



Public Offer in Italy

Issued under the Barclays Bank Ireland PLC GSSP EU Base Prospectus

Series Number: NX00623939

Product Code: 201710-030

INDICATIVE TERM SHEET (5 October 2026)

ISIN: XS3184499963

Common Code: 318449996

10-years EUR Callable Range Accrual Redeemable Certificate

POTENTIAL INVESTORS SHOULD READ THE "IMPORTANT NOTE TO POTENTIAL INVESTORS" INCLUDED IN THIS TERM SHEET BELOW

PRODUCT DETAILS	
Issuer	Barclays Bank Ireland PLC ("Barclays" or the "Issuer") with LEI: 2G5BKIC2CB69PRJH1W31. It is a bank incorporated in Ireland with its registered head office at One Molesworth Street, Dublin 2, D02 RF29, Ireland, and authorised and regulated by the Central Bank of Ireland.
Issuer Rating (Long Term)	As of the date of this Term Sheet, A+ (Standard & Poor's); last updated 19/05/2023 / AA- (Fitch); last updated 12/05/2026
Type of Security	Redeemable Certificate
Trade Date	5 October 2026
Issue Date:	3 November 2026
Scheduled Settlement Date	3 November 2036, subject to adjustment in accordance with the Business Day Convention
Issue Currency	Euro ("EUR")
Number of Securities	5,000 Securities
Minimum Tradable Amount	1 Security
Calculation Amount	EUR 1,000 per Security
Issue Price	EUR 1,000 per Security
Settlement Method	Cash Settlement
Settlement Currency	EUR

INTEREST	
Interest Type:	Fixed
Fixed Interest Type:	Per Annum
Fixed Interest Rate:	12.00% per annum
Conversion Rate (FX):	Not Applicable
Rolled up Interest	Not Applicable
Switch Option	Not Applicable
Interest Commencement Date:	3 November 2026
Interest Period End Date(s):	Each Interest Payment Date
Interest Payment Date(s) subject to adjustment in accordance with the Business Day Convention	3 February, 3 May and 3 August in each year, starting with 3 February 2027 and ending with 3 November 2036
Interest Calculation Period:	As defined in Condition 43.1 of the General Conditions (<i>Definitions</i>)
Interest Amount:	Means, provided that no redemption, purchase or cancellation of the Securities has occurred prior to the relevant Interest Payment Date, an amount calculated on each Interest Determination Date and payable on each Interest Payment Date calculated as follows: $\text{Fixed Interest Rate} \times \text{Calculation Amount} \times \text{Day Count Fraction} \times \text{Range Accrual Factor}$
Business Day Convention:	Modified Following
Day Count Fraction:	30/360
Range Accrual Factor	Applicable
Accrual Condition Type	Single Rate Range Accrual

SINGLE RATE RANGE ACCRUAL:															
Range Accrual Factor:	$\frac{n}{N}$														
n:	Means, in respect of an Observation Period corresponding to an Interest Calculation Period, the number of Observation Dates within that Observation Period that the Accrual Condition is satisfied.														
N:	Means, in respect of an Observation Period corresponding to an Interest Calculation Period, the number of Observation Dates within that Observation Period.														
Observation Date:	Means each calendar day in the relevant Observation Period.														
Observation Number of Business Days:	Means five Business Days.														
Observation Period:	Means the period beginning on (and including) the day that falls the Observation Number of Business Days prior to the immediately preceding Interest Period End Date (or, if none, the Interest Commencement Date) and ending on (but excluding) the day that falls the Observation Number of Business Days prior to such Interest Period End Date.														
Accrual Condition:	The Accrual Condition will be satisfied on any Observation Date within an Observation Period if, on such Observation Date: Lower Barrier $\leq$ Range Accrual Floating Rate $1 \leq$ Upper Barrier														
Range Accrual Floating Rate 1:	Means a floating rate in respect of an Observation Date as determined in accordance with the paragraph "Floating Rate Determination – Interest Rate Index" below. <table border="1"> <tr> <td>Floating Rate Determination:</td><td> Floating Rate Determination – Interest Rate Index The floating rate for an Observation Date shall be the offered quotation (expressed as a percentage rate per annum) for the Interest Rate Index calculated by the Interest Rate Index Provider which appear(s) on the Relevant Screen Page as at the Relevant Time on the Observation Date for the relevant Interest Calculation Period. </td></tr> <tr> <td>Interest Rate Index:</td><td>Solactive BTP 10Y Annual Comp. Yield Index</td></tr> <tr> <td>Interest Rate Index Provider:</td><td>Solactive AG or any successor thereto</td></tr> <tr> <td>Relevant Screen Page:</td><td>Bloomberg Page: SOITA10Y Index</td></tr> <tr> <td>Relevant Time:</td><td>11.00 a.m. Frankfurt time</td></tr> <tr> <td>Recommended Fallback Rate:</td><td>Not Applicable</td></tr> <tr> <td>Relevant Dealer Number:</td><td>Five</td></tr> </table> Amounts payable under the Securities are calculated by reference to The Solactive BTP 10Y Annual Comp. Yield Index which is provided by Solactive AG (the "Administrator"). As at the date of this Termsheet, the Administrator appears on the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of Regulation (EU) 2016/1011 (as amended).	Floating Rate Determination:	Floating Rate Determination – Interest Rate Index The floating rate for an Observation Date shall be the offered quotation (expressed as a percentage rate per annum) for the Interest Rate Index calculated by the Interest Rate Index Provider which appear(s) on the Relevant Screen Page as at the Relevant Time on the Observation Date for the relevant Interest Calculation Period.	Interest Rate Index:	Solactive BTP 10Y Annual Comp. Yield Index	Interest Rate Index Provider:	Solactive AG or any successor thereto	Relevant Screen Page:	Bloomberg Page: SOITA10Y Index	Relevant Time:	11.00 a.m. Frankfurt time	Recommended Fallback Rate:	Not Applicable	Relevant Dealer Number:	Five
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Interest Rate Index Provider:	Solactive AG or any successor thereto														
Relevant Screen Page:	Bloomberg Page: SOITA10Y Index														
Relevant Time:	11.00 a.m. Frankfurt time														
Recommended Fallback Rate:	Not Applicable														
Relevant Dealer Number:	Five														
Lower Barrier:	Means 0.00%.														
Upper Barrier:	Means 5.00%.														

OPTIONAL EARLY SETTLEMENT EVENT – ISSUER CALL			
Call Option	Applicable		
Optional Cash Settlement Amount	As defined in the General Conditions		
Issuer Option Exercise Period(s), Issuer Call Early Redemption Percentage and Optional Cash Redemption] Date(s)	Issuer Option Exercise Period(s)		Optional Cash Redemption Date(s), subject to adjustment in accordance with the Business Day Convention
	From and including	To and including	

	19 April 2027 20 July 2027 20 October 2027 20 January 2028 18 April 2028 20 July 2028 20 October 2028 22 January 2029 18 April 2029 20 July 2029 22 October 2029 21 January 2030 16 April 2030 22 July 2030 21 October 2030 20 January 2031 18 April 2031 21 July 2031 20 October 2031 20 January 2032 19 April 2032 20 July 2032 20 October 2032 20 January 2033 19 April 2033 20 July 2033 20 October 2033 20 January 2034 18 April 2034 20 July 2034 20 October 2034 22 January 2035 18 April 2035 20 July 2035 22 October 2035 21 January 2036 18 April 2036 21 July 2036	26 April 2027 27 July 2027 27 October 2027 27 January 2028 25 April 2028 27 July 2028 27 October 2028 29 January 2029 25 April 2029 27 July 2029 29 October 2029 28 January 2030 25 April 2030 29 July 2030 28 October 2030 27 January 2031 25 April 2031 28 July 2031 27 October 2031 27 January 2032 26 April 2032 27 July 2032 27 October 2032 27 January 2033 26 April 2033 27 July 2033 27 October 2033 27 January 2034 25 April 2034 27 July 2034 27 October 2034 29 January 2035 25 April 2035 27 July 2035 29 October 2035 28 January 2036 25 April 2036 28 July 2036	100%	3 May 2027 3 August 2027 3 November 2027 3 February 2028 3 May 2028 3 August 2028 3 November 2028 5 February 2029 3 May 2029 3 August 2029 5 November 2029 4 February 2030 3 May 2030 5 August 2030 4 November 2030 3 February 2031 5 May 2031 4 August 2031 3 November 2031 3 February 2032 3 May 2032 3 August 2032 3 November 2032 3 February 2033 3 May 2033 3 August 2033 3 November 2033 3 February 2034 3 May 2034 3 August 2034 3 November 2034 5 February 2035 3 May 2035 3 August 2035 5 November 2035 4 February 2036 5 May 2036 4 August 2036	
Issuer Notice Period Number	5 Business Days				

FINAL REDEMPTION / SETTLEMENT	
Final Cash Settlement Amount	FIXED
Protection Level	100%
Settlement Method	Cash
Settlement Currency	EUR
Final Cash Settlement Amount	Provided that no event that may lead to the early redemption or termination of the Securities has occurred prior to the Redemption Date as determined by the Determination Agent, each Security will be redeemed by the Issuer by the payment of the Final Cash Settlement Amount on the Redemption Date, determined by the Determination Agent in accordance with the following: Protection Level x Calculation Amount

ADDITIONAL DISRUPTION EVENT AND ADJUSTMENT OR EARLY REDEMPTION/CANCELLATION	
Additional Disruption Events	The Issuer may either (i) require the Determination Agent to make an adjustment to the terms of the Securities or (ii) at any time from (and including) the Issue Date to (and including) the Redemption Date, Final Physical Redemption Date, Exercise Cash Settlement Date or Exercise Physical Settlement Date (as the case may be) on giving not less than 10 Business Days' irrevocable notice to the Securityholders, redeem all of the Securities early on the Early Cash Redemption Date if any Additional Disruption Event occurs. The "Additional Disruption Events" are:

	- Issuer Tax Event, Extraordinary Market Disruption - Change in Law (Limb (b) shall not apply) - Currency Disruption Event - Hedging Disruption - Constituent Debtor Credit Event: Bankruptcy, Failure to Pay, Obligation Default, Redemption, Repudiation/Moratorium, Restructuring, where: - o Default Requirement: As defined in the General Conditions - o Payment Requirement: As defined in the General Conditions - Constituent Debt Redenomination Event In the event that an Additional Disruption Event has occurred prior to the Final Terms being made available, the Issuer will act in accordance with the terms and conditions set out in the Base Prospectus, and may reference terms of this Term Sheet.
Unlawfulness and Impracticability	The Issuer may redeem or cancel the Securities by giving notice to Securityholders if it determines that, as a result of certain extrinsic factors, the performance by the Issuer or any of its Affiliates of any obligation under the Securities is or will become unlawful or impracticable. Limb (b) in respect of the Issuer's and/or Affiliate's Hedge Positions is applicable. See the General Conditions for more details.
Early Cash Settlement Amount	Greater of Market Value and Par
Unwind Cost	Applicable
Early Cash Settlement Date	As defined in the General Conditions
Notices	The Issuer or the Determination Agent shall give notice to the Securityholders of any adjustment or redemption/cancellation as soon as practicable following the occurrence of the event triggering such adjustment or redemption/cancellation. Failure by the Issuer or the Determination Agent to publish or give notice shall not affect the validity or effectiveness of any such adjustment or redemption/cancellation. Notices to Securityholders will be given pursuant to the [Base Conditions] [General Conditions].

TERMS AND CONDITIONS OF THE OFFER	
Authorised Offeror	In relation to the Primary Offer Period (specified in (d) immediately below), each financial intermediary specified in (i) and (ii) below: (i) Specific consent: Intermonte SIM S.p.A., Galleria De Cristoforis 7/8, 20121 Milano, Italy and its LEI is YMUU1WGHJKORF9E36I98 (the "Initial Authorised Offeror") and each financial intermediary expressly named as an Authorised Offeror on the Issuer's website (http://www.barx-is.com (Under "Document Repository")); and (ii) General consent: Not Applicable.
Offer Period	From (and including) 12 October 2026 to (and including) 23 October 2026, can be closed earlier or extended at discretion of the Issuer due to market circumstances.
Offer Price	EUR 1,000 per Security
Total amount of offer:	EUR 5,000 Securities
Conditions to which the offer is subject	In the event that during the Primary Offer Period, the requests exceed the amount of the offer to prospective investors, the Issuer will proceed to early terminate the Primary Offer Period and will immediately suspend the acceptances of further requests. The Issuer reserves the right to withdraw the offer for Securities at any time prior to the end of the Primary Offer Period. Following withdrawal of the offer during the Primary Offer Period, if any application has been made by any potential investor, each such potential investor shall not be entitled to subscribe or otherwise acquire the Securities and any applications will be automatically cancelled and any purchase money will be refunded to the applicant by the relevant Authorised Offeror in relation to the Primary Offer Period in accordance with the relevant Authorised Offeror's usual procedures. The Authorised Offeror(s) in relation to the Primary Offer Period are responsible for the notification of any withdrawal right applicable in relation to the offer of the Securities to potential investors.
Description of the application process	Applications for the Securities can be made in Italy through the Authorised Offeror during the Offer Period. Distribution will be in accordance with the Authorised Offeror's usual procedures, notified to investors by the Authorised Offeror. - Applicants will be notified directly by the Authorised Offeror of the success of their application. No dealings in the Securities may take place prior to the Issue Date.

GENERAL INFORMATION

Programme	Barclays Bank Ireland PLC Structured Securities Programme
Base Offering Document	The Securities will be issued under the GSSP EU Base Prospectus dated 12 June 2026 pursuant to the Programme, save that the terms and conditions of the Securities will remain those set out in the GSSP EU Base Prospectus dated 13 June 2025 as supplemented up to the Trade Date. Each version of the GSSP EU Base Prospectus is available for viewing free of charge at: https://home.barclays/investor-relations/structured-income-investors/prospectus-and-documents/structured-securities-prospectuses/bbi-structured-securities-prospectuses/
Relevant Annex	None
Status of the Securities	Unsecured and Unsubordinated
Form of the Securities	Global Bearer Securities: Permanent Global Securities CGN Form applicable
Applicable TEFRA Exemption	TEFRA is not applicable.
Manager(s)	Barclays Bank Ireland PLC
Determination Agent	Barclays Bank Ireland PLC
Issue and Paying Agent	The Bank of New York Mellon, London Branch
Business Days¹	With respect to payments only: London (each, a “ Business Day Financial Centre ”), a TARGET Settlement Day and a Clearing System Business Day With respect to other purposes: as defined in the General Conditions
Business Day Convention	With regard to all payment dates in this Term Sheet, unless otherwise specified: Modified Following , subject to adjustment for Unscheduled Business Day Holiday
Listing and Admission to Trading	Borsa Italiana – EuroTLX (EU MTF)
Relevant Clearing System(s)	Euroclear and/or Clearstream
Governing Law	Irish law
Jurisdiction	Courts of Ireland

TAX AND SECONDARY MARKET INFORMATION	
Taxation Gross Up	Applicable
Tax	An outline of the tax treatment is given in the Base Prospectus. The relevant tax laws and the regulations of the tax authorities are subject to change. The Issuer expressly excludes all liability in respect of any tax implications relating to investing in the Securities.
U.S. Federal Tax Treatment of Non-U.S. Holders	The Issuer has determined that Section 871(m) of the U.S. Internal Revenue Code of 1986, as amended, is not applicable to the Securities.
Secondary Market	Indicative Prices: Barclays will endeavour to provide daily indicative bid prices for the repurchase of Securities with a view to agreeing the repurchase of such Securities within a reasonable period thereafter; in all cases subject to (i) the existence of normal market and funding conditions as determined by Barclays in its sole discretion and (ii) applicable laws and regulations. For the avoidance of doubt this provision does not amount to a commitment to repurchase the Securities on any day at any price. Any indicative price provided: (a) may not necessarily reflect Barclays’ internal books and records or its theoretical valuation models and may not reflect reserves and other adjustments made to model valuations in its internal books and records, (b) may not contain all factors that may affect Barclays’ own valuation of the instrument or derivatives transaction described herein, (c) does not imply firm bids or offers, or actual traded levels (if any), (d) may vary significantly from valuation levels available from other sources, and (e) does not imply a theoretical liquidation value. Bid-Offer Spread: Where Barclays does make a market in accordance with the above, it will endeavour to provide liquidity in the Securities within a 1.00% bid-offer spread under normal market conditions. For the avoidance of doubt this provision does not amount to a commitment to make a market on any day at any price.
Quoting Type	Dirty
Third Party Fees	A fee of up to 3.00% of the Issue Price will be paid to Intermonete SIM S.p.A. (the “ Authorised Offeror ”).

IMPORTANT NOTE TO POTENTIAL INVESTORS

To investors in all jurisdictions:

Investors are bound by all applicable laws and regulations of the relevant jurisdiction(s) in which the Securities are to be offered, sold and distributed, including the selling restrictions set out in this Term Sheet, the Base Prospectus (as defined below) and the Final Terms. Investors in the Securities should seek specific advice before on-selling the Securities.

No action has been made or will be taken by the Issuer that would permit a public offering of the Securities or possession or distribution of any offering material in relation to the Securities in any jurisdiction save for Italy where action for that purpose is required. No purchase, offer, sale, re-sale or deliveries of the Securities and no making available or distribution of this Term Sheet, the Base Prospectus, the Final Terms and any other offering material, in any jurisdiction except in compliance with the applicable laws and regulations of such jurisdiction and in a manner that will not impose any obligation on the Issuer or Manager(s) (as the case may be).

This Term Sheet is a non-binding summary of the economic terms of the Securities and does not purport to be exhaustive. It is provided for information and discussion purposes only. It does not constitute or imply any offer, solicitation or commitment on the part of the Issuer.

Only the Final Terms which will be available no later than on the Issue Date together with (1) the EU Base Prospectus dated 12 June 2026 (the "**Current Base Prospectus**") which contains the most up-to-date issuer disclosure, risk factors and selling restrictions and (2) the EU Base Prospectus dated 13 June 2025 (as may be amended or supplemented up to, and including, the Trade Date (the "**Legacy Base Prospectus**"), together with the Current Base Prospectus, the "**Base Prospectus**") which contains all further relevant terms and conditions shall form the entire and legally binding documentation for the Securities. Accordingly, the Final Terms should always be read together with the Base Prospectus. Any capitalised terms not defined in this Term Sheet will have the meaning as defined in the Final Terms and the Base Prospectus. Even though a translation into other languages might be available, it is only the Final Terms and Base Prospectus in English which are legally binding. Copies of these documents are available from the Issuer, the Manager(s) and the Issue and Paying Agent.

The Issuer makes no representations as to the suitability of this investment product for any particular investor nor as to the future performance of this investment product.

Prior to making any investment decision, investors should satisfy themselves that they fully understand the risks relating to this investment product and seek professional advice as they deem necessary. See the risk factors set out in the section headed "Risk Factors" of this Term Sheet, the Base Prospectus and the Final Terms.

Investors should note that Barclays publishes annual and quarterly financial statements and securities may be offered and/or issued at a time when such publication is imminent.

To United States investors:

The Securities have not been and will not be, at any time, registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**"), or with any securities regulatory authority of any state or other jurisdiction of the United States, and the Securities may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act).

To investors in the European Economic Area:

This document is an advertisement.

No offer of Securities has been, or will be, made to the public in any Member State of the European Economic Area except that an offer of such Securities may be made to the public in that Member State:

- (a) at any time to any legal entity which is a qualified investor as defined in the EU Prospectus Regulation;
- (b) at any time to fewer than 150 natural or legal persons (other than qualified investors as defined in the EU Prospectus Regulation), subject to obtaining the prior consent of the relevant Manager or Managers nominated by the Issuer for any such offer;
- (c) at any time in any other circumstances falling within Article 1(4) of the EU Prospectus Regulation; or
- (d) other than pursuant to Article 1(4) of the EU Prospectus Regulation (a "**Public Offer**"), whereby following the date of publication of a prospectus in relation to such Securities which has been approved by the competent authority in the home Member State of the Issuer and (if the Issuer's home Member State is different from the Member State in which the Securities are being offered to the public) notified to the competent authority in that Member State, provided that any such prospectus has subsequently been completed by the Final Terms contemplating such Public Offer, in accordance with the EU Prospectus Regulation, in the period beginning and ending on the dates specified in such prospectus or Final Terms, as applicable, and the Issuer has consented in writing to its use for the purpose of that Public Offer],

provided that no such offer of Securities referred to in (a) to (c) (inclusive) above shall require the Issuer or any Manager to publish a prospectus pursuant to Article 3 of the EU Prospectus Regulation or supplement a prospectus pursuant to Article 23 of the EU Prospectus Regulation.

For the purposes of this provision, the expression an "**offer of Securities to the public**" in relation to any Securities in any Member State means the communication in any form and by any means of sufficient information on the terms of the offer and the Securities to be offered so as to enable an investor to decide to purchase or subscribe for the Securities and the expression "**EU Prospectus Regulation**" means Regulation (EU) 2017/1129, as amended.

THIS PRODUCT IS SUITABLE FOR RETAIL INVESTORS IN THE EUROPEAN ECONOMIC AREA. For such purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); (ii) a customer within the meaning of Directive (EU) 2016/97, as amended, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the EU Prospectus Regulation

MIFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Securities has led to the conclusion that: (i) the target market for the Securities is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**") (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Securities to retail clients are appropriate - investment advice, portfolio management and non-advised sales, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Securities (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels,

subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.]]

To investors in the United Kingdom:

This document is not an advertisement.

No offer of Securities has been, or will be, made to the public in the United Kingdom except that an offer of such Securities may be made to the public in the United Kingdom:

- (a) at any time to any legal entity which is a qualified investor as defined in Article 2 of the UK Prospectus Regulation;
- (b) at any time to fewer than 150 natural or legal persons (other than qualified investors as defined in Article 2 of the UK Prospectus Regulation) in the United Kingdom subject to obtaining the prior consent of the relevant Manager or Managers nominated by the Issuer for any such offer;
- (c) at any time in any other circumstances falling within section 86 of the Financial Services and Markets Act 2000 of the United Kingdom (as amended, the "FSMA"),

provided that no such offer of Securities referred to in (a) to (c) above shall require the Issuer or any Manager to publish a prospectus pursuant to section 85 of the FSMA or supplement a prospectus pursuant to Article 23 of the UK Prospectus Regulation.

For the purposes of this provision, the expression an "offer of Securities to the public" in relation to any Securities means the communication in any form and by any means of sufficient information on the terms of the offer and the Securities to be offered so as to enable an investor to decide to purchase or subscribe for the Securities and the expression "UK Prospectus Regulation" means Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "EUWA") and regulations made thereunder.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Securities are not intended to be offered, sold or otherwise made available to, and should not be offered, sold or otherwise made available to, any retail investor in the United Kingdom. For these purposes, a "retail investor" means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "EUWA"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the "FSMA") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "UK Prospectus Regulation"). Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "UK PRIIPs Regulation") for offering or selling the Securities or otherwise making them available to retail investors in the United Kingdom has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the United Kingdom may be unlawful under the UK PRIIPs Regulation.

To investors in Switzerland:

The Securities do not constitute an investment in a collective investment scheme in the meaning of the Swiss Federal Act on Collective Investment Schemes ("CISA") and are neither subject to the CISA nor to the supervision of the Swiss Financial Market Supervisory Authority ("FINMA").

This document is an advertisement and neither a prospectus pursuant to articles 40 et seqq. of the Swiss Federal Act on Financial Services of 15 June 2018, as amended ("FinSA") nor a key information document (*Basisinformationsblatt*) relating to the Securities (a "KID") pursuant to FinSA.

PROHIBITION OF SALES TO SWISS RETAIL INVESTORS – The Securities are not intended to be offered, sold or otherwise made available to and may not be offered, sold or otherwise made available to any retail investor in Switzerland. For these purposes a "retail investor" means a person who is not a professional or institutional client, as defined in article 4 para. 3, 4 and 5 and article 5 para. 1 and 2 of the Swiss Federal Act on Financial Services of 15 June 2018, as amended ("FinSA"). Consequently, no key information document required by FinSA for offering or selling the Securities or otherwise making them available to retail investors in Switzerland has been prepared and therefore, offering or selling the Securities or making them available to retail investors in Switzerland may be unlawful under FinSA.

The Securities are not intended to qualify as eligible debt securities for purposes of the minimum requirement for own funds and eligible liabilities ("MREL") as set out under the Bank Recovery and Resolution Directive (EU) 2014/59, as implemented in the UK (or local equivalent, for example TLAC).

RISK FACTORS

THESE RISK FACTORS HIGHLIGHT ONLY SOME OF THE RISKS OF THE SECURITIES (ALSO REFERRED TO HEREIN AS THE “PRODUCT”) DESCRIBED IN THIS DOCUMENT AND MUST BE READ IN CONJUNCTION WITH THE RISK FACTOR SECTIONS IN THE [OFFERING CIRCULAR / BASE PROSPECTUS / INFORMATION MEMORANDUM / OFFER MEMORANDUM]. INVESTORS MUST BE CAPABLE OF ASSESSING AND UNDERSTANDING THE RISKS OF INVESTING IN THE PRODUCT. WHERE A POTENTIAL INVESTOR DOES NOT UNDERSTAND OR WOULD LIKE FURTHER INFORMATION ON THE RISKS OF THE PRODUCT, THE POTENTIAL INVESTOR SHOULD SEEK PROFESSIONAL ADVICE BEFORE MAKING ANY INVESTMENT DECISION.

NO GOVERNMENT OR OTHER PROTECTION	THIS PRODUCT IS NOT PROTECTED BY THE DEPOSIT GUARANTEE SCHEME OPERATED BY THE CENTRAL BANK OF IRELAND or any other government or private protection scheme.
BARCLAYS FINANCIAL STANDING	INVESTORS ARE EXPOSED TO BARCLAYS' FINANCIAL STANDING. If Barclays becomes insolvent, Barclays may not be able to make any payments under the Product and investors may lose their capital invested in the Product. A decline in Barclays' financial standing is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they sell it in the market.
ISSUER CREDIT RISK	INVESTORS WILL BE EXPOSED TO BARCLAYS' CREDIT RISK. If Barclays becomes insolvent it will not be able to make income or principal payments under the Product and in such event the Product may return zero. A decline in Barclays' credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they sell it in the market.
CREDIT RATINGS	CREDIT RATINGS MAY BE LOWERED OR WITHDRAWN WITHOUT NOTICE. A rating is not a recommendation as to Barclays' financial standing or an evaluation of the risks of the Product.
VOLATILITY	THE PERFORMANCE OF THIS PRODUCT MAY CHANGE UNPREDICTABLY. This unpredictable change is known as “volatility” and may be influenced by the performance of any Underlying Asset as well as external factors including financial, political and economic events and other market conditions.
CAPITAL AT RISK ON EARLY REDEMPTION / CANCELLATION	THE PRODUCT MAY BE REDEEMED OR CANCELLED BEFORE ITS SCHEDULED REDEMPTION/SETTLEMENT DATE. IF THE PRODUCT IS REDEEMED OR CANCELLED EARLY, INVESTORS MAY RECEIVE BACK LESS THAN THEIR ORIGINAL INVESTMENT IN THE PRODUCT, OR EVEN ZERO. The amount payable to an investor upon an early redemption or cancellation may factor in Barclays' costs of terminating hedging and funding arrangements associated with the Product.
SELLING RISK	AN INVESTOR MAY NOT BE ABLE TO FIND A BUYER FOR THE PRODUCT SHOULD THE INVESTOR WISH TO SELL THE PRODUCT. If a buyer can be found, the price offered by that buyer may be lower than the price that an investor paid for the Product or the amount an investor would otherwise receive at the maturity of the Product.
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CALL OPTION

The Securities may be redeemed early following the exercise by the Issuer of a call option

Following the exercise by the Issuer of a call option, you will no longer be able to realise your expectations for a gain in the value of such Securities and, if applicable, will no longer participate in the performance of the Underlying Asset(s).

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