

BARCLAYS 2 YEAR FIXED RATE INCOME NOTE

JULY 2023 FACTSHEET



TARGET RETURN: USD = 5.15% p.a.

INVESTMENT DESCRIPTION

A 2 year investment with a fixed coupon plus a small 0.1% conditional maturity payment linked to the performance of the S&P 500 index

This product will pay a fixed (guaranteed) annual coupon until maturity, irrespective of the performance of the Underlying Index.

At the Final Observation date, if the Underlying is at or above its initial level, a small bonus coupon of 0.10% will also be paid.

The Product is 100% Capital Protected so full capital will be returned to investors at maturity irrespective of the performance of the Underlying

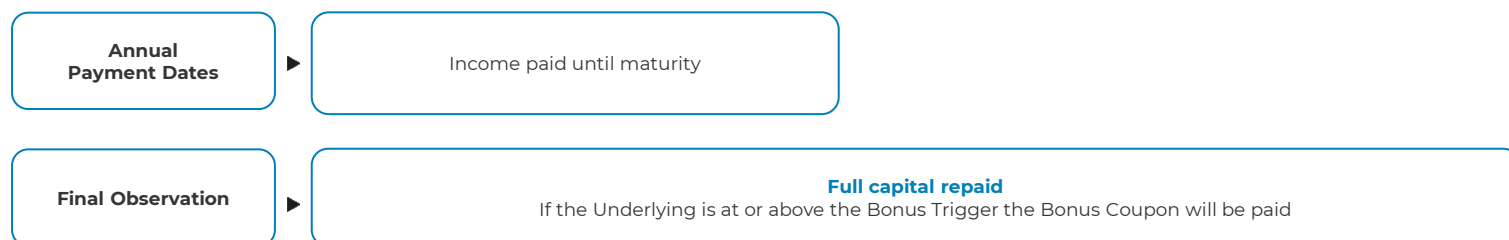
BENEFITS

- Opportunity for regular income payments.
- Coupons are guaranteed and are not dependant on the performance of the Underlying.
- 100% Capital Protection.
- Daily pricing.

RISKS

- The return is limited to the pre-defined investment terms.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuers 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 were to sell them in the market.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

HOW THE INVESTMENT WORKS



IDAD was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

Barclays Bank PLC is a global financial services provider engaged in retail banking, credit cards, wholesale banking, investment banking, wealth management, and investment management services.

Source: Bloomberg 10.07.2023

THE UNDERLYING

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities and serves as the foundation for a wide range of investment products. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

Source: Bloomberg 10.07.2023

PRODUCT FACTS & FEATURES

Issuer:	Barclays Bank PLC
Credit Ratings:	Fitch A+, Moody's A1, S&P A+
Source:	Barclays: 10.07.2023
Maximum Term:	2 years
Investment Structure:	Fixed Income
Fixed Income Rate:	USD: 5.15% p.a.
Bonus Coupon:	USD 0.10% at maturity only
Bonus Trigger:	100% of initial level
Capital Risk:	None
Capital Protection Barrier:	100% Capital Protected

Underlying Basket	Bloomberg Code
US: S&P 500	SPX Index

KEY INFORMATION

Subscription Period:	10 Jul 2023 – 17 Jul 2023 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	18 July 2023
Issue Date:	25 July 2023
1st Coupon Valuation:	18 July 2024
Final Observation:	18 July 2025
Maturity Date:	25 July 2025
Denominations:	1,000 then lots of 1,000
ISIN:	USD = XS2542258863

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PLACING TRADES

Trade orders should be sent to orders@idad.com

All trades will be settled direct with IDAD's Euroclear a/c 44382

SECONDARY MARKET

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.

Trading details as above.

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