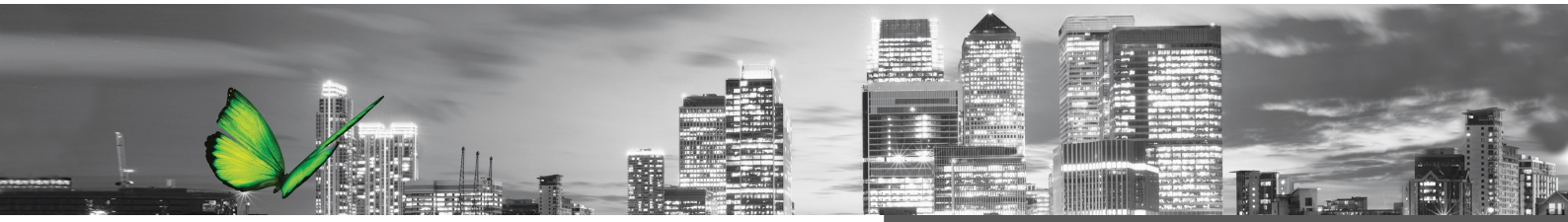
Barclays
High Income Phased Investment September 2020
Factsheet



Investment Description

A 6 year investment paying 4.35% p.a. pending a link to the performance of the FTSE 100 Index at lower starting levels.

The investment is designed for investors who would like to invest in the stock market but are wary of investing at current levels. Interest on amounts invested is accrued daily and paid out annually at a rate of 4.35% p.a. on the part of the investment that isn't linked to the performance of the underlying index. Exposure to the Index happens proportionately if better starting levels are achieved, and returns are then based on the index performance from the relevant starting levels.

The allocation to the Index can happen in up to four stages – 25% of the investment amount is allocated at 4 separate levels: 95%, 90%, 85% and 80% of the starting value. So if the Index falls to 95% or lower, a quarter of the investment effectively "buys" the Index at a price equal to 95% of the starting value. If the Index falls to 90% or below a further 25% is allocated at 90% of the starting value and so on with levels at 85% and 80% of the starting value.

The amounts allocated to the Index benefit from any growth over the remaining investment term while any amounts unallocated continue to earn income at a rate of 4.35% p.a. If the Index never falls below any of the allocation levels, the income will continue to be paid throughout the full term of the investment.

Any parts of the investment that remain in cash will be 100% capital protected. Any parts allocated to the index will be fully exposed to the index performance from the relevant entry levels.

BENEFITS

- High Interest rate pending allocation to equity investment.
- Opportunity for investment at better starting levels.
- Potential for higher, equity-linked returns.
- Daily pricing and liquidity from Barclays.

RISKS

- Investors may miss out on some equity growth in steadily rising markets.
- Any returns from the Index won't include the effect of any dividend payments.
- 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.
- The Capital invested in this product is at risk. Investors may receive back less than the capital invested.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

Product Factsheets & Features

Issuer:	Barclays Bank PLC
Credit Ratings:	Fitch A+, Moody's A1, S&P A **Source**: Bloomberg 07.09.2020
Maximum Term:	6 years
Investment Structure:	Phased Investment
Interest Rate:	GBP = 4.35% p.a. (accrued daily and paid annually on amounts not allocated to Index)
Allocation Levels:	95%, 90%, 85%, 80%
Capital Risk:	Not capital protected
Underlying Index	**Bloomberg Code**
UK: FTSE 100	UKX Index

Key Information

Subscription Period:	07 Sept 2020 - 29 Sept 2020 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	30 September 2020
Issue Date:	07 October 2020
Allocation Dates:	Dates when Allocation Levels are triggered
Start Values:	At relevant Allocation Levels
Interest Payment Dates:	Annually from 07 October 2021
Final Observation:	30 September 2026
Maturity Date:	07 October 2026
Denominations:	1,000 then lots of 1,000
ISIN:	GBP = XS2173760336

How The Investment Works

Index above 95% of Strike Level	**100% of Capital earns interest at 4.35% p.a.**	**100% earns 4.35% p.a.**
Index Falls below 95% of Strike level	**25% of Capital is linked to Index with start value 95% of initial value**	**75% earns 4.35% p.a.** / **25% Exposure to FTSE 100**
Index Falls below 90% of Strike level	**25% of Capital is linked to Index with start value 90% of initial value**	**50% earns 4.35% p.a.** / **50% exposure to FTSE 100**
Index Falls below 85% of Strike level	**25% of Capital is linked to Index with start value 85% of initial value**	**25% earns 4.35% p.a.** / **75% exposure to FTSE 100**
Index Falls below 80% of Strike level	**25% of Capital is linked to Index with start value 80% of initial value**	**100% exposure to FTSE 100 Index**

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Interest Payment Dates (some dates may vary if a bank holiday or non-business day occurs)

	Interest Period Start Date	Interest Period End Date	Interest Payment Date
1	Initial Valuation Date	30 September 2021	07 October 2021
2	29 September 2021	30 September 2022	07 October 2022
3	28 September 2022	29 September 2023	06 October 2023
4	29 September 2023	30 September 2024	07 October 2024
5	29 September 2024	30 September 2025	07 October 2025
6	29 September 2025	30 September 2026	07 October 2026

Allocation Triggers

Trigger Level	Start Level Relative to Strike Date	Allocation to Index Performance
95% or lower	95%	25.00%
90% or lower	90%	25.00%
85% or lower	85%	25.00%
80% or lower	80%	25.00%

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 provides banking and financial services. The Bank offers personal, retail, and corporate banking, as well as wealth management, investment banking, consumer finance, treasury, and insurance services. Barclays Bank serves clients worldwide.

Source: Bloomberg 07.09.2020

RATIONALE

This Investment is designed for investors who would like to have part of their investment portfolio linked to the performance of equity markets, but who may be nervous about further stock market falls. The structure allows for automatic exposure to market performance if the underlying Index falls to lower levels - investors will effectively be investing in the market at a better level and will benefit more from any investment growth.

Current interest rates are exceptionally low. With this product, investors will earn a very high level of interest while waiting for a better opportunity to invest in the stock market.

Traditionally equity investment has delivered stronger returns over the medium to long term. Currently the FTSE 100 Index is at a relatively low level compared to recent years and the features of this product ensure that investors will benefit from investing at even lower levels if there are further falls in the Index.

Although investors should plan on remaining invested for the full 6 year term of the investment, the product is designed to allow for early access if needed.

SUITABILITY

This product may be suitable for investors who:

- Are seeking the opportunity for equity-linked returns.
- Understand and accept there is a risk to capital.
- Understand the impact of global economic issues and how they may affect the product.
- Understand the criteria which will determine how and when the allocation to Index returns work.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that any returns linked to the Index will be comprised only of Index growth and won't take account of any dividend payments made by companies comprising the Index.
- 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.
- Have taken appropriate advice regarding the likely performance of this investment and its appropriateness for their circumstances.

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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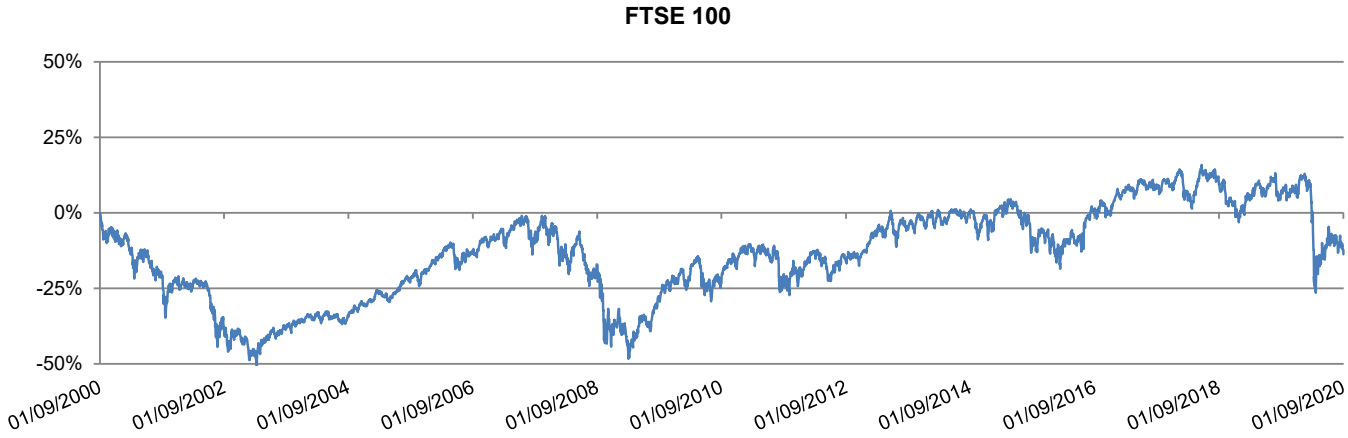
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The Underlying

The **FTSE 100** Index is a capitalization-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30, 1983.

Source: Bloomberg 07.09.2020

Movement in the Underlying over a 20 year period



20 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 20 year back-test shows the historical data for a full 14 years of 6 year products that could reach the full term. Index levels have been observed on a weekly basis for the purpose of the testing and although the product observes the Index more frequently any effect on the testing results is minimal.

The tables below show what the historic returns of the product would have been and compares them with the underlying performance of the Index. The figures reflect “simple” returns, i.e. the total return divided by the 6 year term. The second table shows how much of an investment would have been attached to Index returns.

	Average	Maximum	Minimum
Product Returns	5.69% p.a.	14.60% p.a.	0.14% p.a.
Index Returns	2.77% p.a.	16.12% p.a.	-3.59% p.a.

Exposure to Index		
Average	Maximum	Minimum
49.29%	99.68%	0%

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

Source: Bloomberg 07.09.2020, Data period: 01.09.2000 to 28.08.2020 - 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. The Index performance doesn’t take account of any dividends that would have been paid or of any costs associated with accessing an investment linked to the performance of the Index.

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The purchaser ("Purchaser") of the securities ("Securities") represents and agrees that the Securities shall not be offered, advertised, sold or otherwise transferred, either directly or indirectly to any person in violation of economic sanctions or wider restrictions applicable to either the Purchaser or the Issuer. The information contained herein does not constitute an offer or invitation to purchase securities (the "Securities") by anyone in any jurisdiction in which such offer or invitation is not authorized or to any person to whom it is unlawful to make such offer or invitation. The distribution of this document and the offering or sale of the Securities may be prohibited or restricted by law in some jurisdictions. The Securities may not be publicly offered, sold or delivered within or from the jurisdiction of any country, except in accordance with the applicable laws and other legal provisions, and provided further that the Issuer does not incur any obligations. The Issuer has not undertaken any steps, nor will the Issuer undertake any steps, aimed at making the public offering of the Securities or their possession or the marketing of offering documents related to the Securities legal in such jurisdiction if this requires special measures to be taken.

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