

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name	Protected Phoenix Deposit Linked to an Index
Product identifier	ISIN: EDR6453310NY Deposit reference number: EDR6066354NY
PRIIP manufacturer	Barclays Bank PLC (https://derivatives.cib.barclays/). The PRIIP manufacturer is also the product issuer. Call +44 (0) 20 7116 9000 for more information.
Date and time of production	2 July 2024 17:07 London local time

You are about to purchase a product that is not simple and may be difficult to understand.

1. What is this product?

Type English law governed deposit

Objectives The product is designed to provide a return in the form of (1) conditional coupon payments and (2) a cash payment on the **maturity date**. The product has a fixed term and will terminate on the **maturity date**.

(Terms that appear in **bold** in this section are described in more detail in the table(s) below.)

Coupon: On each **coupon payment date** you will receive a coupon payment of GBP 0.04875 together with any previously unpaid coupon payments if the **reference level** is at or above the **lower coupon barrier level** and at or below the **upper coupon barrier level** on the immediately preceding **coupon observation date**. If this condition is not met, you will receive no coupon payment on such **coupon payment date**. The relevant dates are shown in the table(s) below.

Coupon observation dates	Coupon payment dates
23 September 2024	30 September 2024
21 October 2024	28 October 2024
21 November 2024	28 November 2024
23 December 2024	2 January 2025
21 January 2025	28 January 2025
21 February 2025	28 February 2025
21 March 2025	28 March 2025
21 April 2025	28 April 2025
21 May 2025	29 May 2025
23 June 2025	30 June 2025
21 July 2025	28 July 2025
21 August 2025	29 August 2025
22 September 2025	29 September 2025
21 October 2025	28 October 2025
21 November 2025	28 November 2025
22 December 2025	31 December 2025
21 January 2026	28 January 2026
23 February 2026	2 March 2026
23 March 2026	30 March 2026
21 April 2026	28 April 2026
21 May 2026	29 May 2026
22 June 2026	29 June 2026
21 July 2026	28 July 2026
21 August 2026	28 August 2026
21 September 2026	28 September 2026
21 October 2026	28 October 2026
23 November 2026	30 November 2026
21 December 2026	29 December 2026
21 January 2027	28 January 2027
22 February 2027	1 March 2027
22 March 2027	31 March 2027
21 April 2027	28 April 2027
21 May 2027	28 May 2027
21 June 2027	28 June 2027
21 July 2027	28 July 2027
23 August 2027	31 August 2027
21 September 2027	28 September 2027
21 October 2027	28 October 2027
22 November 2027	29 November 2027
21 December 2027	30 December 2027
21 January 2028	28 January 2028
22 February 2028	29 February 2028
21 March 2028	28 March 2028
21 April 2028	28 April 2028
22 May 2028	30 May 2028
21 June 2028	28 June 2028
21 July 2028	28 July 2028
21 August 2028	29 August 2028
21 September 2028	28 September 2028
23 October 2028	30 October 2028
21 November 2028	28 November 2028
21 December 2028	2 January 2029

22 January 2029	29 January 2029
21 February 2029	28 February 2029
21 March 2029	28 March 2029
23 April 2029	30 April 2029
21 May 2029	29 May 2029
21 June 2029	28 June 2029
23 July 2029	30 July 2029
21 August 2029	29 August 2029
21 September 2029	28 September 2029
22 October 2029	29 October 2029
21 November 2029	28 November 2029
21 December 2029	2 January 2030
22 January 2030	29 January 2030
21 February 2030	28 February 2030
21 March 2030	28 March 2030
22 April 2030	29 April 2030
21 May 2030	29 May 2030
21 June 2030	28 June 2030
22 July 2030	29 July 2030
21 August 2030	Maturity date

Termination on the maturity date: On the **maturity date** you will receive GBP 1.

Under the product terms, certain dates specified above and below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the deposit taker may terminate the product early. These events are specified in the deposit terms and principally relate to the **underlying**, the product and the deposit taker. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

When purchasing this product during its lifetime, the purchase price may include accrued coupon on a pro rata basis.

For display purposes numbers within this document have been cut off at 4 decimal places.

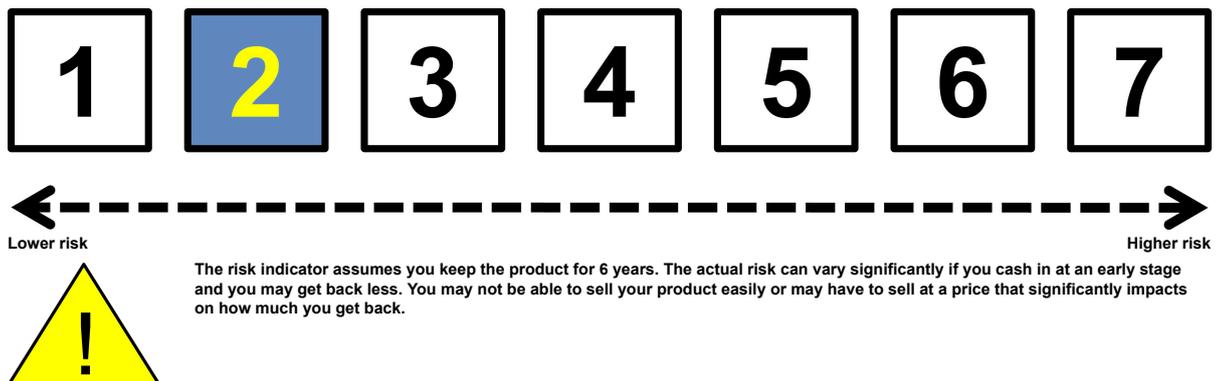
Underlying	S&P 500 Index (Price return index) (ISIN: US78378X1072; Bloomberg: SPX Index; RIC: SPX)	Reference level	The closing level of the underlying as per the reference source
Underlying market	Equity	Reference source	S&P Dow Jones Indices LLC
Deposited amount	GBP 1	Initial valuation date	21 August 2024
Product currency	Pound Sterling (GBP)	Maturity date / term	28 August 2030
Underlying currency	U.S. Dollar (USD)	Lower coupon barrier level	75% of the initial reference level
Deposit payment date	28 August 2024	Upper coupon barrier level	120% of the initial reference level
Initial reference level	4,967.23		

Intended retail investor The product is intended to be offered to retail investors who fulfil all of the criteria below:

- they have basic knowledge and/or experience of investing in similar products which provide a similar market exposure and have the ability to understand the product and its possible risks and rewards, either independently or through professional advice;
- they seek income and/or full protection of the deposited amount, subject to the deposit taker's ability to pay, expect the movement in the underlying to perform in a way that generates a positive return. They have a long investment horizon;
- they are not able to bear any loss of their initial investment, consistent with the redemption profile of the product at maturity (market risk);
- they accept the risk that the deposit taker could fail to pay or perform its obligations under the product irrespective of the redemption profile of the product (credit risk);
- they are willing to accept a level of risk of 2 out of 7 to achieve potential returns, which reflects a low risk (as shown in the summary risk indicator below which takes into account both market risk and credit risk).

2. What are the risks and what could I get in return?

Risk indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance of the **underlying** at a low level and the potential for us to be unable to pay you any amounts due as very unlikely.

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed or interest you may be paid under the investment.

You are entitled to receive back at least 100% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before maturity or in case of immediate termination by the deposit taker.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

Main factors likely to affect future returns on the product

Your return on the product at the end of the recommended holding period will principally be affected by (1) the price at which you purchase the product, (2) the performance of the **underlying** over the recommended holding period and of the exchange rate between the product currency and the underlying currency and (3) the ability of the deposit taker to make payments that become due on the product. The value of the product before the **maturity date** will also be affected by general

Investment performance information

economic and market conditions, the volatility of the **underlying** (which is a measure of the extent of movement in the level of the **underlying**), interest rates, exchange rates, the remaining time to maturity and the ability of the deposit taker to make payments.

What could affect my return positively?

- An increase in the level of the **underlying**

What could affect my return negatively?

- The deposit taker's inability to make payments on the product when they fall due

The factors listed above provide general guidance on how changes in the level of the **underlying** may affect your return if you purchase the product at inception and hold it to the end of the recommended holding period. If you purchase or sell the product after inception, your return on the product will also be affected by the purchase or sale price and the level of the **underlying** at the time of sale or, in the case of a purchase, at and following the time of purchase. The precise impact will depend on the timing and effects of these changes, and the above list should not be viewed as guaranteeing a particular outcome. See "1. What is this product?" for a discussion of how the payments you may receive during the life of the product and the payment you will receive at the end of the recommended holding period will be calculated.

In severely adverse market conditions, if you hold the product to the end of the recommended holding period, you are entitled to receive back 100% of your investment. Any amount over this, and any additional return, depends on market conditions and is uncertain.

If you sell the product in severely adverse market conditions prior to the recommended holding period, your return may be lower than what you would have received if you held the product to the end of the recommended holding period and may be as low as zero. See "5. How long should I hold it and can I take money out early" below for additional information.

3. What happens if the manufacturer is unable to pay out?

You are exposed to the risk that the deposit taker might be unable to meet its obligations in connection with the product for instance in the event of bankruptcy or an official directive for resolution action. This may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product.

Barclays Bank PLC is covered by the Financial Services Compensation Scheme (FSCS) - the UK's deposit guarantee scheme. Your eligible deposits with Barclays Bank PLC are protected up to a total of £85,000 by the FSCS who can pay compensation to depositors if a bank is unable to meet its financial obligations. This limit, which applies to each individual depositor, applies to the aggregated amount of all deposits you may have with Barclays Bank PLC. This means that all eligible deposits at Barclays Bank PLC are added up in order to determine the coverage level. If your total deposits with Barclays Bank PLC exceed £85,000 you would ordinarily only be covered up to £85,000. Please note that Barclays Bank PLC and Barclays Bank UK PLC are separate banks for the purposes of the FSCS, this means that they have separate £85,000 limits for eligible deposits. More information on the structure of the Barclays Group and the two banks is available at <https://home.barclays/who-we-are/ring-fencing-explained/> and information on the scheme is available from the FSCS at www.fscs.org.uk or by emailing ICT@fscs.org.uk.

4. What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10,000. The figures are estimates and may change in the future.

Costs over time

<i>Investment: GBP 10,000</i>			
Scenarios	<i>If you cash in after 1 year</i>	<i>If you cash in after 3 years</i>	<i>If you cash in at the end of the recommended holding period</i>
Total costs	GBP 503.00	GBP 503.00	GBP 453.00
Impact on return (RIY) per year	15.1263%	2.4344%	0.97%

The "Total costs" in the table above represents in monetary terms the aggregated amount of costs associated with the investment, assuming the product performs in line with the moderate performance scenario. The "Impact on return" represents how much the expected costs of the product would affect your return in such scenario. Disregarding the impact on your return in that scenario, the estimated entry and exit costs as a percentage of the **deposited amount** are estimated to be 5.03% if you cash in after 1 year, 5.03% if you cash in after 3 years and 4.53% if you cash in at the end of the recommended holding period.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

The table shows the impact on return per year.

One-off costs	Entry costs	0.97%	The impact of the costs already included in the price.
	Exit costs	0%	The impact of the costs of exiting your investment when it matures.

The costs shown in the table above represent the split of the reduction in yield shown in the costs over time table at the end of the recommended holding period. The split of the actual estimated costs of the product as a percentage of the **deposited amount** is estimated to be as follows: entry costs: 4.53% and exit costs: 0%.

5. How long should I hold it and can I take money out early?

Recommended holding period: 6 years

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 28 August 2030 (maturity).

The product does not guarantee the possibility to disinvest other than where the depositor makes a request to withdraw all or part of the deposit and the deposit taker agrees to such withdrawal, which it is not obliged to do under normal circumstances. Such withdrawal may be subject to early withdrawal fees. By withdrawing the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

Exchange listing	Not applicable	Price quotation	Percentage
Smallest tradable unit	GBP 1		

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

6. How can I complain?

Any complaint regarding the conduct of the person advising on, or selling, the product can be submitted directly to that person.

Any complaint regarding the product or the conduct of the manufacturer of this product can be submitted in writing at the following address: 1 Churchill Place, London, E14 5HP, England, UK, by email to: IBKIDComplaints@barclays.com or at the following website: <https://derivatives.cib.barclays/>.

7. Other relevant information

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with your bank or advisor.

The product is not in any way sponsored, sold or promoted by any relevant stock market, relevant index, related exchange or index sponsor. Further information in respect of the index is available from the index administrator.

The offering of this product has not been registered under the U.S. Securities Act of 1933. This product may not be offered or sold, directly or indirectly, in the United States of America or to U.S. persons. The term "U.S. person" is defined in Regulation S under the U.S. Securities Act of 1933, as amended.

Any additional documentation in relation to the product, in particular, the issuance programme documentation, any supplements thereto and the product terms are published on <https://derivatives.cib.barclays/>, all in accordance with relevant legal requirements. These documents are also available free of charge from Barclays Bank PLC, 1 Churchill Place, London, E14 5HP, England, UK.