

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name	Autocallable Protected Worst-of Phoenix Deposit Linked to a Basket of Indices
Product identifier	Deposit reference number: EDR90450142EU
PRIP manufacturer	Barclays Bank PLC (https://derivatives.cib.barclays/). The PRIP manufacturer is also the product issuer. Call +44 (0) 20 7116 9000 for more information.
Date and time of production	29 July 2026 13:48 London local time

You are about to purchase a product that may involve features or information that require careful consideration.

1. What is this product?

Type

English law governed equity-linked deposit / Return depends on the performance of the underlyings / Full capital protection against market risk

Objectives

(Terms that appear in **bold** in this section are described in more detail in the table(s) below.)

The product is designed to provide a return in the form of (1) conditional coupon payments and (2) a cash payment on termination of the product. The product has a fixed term and will terminate on the **maturity date**, unless terminated early.

Early termination following an autocall: The product will terminate prior to the **maturity date** if, on any **autocall observation date**, the **reference level of the worst performing underlying** is at or above its **autocall barrier level**. On any such early termination, you will on the immediately following **autocall payment date** receive, in addition to any final coupon payment, a cash payment equal to the autocall payment of GBP 1. No coupon payments will be made on any date after such **autocall payment date**.

Coupon: If the product has not terminated early, on each **coupon payment date** you will receive a coupon payment of GBP 0.005025 if the **reference level of the worst performing underlying** is at or above its **coupon barrier level** on the immediately preceding **coupon observation date**. If this condition is not met, you will receive no coupon payment on such **coupon payment date**. The relevant dates are shown in the table(s) below.

Coupon observation dates	Coupon payment dates
29 October 2026	12 November 2026
30 November 2026	14 December 2026
29 December 2026	13 January 2027
29 January 2027	12 February 2027
1 March 2027	15 March 2027
30 March 2027	13 April 2027
29 April 2027	14 May 2027
1 June 2027	15 June 2027
29 June 2027	13 July 2027
29 July 2027	12 August 2027
31 August 2027	14 September 2027
29 September 2027	13 October 2027
29 October 2027	12 November 2027
29 November 2027	13 December 2027
29 December 2027	13 January 2028
31 January 2028	14 February 2028
29 February 2028	14 March 2028
29 March 2028	12 April 2028
2 May 2028	16 May 2028
30 May 2028	13 June 2028
29 June 2028	13 July 2028
31 July 2028	14 August 2028
29 August 2028	12 September 2028
29 September 2028	13 October 2028
30 October 2028	13 November 2028
29 November 2028	13 December 2028
29 December 2028	15 January 2029
29 January 2029	12 February 2029
28 February 2029	14 March 2029
29 March 2029	16 April 2029
30 April 2029	15 May 2029
29 May 2029	12 June 2029
29 June 2029	13 July 2029
30 July 2029	13 August 2029
29 August 2029	12 September 2029
1 October 2029	15 October 2029
29 October 2029	12 November 2029
29 November 2029	13 December 2029
2 January 2030	16 January 2030
29 January 2030	12 February 2030
28 February 2030	14 March 2030
29 March 2030	12 April 2030
29 April 2030	14 May 2030
29 May 2030	12 June 2030
1 July 2030	15 July 2030
29 July 2030	12 August 2030
29 August 2030	12 September 2030
30 September 2030	14 October 2030
29 October 2030	12 November 2030
29 November 2030	13 December 2030
30 December 2030	14 January 2031
29 January 2031	12 February 2031
28 February 2031	14 March 2031
31 March 2031	16 April 2031
29 April 2031	14 May 2031
29 May 2031	12 June 2031
30 June 2031	14 July 2031
29 July 2031	12 August 2031

29 August 2031	12 September 2031
29 September 2031	13 October 2031
29 October 2031	12 November 2031
1 December 2031	15 December 2031
29 December 2031	13 January 2032
29 January 2032	12 February 2032
1 March 2032	15 March 2032
30 March 2032	13 April 2032
29 April 2032	14 May 2032
1 June 2032	15 June 2032
29 June 2032	13 July 2032
29 July 2032	12 August 2032
31 August 2032	14 September 2032
29 September 2032	13 October 2032
29 October 2032	12 November 2032
29 November 2032	13 December 2032
29 December 2032	13 January 2033
31 January 2033	14 February 2033
28 February 2033	14 March 2033
29 March 2033	12 April 2033
29 April 2033	16 May 2033
31 May 2033	14 June 2033
29 June 2033	13 July 2033
29 July 2033	12 August 2033
30 August 2033	13 September 2033
29 September 2033	Maturity date

Termination on the maturity date: If the product has not terminated early, on the **maturity date** you will receive GBP 1.

Under the product terms, certain dates specified above and below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the deposit taker may terminate the product early. These events are specified in the deposit terms and principally relate to the **underlyings**, the product and the deposit taker. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

When purchasing this product during its lifetime, the purchase price may include accrued coupon on a pro rata basis.

For display purposes numbers within this document have been cut off at 4 decimal places.

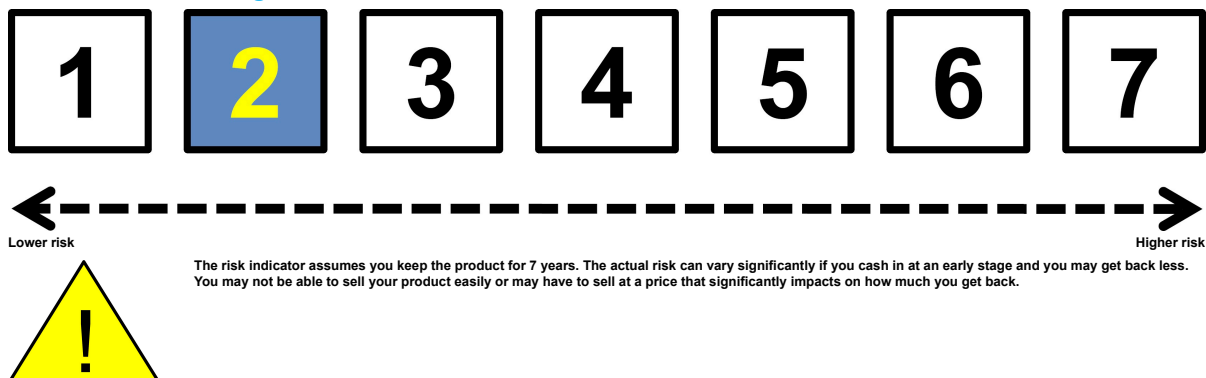
Underlyings	FTSE 100® INDEX (Price return index) (UKX; ISIN: GB0001383545; Bloomberg: UKX Index; RIC: FTSE) and EURO STOXX 50® Index (Price return index) (SX5E; ISIN: EU0009658145; Bloomberg: SX5E Index; RIC: STOXX50E)	Reference sources	• UKX: FTSE International Limited • SX5E: STOXX Limited
Underlying market	Equity	Initial valuation date	29 September 2026
Deposited amount	GBP 1	Maturity date / term	13 October 2033
Product currency	Pound Sterling (GBP)	Autocall observation dates	The 29th calendar day of each September from September 2029 (inclusive) to September 2033 (inclusive)
Underlying currencies	• UKX: GBP • SX5E: Euro (EUR)	Autocall barrier level	100% of the initial reference level
Deposit payment date	13 October 2026	Autocall payment date	The day falling 10 business days after the relevant autocall observation date
Initial reference level	The reference level on the initial valuation date	Coupon barrier level	80% of the initial reference level
Reference level	The closing level of an underlying as per the relevant reference source	Worst performing underlying	For a given date, the underlying with the worst performance between the initial reference level and the relevant reference level

Intended retail investor The product is intended to be offered to retail investors who fulfil all of the criteria below:

- they have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, either independently or through professional advice, and they may have experience of investing in and/or holding a number of similar products providing a similar market exposure;
- they seek income and/or full protection of the deposited amount, subject to the deposit taker's ability to pay, expect the movement in the underlyings to perform in a way that generates a positive return. They have a long investment horizon and understand that the product may terminate early;
- they are not able to bear any loss of their initial investment, consistent with the redemption profile of the product at maturity (market risk);
- they accept the risk that the deposit taker could fail to pay or perform its obligations under the product irrespective of the redemption profile of the product (credit risk);
- they are willing to accept a level of risk of 2 out of 7 to achieve potential returns, which reflects a low risk (as shown in the summary risk indicator below which takes into account both market risk and credit risk).

2. What are the risks and what could I get in return?

Risk indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance of the **underlyings** at a low level and the potential for us to be unable to pay you any amounts due as very unlikely.

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed or interest you may be paid under the investment.

You are entitled to receive back at least 100% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before maturity or in case of immediate termination by the deposit taker.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

Main factors likely to affect future returns on the product

Your return on the product at the end of the recommended holding period will principally be affected by (1) the price at which you make a deposit, (2) the performance of the **underlyings** over the recommended holding period and of the exchange rate between the product currency and the underlying currencies and (3) the ability of the deposit taker to make payments that become due on the product. The value of the product before the **maturity date** or early termination of the product will also be affected by general economic and market conditions, the volatility of the **underlyings** (which is a measure of the extent of movement in the levels of the **underlyings**), interest rates, exchange rates, the correlation between the various **underlyings**, the remaining time to maturity and the ability of the deposit taker to make payments.

What could affect my return positively?

- An increase in the levels of the **underlyings**

What could affect my return negatively?

- Your overall return may be negatively affected if the product early terminates.
- The deposit taker's inability to make payments on the product when they fall due

The factors listed above provide general guidance on how changes in the levels of the **underlyings** may affect your return if you make a deposit on the **deposit payment date** and hold it to the end of the recommended holding period. If you make a deposit or request to withdraw a deposit after the **deposit payment date**, your return on the product will also be affected by the price at which you made the deposit or the price at which you withdraw and the levels of the **underlyings** at the time of withdrawal or, in the case of a deposit, at and following the time of deposit. The precise impact will depend on the timing and effects of these changes, and the above list should not be viewed as guaranteeing a particular outcome. See "1. What is this product?" for a discussion of how the payments you may receive during the life of the product and the payment you will receive at the end of the recommended holding period will be calculated.

In severely adverse market conditions, if you hold the product to the end of the recommended holding period, you are entitled to receive back 100% of your investment. Any amount over this, and any additional return, depends on market conditions and is uncertain.

If you request to withdraw the deposit in severely adverse market conditions prior to the recommended holding period, your return may be lower than what you would have received if you held the product to the end of the recommended holding period and may be as low as zero. See "5. How long should I hold it and can I take money out early" below for additional information.

3. What happens if the manufacturer is unable to pay out?

You are exposed to the risk that the deposit taker might be unable to meet its obligations in connection with the product for instance in the event of bankruptcy or an official directive for resolution action. This may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product.

Barclays Bank PLC is covered by the Financial Services Compensation Scheme (FSCS) - the UK's deposit guarantee scheme. Your eligible deposits with Barclays Bank PLC are protected up to a total of £120,000 by the FSCS who can pay compensation to depositors if a bank is unable to meet its financial obligations. This limit, which applies to each individual depositor, applies to the aggregated amount of all deposits you may have with Barclays Bank PLC. This means that all eligible deposits at Barclays Bank PLC are added up in order to determine the coverage level. If your total deposits with Barclays Bank PLC exceed £120,000 you would ordinarily only be covered up to £120,000. Please note that Barclays Bank PLC and Barclays Bank UK PLC are separate banks for the purposes of the FSCS, this means that they have separate £120,000 limits for eligible deposits. More information on the structure of the Barclays Group and the two banks is available at <https://home.barclays/who-we-are/ring-fencing-explained/> and information on the scheme is available from the FSCS at www.fscs.org.uk or by emailing ICT@fscs.org.uk.

4. What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10,000. The figures are estimates and may change in the future.

Costs over time

Investment: GBP 10,000			
Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in at the end of the recommended holding period
Total costs	GBP 435.00	GBP 385.00	GBP 385.00*
Impact on return (RIY) per year	4.4459%	1.0281%	0.5759%

* The costs are calculated on the basis that the product early termination feature activates in October 2029 and that you do not reinvest the proceeds.

The "Total costs" in the table above represents in monetary terms the aggregated amount of costs associated with the investment, assuming the product performs in line with the moderate performance scenario. The "Impact on return" represents how much the expected costs of the product would affect your return in such scenario. Disregarding the impact on your return in that scenario or any early termination event, the estimated entry and exit costs as a percentage of the **deposited amount** are estimated to be 4.35% if you cash in after 1 year, 4.35% if you cash in after 4 years and 3.85% if you cash in at the end of the recommended holding period.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

The table shows the impact on return per year.			
One-off costs	Entry costs	0.5759%	The impact of the costs already included in the price.
	Exit costs	0%	The impact of the costs of exiting your investment when it matures.

The costs shown in the table above represent the split of the reduction in yield shown in the costs over time table at the end of the recommended holding period. The split of the actual estimated costs of the product as a percentage of the **deposited amount** is estimated to be as follows: entry costs: 3.85% and exit costs: 0%.

5. How long should I hold it and can I take money out early?

Recommended holding period: 7 years

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 13 October 2033 (maturity), although the product may terminate early.

The product does not guarantee the possibility to disinvest other than where the depositor makes a request to withdraw all or part of the deposit and the deposit taker agrees to such withdrawal, which it is not obliged to do under normal circumstances. Such withdrawal may be subject to early withdrawal fees. By withdrawing the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

Exchange listing	Not applicable	Price quotation	Percentage
Smallest tradable unit	GBP 1		

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

6. How can I complain?

Any complaint regarding the conduct of the person advising on, or selling, the product can be submitted directly to that person.

Any complaint regarding the product or the conduct of the manufacturer of this product can be submitted in writing at the following address: 1 Churchill Place, London, E14 5HP, England, UK, by email to: IBKIDComplaints@barclays.com or at the following website: <https://derivatives.cib.barclays/>.

7. Other relevant information

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with your bank or advisor.

The product is not in any way sponsored, sold or promoted by any relevant stock market, relevant index, related exchange or index sponsor. Further information in respect of the index is available from the index administrator.

The offering of this product has not been registered under the U.S. Securities Act of 1933. This product may not be offered or sold, directly or indirectly, in the United States of America or to U.S. persons. The term "U.S. person" is defined in Regulation S under the U.S. Securities Act of 1933, as amended.