

Regulatory Information Guide

United Arab Emirates

This Guide sets out important regulatory information about Barclays Bank PLC in the UAE. It covers:

- who we are
- phone calls to us
- how we treat your information
- complaints about our service.

1 Registration details

Barclays Bank PLC is registered in England (Company No. 1026167) with its registered office at 1 Churchill Place, London E14 5HP. Barclays Bank PLC is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority (reference number 122702) and the Prudential Regulation Authority.

Barclays Bank PLC, (Dubai Branch) is regulated by the Central Bank of the UAE as a wholesale bank (Licence No. in Dubai: 13/71/2019).

Barclays Bank PLC (DIFC Branch) (Barclays DIFC) in the Dubai International Financial Centre is regulated by the Dubai Financial Services Authority (Registered No. 0060).

Barclays is a trading name of Barclays Bank PLC and its subsidiaries.

2 Phone calls to us

We may record all telephone calls without further warning or notification. You agree to give any necessary notice to your personnel that such recordings take place. Such recordings will be kept by, and be the sole property of Barclays Bank PLC and will be conclusive evidence of any instructions given.

3 Using information

- 3.1 Barclays is committed to protecting your organisation's information, as well as your personal data (together, **Information**). We will use your Information for a number of different purposes, for example: (i) to manage your organisation's account(s); (ii) to provide our products and services; (iii) to learn from the transactions your organisation makes and the third parties it makes payments to/receives payments from; and (iv) to meet our legal and regulatory obligations.

We may also share your Information with third parties For example:

- to other companies within the Barclays Group.
- to people who provide a service to us or who are acting as our agents, on the understanding that they will keep the Information confidential
- to anyone to whom we may transfer our rights and duties under this agreement.
- to any third party as a result of any restructure, sale or acquisition of any company within the Barclays Group, provided that any recipient uses the Information for the same purposes as it was originally supplied to us and/or used by us.
- if we have a duty to do so, if the law allows us to or if we receive a request from one of our regulators.
- for international payments where we are required to send details of the payee and beneficiary with the payment, to overseas regulators and authorities in connection with their legitimate duties, for example the prevention of crime.

For more detailed information on how and why we use your Information, including the rights in relation to your personal data, and our legal grounds for using it, please go to <https://www.barclayscorporate.com/general-info/privacy-and-cookies/>. Full details on how we use your personal information are available in the full privacy notice on our website www.barclayscorporate.com or in hard copy from your usual contact. Changes may be made to that full privacy notice, where permitted or required by applicable law.

- 3.2 We may request certain personal data about the legal representatives, relatives, directors, authorised personnel, beneficial owners, trustees, fund managers, partners, other associates of, or persons exercising control over the clients we do business with, as appropriate ("**Relevant Individuals**"). You must ensure that your Relevant Individuals are made aware by you of the purposes for which we will collect and process their personal data and how it will be collected and processed. Whenever you (or, where relevant, a corporate representative within your organisation) provide us with personal information about a Relevant Individual, you warrant that you have obtained any necessary consents or are otherwise entitled to provide this information to us and for it to be processed by us as described in this notice and that to the best of your knowledge, the personal data is correct and current. It is your responsibility to ensure that the personal data provided to us is accurate and to inform us of any change.

- 3.3 In certain circumstances, Barclays is required to disclose information about your organisation and how its accounts are managed to credit reference agencies. This information may appear on your credit report. Barclays is also required, in certain circumstances, to obtain a credit report about you from a credit reference agency prior to the provision of a product or service. Barclays cannot verify the accuracy of the information contained in a credit reference agency's credit report where such information did not originate from Barclays and as such Barclays accepts no responsibility for the accuracy of any such information. Barclays is not liable to you for any loss arising as a result of the inaccuracy of such information. You may make a complaint about the accuracy of information in a credit report by contacting the credit reference agency concerned.

4 Additional regulatory information

The terms of this Regulatory Information Guide may be supplemented by any additional product or service specific terms issued to you by Barclays Bank PLC.

5 Complaints about our service

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all of our customers.

How to contact us:

- Relationship Director or Relationship Support Manager – you can contact them on their direct phone number, by post or at their email address.
- Local branch – you can visit the local branch and speak to a member of staff.
- Corporate Services Team – you can contact them by telephone on +971 (0)4 3653030 or email uaecorporateservices@barclays.com

Once you have contacted us, we will do our best to resolve any complaint promptly and efficiently.

We will:

- Acknowledge your complaint within 24 working hours.
- Provide you with a reference number for your record.
- Keep you regularly updated with our progress.

If we believe that our investigations may take more than eight weeks, we will provide you with an update on our progress. Once we have considered all aspects of your complaint, we will contact you with our response.

If, for any reason, you are unhappy with our response, or you do not receive a resolution to your complaint within the time frame communicated, please escalate the issue to the Head of Client Services at uaeheadofclientservices@barclays.com. Alternatively, you can refer your complaint to our regulator in the UAE, the UAE Central Bank at consumer.protection@cbuae.gov.ae. In addition, if your complaint relates to services received from Barclays DIFC and you are not satisfied with the resolution offered, you may refer your complaint to the DFSA via their website: <https://www.dfsa.ae/your-resources/consumer/complaints>.