



All banks assure the best  
customer treatment.  
At Barclays, besides, it's true.

1<sup>st</sup> Quarter 2013 Offer for  
ASOCIADOS DE UKAN

# Barclays Premier Mobile Banking

## Exclusive advantages

- You will be assigned a **Premier Relationship Manager**: A highly qualified professional who will help you to manage your investments.
- Through the **Premier Direct Centre**, you can contact your own Premier Relationship Manager by calling 91 353 64 14 or sending an e-mail to: [oficina0599.es@barclays.com](mailto:oficina0599.es@barclays.com)
- An **Exclusive Telephone Banking Service**: 7 days a week, 365 days a year. (Call 900 50 40 30).
- **Premier Portfolio Planner**: Exclusively for clients who hold an Advisory Services Contract with us. A financial planning tool that helps you benefit from Barclays' knowledge and experience of domestic and international markets.
- Invitations to **Premier Events**: Our Barclays Premier clients have preference in invitations to events organised by Barclays all over the world.
- **Personal Assistance Service**: Get everything you need with just one call. Need a plane ticket, a hotel reservation, or rent a car? Or maybe something more personal such as flowers, chocolates, or a table for two at a restaurant? Just ask and your wish will be granted. You can get everything you need with just one call, 24 hours a day, 7 days a week: an exclusive service just for being a Premier Cardholder. See Terms and Conditions attached.
- **Premier VISA Card**: The exclusive card for Premier clients offers access to our products and services as well as access to Barclays Premier Flagships worldwide. It also includes an Accident Insurance Policy \* for up to €500,000 and the above-mentioned Personal Assistant Service.
- **Premier Integrated Statement, regular Premier Market Reports, and specific investment reports**, so that you will have all the information you require on your positions at Barclays and the evolution of the markets at all times.

\*Free Accident insurance is of a temporary nature, Barclays reserving the right not to renew it or cancel it at its discretion, the customer being given advance notice, as well as the services associated to the Premier Current Account and/or the Premier Visa Card. Free Accident insurance subject to the terms and conditions of the policy taken out with MAPFRE Familiar Compañía de Seguros y Reaseguros, S.A., with the mediation of Barclays Mediador, Operador de Banca-Seguros Vinculado, S.A. Consult the additional details of the insurance Mediator at the end of this Offer.

We've created the latest in banking with the most important thing in mind: YOU

Our new "branch" on your smartphone. Now with Barclays new App you can manage all your Barclays products with your mobile phone. Quickly, conveniently and efficiently.

With the application you'll be able to:

- Check your Barclays global balance.
- View your account transactions.
- View your card transactions.
- Make national transfers.
- Find your nearest Barclays Branch and/or ATM.

Log on to **barclays.es** and download our new App on to your smartphone or tablet.



Don't leave your Bank behind at home.

# Premier Opportunity Account At Work

(01.3708)

**2%** Cash back on your  
main bills paid by  
direct debit and € 0 of  
main fees.

with a monthly maximum of €20 cash back into your  
account for the following bills paid by direct debit:

- Electricity.
- Water.
- Gas.
- Landline.
- Mobile phone.
- Internet.

■ **€0 of the main fees for:**

- account maintenance and management.
- for national and international transfers in € to EU countries made on BarclaysNet.
- for associated Electron Card issue and renewal.
- for Visa Premier Credit Card issue and renewal.
- and debit cash withdrawals at Servired ATMs with the Barclays Cards associates to the account.

In order to be entitled to this account, just set up a direct deposit for your net monthly salary or regular income of €2,500 or more. If at any time you cease to do so, the account would become an Ordinary Current Account, losing all the corresponding benefits.

You will also be entitled to the account if you take out (and maintain) an investment product (Investment Fund, Pension Plan, Life Annuities Assurance, Structured Product, Unit Linked Assurance or Fixed Rate Bond) for a sum of €30,000 or more coming from other banks.

The cash back amount is considered income from capital and is subject to the corresponding tax withholding. Before taking out this product, please enquire at [barclays.es](http://barclays.es) or at any Barclays branch about the full terms of the offer, each associated benefit, and the eligibility requirements as well as the corresponding investment products applicable. Promotion not cumulative to any other offer in force and valid for salary or income not directly paid into Barclays before 1 January 2013. This product is not intended for individuals residing in the United States of America or legal entities incorporated under US legislation. US Person is any individual residing in the USA for more than 3 months.

## Credit Cards At Work

- €0 fee for debit cash withdrawals at Servired ATMs.
- Discount of 50% of the annual issue and renewal fee.
- Discount of 100% of the annual issue and renewal fee if the annual purchases made is more than €6,000 for the Classic Card, €10,000 for the Gold Card and €14,000 for the Premier Card.
- The purchases made using the principal card and the supplementary ones of a same contract will be included in the annual spending.
- Barclays Premier Wealth clients and Barclays Wealth clients will be exempt from the payment of all the fees stated.

Issue or renewal fees: Classic Card €39; Gold Card €80 and Premier Card €90.

# 1<sup>st</sup> Quarter 2013 Barclays Financial Offer for ASOCIADOS DE UKAN

Company UKAN

## Visa Shopping Card

(14.0072)

Permanent credit in your pocket with all these benefits:

**3%** cash back at thousands of establishments

- **3% permanent cash back**<sup>1</sup> on purchases with a unitary cost of more than €150 at many establishments. Maximum monthly cash back of €10 (€120 a year)
- Credit of up to €3,000.
- Payment flexibility<sup>2</sup>: from 3% of the account balance and up to 59 days without interests, if you prefer to pay 100% at the end of the month.
- Annual fee free for first year. Also for following years, with annual purchases of €1,500 at least.

And get one of these welcome gifts<sup>3</sup> if you spend €350 or more with your new card in the 3 months following its registration.

### ODYS MP3 E-BOOK

- 7" High Resolution Colour TFT Display
- 4 GB Internal Memory with capacity for approximately 2,000 books or 3,000 images.
- Dimension: 175x126.7x13.6mm.
- Weight: 284 g.



### SAMSONITE TROLLEY

#### Cordoba Duo Upright 50/18

- Approved cabin-size suitcase.
- Limited 5-year global warranty. 600-denier resistant polyester.
- Combination lock, exterior pocket, top and side handles.



The New Shopping Card is issued in collaboration with Barclaycard (a registered trademark of Barclays Bank, PLC). Barclaycard is one of the leading global payment services providers.

<sup>1</sup> The 3% cash back will be made on the same card. More information on details of cash back, participating establishments and updates available at your local branch, at [www.barclays.es](http://www.barclays.es) or on 902 021 062. Annual fee €30.

<sup>2</sup> Interest Rate applicable for deferred purchase payment: 2.00% monthly. 26.77% APR calculated for an available sum of €1,500 payable in 12 monthly instalments of €141.80. Total amount owed €1,701.60.

Offer subject to the non-existence of outstanding financial obligations, the non-variation of the cardholder's solvency conditions and not having applied for a Barclays credit card in the three months prior to this offer. The bank reserves the right to withdraw this offer if there are any changes in your financial and risk situation.

<sup>3</sup> Available bases for the promotion at your local branch. Promotion for cards registered between 14/01/2013 and 31/03/2013, both inclusive, and purchases of at least €350 during the 3 months following its registration. Fund transfers and cash withdrawals are not included. Once more than €350 has been spent, the customer will receive an SMS with the free number to call to choose a gift and the place for it to be delivered, within Spanish territory. This gift will be delivered by courier the month after the customer has spent more than €350. This promotion may generate capital gains subject to personal income tax (IRPF) withholding or, where applicable, non-resident tax withholding.

# Barclays Premier Portfolio Management

Trust the control of your investment to us and take your place among the best.

Building and maintaining a diversified and efficient portfolio is a demanding task, and most investors simply do not have the knowledge, time, resources or experience required to do so properly.

So that our Premier clients may invest in a professional and convenient manner, taking advantage of the investment opportunities available in any market, currency or country, and with access to a wide range of assets, Barclays launches its Premier Portfolio Management Service.

You'll be able to decide which part of your assets you wish to invest in this new investment service offered to you by Barclays Bank, S.A.U. (from €50,000).

We have 5 portfolios with different risk-return levels to cover all our Premier client possible profiles.

Your ideal portfolio will be composed of investment funds with the lowest management fees available at any given moment and managed by the world's top investment management companies.

At Barclays, we'll manage your investment in a transparent way and choose the best for YOU regardless of whether it is a Barclays' product or another entity's one. Enquire at any Barclays' branch, and with Barclays Premier Portfolio Management take advantage of the investment opportunities available all over the world.

**5** portfolios with  
different risk-return  
levels to cover your  
profile

The service described in this document is only available for initial investment of over 50,000 euros.

This product is not intended for individuals residing in the United States of America, or legal entities incorporated under US legislation (US Person Policy). "US Person" is any individual residing more than 3 months in the USA.

No information contained in this document should be interpreted as advice of financial, fiscal, legal or any other nature.

# Barclays Life Investment Program

Barclays Life Investment Program is a life insurance policy that offers you different investment strategies. All of them may combine the security of traditional life insurance with an insurance product in which you, as the policyholder, assume the investment risk, being able to decide the risk level (2) that you are willing to assume in exchange for a possible greater return. So, whether you are a conservative investor or an expert one, Barclays Life Investment Program has the right solution for you. You choose today which strategy best suits your needs, but can change it to another of the strategies offered (\*) whenever you wish, with no tax impact<sup>1 & 2</sup> (\*\*) and therefore optimising the tax treatment of your investment.

You'll be able to choose from the following investment strategies to find the one that best meets your expectations<sup>2</sup>.

1. **Invest Safely:** to protect part of your investment with a technical interest rate guaranteed by the Insurance Company<sup>3 & 4</sup>
2. **Invest Easily:** offers you 5 investment options so that you may find the one that best meets your expectations according to the risk you are willing to take on<sup>4</sup>
3. **Invest Select:** you'll be able to choose freely from dozens of funds depending on the risk you are willing to take on. The funds are selected by expert professionals of the Insurance Company<sup>4 & 5</sup>.

(\*)Insurance covers subject to the policy terms, limits and exclusions. Enquire about insurance charges and fees, expenses entailed in changing strategy, as well as penalties applicable for partial or total redemption.

<sup>1</sup>Subject to charges and fees determined in the informative note and the contract terms and conditions. <sup>2</sup>Subject to terms and limitations described in the contract terms and conditions, and subject to the level of knowledge and experience resulting from the Suitability Questionnaire completed by the customer before formalising the insurance policy through Barclays Mediador, Operador de Banca-Seguros Vinculado, S.A.U. and its Barclays Bank, S.A.U. network. Consult the additional details of the insurance Mediator at the end of this Offer. <sup>3</sup>Guaranteed Interest: is the Guaranteed Technical Interest Rate stated in the contract terms and conditions, from which the risk premium, charges and taxes must be deducted. <sup>4</sup>The customer (insurance policyholder) is the party that fully and exclusively assumes the investment risk in the Modality without guaranteed technical interest rate. <sup>5</sup>The selection of funds and management companies will vary according to the selection made by the Insurance Company at any given time. (\*\*)Tax treatment valid on this brochure issue date, according to common territory. Differences may exist in territories with their own taxation rights. This product is not intended for individuals residing in the United States of America, or legal entities incorporated under US legislation. "US Person" is any individual residing more than 3 months in the USA. Barclays employees may receive certain monetary or non monetary benefits regarding the taking out of this product. In no way shall this monetary or non monetary benefit hinder compliance with the obligation to act in the customer's interest. CNP Barclays Vida y Pensiones, Compañía de Seguros SA, with registered address at Plaza Colón Nº 2 – 28046 Madrid, Spain- Registered at the Madrid Companies Registry under Volume 356, Sheet 001, Page M 7028. Entry 1, Tax Id. No. A 79500815. The trademarks CNP and BVP are used as property of their owners CNP Assurances SA and Barclays Bank PLC, respectively.

# Rewarded Mortgage At Work

(56.3063)

Nominal Interest Rate:

**Euribor<sup>1</sup> + 1.40%**  
2.24% APR<sup>2</sup> with benefits

- Term: up to 35 years with monthly payments.
- Amount: up to 80% on the lower value between the purchase price and the main residence appraisal value.
- Arrangement Fee: 1%.
- Mortgage Exit Fee: 0.50% the first 5 years of the loan life and 0.25% the rest, in the case of full repayment.
- Interest Rate adjustment: The applicable interest rate will be revised every twelve months since the loan has been taken out and for each one of the following terms not fulfilled:
  - a) Have your salary or pension of more than the National Minimum Wage paid in,
  - b) Have taken out Home Insurance through Barclays Mediador, Operador de Banca Seguros Vinculado S.A.U.
  - c) Hold a Life Insurance policy with CNP Barclays Vida y Pensiones, Compañía de Seguros, S. A.,
  - d) Minimum annual purchases of €3,000 using a Credit Card issued by Barclays,
  - e) Pay a yearly sum of more than €2,000 into a Pension Plan managed by CNP Barclays Vida y Pensiones, Compañía de Seguros, S. A. or pay at least €2,000 into a Barclays Investment Fund, or have taken out a Payment Protection Insurance policy,

the corresponding differential shall be increased by: 0.15 for failing to meet conditions a, b & c and 0.20 for failing to meet conditions d & e. Up to a maximum of Euribor<sup>3</sup> + 2.25 (Maximum APR<sup>4</sup> 2.93%) in the event of not fulfilling any of the terms required to be entitled to the benefits stated.

<sup>1</sup>1-year Euribor published in the BOE +1.40 without rounding. Adjusted annually. <sup>2</sup>APRs calculated according to Euribor published on 04/12/12 (0.588) for a transaction of €150,000 for 35 years and 1% arrangement fee financed including taking out Life Insurance with CNP Barclays Vida y Pensiones, Compañía de Seguros, S. A. with a total single premium financed of €3,124.66 (for a 30 year-old male, with 100% capital insured and for 10 years). <sup>3</sup>1-year Euribor published in the BOE + 2.25 without rounding. Adjusted annually. <sup>4</sup>APR calculated according to Euribor published on 04/12/12 (0.588) for a loan of €150,000 for 35 years and 1% arrangement fee financed. APRs calculated under the hypothesis that the reference index does not vary during the loan years, and not taking into account the cost of the Home Insurance as it cannot be known by the entity before it is taken out. For the maximum APR the non-fulfilment of the terms stated has also been taken into account. Insurance taken out through Barclays Mediador, Operador de Banca-Seguros Vinculado, S.A.U. See insurance Mediator's additional details at the end of this offer. Home insurance to be taken out with Plus Ultra, Seguros Generales y Vida, S.A. de Seguros y Reaseguros, Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (Caser), or MAPFRE Familiar Compañía de Seguros y Reaseguros, S.A. Payment Protection Insurance with CNP Barclays Vida y Pensiones, Compañía de Seguros. Enquire about the insurance price, as well as all the covers and exclusions before taking them out. The investment products are not intended for individuals residing in the USA or legal entities incorporated under US legislation. US Person is any individual residing more than 3 months in the USA. The competent authority for the supervision of the mortgage loan is the Bank of Spain (Banco de España) ([www.bde.es](http://www.bde.es))

Term of up to  
And no floor

35 years



# Credit Accounts

(04.3043)

- Price having salary directly paid in.
- Amount: From €40,000, according to needs.
- Presenting Income Tax return and Assets for evaluation.
- Term: 1 year.

## 1. - With Arrangement Fee

**Nominal Interest Rate:** Euribor + 3.15%.  
4.27% APR<sup>1</sup>

- Arrangement fee: 0.80%.
- Evaluation Fee: 0%
- Commitment Fee: 0.30%

## 2. - Without Arrangement Fee

**Nominal Interest Rate:** Euribor + 3.75%.  
4.05% APR<sup>1</sup>

- Arrangement fee and evaluation Fee: 0%
- Commitment Fee: 0.30%

## 3. - Credit Account with Real Guarantee.

**Nominal Interest Rate:** Euribor + 2.40%.  
3.01% APR<sup>1</sup>

- Arrangement fee: 0.35%
- Evaluation Fee: 0%
- Commitment Fee: 0.30%

<sup>1</sup>3-month Euribor published by Banco de España. Quarterly adjustment and payment. <sup>2</sup>APR calculated according to Euribor published on 19/12/2012 (0.183%) + 3.15% (NIR 3.333%) for a sum of €40,000 and a term of 12 months, with a 0.80% Arrangement Fee. Total amount owed €41,671.72. <sup>3</sup>APR calculated according to Euribor published 19/12/2012 (0.183%) + 3.75% (NIR 3.933%) for a sum of €40,000 and a term of 12 months. Total amount owed €41,595.05. <sup>4</sup>APR calculated according to Euribor published on 19/12/2012 (0.183%) + 2.40% (NIR 2.583%) for a sum of €40,000 and a term of 12 months, with a 0.35% Arrangement Fee. Total amount owed €41,187.55. APR calculated under the hypothesis that the Euribor value does not vary during the contract term.

# Fixed Rate Option Loan

(16.3623)

**Nominal Interest Rate:** 6.60 % NIR.  
9.23% APR<sup>1</sup>

- Get your salary or regular income<sup>2</sup> paid in and take out a Payment Protection insurance policy<sup>3</sup>. If you don't, the initial interest rate will be 7.60% (8.17% APR<sup>4</sup>). Just show your ID and last two payslips<sup>5</sup>.
- Arrangement fee: 1%.
- Evaluation fee: 0%.
- Term from 12 to 96 months
- Minimum €3.000 and maximum €45.000.

Offer valid for regular employees of more than 6 months. Every six months from taking out the loan, its interest rate will be revised, and if the customer does not have their salary or regular income paid in, the initial interest rate will increase 2%. Therefore the maximum interest rate could reach 9.60% NIR. Maximum APR 10.35% calculated for a sum of €10,000 and a term of 96 months to be paid in 96 monthly instalments of €149.63 with a €100 arrangement fee. Total amount owed €14,464.80. <sup>1</sup>APR calculated for a sum of €10,000 taking out a Payment Protection insurance policy with a total single Premium financed of €733.40 (loan amount €10,733.40) for a term of 8 years to be paid in 96 monthly instalments of €144.21 with a €107.33 arrangement fee. Total amount owed €13,951.38. <sup>2</sup>Salary higher than the Minimum Inter-professional Salary applicable at the time of revision. <sup>3</sup>The Payment Protection Plan comprises policies from two insurance companies: CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A., (which offers the Death and Permanent Disability covers) and CNP Vida de Seguros y Reaseguros, S.A. (which offers the Temporary Disability, Unemployment & Hospitalisation covers), being commercialised by Barclays Mediador Operador de Banca-Seguros Vinculado, S.A. and its Barclays Bank, S.A. network. See the additional details of the Insurance Mediator at the end of this offer. The total single Premium financed for both insurance policies is 6.833% on the amount financed (this rate includes two policies: Death and Total Permanent Disability with a 3.18% rate and Temporary Disability, Unemployment & Hospitalisation with a 3.66% rate). Please enquire about the price, all the covers and exclusions of the policies before signing up for them. These insurance policies may only be taken out by Individuals residing in Spain. <sup>4</sup>APR calculated for a sum of €10,000 for a term of 8 years to be paid in 96 monthly instalments of €139.34 with a €100 arrangement fee. Total amount owed €13,476.85. <sup>5</sup>Barclays may request additional documentation to comply with applicable regulations.

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Company UKAN

## Variable Rate Loan At Work

(01.3538)

**Nominal Interest Rate:** Euribor + 4.00%.  
4.84% APR<sup>1</sup>

- Get your salary or regular income and set up a direct debit for 3 bills<sup>3</sup>. Just show your ID and last two payslips.<sup>4</sup>
- Arrangement Fee: 0.50%.
- Evaluation Fee: 0%.
- Term from 12 to 96 months and a minimum of €25.000.

Offer valid for permanent employees. <sup>1</sup>1-year Euribor published by Banco de España. Adjusted annually. <sup>2</sup>APR calculated according to Euribor published 19/12/2012 (0.542%) + 4.00, without rounding, NIR 4.542%, under the hypothesis that the Euribor value does not vary during the contract term, for a loan of €25,000 for a term of 8 years to be paid in 96 monthly instalments of €313.91 with a 0.50% arrangement fee. Total amount owed €30,217.79. <sup>3</sup>Salary or Pension higher than the Minimum Interprofessional Salary. <sup>4</sup>Barclays may request additional documentation to comply with applicable regulations.



# 1<sup>st</sup> Quarter 2013 Barclays Financial Offer for ASOCIADOS DE UKAN

Company UKAN

## Notes on this offer.

To be able to benefit from the Barclays Premier offer, the customer must hold more than €300,000 in a mortgage loan or more than €50,000 in savings or investment products at Barclays at the end of each month. Products included are Call Deposit Accounts, Deposits, Asset Management, Investment Funds, Savings & Life Insurance and Pension Plans. Investment products not intended for individuals residing in the United States of America or legal entities incorporated under US legislation. In accordance with pension plan legislation, pension plan holders are individuals. In the case of employment plans, certain legal entities may pay contributions in favour of the holders thus acquiring the status of promoting entity and not that of holder.

Ask your Relationship Manager about the economic conditions of the Premier products and services, as well as about the charges or fees that could apply to the products you wish to sign up for.

Personal Assistant Service for being a Premier Card Holder: The Bank reserves the right to cancel the Personal Assistant Service at any time.

Likewise, the Bank shall not be held liable regarding the provision of the service on the part of Multiasistencia, Gestión y Ayuda, S.A. Nor shall the Bank be responsible for any incidents and liabilities that may derive from the services between the provider and/or third parties and the Card Holder.

Offer exclusively for customers who are individuals and for purposes of informing the group. For any other questions regarding financial transactions or request for other services than the ones contained in this offer, please make the corresponding enquiry, as you will be given preferential treatment by our entity.

Signing up for the products and services mentioned shall always be subject to the usual approval criteria of the Bank's Credit Area.

Enquire at your branch about charges or fees that may be applicable to the service you wish to sign up for.

To enjoy this special Barclays' offer, just visit a Barclays branch and show proof that you are part of your Group.

Or, if you prefer, we are also available on 900 10 33 29  
Email: [colectivos.es@barclays.es](mailto:colectivos.es@barclays.es)

## Offer valid from 1st January until 31st March 2013, both inclusive.

### Insurance Mediator Additional Details.

The insurance policies associated to the products appearing in this offer are mediated by Barclays Mediador, Operador de Banca-Seguros Vinculado, S.A.U. which is registered under code number OV-0007 at the Special Insurance Agents Registry of the Directorate General for Insurance and Pension Funds, has sufficient financial capacity and holds professional civil liability insurance in accordance with Article 21 of Law 26/2006 de 17th July. Barclays Bank, S.A. is the Mediator's Distribution network. The aforementioned insurance policies are offered by the following Insurance Companies:

- FIXED RATE OPTION LOAN: Death and Total Permanent Disability with CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A. Unemployment, Temporary Disability and Hospitalisation - CNP Vida de Seguros y Reaseguros, S.A.
- REWARDED MORTGAGE AT WORK: Life Insurance - CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A. Home Insurance - Plus Ultra, Seguros Generales y Vida, S.A. de Seguros y Reaseguros, Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (Caser), o MAPFRE Familiar Compañía de Seguros y Reaseguros, S.A. Payment Protection Insurance - CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A.
- PREMIER VISA CARD: Accident insurance with MAPFRE Familiar, Compañía de Seguros y Reaseguros, S.A.