This is in support of Barclays’ strategy to ensure the efficiency of our operations and reflects the continued importance of the Isle of Man business to Barclays.

To do this we are seeking approval from the High Court of Justice of the Isle of Man (the “**Court**”) under a process known as a Scheme. The Transfer will be implemented through the Scheme pursuant to Section 3A of and Schedule 1A to the Financial Services Act 2008 of the Isle of Man.

In order to implement the Scheme, we must obtain approval from the Court, and the Isle of Man Financial Services Authority must consent to the Scheme. The Court will only approve the Scheme if it is satisfied that all of the legal requirements have been met and that in all circumstances of the case, it is appropriate to sanction the Scheme.

At the same time, BPCI is proposing to transfer separately the business of its Jersey and Guernsey branches to the Jersey and Guernsey Branches of BBPLC.

### What happens next?

We have applied to the Court for approval of the Scheme. If the Court approves the Scheme, we will transfer the business of BPCI, Isle of Man Branch to BBPLC, Isle of Man Branch, with effect from 00.01 am on 1 October 2016.

**The Court hearing is due to take place at 10.00am on 17 August 2016 at the High Court of Justice of the Isle of Man, Deemsters Walk, Bucks Road, Douglas, Isle of Man.** If there are any changes to the times or dates above, we will publicise these on our website at [wealth.barclays.com/iom-transfer](http://wealth.barclays.com/iom-transfer).

### Independent Auditor Report

The Scheme has been reviewed independently by PricewaterhouseCoopers LLC (the “**Independent Auditor**”). A summary of the Independent Auditor’s unqualified report is shown in the Scheme Summary for your information. If you would like to receive a full copy of this report, please refer to the next section for further details.

### What if I have questions about the Scheme or would like more information?

If you have any questions or would like more information, please speak with your usual contact or use the details below. We will be happy to help.

- Call us:
  - International Banking and local Isle of Man clients, please call +800 800 88885 or +44 (0)1624 684444.<sup>1</sup>
  - Private Bank clients, please call 0800 2794726 from the UK or +44 (0)1624 684020 from outside the UK.<sup>2</sup>
  - Private Clients, please call 0800 2794735 from the UK or +44 (0)1624 684490 from outside the UK.<sup>2</sup>
  - Corporate and Intermediary clients, please call +44 (0)1624 684684.<sup>3</sup>
- Write to us at IOM Transfer Proposal, Barclays, Barclays House, Victoria Street, Douglas, Isle of Man, IM1 2LE.
- Visit one of our branches:
  - Barclays House, Victoria Street, Douglas, Isle of Man, IM1 2LE. Branch opening hours are 9.15am to 4.30pm, Monday to Friday, except Wednesdays 10.00am to 4.30pm and Saturdays 9.30am to 12.00pm.

- 1 Market Square, Castletown, Isle of Man, IM9 1LQ  
Branch opening hours are 9.30am to 4.30pm, Monday to Friday, except Wednesdays 10.00am to 4.30pm.
- 52 Parliament Street, Ramsey, Isle of Man, IM8 1AN  
Branch opening hours are 9.30am to 4.30pm, Monday to Friday, except Wednesdays 10.00am to 4.30pm.
- Visit our website for further information at [wealth.barclays.com/iom-transfer](http://wealth.barclays.com/iom-transfer).

A full copy of the Scheme document, the Independent Auditor's Report and the application to the Court to approve the Scheme are available free of charge. For a copy, please contact us using the details above.

### What if I believe I will be adversely affected by the Scheme?

**If you believe that you will be adversely affected by the Scheme you have the right to object and have your objection considered by the Court. You can either appear at the Court hearing in person or be represented by a lawyer (at your own cost). If you would like to appear at the hearing, please register your intention by writing to us as soon as possible, to reach us by 10 August 2016 at:**

- IOM Transfer Proposal, Barclays, Barclays House, Victoria Street, Douglas, Isle of Man, IM1 2LE.

Your letter should state your objection and why you believe you will be adversely affected by the Scheme and be marked "**Transfer Objection – ATTEND HEARING**".

If you do not want to appear at the Court you can write to us with your reasons for objecting and why you believe that you will be adversely affected. Please send your letter as soon as possible, to reach us by 10 August 2016. Your objection and how it has been handled will be drawn to the attention of the Court. Your letter should be marked as "**Transfer Objection – NOT ATTENDING HEARING**".

### If the Scheme is approved

If the Scheme is approved, your accounts and services will transfer from BPCI, Isle of Man Branch to BBPLC, Isle of Man Branch on the Effective Date. The Scheme will not affect the way your accounts or services work. However, please read this guide in full so that you can assess any other impacts that may be relevant to you.

If the Scheme is approved, an announcement will be placed on our website at [wealth.barclays.com/iom-transfer](http://wealth.barclays.com/iom-transfer) shortly after the Court date and we will write to you shortly after the Effective Date to confirm that the Transfer has taken place.

You can also call us after the Court date on the numbers provided in this guide, to find out if the Scheme has been approved.

### Accounts or services provided by BPCI, Isle of Man Branch

From the Effective Date your existing BPCI, Isle of Man Branch accounts and services and any new accounts or services will instead be owned, managed and serviced by BBPLC, Isle of Man Branch which is licensed and regulated by the Isle of Man Financial Services Authority. Your accounts will continue to be held in the Isle of Man and maintained in the Isle of Man. Services will continue to be offered from the Isle of Man.

### Will there be any tax implications?

We do not believe that these changes will impact your tax position. However, as we do not provide tax advice, if you are in any doubt as to the tax implications, you may want to consider seeking independent professional tax advice.

We are satisfied that the location of your accounts will remain in the Isle of Man and that interest paid to you will remain Isle of Man-sourced income.

### UK banking reforms

In the UK, legislation has been introduced by the Government that aims to make the banking system more resilient in the event of another financial crisis. These structural reforms, coming into effect by 1 January 2019, are sometimes referred to from a UK perspective as "ring-fencing".

Ring-fencing is one of a number of regulatory reforms which are transforming the way the UK Banking industry operates. The regulation requires large UK Banks, including Barclays, to implement structural changes which will separate certain day-to-day banking activities (e.g. taking deposits or savings) from international, wholesale and investment banking services. As a result, Barclays will offer a range of products and services from two different banks in the Barclays Group:

- Barclays UK (a new legal entity), which will become our new ring-fenced bank.
- Barclays Corporate & International (operating through our existing entity, BBPLC), which will sit outside the ring-fence.

The new legislation does not permit ring-fenced banks to have branches or subsidiaries within Crown Dependencies (e.g. Guernsey, Jersey and the Isle of Man). Clients with accounts in these locations will be part of Barclays Corporate & International and will therefore be outside the ring-fence.

On 1 March 2016, Barclays outlined its ring-fencing plans and announced that it expected that both banks, when separately assessed, would support solid investment grade credit ratings.

BBPLC and BPCI currently have the same Standard & Poor's long and short-term counterparty credit ratings of A-/A-2. Following Barclays announcement on 1 March, Standard & Poor's affirmed its long and short-term counterparty credit ratings for BBPLC as A-/A-2 with a stable outlook. As the future non-ring fenced entity, BBPLC is expected to be rated the same as it is today.

A full copy of Standard & Poor's research update dated 7 March 2016, together with information on Barclays' ring-fencing plans, latest financial results announcements and Results Restatement Documents for 2014 and 2015 which reflect the impact on the Group's financial reporting as a result of the business reorganisation, can be found at [barclays.com/barclays-investor-relations.html](http://barclays.com/barclays-investor-relations.html).

## Depositor Protection

The Transfer will not affect your entitlement to claim compensation under the Isle of Man Depositors' Compensation Scheme (the "DCS") in the unlikely event that BBPLC failed.

The DCS offers protection for eligible protected deposits of up to a maximum of £50,000 per depositor for individuals and a maximum of £20,000 per depositor for other classes of depositor. Full details of the DCS and banks covered are available on the website of the Isle of Man Financial Services Authority at [www.iomfsa.im/investor/dep\\_comp.xml](http://www.iomfsa.im/investor/dep_comp.xml) or on request.

Generally, the DCS covers individuals and other entities such as companies, trusts, partnerships and charities, unless they are specifically excluded from the right to compensation under the DCS.

Where depositors have placed eligible protected deposits with both BPCI, Isle of Man Branch and BBPLC, Isle of Man Branch immediately before the Transfer those eligible protected deposits would be deposited with a single participant bank under the DCS after the Transfer. As a result, those depositors may be subject to a reduction in the overall level of compensation that they would otherwise be entitled to claim under the DCS in the event of the default of BBPLC after the Transfer.

Deposits held in the Isle of Man are NOT covered by the UK's Financial Services Compensation Scheme.

## Personal data

From the Effective Date, any information that BPCI, Isle of Man Branch holds about you or about your accounts or services will transfer to BBPLC, Isle of Man Branch and BBPLC Isle of Man Branch will become the "data controller" from a legal perspective.

BBPLC, Isle of Man Branch will use and process your information in the same way and for the same purposes as BPCI, Isle of Man Branch did prior to the Transfer as set out in our Privacy Policy and Full Privacy Notice and the Transfer

will not result in any changes to the locations where your information is held. Further information can be found at [wealth.barclays.com/en\\_gb/home/others/privacy-policy.html](https://wealth.barclays.com/en_gb/home/others/privacy-policy.html).

After the Transfer, BBPLC will continue to apply any marketing preferences you have already expressed to BPCI. These will not change as a result of the Transfer.

### Changes to your terms

Once the Transfer is implemented, BBPLC, Isle of Man Branch will be the legal entity providing accounts and services in place of BPCI, Isle of Man Branch. Any references to “we”, “us” and “our” in documentation about your BPCI Isle of Man account or service should be read as references to BBPLC, Isle of Man Branch from the Effective Date. We will be updating account statements, documentation and other communications to reflect the change after the Transfer.

Your terms and conditions will change after the Transfer to insert a new clause implementing the requirements of the EU’s Bank Resolution and Recovery Directive. Please find further details in the next section and a copy of the new clause on the final page of this guide.

### The EU Bank Recovery and Resolution Directive (“BRRD”)

As a bank incorporated in the UK, BBPLC is subject to UK law implementing the BRRD. One of the legal requirements is for BBPLC to insert a new clause in contracts written under the respective laws of Jersey, Guernsey and the Isle of Man.

The new clause, which you can find on the final page of this guide, will be inserted in all BBPLC, Isle of Man Branch contracts.

The impact of the new clause will be that, in the unlikely event of BBPLC experiencing severe financial stress, the Bank of England would have the power to cancel, write down or modify the form of certain liabilities (including deposits) owed to clients of BBPLC, Isle of Man Branch. This is known as the “bail-in power”. In respect of deposits, the bail-in power can only be exercised over those held by large corporate clients, which are companies with 250

or more employees and have an annual balance sheet of over €43 million or annual turnover exceeding €50 million. There are broad safeguards protecting creditors in a bail-in and a principle of “no creditor worse off” to ensure that shareholders and creditors do not receive less favourable treatment than they would have received in an insolvency. If you are a large corporate client and have further questions about the BRRD, please speak with your Relationship Manager.

## Questions & Answers

### Q1 What does this mean for me?

A If approved by the Court, the Transfer will result in a change of the Barclays legal entity that provides products and services from BPCI, Isle of Man Branch to BBPLC, Isle of Man Branch. This is simply a reorganisation within the Barclays Group and there will be no practical changes to existing arrangements with you or how Barclays provides these products and services to you as a result of the Transfer.

### Q2 Will I still be able to contact you as I do today?

A Yes. Our contact details will stay the same after the Transfer. All current websites, apps, phone numbers and contact addresses will remain in use, as will all of the processes you use to bank or invest with us. If you have a Relationship Manager or Private Banker, they will continue to be your main point of contact.

### Q3 Will the Transfer result in any changes to my existing products, interest rates or the fees that are offered or charged for these products?

A No. There will be no changes to the products and services you currently receive as a result of the Transfer. The deposit and lending interest rates, tariffs and charges applicable to your service immediately before the Transfer will remain the same immediately following the Transfer. However, in line with standard business practice, we may make changes to interest rates, tariffs and charges before and after the Transfer. These will be communicated in the usual way.

### Q4 Will my account number change?

A No. There will be no change to your account numbers and sort codes as a result of the Transfer. Any signing instructions, indemnities, powers of attorney or consent will continue as normal and will be treated as if given to or held by BBPLC, Isle of Man Branch after the Transfer.

### Q5 Can I still use my online and/or mobile banking?

A Yes, you will still be able to use your online and/or mobile banking services as usual following the Transfer. We may make improvements to our online and mobile banking services before or after the Transfer.

### Q6 Can I continue to use my account as I do today?

A Yes. After the Transfer, your account will continue to operate in the same way it does now. If BBPLC, Isle of Man Branch needs to make any changes to your terms and conditions and/or the way you operate your account they will contact you and make sure these are clearly explained to you before anything is changed.

### Q7 Can I continue to use my cards and cheque books?

A Yes. Cards and cheque books do not need to be reissued and any existing cards and cheque books will remain valid. Your card will continue to work in exactly the same way and it will be business as usual.

### Q8 Will this change how I pay in and withdraw money?

A No. Your account will operate in the same way as it does today.

### Q9 Will any regular payments into/out of my BPCI, Isle of Man Branch accounts, such as Direct Debits or Standing Orders, continue as they do today?

A Yes. Payments will continue as normal. Some references may change to show the recipient or payer as Barclays Bank PLC, but this won't affect the actual transfer of the money. The standard Direct Debit Guarantee will continue to apply as it does today.

### Q10 Will I still receive statements after the Effective Date?

A Yes. You will continue to receive your statements as you do currently.

**Q11** What happens if I wish to apply for a new account or have recently made an application?

**A** You can apply for a new account as usual by contacting us on the numbers provided in this guide, or if applicable by contacting your Relationship Manager or Private Banker. You can also apply online via [wealth.barclays.com](http://wealth.barclays.com).

If you have recently made an application to BPCI, Isle of Man Branch, your application will continue to be processed by BPCI, Isle of Man Branch. If the Scheme is approved, your new account and any related contracts and services will transfer to BBPLC, Isle of Man Branch.

**Q12** Will the Isle of Man High Street branches close?

**A** No. The existing High Street branches in the Isle of Man will be transferred to BBPLC, Isle of Man Branch and will continue to be open as usual.

**Q13** Will my Relationship Manager/Private Banker change as part of this process?

**A** No. If you have a Relationship Manager/Private Banker, there will be no direct change as a result of the Transfer.

**Q14** I have a mortgage or loan with BPCI, Isle of Man Branch. Do I need to do anything?

**A** Your mortgage and loan account number will remain the same and you should continue making any regular payments as normal.

After the Transfer BBPLC, Isle of Man Branch will be responsible for administering your loan or mortgage and will take over any rights under your loan or mortgage, including the right to change interest rates.

**Q15** If I have a loan what will happen with any security arrangements including assets outside of the Isle of Man?

**A** It is intended that all loans and security arrangements will transfer from BPCI, Isle of Man Branch to BBPLC, Isle of Man Branch. Your loan terms and conditions will remain the same.

In exceptional circumstances, if you are required to sign additional legal documents to enable the transfer of your security, we will contact you before or shortly after the Effective Date, and we will make these changes as easy for you as we can.

**Q16** I have derivatives with BPCI, Isle of Man Branch. Do I need to do anything?

**A** If you trade certain sophisticated types of investment with us, such as derivatives, we may ask you to sign additional documentation after the Transfer to BBPLC, Isle of Man Branch. We will write to you separately if this applies to you.

**Q17** I need to provide some “Know Your Customer” (“KYC”) documentation, as my account is currently blocked. Will the block remain in place after the Transfer?

**A** Yes. Your account block will be transferred to BBPLC, Isle of Man Branch. Once we receive the requested KYC documentation, the account block will be removed.

**Q18** You have recently written to me to inform me that my account will be closed unless I provide some requested information. If I don't provide the information, will you still close my account?

**A** Yes. If you do not provide the requested information we will still close your account.

**Q19** What happens to any existing complaints?

**A** Any existing complaints classed as open or unresolved on the Effective Date against BPCI relating to a transferring account or any other part of the Transferring Business will transfer and be dealt with by BBPLC, Isle of Man Branch after the Effective Date.

Any existing complaints against BPCI that have been referred to the Isle of Man Financial Services Ombudsman Scheme and have not been determined by the Ombudsman will continue to be reviewed by the Ombudsman and any adjudications from the Ombudsman will be settled by BBPLC, Isle of Man Branch.

**Q20 Who should I contact if I have a complaint?**

**A** If you wish to make a complaint you can contact us via your relationship manager, our telephone or online banking service, our website or directly in writing at the following address: Barclays Client Relations, PO Box 213, Eagle Court Circular Road, Douglas, Isle of Man, IM99 1RH. We aim to resolve all complaints as quickly as possible and to your complete satisfaction.

If you are not satisfied with our final response, you have the option to refer your complaint to the Isle of Man Financial Services Ombudsman Scheme who will independently review any eligible complaint. After the proposed Transfer to BBPLC, Isle of Man Branch any client who has accounts held in the Isle of Man will continue to have the option of referring eligible complaints to the Isle of Man Financial Services Ombudsman Scheme at the appropriate time. This is a free service. You can contact the Isle of Man Financial Services Ombudsman in writing at: Government Buildings, Lord Street, Douglas, Isle of Man IM1 1LE. Alternatively, please use the details below:

- Isle of Man local telephone: 01624 686500
- International telephone: +44 1624 686500
- Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)
- Website: [www.gov.im/oft/ombudsman/](http://www.gov.im/oft/ombudsman/)

**Q21 What regulatory authorities will be responsible for the supervision of the Isle of Man business?**

**A** BPCI, Isle of Man Branch and BBPLC, Isle of Man Branch are licensed and regulated by the Isle of Man Financial Services Authority. After the Transfer BBPLC, Isle of Man Branch will continue to be licensed and regulated by the Isle of Man Financial Services Authority.

In terms of lead regulatory authority BBPLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority for its activities in the UK.

## Addendum to Terms and Conditions

Your terms and conditions will change with effect from 00.01 am on 1 October 2016 to insert a new clause, shown below, implementing the requirements of the EU's Bank Resolution and Recovery Directive (“BRRD”).

- 1.1 This clause does not apply to the deposits you hold with us if you are an individual or a Micro, Small or Medium-sized Enterprise; nor to any deposits or other BRRD Liability issued, entered into or arising on or before 30 June 2016.
- 1.2 If:
- (a) you hold a deposit with a branch of Barclays Bank PLC outside the EEA (for example in Jersey, Guernsey or the Isle of Man) your deposit may be subject to the exercise of a Bail-In Power by the Bank of England; or
  - (b) a branch of Barclays Bank PLC outside the EEA (for example in Jersey, Guernsey or the Isle of Man) owes you any money, or any other BRRD Liability, under this Agreement (other than money we hold as deposit as set out in clause 1.2(a)), any amount we owe you may be subject to the exercise of a Bail-In Power by the Bank of England. This does not apply to any amount which we owe you by virtue of us holding client assets, or which is secured.
- 1.3 If either one or both of 1.2(a) or (b) apply, you acknowledge and accept that, notwithstanding any other term of this Agreement:
- (a) any deposit or BRRD Liability which is subject to the exercise of a Bail-In Power by the Bank of England may be cancelled or reduced, or converted into another form, such as ordinary shares, or other instruments of ownership issued to you;
  - (b) the relevant agreement under which Barclays Bank PLC owes you any money may be cancelled or varied to give effect to the exercise of a Bail-In Power by the Bank of England, and you will be bound by that variation; and
  - (c) clauses 1.1 – 1.3 contain the whole agreement between us and you with respect to the subject matter referred to in those clauses. If any part of this clause is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable.

### Definitions

“**Bail-In Power**” means any legal powers under which the BRRD Liabilities of a bank can be reduced, cancelled and/or converted into shares or other securities or obligations; and exercised in compliance with, any laws, regulations, rules or requirements in effect in the United Kingdom, relating to the transposition of Directive 2014/59/EU establishing a framework for the recovery and resolution of credit institutions and investment firms (the BRRD) as amended from time to time, and the instruments, rules and standards created under BRRD.

“**BRRD Liability**” shall mean any debt or liability which Barclays Bank PLC owes, whether it is present or future, certain or contingent, ascertained or sounding only in damages, provided that it:

- (a) is not an excluded liability or excluded deposit in each case as defined in the UK Prudential Regulation Authority Rulebook; and
- (b) is governed by the law of a non-EEA country.

“**Micro, Small or Medium-sized Enterprise**” means any enterprise which employs less than 250 people and has either an annual turnover not exceeding EUR50 million and/or an annual balance sheet total not exceeding EUR43 million.



- <sup>1</sup> Please call us on our international toll free number +800 800 88885, replacing the + with your country's exit code. If dialling from a mobile, charges may still apply. Toll free numbers may not be available in some countries. Alternatively you can call +44 (0)1624 684444. Please note charges will apply when dialling the alternative number, check with your local provider. Lines are open 24 hours a day, 7 days a week except 25 December when the lines are closed. Calls may be recorded so that we can monitor the quality of our service and for security purposes.
- <sup>2</sup> When dialling from the UK, please call us on our UK toll free number. If dialling from a mobile, charges may still apply. If dialling from outside the UK, please use the alternative number. Please note charges will apply when dialling the alternative number, check with your local provider. Lines are open 24 hours a day, 7 days a week except 25 December when the lines are closed.
- <sup>3</sup> Our Corporate and Intermediary lines are open 8.00am – 5.30pm UK time, Monday to Friday except UK public holidays when the lines are closed. Please note charges will apply, check with your local provider.

Calls may be recorded so that we can monitor the quality of our service and for security purposes.

[You can request a copy of this guide or any of the letters and enclosures that we have sent you in Braille, large print or audio. Just ask us at the branch or call us.](#)

Barclays offers wealth and investment products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Private Clients International Limited, part of Barclays, is registered in the Isle of Man. Registered Number: 005619C. Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ. Barclays Private Clients International Limited is licensed by the Isle of Man Financial Services Authority, and authorised and regulated by the Financial Conduct Authority in the UK in relation to UK regulated mortgage activities and consumer credit activities.