Key Information Document

BARCLAYS

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	Callable Zero Coupon Note
Product identifier	ISIN: XS3110345967
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	17 September 2025 16:32 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 notes / Full capital protection against market risk

Objectives

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

The product is designed to provide repayment of the **product notional amount** on termination of the product. The **product notional amount** will be repaid either (a) on the **maturity date** or (b) if we exercise our option to terminate the product prior to the **maturity date**, on the relevant **call payment date**. The product has a fixed term and will terminate on the **maturity date**, unless terminated early.

Early termination following a call: We have the right to terminate the product with at least 5 business days' notice prior to each **call payment date**. In this case, the product will terminate and you will on such **call payment date** receive a cash payment equal to the applicable **call payment**. The relevant dates and **call payments** are shown in the table below.

Call payment date	*Call payment*
11 November 2027	GBP 1.14
13 November 2028	GBP 1.21
12 November 2029	GBP 1.28
11 November 2030	GBP 1.35
11 November 2031	GBP 1.42
11 November 2032	GBP 1.49
11 November 2033	GBP 1.56
13 November 2034	GBP 1.63

Termination on the maturity date: If the product has not terminated early, on the **maturity date** you will receive GBP 1.70.

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 issuer may terminate the product early. These events are specified in the product terms and principally relate to the product and the issuer. 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.

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

Product notional amount	GBP 1	**Subscription period**	11 October 2025 (inclusive) to 28 October 2025 (inclusive)
Issue price	100% of the **product notional amount**	**Issue date**	11 November 2025
Product currency	Pound Sterling (GBP)	**Maturity date / term**	12 November 2035

Intended retail investor

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

1. 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;
2. they seek capital growth and/or full protection of the product notional amount, subject to the issuer's ability to pay. They have a long investment horizon and understand that the product may terminate early;
3. they are not able to bear any loss of their initial investment, consistent with the redemption profile of the product at maturity (market risk);
4. they accept the risk that the issuer could fail to pay or perform its obligations under the product irrespective of the redemption profile of the product (credit risk);
5. they are willing to accept a level of risk of 1 out of 7 to achieve potential returns, which reflects the lowest 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?

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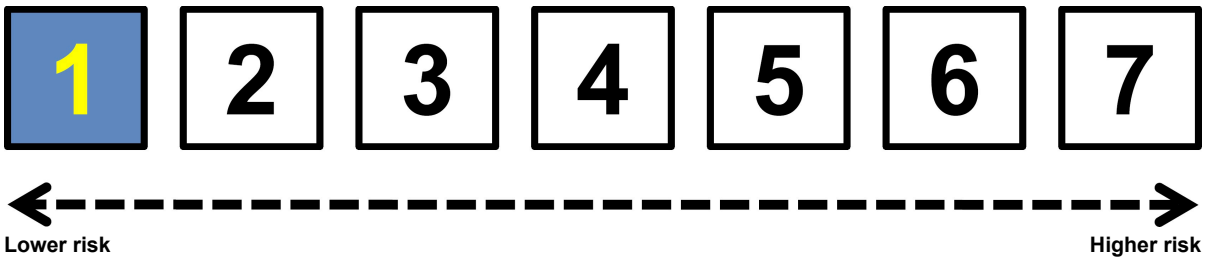
Risk indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or may have to sell at a price that significantly impacts on how much you get back.

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 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very 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.

You are entitled to receive back at least 170% of your capital. However, this protection against future market performance will not apply if you cash in before maturity or in case of immediate termination by the issuer.

If we are not able to pay you what is owed, you could lose your entire investment.

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.

Investment performance information

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 and (2) the ability of the issuer to make payments that become due on the product. The value of the product before the **maturity date** or early termination of the product will also be affected by general economic and market conditions, interest rates, the remaining time to maturity and the ability of the issuer to make payments.

What could affect my return positively?

• The product provides a return in the form of fixed rate payments and, as such, there are no factors that could positively affect your return.

What could affect my return negatively?

• The issuer's inability to make payments on the product when they fall due

The factors listed above provide general guidance if you purchase the product at inception and hold it to the end of the recommended holding period. See "1. What is this product?" for a discussion of how 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 170% 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 issuer 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. The product is not covered by any deposit protection scheme.

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

Investment: GBP 10,000			
Scenarios	***If you cash in after 1 year***	***If you cash in after 6 years***	***If you cash in at the end of the recommended holding period***
Total costs	GBP 269.00	GBP 219.00	GBP 219.00*
Impact on return (RIY) per year	2.9393%	0.3779%	0.2245%

* The costs are calculated on the basis that the product early termination feature activates in November 2027 and that you do not reinvest the proceeds.

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 or any early termination event, the estimated entry and exit costs as a percentage of the **product notional**

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amount are estimated to be 2.69% if you cash in after 1 year, 2.69% if you cash in after 6 years and 2.19% 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*	0.2245%	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 **product notional amount** is estimated to be as follows: entry costs: 2.19% and exit costs: 0%.

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

Recommended holding period: 10 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 12 November 2035 (maturity), although the product may terminate early.

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling 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 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.

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