

## 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

<b>Product name</b>	Barclays Euribor 3M 2024-2027
<b>Product identifier</b>	ISIN: XS2734591030
<b>PRIP manufacturer</b>	Barclays Bank PLC ( <a href="https://derivatives.cib.barclays/">https://derivatives.cib.barclays/</a> ), part of The Barclays Group. The PRIP manufacturer is also the product issuer. Call +44 (0) 20 7116 9000 for more information.
<b>Competent authority of the PRIP manufacturer</b>	Barclays Bank PLC is authorised by the U.K. Prudential Regulation Authority and regulated by the U.K. Financial Conduct Authority and U.K. Prudential Regulation Authority. It is not established in the European Union (EU) or supervised by an EU competent authority.
<b>Date and time of production</b>	14 March 2024 15:32 Lisbon 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

**Term** The product has a fixed term and will be due on 29 April 2027.

**Objectives** The product is designed to provide (1) a return in the form of variable interest payments calculated by reference to the **reference rate** and (2) repayment of the **product notional amount** on the **maturity date**.  
**Interest:** On each **interest payment date** you will receive an interest payment calculated by multiplying the **product notional amount** by the applicable **interest rate** and then applying the **day count fraction** to adjust this amount to reflect the length of the relevant **interest period**. The relevant dates and interest rates are shown in the table(s) below.

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

<b>Interest payment dates</b>	<b>Interest rates</b>
29 July 2024	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 October 2024	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 January 2025	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 April 2025	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 July 2025	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 October 2025	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 January 2026	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 April 2026	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 July 2026	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 October 2026	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
29 January 2027	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%
<b>Maturity date</b>	A per annum rate equal to 3M EURIBOR, subject to a floor of 2.00% and a cap of 3.75%

**Termination on the maturity date:** On termination of the product on the **maturity date** you will receive EUR 1,000.00.

EURIBOR is subject to regulatory reform and may cease to be calculated and/or may be replaced with another rate during the term of this product. The consequences of this are unpredictable and may have an adverse financial impact on this product.

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.

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

<b>Reference rate</b>	3M EURIBOR The level of the reference rate for any <b>interest period</b> will be determined by reference to Bloomberg screen page EUR003M Index at 11:00 a.m. (Frankfurt am Main local time) 2 TARGET business days prior to the beginning of that <b>interest period</b>	<b>Subscription period</b>	26 March 2024 (inclusive) to 24 April 2024 (inclusive)
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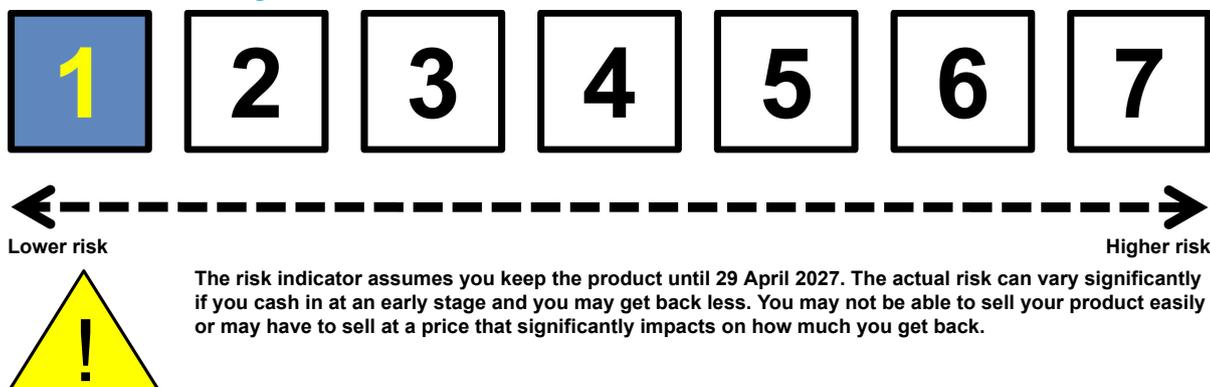
<b>Underlying market</b>	Interest rates	<b>Issue date</b>	29 April 2024
<b>Product notional amount</b>	EUR 1,000	<b>Maturity date / term</b>	29 April 2027
<b>Issue price</b>	100.00% of the <b>product notional amount</b>	<b>Interest period</b>	Each period from, and including, an <b>interest payment date</b> (or the <b>issue date</b> , in the case of the initial <b>interest period</b> ) to, but excluding, the next <b>interest payment date</b> (or the <b>maturity date</b> , in the case of the final <b>interest period</b> )
<b>Product currency</b>	Euro (EUR)	<b>Day count fraction</b>	Actual/360

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

1. they have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, either independently or through professional advice, and they may have experience of investing in and/or holding a number of similar products providing a similar market exposure;
2. they seek income and/or full protection of the product notional amount, subject to the issuer's ability to pay, expect the movement in the reference rate to perform in a way that generates a positive return. They have a short investment horizon;
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?

### 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 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 or interest you may be paid under the investment.

You are entitled to receive back at least 100.00% 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.

**Performance scenarios** What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

<b>Recommended holding period:</b>	3 years		
<b>Example investment:</b>	EUR 10,000		
<b>Scenarios</b>		<i>If you exit after 1 year</i>	<i>If you exit after 3 years (Recommended holding period)</i>
<b>Minimum</b>	EUR 10,608. The return is only guaranteed if you hold the product to maturity. You could lose some or all of your investment.		
<b>Stress</b>	<b>What you might get back after costs</b>	EUR 9,904	EUR 11,018
	Average return each year	-0.96%	3.28%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 10,216	EUR 11,118
	Average return each year	2.16%	3.59%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 10,309	EUR 11,141
	Average return each year	3.09%	3.67%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,371	EUR 11,141
	Average return each year	3.71%	3.67%

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the reference asset's past performance over a period of up to 5 years. The stress scenario shows what you might

get back in extreme market circumstances. This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you do not have a guarantee and you may have to pay extra costs.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### 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 person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

#### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested

	<i>If you exit after 1 year</i>	<i>If you exit after 3 years</i>
<b>Total costs</b>	EUR 246	EUR 196
<b>Annual cost impact*</b>	2.51%	0.69% each year

\*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.35% before costs and 3.67% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

#### Composition of costs

	<b>One-off costs upon entry or exit</b>	<b>If you exit after 1 year</b>
<b>Entry costs</b>	1.96% of the amount you pay when entering this investment. These costs are already included in the price you pay.	EUR 196
<b>Exit costs</b>	0.50% of your investment before it is paid out to you. These costs are already included in the price you receive and are only incurred if you exit before maturity. If you hold the product until maturity, no exit costs will be incurred.	EUR 50

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

#### Recommended holding period: 3 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 29 April 2027 (maturity).

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.

<b>Exchange listing</b>	Irish Stock Exchange - Global Exchange Market	<b>Last exchange trading day</b>	29 April 2027
<b>Smallest tradable unit</b>	EUR 1,000	<b>Price quotation</b>	Percentage

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](mailto: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.