BARCLAYS
SEMI-ANNUAL CLASSIC AUTOCALL
OCOTBER 2026 FACTSHEET

Target Return: **GBP = 14.52% p.a.** **USD = 14.96% p.a.** **EUR = 11.51% p.a.**

Investment Description

A 5 year investment linked to the performance of Australian, European, Japanese and US Indices.

If on any semi-annual observation date (including the Final Observation date), starting at 12 months, all of the Underlyings are at or above the Autocall Trigger, the investment will autocall. Initial capital plus the Coupon Rate for each semi-annual period which has elapsed is paid and the in vestment will end.

If the investment does not autocall then at the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, full capital is returned.

If any Underlying is below the Capital Protection Barrier on the Final Observation date, capital return will be reduced on a 1-for-1 basis. For example, if the worst performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

Benefits

- Autocall feature potentially shortens the investment term and is triggered by minimal market growth.
- Snowballing coupon.
- Minimal market growth needed to deliver enhanced returns.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- The coupon payment is conditional upon the Underlying performance.
- 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 Issuer's 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.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on its Final Observation date.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

Product Facts and Features

Issuer:	Barclays Bank PLC.
Credit Ratings:	Moody's A1, S&P A+, Fitch AA-
Source:	Barclays 23.10.2026
Maximum Term:	5 years
Investment Structure:	Classic Autocall
Autocall Opportunities:	Semi-Annual (First Observation at 12 months)
Autocall Trigger:	100% of initial level
Coupon Rate:	GBP: 7.26% Semi-Annually (14.52% p.a.) USD: 7.48% Semi-Annually (14.96% p.a.) EUR: 5.755% Semi-Annually (11.51% p.a.)
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)

Underlying Basket	**Bloomberg Code**
Australia: S&P/ ASX 200	AS51 Index
Europe: Euro Stoxx 50	SX5E Index
Japan: Nikkei 225	NKY Index
US: Russell 2000	RTY Index

Key Information

Subscription Period:	23 Oct 2026 – 26 Oct 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Dates:	
Euro Stoxx 50:	23 October 2026
Russell 2000:	23 October 2026
Nikkei 225:	26 October 2026
S&P/ ASX 200:	26 October 2026
Issue Date:	02 November 2026
1st Autocall Observation:	25 October 2027
Final Observation:	23 October 2031
Maturity Date:	03 November 2031
Denominations:	1,000 then lots of 1,000
ISIN:	GBP = XS3538277743 USD = XS3538277826 EUR = XS3538278048

How the Investment works

First Observation → Are all Underlyings at or above the Autocall Trigger?
- **Yes** → **Early Maturity = Full capital returned Plus a coupon for each half year elapsed**
- No = Investment Continues

Observations 2 to 8 → Are all Underlyings at or above the Autocall Trigger?
- **Yes** → **Early Maturity = Full capital returned Plus a coupon for each half year elapsed**
- No = Investment Continues

Final Observation → Are all Underlyings at or above the Autocall Trigger?
- **Yes** → **Full capital returned, plus all accumulated coupons for each half year elapsed**
- No → **Full capital repaid if all are above the Capital Protection Barrier**
  If any are below the Capital Protection Barrier, capital is reduced on 1-for-1 basis in-line with the worst performing Underlying

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Observation dates (some dates may vary if a bank holiday or non-business day occurs, GBP dates are shown below)

	Observation Date	Payment Date	Autocall Trigger
Observation 1	25 October 2027	03 November 2027	100%
Observation 2	24 April 2028	04 May 2028	100%
Observation 3	23 October 2028	01 November 2028	100%
Observation 4	23 April 2029	02 May 2029	100%
Observation 5	23 October 2029	01 November 2029	100%
Observation 6	23 April 2030	02 May 2030	100%
Observation 7	23 October 2030	01 November 2030	100%
Observation 8	23 April 2031	02 May 2031	100%
Final Observation	23 October 2031	03 November 2031	100%
Final Observation	23 October 2031	03 November 2031	60% European Barrier

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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 23.10.2026

Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.
Autocalls have been one of the most popular structures over the years. With a classic autocall, returns are paid if all Underlyings are at or above the Autocall Trigger on an observation date.
The Underlyings detailed overleaf have been selected in order to support the anticipated delivery of the coupons.
The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.
To manage the capital risk, a final level barrier set at 60% means an Underlying must fall by more than 40% over the full term before capital is at risk.

Suitability

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income.
- Understand and accept that there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the coupon payments.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

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Underlyings

The **S&P/ASX 200** measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index. The index is float-adjusted. The index was launched in April 2000.

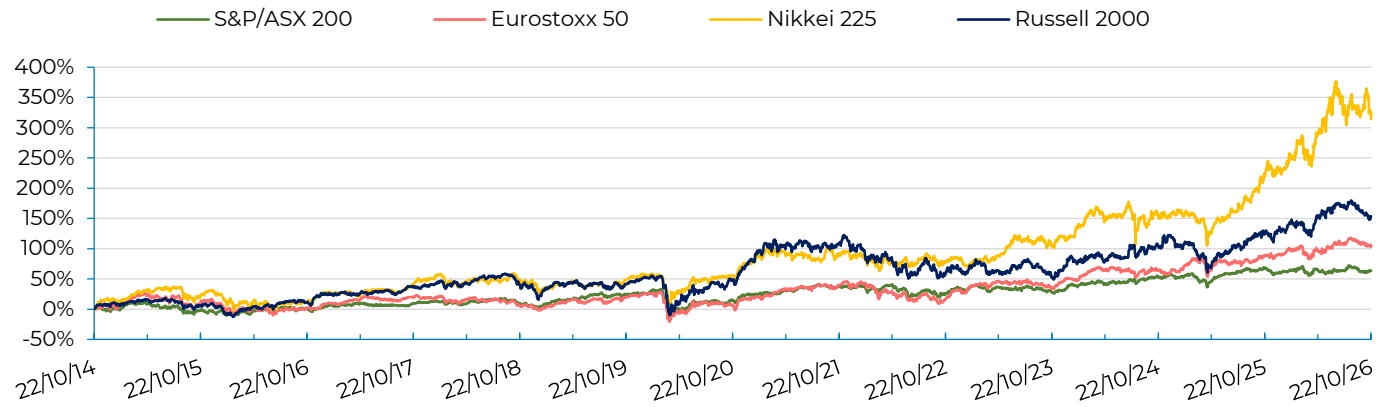
The **EURO STOXX 50 Index**, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range of investment products such as exchange-traded funds (ETFs), futures, options and structured products.

The **Nikkei-225 Stock Average** is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Tokyo Stock Exchange. The Nikkei Stock Average was first published on May 16, 1949, where the average price was ¥176.21 with a divisor of 225.

The **Russell 2000 Index** is comprised of the smallest 2000 companies in the Russell 3000 Index, representing approximately 8% of the Russell 3000 total market capitalization. The real-time value is calculated with a base value of 135.00 as of December 31, 1986. The end-of-day value is calculated with a base value of 100.00 as of December 29, 1978.

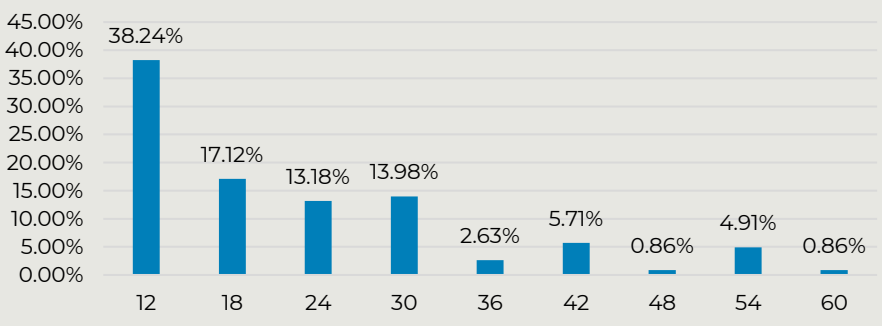
Source: Bloomberg 23.10.2026

Movement in the Underlyings over a 12 year period



12 year back-testing

- Back-testing shows how the investment would have performed historically using data from previous potential strike dates and observations. Although past performance is not an indication of future performance, it can give a factual insight into how the investment would have performed historically.
- This 12 year back-test shows the historical data for a full 7 years of 5 year products that could reach the full term.
- Of the 1752 product scenarios tested, 97.49% would have autocalled. Of the 2.51% that would reach the final observation, none would have breached the barrier.



Total Number Tested:	1752
% Autocalled:	97.49%
% Not Autocalled:	2.51%
% That Returned Full Capital:	100%
% Barrier Breach:	0.00%
Average Historic Return GBP:	14.16% p.a.
Average Historic Return USD:	14.58% p.a.
Average Historic Return EUR:	11.22% p.a.

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 23.10.2026, Data period: 22.10.2014 to 22.10.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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- Trade orders should be sent to orders@idad.com
- All trades will be settled direct with IDAD's Euroclear a/c 44382

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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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For more information about this product, please contact us:
+44 (0)1730 776757 enquiries@idad.com idad.com
Head Office: 2 Rotherbrook Court, Bedford Road, Petersfield, Hampshire, GU32 3QG
London: 14 Austin Friars, London, EC2N 2HE
South Africa: 21 Dreyer Street, Claremont Upper, Western Cape, Cape Town

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