

Barclays Three Year and Six Months Euro Structured Deposit

Key features

This is an important document.
Please read it and keep for future reference.

Closing date: 04 November 2026 or earlier if fully subscribed
Issue date: 13 November 2026

When buying a financial product, it is important that you understand what the product is, how it works, and what a decision to buy could mean for you.

Before choosing investment options or products, you should consider the risks of the investment as well as the potential for growth. You must seek professional advice before investing in a structured deposit.



You should read this key features document and the supplementary Barclays key information document, before making a decision to invest.

Who this deposit may be suitable for?

- If you do not require access to the deposit for three years and six months, and have sufficient funds to cover unexpected events
- If you have sufficient knowledge and understanding of this investment and its specific risks or rewards
- If you understand you will get some capital security at maturity, but you will not get the full benefit of any market rises
- If your primary objective is capital preservation

Who this deposit may not be suitable for

- If you need to access this deposit within three years and six months
- If you want to take an income

Warning: If you invest in this product, you may lose some, or all, of the money you invest.

Warning: If you seek to realise your investment before 13 May 2030 you may lose some or all of the money you invest.

Warning: If you invest in this product you will not have any access to your money for three years and six months before the product matures.

Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial adviser on a regular basis to ensure its ongoing suitability.

In brief

Aim of deposit:	Capital preservation
Issuer:	Barclays Bank Ireland plc
Investment term:	Three years and six months
Minimum investment:	€50,000
Maximum investment:	€1,000,000
Issue date:	13 November 2026
Description:	This Structured Deposit is designed to provide a return in the form of a cash payment on its maturity date. This Structured Deposit has a fixed term and will terminate on its maturity date. The minimum interest payment at maturity will be 11.66% (3.20% CAR). There is a potential bonus payment of 0.10%, depending on the performance of the Euro Stoxx 50 Index®. The maximum interest payment is 11.76% (3.23% CAR). For more details, please see the below section 'How does this product work'.
Maturity date:	13 May 2030
Minimum interest rate payable at maturity:	11.66% (3.20% CAR pa)
Maximum interest rate payable at maturity:	11.76% (3.23% CAR pa)
Repayment date to your policy's cash account:	20 May 2030

Standard Life and/or Barclays reserve the right to close the offer period early without notice. CAR is the compound annual rate.

The Barclays Three Year and six month Euro Structured Deposit is available as a Self-Directed Option within certain Standard Life pension and investment products. The terms of the structured deposit in this key features document do not include Standard Life's charges that apply to your policy. These charges will affect the return on your policy. Please speak to your financial adviser about these charges that directly affect the return.

Please ensure you have read your Standard Life Synergy policy's key features document first. If you decide to invest some or all of your policy in this deposit, a certain amount must be held back in your policy's cash account to cover charges.

Products with structured deposits option (policies started in July 2006 or later)
Synergy Investment Bond
Synergy Regular Invest
Synergy Personal Pension
Synergy Buy Out Bond
Synergy approved retirement funds
Synergy Portfolio approved retirement funds*

* Open to top ups only, not new policies

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HOW DOES THE BARCLAYS THREE YEAR AND SIX MONTH EURO STRUCTURED DEPOSIT WORK?

The Barclays Three Year and six month Euro Structured Deposit is a type of fixed-term deposit. The amount invested in this structured deposit will be repaid at the end of the three year and six months term by Barclays.

The interest payment, which is paid at the end of the three-year and six month term, is calculated based on the return of the Euro Stoxx 50® Index performance. The payment at maturity will not exceed 11.76% (3.23% CAR), depending on the performance of the EURO STOXX 50® Index.

On termination of this Structured Deposit on its maturity date, your Synergy policy will receive either

(1) or (2) below:

- (1) if the final reference level (index as at 06 May 2030) of the EURO STOXX 50® Index is at or above the initial reference level (index as at 13 November 2026), a cash payment equal to 11.76% (3.23% CAR) will be paid.
 - (2) if the final reference level (index as at 06 May 2030) of the EURO STOXX 50® Index is below the initial reference level (index as at 13 November 2026), a cash payment equal to EUR 11.66% (3.20% CAR) will be paid.
- The minimum interest payment is 11.66% (3.20% CAR). If the index is at or above the initial reference level at maturity you will receive an extra 0.1% interest payment so the maximum interest payment is 11.76% (3.23% CAR)
 - If you cash in your investment early or in the event that the deposit provider is unable to meet any claims made against it, you may lose some or all of the money you invest. There is exposure to interest rate risk only if the deposit is withdrawn before maturity
 - You may not receive the maximum interest payment of 11.76% (3.23% CAR) on this investment

The Euro Stoxx 50® Index measures the capital performance of 50 leading 'blue-chip' companies in the Eurozone. The index covers 50 stocks from eight Eurozone countries: Belgium, Finland, France, Germany, Ireland, Italy, the Netherlands and Spain.

You cannot invest in an index, nor is your policy investing in the stocks making up the index, and consequently, your policy will not benefit from any dividends from those stocks.

This structured deposit is only suitable if your investment objective is capital preservation.

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The structured deposit product producer, and guarantor is Barclays Bank Ireland plc at One Molesworth Street, Dublin 2, Ireland, D02 RF29. It is regulated by the Central Bank of Ireland, and a wholly owned subsidiary of Barclays Bank plc.

Barclays Bank Ireland plc provides the capital security on this structured deposit (but your Standard Life policy's charges will reduce the net return). The promised terms only apply if you stay fully invested until the maturity date.

In the event of Barclays Bank Ireland plc being unable to meet any claims against it, money from your policy held with that provider will not be covered by schemes such as the Deposit Guarantee Scheme.

If Barclays Bank Ireland plc fails to pay us as promised, we won't make up any shortfall. You could lose some or all of the deposit invested.

Standard Life does not endorse or recommend any deposit or deposit provider and is not responsible for the solvency of a deposit provider or a deposit's performance.

WHAT ARE THE CHARGES?

Barclays' costs and charges associated with the deposit are built into the terms they're offering. Details of Barclays' charges are set out in the Barclays' Key Information Document.

When you invest in this deposit through a Standard Life policy, there are charges deducted from your policy before the amount is transferred to Barclays (for example, a Self-Directed Option annual management charge, the allocation rate of your premium/contribution). Your financial adviser may also charge. For more information, please talk to your financial adviser.

For **Synergy approved retirement funds (ARFs) (and Synergy Portfolio ARFs)**, if you invest all of your ARF policy in a structured or fixed term deposit, we may hold a certain amount of your policy in the Policy Cash Account to cover Imputed distributions over the term of the deposit. The amount invested in the fixed term deposit will be confirmed on your confirmation letter.

Details of imputed distribution can be found in the ARF Policy Provisions document (SYARF60).

If you cancel your policy within the 30 day cooling off period, we will repay your initial premium less any market movement adjustment that may apply.

For more information, refer to the relevant structured deposit key information document, available from your adviser.

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WHERE DOES MY INVESTMENT GO?

Through your Standard Life policy, you may decide to invest a certain portion of your policy in a structured deposit with Barclays. The example below assumes €100,000 has been deposited with Barclays after we have held back a portion of your investment to pay for policy charges over the 3-year and six month term.

Your Standard Life policy is investing in a Standard Life International dac corporate deposit account with Barclays Bank Ireland plc as part of a structured deposit. The amount you instruct us to invest will be reduced where we have to hold back some money in your policy's cash account to pay for ongoing policy charges during the deposit term. You'll be told how much we hold back.

For example

The example below assumes €100,000 of your policy has been deposited with Barclays. This amount deposited with Barclays has been calculated after we hold back a portion of your investment in the structured deposit to pay for policy charges during the three year and six month term. €100,000 is transferred from your policy's cash account to Barclays.

Your proposed deposit investment of €100,000 with Barclays will be used, at the date of investment, as follows:	
€97,440	or 97.44%, will be used to secure the promised payment of €100,000 plus the interest payment of €11,660 payable after three years and six months. This is equivalent to a promised return on this part of your investment of 11.66% (3.20% CAR pa), before tax is deducted.
€50	or 0.05%, will be used to secure the potential cash bonus of 0.10% which may be payable after three years and six months.
€2,510	or 2.51%, will be taken in charges by Barclays. Your financial adviser may also charge. For more information, talk to your financial adviser.
€100,000	Total
If the cash bonus is zero, the promised payment will represent a return of 11.66% (3.20% CAR pa), on your total investment over the period to the date of the promised payment, before any tax is deducted.	

After the deposit's **maturity**, Barclays will repay the deposit back to your Standard Life policy's cash account, together with any interest payment. The minimum interest payable will be 11.66% (3.20% CAR pa) and the maximum will be 11.76% (3.23% CAR pa).

Around the maturity time, Standard Life will let you know what the maturity amount will be and explain your options.

DO I HAVE ACCESS TO MY INVESTMENT?

This structured deposit is designed to be held for the full three year and six month term. We understand that certain circumstances may arise where it may be necessary to cash in the structured deposit before maturity. The deposit provider may allow a withdrawal from the structured deposit back to your Standard Life policy's cash account, at their discretion. If they do, their promised terms will not apply. The deposit provider may make a charge, and/or you may get less back than you invested. If the deposit provider refuses, you may have to defer the request on your Standard Life policy to retire, transfer, cash in or switch out until 13 May 2030, at which time, the deposit capital and any potential payment will be payable to your policy's cash account. The promised terms only apply if you stay fully invested until the maturity date. If the deposit provider refuses, you may have to defer the request on your Standard Life policy to retire, transfer, cash in or switch out until the maturity date.

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ANNUAL STATEMENT

The next annual statement (issued on your policy's anniversary) will include the amount invested in this structured deposit, transactions and an up-to-date value on the policy cash account.

The interest earned isn't applied until maturity, and so your annual statement won't include the interest on your structured deposit.

WHAT HAPPENS IF I DIE BEFORE THE TRACKER BOND MATURES?

For a Synergy Personal Pension; Synergy Buy Out Bond, Synergy ARF and Synergy Portfolio ARF if the policy owner dies before the policy's deposit matures, and a death claim is made on the policy, we will instruct Barclays to pay the current value of the deposit to the policy's cash account. The amount transferred will depend on when we are notified of the death and may be less than originally invested. The deposit terms will not apply, and the amount transferred maybe less than originally invested because of interest rate risk.

For a **Synergy Regular Invest and Synergy Investment Bond**, if the last surviving policy owner dies, and they're not a life assured, the policy does not become a death claim. The executors of their estate can continue the policy to get the deposit's promised return at its maturity date. Alternatively, they can cash in the policy before the deposit's maturity date, but the deposit's value payable will be determined by Barclays. The deposit terms will not apply, and the amount transferred maybe less than originally invested because of interest rate risk.

The amount payable on death from your Synergy policy will depend on your particular product's structure. Please refer to your policy documentation.

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WHAT ABOUT TAX?

This structured deposit isn't subject to tax. The deposit, when claimed, will be transferred to your Standard Life policy's cash account.

Your Standard Life policy is written under the gross roll up tax regime. The amount of tax, and when it's deducted, depend on the product type (pre-retirement pensions, post-retirement approved retirement fund, and savings/investments). All information relating to tax is contained in the relevant product's Key Features document. You should satisfy yourself in relation to Revenue reporting requirements and the implications of non-disclosure where required.

Important information

The deposit amount will be held by the deposit provider in a non-interest bearing account during the offer period until the structured deposit's issue date.

Please allow five days for monies to be transferred to a deposit provider.

In the event that the deposit provider cancels this structured deposit, they will refund the deposit to your policy's cash account.

Laws and tax rules may change in the future. The information here is based on our understanding in September 2026.

This document is not an advertisement. A decision to invest should not be based on the information in it. Please talk to your financial adviser for more information, or if you need an explanation of the terms used.

We recommend you get financial advice.

Find out more

Talk to your financial adviser, they'll give you the information you need.
Also, you can call us or visit our website.

(01) 639 7000

Calls may be monitored and/or recorded to protect both
you and us and help with our training. Call charges will vary.

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