Key Information Document

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	Callable Zero Coupon Note
Product identifier	ISIN: BARC20260921_1126738200
PRIIP manufacturer	Barclays Bank PLC (https://derivatives.cib.barclays/), part of The Barclays Group. The PRIIP manufacturer is also the product issuer. Call +44 (0) 20 7116 9000 for more information.
Competent authority of the PRIIP manufacturer	Barclays Bank PLC is authorised by the U.K. Prudential Regulation Authority and regulated by the U.K. Financial Conduct Authority and U.K. Prudential Regulation Authority. It is not established in the European Union (EU) or supervised by an EU competent authority.
Date and time of production	21 September 2026 18:02 Dublin local time

You are about to purchase a product that is not simple and may be difficult to understand.

1. What is this product?

Type

English law governed notes / Full capital protection against market risk

Term

The product has a fixed term and will be due on 6 November 2031, subject to an early redemption.

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 repayment of the **product notional amount** on termination of the product. The **product notional amount** will be repaid either (a) on the **maturity date** or (b) if we exercise our option to terminate the product prior to the **maturity date**, on the relevant **call payment date**.

Early termination following a call: We have the right to terminate the product with at least 5 business days' notice prior to each **call payment date**. In this case, the product will terminate and you will on such **call payment date** receive a cash payment equal to the applicable **call payment**. The relevant dates and **call payments** are shown in the table below.

Call payment date	*Call payment*
6 November 2028	GBP 1,107.00
6 November 2029	GBP 1,160.50
6 November 2030	GBP 1,214.00

Termination on the maturity date: If the product has not terminated early, on the **maturity date** you will receive GBP 1,267.50.

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 issuer may terminate the product early. These events are specified in the product terms and principally relate to the product and the issuer. 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.

Product notional amount	GBP 1,000	**Issue date**	6 November 2026
Issue price	100.00% of the **product notional amount**	**Maturity date / term**	6 November 2031
Product currency	Pound Sterling (GBP)		

Intended retail investor

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

1. they have basic knowledge and/or experience of investing in similar products which provide a similar market exposure and have the ability to understand the product and its possible risks and rewards, either independently or through professional advice;
2. they seek capital growth and/or full protection of the product notional amount, subject to the issuer's ability to pay. They have a medium investment horizon and understand that the product may terminate early;
3. they are not able to bear any loss of their initial investment, consistent with the redemption profile of the product at maturity (market risk);
4. they accept the risk that the issuer could fail to pay or perform its obligations under the product irrespective of the redemption profile of the product (credit risk);
5. they are willing to accept a level of risk of 1 out of 7 to achieve potential returns, which reflects the lowest 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?

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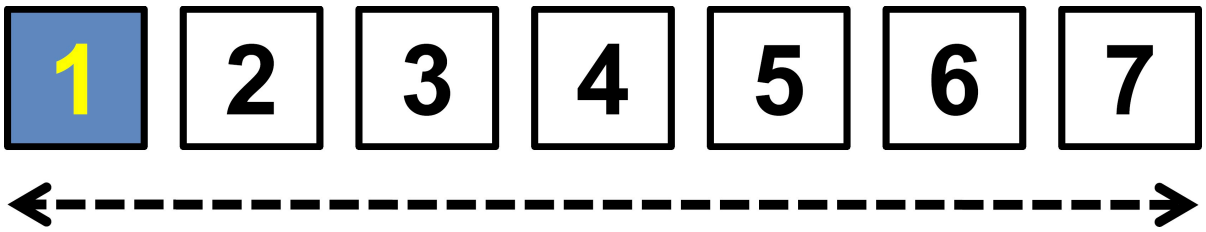
Risk indicator



The risk indicator assumes you keep the product until 6 November 2031. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or may have to sell at a price that significantly impacts on how much you get back.

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 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level and the potential for us to be unable to pay you any amounts due as very unlikely.

To the extent the currency of the country in which you purchase this product differs from the product currency, please be aware of currency risk. You will receive payments in a different currency so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed.

You are entitled to receive back at least 126.75% of your capital. However, this protection against future market performance will not apply if you cash in before maturity or in case of immediate termination by the issuer.

If we are not able to pay you what is owed, you could lose your entire investment.

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.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:		**Until the product is called or matures** This may be different in each scenario and is indicated in the table	
Example investment:		GBP 10,000	
Scenarios		***If you exit after 1 year***	***If you exit at call or maturity***
Minimum	**GBP 11,070. The return is only guaranteed if you hold the product to early call or maturity. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	GBP 10,302	GBP 11,070
(product ends after 2 years)	Average return each year	3.00%	5.21%
Unfavourable	**What you might get back after costs**	GBP 10,374	GBP 11,070
(product ends after 2 years)	Average return each year	3.72%	5.21%
Moderate	**What you might get back after costs**	GBP 10,415	GBP 11,070
(product ends after 2 years)	Average return each year	4.13%	5.21%
Favourable	**What you might get back after costs**	GBP 10,447	GBP 11,070
(product ends after 2 years)	Average return each year	4.44%	5.21%

The scenarios shown represent possible outcomes calculated based on simulations. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period, you do not have a guarantee and you may have to pay extra costs.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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

You are exposed to the risk that the issuer 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. The product is not covered by any deposit protection scheme.

4. What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

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Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different investment periods.

The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- GBP 10,000 is invested
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date, on 6 November 2028	*If the product reaches maturity*
Total costs	GBP 502	Not applicable
Annual cost impact*	2.74% each year	Not applicable

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you call after one year your average return per year is projected to be 7.96% before costs and 5.21% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs	5.02% of the amount you pay when entering this investment. These costs are already included in the price you pay.	GBP 502
Exit costs	0.50% of your investment before it is paid out to you. These costs are already included in the price you receive and are only incurred if you exit before maturity. If an early redemption occurs or if you hold the product until maturity, no exit costs will be incurred.	GBP 50

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

Recommended holding period: 5 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 6 November 2031 (maturity), although the product may terminate early.

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling 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	Luxembourg Stock Exchange (Main Segment)	**Last exchange trading day**	6 November 2031
Smallest tradable unit	GBP 1,000	**Price quotation**	Percentage

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 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.

Any additional documentation in relation to the product, in particular, the issuance programme documentation, any supplements thereto and the product terms are published on https://derivatives.cib.barclays/home.app, all in accordance with relevant legal requirements. These documents are also available free of charge from Barclays Bank PLC, 1 Churchill Place, London, E14 5HP, England, UK.

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