

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 Barrier Worst-of Phoenix Note Linked to a Basket of Indices
Product identifier	ISIN: XS2912734832
PRIIP manufacturer	Barclays Bank PLC (https://derivatives.cib.barclays/). The PRIIP manufacturer is also the product issuer. Call +44 (0) 20 7116 9000 for more information.
Date and time of production	21 March 2025 16:52 London 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

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 interest payments and (2) a cash payment on termination of the product. The timing and amount of these payments will depend on the performance of the **underlyings**. The product has a fixed term and will terminate on the **maturity date**, unless terminated early. If, at maturity, the **final reference level** of the **worst performing underlying** has fallen below its **barrier level**, the product may return less than the **product notional amount** or even zero.

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 the relevant **autocall barrier level**. On any such early termination, you will on the immediately following **autocall payment date** receive, in addition to any final interest payment, a cash payment equal to the autocall payment of GBP 1. No interest payments will be made on any date after such **autocall payment date**. The relevant dates and **autocall barrier levels** are shown in the table(s) below.

Autocall observation dates	Autocall barrier levels	Autocall payment dates
14 May 2027	105%*	28 May 2027
15 May 2028	100%*	30 May 2028
14 May 2029	100%*	29 May 2029
14 May 2030	100%*	29 May 2030
14 May 2031	100%*	Maturity date

* of the **initial reference level** of the relevant **underlying**.

Interest: If the product has not terminated early, on each **interest payment date** you will receive an interest payment of GBP 0.00585 if the **reference level** of the **worst performing underlying** is at or above its **interest barrier level** on the immediately preceding **interest observation date**. If this condition is not met, you will receive no interest payment on such **interest payment date**.

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

- if the **final reference level** of the **worst performing underlying** is at or above its **barrier level**, a cash payment equal to GBP 1; or
- if the **final reference level** of the **worst performing underlying** is below its **barrier level**, a cash payment directly linked to the performance of the **worst performing underlying**. The cash payment will equal (i) the **product notional amount** multiplied by (ii) (A) the **final reference level** of the **worst performing underlying** divided by (B) its **strike level**.

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 **underlyings**, 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.

When purchasing this product during its lifetime, the purchase price may include accrued interest 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 level	The closing level of an underlying as per the relevant reference source
Underlying market	Equity	Reference sources	• UKX: FTSE International Limited • SX5E: STOXX Limited
Product notional amount	GBP 1	Final reference level	The reference level on the final valuation date
Issue price	100% of the product notional amount	Initial valuation date	14 May 2025
Product currency	Pound Sterling (GBP)	Final valuation date	14 May 2031
Underlying currencies	• UKX: GBP • SX5E: Euro (EUR)	Maturity date / term	29 May 2031
Subscription period	28 March 2025 (inclusive) to 14 May 2025 (inclusive)	Interest observation dates	The 14th calendar day of each month from June 2025 (inclusive) to the final valuation date (inclusive)
Issue date	29 May 2025	Interest barrier level	65% of the initial reference level
Initial reference level	The reference level on the initial valuation date	Interest payment dates	The 14th calendar day of each month from June 2025 (inclusive) to the maturity date (inclusive)
Strike level	100% of the initial reference level	Worst performing underlying	For a given date, the underlying with the worst performance between the

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 3 years	If you cash in at the end of the recommended holding period
Total costs	GBP 313.00	GBP 313.00	GBP 263.00*
Impact on return (RIY) per year	3.1691%	1.0825%	0.455%

* The costs are calculated on the basis that the product early termination feature activates in May 2027 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 **product notional amount** are estimated to be 3.13% if you cash in after 1 year, 3.13% if you cash in after 3 years and 2.63% 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	0.455%	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 **product notional amount** is estimated to be as follows: entry costs: 2.63% and exit costs: 0%.

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

Recommended holding period: 6 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 29 May 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	London Stock Exchange	Last exchange trading day	14 May 2031
Smallest tradable unit	GBP 1	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 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.

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/>, 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.