

Barclays Global Retail and Commercial Banking

Barclays Bank PLC is one of the largest financial services providers in the world. With over 300 years' experience, we move, lend, invest and protect money for more than 49 million commercial and retail customers, and have over £1 trillion of the world's money under management.

With over 145,000 employees in more than 50 countries worldwide, our Group Strategy is simple: earn, invest and grow. Our strategy is driven by our ambition to become one of a handful of universal banks leading the global financial services industry, helping our customers and clients throughout the world achieve their goals. This means offering a full range of retail and wholesale services to customers and clients including retail, commercial and private banking, credit cards, investment banking, investment management and wealth management.

Our strategy follows a simple premise: anticipate the needs of our customers and clients, then serve them by helping them achieve their goals.

Our GRCB division controls all of the Group's global retail and commercial business interests, including Barclaycard. Its reach extends beyond Europe to the US, Middle East and Asia, and through our acquisition of ABSA we are now the largest bank on the African continent.

Our MBAs are at the heart of our continuing global expansion plans. It's the fresh strategic and commercial thinking of talented individuals, like yourself, that we call upon when approaching and exploring new markets.

UK Retail

With more than 15.5 million customers, our UK Retail Bank's 30,000 colleagues manage over 11.5 million current accounts and 12 million savings accounts. On top of these, its services include Premier Banking, Financial Planning and Local Business Banking, which supply services to 660,000 businesses, through services including online banking, branches, call centres and ATMs.

How does a retail bank with over 300 years' history manage to maintain its position as one of the top Banks in the UK? Our progress has been achieved through our unwavering focus on our customers. We are customer centric, in everything we do, offering considered, and easy to use services. We can only do this by developing engaged colleagues, who service our customers every single day. Our people will determine the success and sustainability of our plan.

Barclays Commercial

Barclays Commercial Bank (BCB) helps thousands of business customers throughout the UK and increasingly, overseas. Our commitment to knowing our customers and understanding the issues they face has helped BCB become one of the most profitable parts of Barclays, generating over 29% of Barclay's total profits in 2008.

Barclays Commercial Bank provides banking services to over 81,000 business customers. Many of these are longstanding customers and committed advocates for Barclays. Our business model is based on relationship management and sector specialisation.

BCB's relationships with other parts of the Barclays Group, notably Barclays Capital, enable our customers to benefit from our international and capital markets expertise. Additionally, Barclays Asset & Sales Finance a specialist division within BCB provides asset financing and leasing solutions.

Emerging Markets

GRCB's Emerging Markets team is responsible for Barclays' retail and commercial businesses in the growing markets of:

- The UAE and Gulf States
- SubSaharan Africa
- Egypt and North Africa
- India, Pakistan and Indian Ocean

And more recently

- Indonesia

The Emerging Markets Business offers a range of innovative products and services in these markets to suit the specific needs of local customers, and is building on the considerable experience it already has in each area. Barclays has been in Ghana for over 100 years and is the largest private bank in Zambia. These markets provide an exciting base for further growth, building on the experience we already have in each area. They are a big part of our future expansion plans.

Some recent examples include:

India – in May 2007 we launched our retail banking business in India, Capturing the enormous opportunity for retail banking services in this exciting and dynamic country is one of key ambitions for GRCB Emerging Markets.

Pakistan – In July 2008 Barclays Pakistan was launched opening 10 retail branches on our first day of trading. Pakistan is an attractive and growing market where Barclays' world-class products, expertise and international reach can create real value propositions for Pakistani businesses and consumers.

Indonesia – In February 2009, Barclays completed its acquisition of PT Bank Akita in Indonesia. Indonesia is an attractive emerging market for Barclays. It has the fourth largest population in the world, strong economic growth and currently a low penetration of banking products.

Western Europe

GRCB Western Europe encompasses Barclays' global retail and commercial banking in France, Italy, Portugal, Spain and most recently Russia as well as Barclaycard operations France, Italy, Portugal, Spain and Greece. We serve our customers through a variety of channels including 1029 branches, 192 sales centres and 1451 ATMs. GRCB Western Europe provides a variety of products including retail mortgages, current and deposit accounts, commercial lending, unsecured lending, credit cards, investments, and insurance, serving the needs of Barclays' retail, mass affluent, and corporate customers.

With more than 2.1 million customers and over 10,000 staff, GRCB Western Europe has a significant presence in each country and is expanding rapidly. In the first half of 2008, we opened 191 new branches and sales centres and now have 1221 distribution points across the region.

In France, where we have been present since 1917, we are recognised as a leading affluent banking brand and a product innovator. Providing comprehensive banking and wealth management services for our customers, Barclays France currently serves more than 175,000 clients.

Only present in Italy since 1990, Banca Woolwich has risen fast to become one of the leading mortgage banks in the country. Coupled with Banca Woolwich's success, in 2008 Barclays

initiated an intensive organic growth plan, opening many Barclays branded branches to offer a range of products and services to retail customers.

Founded in 1985, Barclays Portugal provides a full range of banking services to affluent individuals, non-resident clients, large corporations and small businesses. We are now the most recognised foreign bank in the country.

Spain's sixth largest banking group, Barclays Spain has developed a multi-specialist commercial strategy. After more than 30 years operating in this country, we are now the leading foreign banking institution in Spain and have a network of 580 branches and almost 900,000 customers.

In July 2008, Barclays established operations in Russia with the acquisition of Expobank. Today more than 400,000 companies and individual clients use Barclays Bank Russia's services via its 36 branches and service outlets in regions including Moscow and Saint Petersburg.

ABSA

The ABSA Group is one of South Africa's largest financial services groups, offering a complete range of banking, insurance, investment and property products and services.

ABSA, the Amalgamated Banks of South Africa, was originally formed in 1991. In July 2005, Barclays acquired a majority stake in ABSA, as part of the drive to expand its global product and international retail and commercial banking businesses in attractive markets outside the United Kingdom.

Employing over 35,000 employees, ABSA has four operating divisions: ABSA Retail Bank; ABSA Corporate and Business Banking Services; ABSA Capital and ABSA Bank Assurance Division. By June 2008 the ABSA Group, with equity holdings in Mozambique, Angola and Tanzania, had a market capitalisation of 8 billion rand.

ABSA strategy is designed to entrench market leadership, develop the customer base, enhance its competitiveness, further diversify the Group's earning mix, continuously improve operational excellence and reduce risk across the organisation. To achieve this, working with top talent is key.

ABSA has been the number 1 banking brand in South Africa three years running, and has the greatest market share in total loans and advances.

Barclaycard

As part of a bank with a 300 year history it seems very appropriate that Barclaycard created the first credit card, in 1966, and since then we have maintained our position as one of the leading card providers both in the UK, and globally.

In the UK, Barclaycard continues to be the market leader and the most recognised brand, with 11.7 million retail customers. Barclaycard's activities include branded credit cards; the FIRSTPLUS secured lending business and Clydesdale Financial Services, a retail finance business. We also lend our 43 years of experience to some of the biggest retailers in the UK as part of Barclaycards' expanding partnerships portfolio, including Thomas Cook and Sky.

Barclaycard is now also a rapidly expanding its global cards and lending business, with operations across four continents and more than fifty countries. Barclaycard can be used to pay for goods and services in over 24 million outlets in more than 200 countries, and to withdraw cash from more than 600,000 cash machines and banks worldwide.

Barclaycard Commercial issues credit and charge cards to corporate customers. We are Europe's number one Visa Commercial Cards issuer, with over 125,000 corporate customers, ranging from multinational companies and government departments to SMEs.

Barclaycard is also one of Europe's leading acquirers and card processors, managing over 89,000 retailer and business relationships.

Corporate Responsibility

The place to be taking the lead

'I want us to be leaders, not followers, in corporate responsibility.'

John Varley, Chief Executive.

At Barclays, we are committed to the concept of 'responsible banking'. This is an integral part of the way we do business and of our overall strategy to make Barclays one of the world's leading banks. Responsible banking means making informed, reasoned and ethical decisions about how we conduct our business, how we treat our employees and how we behave towards our customers and clients.

Barclays in the community

We take our responsibilities seriously. We are in the privileged position of being able to ensure our presence, locally and globally, is a positive one. We're really proud of our leading community investment programme, which annually amounts to over £50 million. Our work focuses on three key areas:

Banking on brighter futures

As a bank, we're playing to our strengths and using the knowledge and expertise of our people to make a big difference. In the UK, this includes educating people about money, helping them to steer clear of debt and offering advice on how to get into work.

Looking after local communities

We're also striving to improve the local communities where we live and work. Our current initiatives are helping local schools, hospices and centres for older people. For example, we're investing £30 million over three years in grassroots sport through our Spaces for Sports programme. As well as giving money, we also donate our time and skills wherever we can.

Charity begins at work

"The place to be seeing the bigger picture"

We encourage and enable our people to get involved in the causes that they care about most. Last year, we supported more than 57,000 Barclays employees in their volunteering and fundraising efforts, benefiting thousands of charities and community groups, including launching a £5 million partnership with Unicef, the leading children's organisation. The *Building Young Futures Programme* will empower thousands of children worldwide by improving access to education, employment and opportunities for entrepreneurship.

Barclays and the Environment

Our aim is to be one of the leaders in environmental responsibility globally.

Our goals range from achieving carbon neutrality across our global banking operations, to helping suppliers, customers and colleagues reduce their impacts on the environment. To find out more visit <http://group.barclays.com/sustainability/environment>

Barclays and Financial Inclusion

"Financial inclusion is not about big fast hits – it is long term and we're committed to this. It's a journey not a destination." Deanna Oppenheimer, CEO, UK Retail Banking

Both developing and developed economies experience financial exclusion. The World Bank estimates that 2.7 billion people, over half the population of the developing world, live on less than US\$2 a day. Even in the UK, over two million adults are believed to be without a bank account or other basic financial services.

We believe that banks have a responsibility to address the issue of financial inclusion, and view this as a journey needing long-term support. We are committed to tackling exclusion at every stage of this journey; by supporting financial capability projects and the provision of free independent money advice, by improving access to our own accounts and by working with other bodies, such as credit unions and microfinance institutions, which are often better able to reach excluded people.

By the end of 2008 we had opened 1.77 million accounts across Barclays for low income customers. ABSA is currently market leader in this sector holding 33% of the market share in South Africa.

Equality & Diversity

The place to be recognised on merit

Barclays' entire success is founded on our people. It's as simple as that. We want the most talented people at every level, whatever their religion, age, race, gender, sexual orientation or disability. As Barclays reaches across the globe, we want our employees to reflect the communities we serve, in every country where we have a presence.

Our commitment to a diverse workforce extends across the world, with different schemes and projects reflecting the needs of each local market:

- In October 2008 Barclays was listed as one of The Times' Top 50 Places Where Women Want to Work in the UK and also won the Top Retention Award
- Our Chief Executive, John Varley, is chair of the Employers' Forum for Disability, achievements for which include the ground breaking summer intern programme
- In 2009 Stonewall's Most Gay-Friendly Employers Benchmarking Awards put Barclays in the Top 5 in the Retail Sector and 2nd in the Retail Banking Sector
- The Employers Forum on Disability Benchmarking has rated Barclays 2nd in the Retail Sector as a disability friendly place to work

Global Leaders Programme

In GRCB we share the ambition to position Barclays as one of a handful of global players that leads the financial services industry. Delivering that ambition means accelerating the growth of our retail and commercial businesses.

We must be ready to meet the changing demands of our retail, commercial and card customers, whether a mortgage applicant in London, a long term saver in Madrid, a credit card user in New York, or a medium sized business borrower in Cape Town.

Putting the needs of diverse customers at the heart of our approach is critical to Barclays' success. Customers' needs are primarily local, but to improve our capability to meet these needs in an increasingly competitive market place requires a global perspective and a global capability. I have created the Global Leaders Programme to enable the acceleration of our future international growth, and I want bright, fresh, analytical thinkers with a global mindset to work across different functions and geographies, to be pioneering and entrepreneurial in spirit and make Barclays one of the best banks in the world.

This is not for the faint hearted, but those who want to explore new markets, challenge, change, innovate and build success. I hope you join us on our journey.

All the best,

Frits Seegers
CEO Barclays Global Retail and Commercial Bank

Programme Structure

Barclays Global Leaders Programme is a centrally managed MBA programme sponsored by GRCB's CEO, Frits Seegers. Each year we hire MBAs from the Top business schools in the world, all with significant work experience prior to their studies.

The programme is designed to enable these Associates to put into practice the general management skills that they have honed whilst studying, and over a two year period they experience rotations, each in different geographies, and often in different business units. The Global Leaders, or GLPs as we refer to them, take responsibility for actual roles, and are considered as high level future executives that can add great value to their assigned business area.

The place to develop

Developing our future business leaders calls for an unwavering commitment to investing in the talents of high calibre high achievers. We go to considerable lengths to help you assess your own strengths and areas for development, working with you to create a bespoke progression plan that focuses on your particular expertise as an individual.

We'll assume you already have an advanced understanding of management and business theories, so what you will find here is much more of a career management programme than a training scheme, with formal training kept to a minimum. Instead we'll focus on your leadership and networking skills, with the majority of your development being on the job.

Our Career Matching Process starts from day one, and we'll see that your areas of development and interests are matched with our business needs, working to create the perfect fit. After an induction at our headquarters in London, where you'll meet senior figures within our business and broaden your understanding of our operations, you'll start your first rotation. Each one is carefully selected to build on your existing talents and expand your knowledge base. You'll undertake two rotations over two years, giving you a wealth of challenges in an equally diverse array of locations.

Where you go, both geographically and in terms of our business, will be decided through discussions with the Global Leaders Programme Team, as well as you line manager, and mentor – who will be one of Barclays' top 100 leaders.

You can expect it to be challenging, but you can also expect a tremendous amount of support. And if you require any specific technical training for a role, your business will take care of it. Overall we aim to ensure that you gain the broad, practical experience and general management skills required to take on a senior, internationally focused leadership role anywhere in our business.

After the Programme

We would expect a high flyer like you to be placed into a senior management role within Barclays, subject to your performance during the programme.

Examples of: roles taken by our GLP Alumni so far are:

- Head of Marketing, Barclaycard Commercial
- Head of Corporate Credit, Barclays Bank Russia
- Head of Business Development, Premier Banking, Barclays Spain
- Head of Complimentary Channels, Global Retail Banking

So as you can see, the end of the programme certainly does not mean the end of your growth with us!

Who We Look For

"Internationally mobile, globally minded"

We're looking for the crème of MBAs – and we make no apologies for that. There are very few truly international programmes, and even fewer that can match the diversity of challenges and levels of responsibility we're offering here. With that in mind, we're looking for individuals who combine their first class commercial acumen with a demonstrable passion for international business. You also need:

- An MBA from a top business school
- Fluency in English and ideally one other language
- Significant work experience prior to the programme
- Plenty of drive and ambition
- An interest in the products and services of retail and commercial banking

Roles Available

The place to get noticed

Our Global Leaders Programme will train you to become an international leader, with a broad range of business skills gained during your rotations. It could prepare you for just about every market in our dynamic and expanding global portfolio, and every destination under the sun ...or monsoon!

Here are some examples of the types of roles our MBAs took this year:

- Head of Local Business Barclays, Kenya
- Premier Business Development Manager, Western Europe
- Finance Business Partner for the CFO of GRCB, London
- Operational Excellence Manager, ABSA
- Senior Product Manager, Cash and Trade, Barclays Commercial Bank, London
- Product Development Manager, UK Retail Bank, London

- Senior Marketing Manager, Barclays France
- Head of Recoveries, International Business Support and Recoveries, London
- National Sales Performance Manager, UK Retail Bank, London
- Integration Manager, Barclays Indonesia

Our Career Matching Process will find you the best possible placement to suit your skills and fulfil the needs of the business. We will ask you to fill out a Career Matching Template that will explore your strengths and development points alongside your geographical and functional interests, combined with in-depth feedback from your assessments. We then match this to our business opportunities by offering you a variety of suitable roles and recording your selection. We keep this unique Career Template as a development log for your time on the programme.

Summer Associates

Fast paced, challenging and exciting, our Summer Associate Programme is designed to let your newly acquired learning loose! Gaining exposure to some of our top people, you will get out there and make a substantial impact in one of our businesses. Ultimately, we want to give you a tantalising glimpse of how fantastic our full time Global Leaders Programme really is!

Your London based role will have been chosen from the many applications for talented fresh thinkers from across our businesses. Each role is selected against our core criteria and challenging and talented line management will ensure you have clear deliverables and something tangible to define your summer with us. And, as your time with us is short – a 10 week placement – you will want to make every second of it count!

During those 10 weeks you'll have a talented buddy, a weekly speaker series with some of Barclays top 100 leaders, and a fantastic programme of cultural and social events including a community day challenge.

Examples of 2009 Summer placements include:

- Commercial Banking Sales
- Transfer Pricing Project, Global Debt Products
- Business Development, UK Retail Bank
- Marketing Strategy, Barclaycard

Relocation Process

With your international background, you will be no stranger to the excitement and challenge of living and working abroad. But we know how important it is that you and your family are fully supported as you make each move on the Global Leaders Programme. This service includes:

- Organising work permits for you and your spouse / partner (subject to status)
- Dedicated legal team
- Dedicated relocation team and relocation assistance

As each associate's needs and rotations differ, this process is completed on an individual basis from April 2010 onwards, giving you plenty of time to plan for your relocation.

Why Join Us?

The place to be challenged

With positions across Europe, the Middle East, Africa, India and our expanding range of new markets, a career with GRCB really will put the world at your fingertips.

It's the elite we're truly interested in. If you believe you fit comfortably into that category, you'll find our tremendously diverse business and supportive, collaborative culture the perfect destination for your talents, with truly global reach and a breathtaking breadth of operations.

Entrusted with a high level of responsibility right from the start, you'll soon discover why Barclays is the place to be challenged, the place to be inspired, the place to achieve, the place to... be.

Rewards & Benefits

The place to be rewarded

In addition to an international career with one of the world's leading names in finance, you'll enjoy:

- A competitive financial package
- Private healthcare
- 30 days' vacation
- A Top 100 Barclays' Leader as your mentor
- A talented peer buddy
- Relocation Assistance
- Tax efficient share savings and discounted share rates
- Pension scheme
- Exclusively Ours, a great range of Barclays products and services which we have discounted or enhanced for our staff
- Community paid leave for voluntary activities, access to grants and matching charity payroll giving

Meet Our People

Why is Barclays GRCB the place to be? To give you a real flavour, here are the experiences of a couple of people who've followed a journey that may well be similar to the one you're about to embark upon:

Janine George, Associate Director, Office of the Chief Operating Officer, London

What inspired you to apply?

Prior to starting my MBA at Cambridge, my experience included a number of years in both engineering and operations management in the Fast Moving Consumer Goods industry. When I started the MBA I knew that I wanted to switch careers. What was important for me was to work for an international firm that also had presence in Africa.

After the Barclays presentation in the first term at Cambridge, I was intrigued by the truly global aspect of the Global Leaders Programme and the opportunity to work in a range of markets throughout the world. The fact that my previous experience together with my newly acquired MBA skills would be recognised and valued was also a huge contributor for making the decision to apply. What made it even more exciting was that Barclays operated in my home country, South Africa, as well as in many other countries across the continent.

Key stages of the MBA programme and progression:

Choosing a business school in the United Kingdom, renowned for its leading universities, was not easy. However, it was after a visit to Cambridge that I knew this was where I wanted to study my MBA. The personal approach of the MBA team, the practical and collaborative nature of the programme and the opportunity to work with such internationally diverse classmates spanning cultures, countries and business backgrounds cemented my decision to come to the UK.

Throughout the 12 months, there was a constant interplay between acquiring new business skills whilst learning more about myself. It was the 'softer side' of the MBA that I valued most.

Having sharpened my leadership and general management skills on the MBA programme, I was keen to put them into use in my first rotation in the Chief Operating Officer's team in Barclays. Here, I have been able to focus on both the strategic and tactical aspects of a well-performing Operations unit. Initially, my learning curve was extremely steep, but I have made it through the last year with a keen understanding of the operational environment, a skill that is beneficial for any future move I make.

What are the most stimulating experiences you've had as a result of your travels – both in and out of work?

I spent most of my career in South Africa. After completing my undergraduate degree, my first overseas travel was to the US on a skiing holiday (seeing snow for the first time!) which lasted 4 months before starting my first full-time job. This is what sparked my interest in exploring different parts of the world whenever I could. I love learning more about different cultures, from the Spanish community in Buenos Aires to the high street buzz over dim-sum in Hong Kong. The new networks I have formed at Cambridge and at Barclays now allow me to visit friends and colleagues all over the world.

I truly believe that the experiences I have had as a result of my travels have positively shaped my view on the world and my love of history, cultures and languages.

My travels and MBA, together with my previous international work experience in Africa and Europe, have also made me more mindful of varying styles, customs and behaviors in business. In my role at Barclays, this is put to use daily. In a building where you hear a different language around every corner, the environment is refreshing and forces you to realise that Barclays is not a British bank, but, increasingly, a global one.

"Internationally mobile, globally minded" what does this mean to you?

As industries consolidate, companies are becoming increasingly global. In order to be successful, businesses need employees who are able to cope with the constantly changing landscape whilst being mindful of unique differences across the locations we operate in. With a wealth of regulatory and social pressures that come along with being an international bank, especially after the recent economic downturn, Barclays has had to be even more mindful of its global impact.

More so, companies are being forced to question their operating models and in most cases, completely reinvent their supply chains. Suppliers need to be more global, processes need to be transferable and efficient and employees need to be international in their mindsets. Barclays has, I believe, the right attitude towards business expansion, together with global talent management. It is an exciting place to be.

"If you want to be inspired, there's no better place to be" What inspires you most about your career now?

The more I learn about Barclays – its markets, its operations and its people – the more I realise that there is so much opportunity to grow and learn. The Global Leaders Programme has given

me access to an array of prospects within our business. Also, with a host of fellow GLPs, we have our own 'alumni' network which is already in its third year.

Most importantly, I feel like there are no boundaries for growth and that's an amazing place to be. I feel more motivated to learn and plan ahead for an exciting future.

Thoughts about your future with Barclays?

If you had asked me at the start of the MBA where I would be now, I would never have said a bank. One year on the programme and I am greatly satisfied by my choice to join Barclays, as unexpected as it may have seemed when I started, taking into account my non-banking background.

In my current role, my experience is valued and respected. I now have a well-rounded strategic view of the business, together with a sound network. With my next rotation I hope to move from GRCB centre (for now) and gain more expertise in a specific business function in one of our markets. A few years on, I see myself in an emerging market, running a P&L and leading a team, which I know I would thoroughly enjoy.

David Vinagre-Solans, Head of International Recoveries, Commercial Banking, London

What inspired you to apply?

Following my MBA I was looking to join a management programme in the banking sector. Barclays Global Leaders Programme was exactly the programme I was looking for, offering the opportunity to rotate in different positions throughout Global Retail and Commercial Banking, which would help me to build the foundations for a successful career in the banking sector. During the on campus presentation I was able to speak with senior managers and several MBAs already on the programme, which further cemented my interest.

Coming originally from Spain, where Barclays is the main international banking institution, and having studied my MBA between Shanghai and London I was also keen to leverage both my international interests and my business skills, gained prior to my MBA, which, only 12 months in, the programme has already enabled me to do.

Key stages of the MBA programme and progression:

My first rotation in Barclays was in Business Support, dealing with Barclays Commercial Customers in financial distress. Talk about good timing! Going into this area in the middle of the credit crunch has been a fantastic experience. Barclays offered me early accountability and enabled me to hit the ground running. Just 3 weeks after I joined the bank, I was sent to Spain to deal with the refinancing of one of the biggest syndicated loans in GRCB. I found myself shaking hands with the CEO of one of our Spanish clients that I had only seen before in financial newspapers. And then there I was, working and negotiating with him to refinance his company loan! It was an extraordinary learning experience.

The programme provides constant mentorship; either through the senior leader presentations, the events the GLP Managers organise with Senior Executives, or simply through sharing experiences with other GLPs working in different areas. These interactions help you to understand how Barclays is organised and the challenges we are facing. Furthermore, the programme has undeniable support from the Executive Board. During my first rotation, I was requested to do a project for Frits Seegers, the CEO of GRCB. The assignment allowed me the unique opportunity to have a one to one mentoring session with him and gain his insights into the credit crunch. I am sure, when I am an old man, I will share this story with my grandchildren!

I soon realized I was in the right area of the bank, experiencing a unique moment in economic history. I want to continue developing my skills in the credit risk arena during this economical cycle, an area I find constantly stretches me.

After just one year in the programme, I was offered the opportunity to lead all international commercial banking recoveries activities, a £700m portfolio and a structure of more than 80 people; an opportunity that still excites me!

What are the most stimulating experiences you've had as a result of your travels – both in and out of work?

Living in China for 18 months during my MBA studies, gave me the opportunity to see how fast things are changing around the world. In the emerging markets, there is the possibility to be part of this change, influence situations, be a part of history.

During my MBA in Shanghai, I had the opportunity to travel around Asia. People in those countries are so determined to improve their living standards, to take people out of poverty. I found all of my interactions, all those images and conversations, were very stimulating.

Those discussions motivated me not only to work hard but to be part of an industry which can make a difference. The banking sector is a fundamental pillar in the development of any society.

"Internationally mobile, globally minded" what does this mean to you?

I studied my university degree in Barcelona, and completed my studies in Paris where I started my professional career. I have worked intensively in San Juan, Puerto Rico, and New York City. I studied my MBA in Shanghai and started working immediately thereafter in London. Living in the 21st Century, we are living in a big world, which everyday is becoming smaller.

Being internationally mobile offers you enormous opportunities; both personal and professional. Being globally minded means having the ability to respect difference, knowing how to listen and to take advantage of multicultural ways of thinking.

In a world with so much international interaction, it is very important to be aware of cultural differences. In my work in Barclays, I have to deal with people from Western Europe to the Emerging Markets. Being able to adapt to their different ways of working is the key to my work.

"If you want to be inspired, there's no better place to be" What inspires you most about your career now?

What inspires me the most is to be pushed outside to my comfort zone, face challenge, search for a solution and to succeed.

Since joining Barclays, I have been stretched constantly by the different projects I have been assigned. From dealing with companies in financial distress, to managing the development of a new IT platform, to collecting information about the recoveries portfolio. Barclays Global Leaders Programme is really there to provide opportunities and challenges to whoever is really eager to take them.

Thoughts about your future with Barclays?

Empires are built during recessions, and having come through the worst banking crisis in history, I believe Barclays is very well positioned. Having maintained independence, and having made the most of the market, including recently acquiring Lehman's, I feel I am in the right institution which will continue to show its potential when the market takes off again.

I want to be where the action is, where I can make a difference for the bank, whilst continuing to grow professionally, and Barclay's culture of international growth means there will be plenty of opportunities. In particular I want to be part of Barclays Commercial Bank expansion. Whether in Western Europe or in Asia, I am confident there will be challenging projects to bring business to the bank and develop my skills.

Come and Meet Us

The place to be seen

There is no substitute for meeting you face-to-face and being given the opportunity to tell you all about GRCB, our programme, and our people. Our presentations are an interactive and informative way to learn about how we are growing our business, and to gain an insight into the types of jobs you could be doing. You'll also get a chance to see how we develop our people, as representatives from GRCB will be there, so feel free to bring some challenging questions along with you!

Presentations:

Date: Thursday 17th September
Location: Michigan, Ross School of Business

Date: Monday 21st September
Location: Chicago Booth School of Business

Date: Thursday 24th September
Location: Harvard Business School

Date: Monday 28th September
Location: London Business School

Date: Wednesday 28th October
Location: Judge Business School, University of Cambridge

Interviews:

Please refer to your Careers Service for details.

Application Process

We know time is very valuable, especially whilst studying for your MBA, so we aim to make our recruitment process as smooth and efficient as possible.

Checklist - here's what you need first:

- International experience
- Business fluency in English and ideally one other language
- Significant work experience

Process:

1. Submit your application via the link below. On receipt of your application we'll review your CV against our key criteria. If you're successful and studying at a Business School we're visiting, your

first round interview will be held on campus on the set interview date. If you're not at one of these campuses, then we'll arrange a telephone interview.

2. Please ensure you respond by the deadline as set by your careers service. If you are submitting an application from a non-targeted university, we will aim to respond within one week of application.

3. On-campus first round interviews will be held in October/November 2009. This will consist of an indepth competency interview with either a senior business leader or HR. While we use these interviews to assess your interpersonal skills and ensure you are a good cultural fit, they're also a chance for you to find out more about us, and what we can offer you.

Again, if you're not at one of these campuses, then we'll arrange a telephone interview.

4. Response within 48 hours.

5. Invitation to final round assessment centre at our Global Headquarters in London in November 2009. This day will consist of activities including interviews with a variety of different senior business managers and our pioneering information sessions.

6. Response within 24 hours.

Please submit your application to the Global Leaders Programme.

Frequently Asked Questions

1. It's still a relatively new programme why did you not recruit MBAs in the past?

Traditionally, we've focused on developing and recruiting our graduate intake. However, there is now a clearly identified business need for a variety of highly capable, internationally mobile and commercially savvy leaders. This programme has been created to address that need.

2. Who is the sponsor of this programme?

Frits Seegers, GRCB CEO, is the chief sponsor of this programme.

3. Can I apply if I am studying at a campus you are not visiting?

Yes, as long as you are studying for an MBA. For purely logistical reasons, we're unable to visit every business school. However, as long as you meet our requirements you can apply.

4. I don't have much international experience, does this matter?

We are looking for people who are passionate about international business, and committed to having a mobile and international career in the medium to long term. For this reason we will be giving preference to those people who have demonstrated this passion in their academic and working lives, and who have a track record of success when it comes to working with a range of different cultures.

5. I don't have an additional language does this matter?

We give preference to people who have already gained at least one language, because languages reflect a global mindset, and also broaden the number of potential countries you can work in.

6. What level of fluency is required?

We would expect your additional language to be at business level proficiency.

7. I'd like to know more before applying. Where can I find further information?

If you would like further information or have some specific queries, please email globalmba@barclays.com and we will arrange a time to discuss your questions.

8. What is really different about your scheme?

We believe the scheme is a unique opportunity to move into a leadership position in an international organisation. We strongly believe that investing in talent is essential for us to continue the success of our global business and we're committed to developing our MBA graduates into the future leaders of our business.

9. How much travel would there be?

This will really depend on your role. Certain positions will be focussed in one location, some will have regional responsibilities, so may require weekly travel across Europe, Africa or the Middle East, and others will be based in one location, but may require you to visit our international businesses to support projects.

10. How much relocation support will be given?

We work hard to ensure that all our international assignees have a smooth relocation process that allows them to focus on their role without worrying about these details.

11. What is the work life balance like at Barclays?

It is hard to give a blanket answer due to the size and mixture of cultures across our global operations. To progress quickly in the organisation you will be expected to work hard, your efforts will be rewarded. Barclays has a supportive culture that encourages individuals to have a balance in their life.

12. What kind of role could I expect to go into after the rotations?

The role will really depend on your aspirations and the experiences you have acquired whilst on the programme. Regardless of the area, you can expect to have leadership responsibilities and a real impact on the organisation. To date our GLP Alumni have moved into roles including Head of Marketing for Barclaycard Commercial, or Head of Corporate Credit for Barclays Bank Russia, which is testament to what our GLPs are capable of.

13. How will my rotations be decided upon?

Your rotations will be discussed once you have signed a contract to join us. Our approach is to match your experiences to date and career aspirations against the best and most challenging jobs we have identified across the global business. All this will be done in conjunction with you, and the process is completely transparent.

14. Will all local visa matters be resolved by Barclays on my behalf?

Yes, Barclays will take care of any visa requirements you may need while working.

15. If I move to more than one country during the program, will relocation assistance be provided for each location?

Yes, relocation assistance will be provided for each international relocation.

16. My partner will be travelling with me to these locations. If we are not yet married and s/he is not working, will s/he still be covered under the medical insurance as a dependant?

You can arrange for your partner to be covered at discounted rates.

17. How easy/likely is it that my partner can also apply for jobs with Barclays in the locations that I will be posted to?

Your partner is welcome to apply for any role within Barclays in any location we operate in. However we would not actively seek a job for them, and may not be able to offer them the same support if they have visa requirements.

18. Can I request London as my first rotation?

Yes.

19. How much choice do I get over my first rotation?

The Career Matching Process will take as long as necessary to find you the best possible placement to suit your skills and fulfil the needs of the business.

20. How much choice do I get as to which location I go to?

This will depend on your experience, aspirations, languages and, of course, our business needs. For example, in some countries it is a requirement to speak the national language, or if you want to be in London and are interested in emerging markets work, most of this is based in country or at our Emerging Markets Headquarters in Dubai.

21. When is the deadline for applications?

6th November 2009.

Operational Executive Programme

In GRCB we share the ambition to position Barclays as one of a handful of global players that leads the financial services industry. Delivering that ambition means accelerating the growth of our retail and commercial business. We must be ready to meet the changing demands of our retail, commercial and card customers whether a mortgage applicant in London, a long term saver in Madrid, a credit card user in New York, or a medium sized business borrower in Cape Town.

Putting the needs of diverse customers at the heart of our approach is critical to Barclay's success. Customers' needs are primarily local, but to improve our capability to meet these needs in an increasingly competitive market place requires a global perspective and a global capability.

This programme will enable the acceleration of our future international growth, and I want bright, fresh, analytical thinkers with a global mindset to work across different functions and geographies, to be pioneering and entrepreneurial in spirit and make Barclays one of the best banks in the world.

This is not for the faint hearted, but those who want to explore new markets, challenge, change, innovate and build success. I hope you join us on our journey.

All the best,

Frits Seegers

CEO Barclays Global Retail and Commercial Bank

Programme Structure

Barclays Operational Executive Programme is an MBA programme managed by Barclays Head of Operations Performance. Each year we hire MBAs from the top business schools in the world, all with significant work experience prior to their studies.

The programme is designed to enable these Associates to put into practice the skills that they have honed whilst studying, in the field of financial services operations. Joining us, you and your colleagues will be a key element of our operations talent pipeline. Beginning at middle management level, you'll have what it takes to move rapidly through the ranks over the next two years, to a senior position within operations.

The Programme consists of three key elements: an initial project and two - three placements across our global retail and commercial bank (GRCB).

Initially you'll gain valuable experience by working on a strategic project with senior leaders across GRCB. Coached and guided by a senior operations mentor, you'll gain an overview of our operations, access to senior leaders and the opportunity to impact on change at global level. Cutting edge training will ensure you're ready for the next stage.

Next, you'll undertake placements with operations teams elsewhere in GRCB. We'll decide on your destinations together, taking into account your preferences, interests and business needs. It's possible you'll join us in other parts of the UK or in an emerging market. These are fast moving business areas that offer real learning opportunities and where your input will be valued most. The placements cover a wide range of skills and areas, including operations strategy, process reengineering, operations performance, collections, performance development and offshoring.

You'll also be given responsibility for your own project, which is designed to challenge and stretch you, and through which you'll be ably supported by your line manager and mentor. As you can see, the Operational Executives are given actual roles, with very real responsibilities, and are considered high level future COOs that can add great value to their assigned business area.

The place to develop

Developing our future business leaders calls for an unwavering commitment to investing in the talents of high calibre high achievers. We go to considerable lengths to help you assess your own strengths and areas for development, working with you to ensure you develop your particular expertise as an individual.

We'll assume you already have an advanced understanding of management and business theories, and a passion for operations. So what you will find here is a career management programme rather than a training scheme, with formal training kept to a minimum. Instead we'll focus on your leadership and networking skills, with the majority of your development on the job.

After the Programme

Already, the opportunities await. We would expect that by the end of the programme you'll be ready to assume a senior operations role in Global Retail and Commercial Banking. This may be, for example, Head of Operations for a small country, Head of Records Management for ABSA, or Head of Process Improvement in a given country.

Your salary and rewards package will depend on the kind of role you accept and where, though we're confident that you'll be rewarded highly. And as you can imagine, the ongoing opportunities for further career development are exceptional. Because it's only by helping you to reach your potential that we can reach ours.

Who We Look For

You're passionate about operations and can already see how you'll forge a progressive, fastpaced career. Solutions oriented and with a penchant for problem solving, you not only want to fix things, but believe everything can be improved upon.

Along with an advanced degree (MBA or Masters in Engineering) from a top business school/institution, you'll be ambitious and driven, eager to build on your international exposure and to expand your global mindset even further.

You also need:

- Fluency in English and ideally one other language
- Significant work experience prior to the programme
- Plenty of drive and ambition
- An interest in the retail and commercial banking operations

Roles Available

The place to get noticed

Our Operational Executive Programme will train you to become a leader in international operations. It could prepare you for just about every market in our dynamic and expanding global portfolio, and every destination under the sun or monsoon!

Here are some examples of the types of roles our MBA's took this year:

- Operational integration of Barclays' newly acquired Russian bank, into GRCB
- Setting up an Operational Risk Framework (DRACA) in an emerging markets country
- Head of Payment Operations in our UK Retail Bank
- Head of Collections for ABSA

Relocation Process

With your international background, you will be no stranger to the excitement and challenge of living and working abroad. But we know how important it is that you and your family are fully supported as you make each move. This service includes:

- Organising work permits for you and your spouse / partner (subject to status)
- Dedicated legal team
- Dedicated relocation team and relocation assistance

As each associate's needs and rotations differ, this process is completed on an individual basis from April 2010 onwards, giving you plenty of time to plan for your relocation.

Why Join Us?

The place to be challenged

With positions across Europe, the Middle East, Africa, Asia and our expanding range of new markets, a career with GRCB will put the world at your fingertips.

It's the elite we're truly interested in and if you believe you fit comfortably into that category, you'll find our tremendously diverse business and supportive, collaborative culture the perfect destination for your talent, with a truly global reach. You'll find this the perfect destination to hone your skills and experience as we develop you into future, world-class global leaders.

Entrusted with a high level of responsibility right from the start, you'll soon discover why Barclays is the place to be challenged, the place to be inspired, the place to achieve, the place to... be.

Rewards & Benefits

In addition to an international career with one of the world's leading names in finance, you'll enjoy:

- A competitive financial package
- Private healthcare
- 30 days' vacation
- A Top 100 Operations Leader of Barclays as your mentor
- A talented peer buddy
- Relocation and assistance
- Tax efficient share savings and discounted share rates
- Pension scheme
- Exclusively Ours, a great range of Barclays products and services which we have discounted or enhanced for our staff
- Community paid leave for voluntary activities, access to grants and matching charity payroll giving

Meet Our People

Why is Barclays GRCB the place to be? To give you a real flavour, here are the experiences of a couple of people who've followed a journey that may well be similar to the one you're about to embark upon:

Jason Hess, Acting Head of Collections, ABSA Retail and Commercial Bank

What inspired you to apply?

My quest for an international career started when I decided to attend a top MBA programme outside the US. I wanted to gain international experience by living in another country and studying with a diverse range of people from all over the world. This led to me studying my MBA at ESADE Business School in Barcelona.

Barclays' presentation of their Operational Executive Programme, at ESADE's career fair, left me with the impression of a company that can be described as ambitious, high calibre, down to earth, global, and collaborative – a unique combination of traits that I identified with. I knew from that moment that I wanted to work for Barclays. The Operational Executive Programme would be a

platform from where I would develop the competencies and network, and gain the international experience required to become a successful senior operations executive.

Key stages of the MBA programme and progression:

During my first assignment I reported to the Head of Global Architecture as the lead analyst for the Global Delivery Model. This was a high profile strategy project that had implications on how the bank would operate in the future. I am still reaping the benefits of working so closely with a senior executive on a daily basis.

During the first six months in London, I was also assigned to a group project. My team examined the competencies and academic qualifications of operations managers globally. We presented our findings and recommendations to a panel comprised of the COO from each of the different business units, and eventually to the GRCB CEO – Frits Seegers. Seeing some of our recommendations now being implemented and having such a large impact on the business so early on has been very satisfying.

I am now located in South Africa on my second rotation at ABSA. My rotation has two dimensions: Head of Recoveries and leading the ABSA Target Operating Model for Collections and Recoveries. As the Head of Recoveries for ABSA, I am responsible for a SBU of 250 people and managing the performance of over 30 vendors.

What are the most stimulating experiences you've had as a result of your travels - both in and out of work?

South Africa has eleven official languages and a history that creates a rich and continually evolving cultural environment. I am very fortunate to have the opportunity to live and work in such a great country. I recently went cage diving with great white sharks just south of Cape Town and attended an ABSA recognition award ceremony where I witnessed a cultural show of African dancers. In January, I plan to climb the roof of Africa – Mount Kilimanjaro!

"Internationally mobile, globally minded" what does this mean to you?

The Operational Executive Programme requires that you are ready to move anywhere in the world to meet the current business needs. You must be able to hit the ground running and immediately make an impact on the business. It requires awareness of local cultures and business practices to gain the trust and build the influence needed to achieve your objectives.

"If you want to be inspired, there's no better place to be" What inspires you most about your career now?

If anyone asked me when I was in the US where I would be in 5 years, I would never have imagined being in South Africa during the biggest financial crisis since the *Great Depression*, managing a division that is one of the only levers left that can have a positive impact on the bank's bottom line. The responsibilities are enormous, but so will be the rewards when I successfully complete this rotation.

Thoughts about your future with Barclays?

If my experiences thus far are any indication of my future with Barclays, I have many exciting challenges ahead of me. Barclays is emerging as one of the leading financial institutions of the current financial crisis. There is no other company I would rather be working for, and I will do all in my power to help Barclays become one of the top three global banks.

Divya Kesavan, Operations Manager for Sanctions, Poole, UK.

What inspired you to apply?

During my MBA I spent a long time deciding what I wanted to do next in my career. Having spent a number of years in IT I had seen great progression in my career. I then came to a cross roads where I had to decide between becoming a technical IT specialist, or to make the move into general management. I decided on the latter and began my MBA at Cambridge soon thereafter.

In contemplating my career post MBA I realised that I was a doer, not just a thinker. I knew I was good at executing projects and believed that I was a good fit for a career in operations. When Barclays came to present the Operational Executive Programme at Cambridge, highlighting the opportunity to rotate throughout the organisation's different business areas and geographies, I realised that this was the place I wanted to be. I started with Barclays in September 2008 and I haven't looked back!

Key stages of the MBA programme and progression:

The Operational Executives all began together in the Head Quarters in London. Here we all worked in different parts of the Chief Operations Office, whether in Corporate Real Estate Services, or Operational Performance.

As part of the programme we also had to complete both individual projects and a group project. This year we completed a project on unit costs across all business units, which we presented to both David Skillen CEO for GRCB and GRCB's CEO Frits Seegers. This further emphasised the support the programme receives from our Senior Leaders.

In our second rotations we have each moved into roles of increased responsibility, and many of us our leading teams of people. I am now an Operations Manager in Sanctions, based in Poole, Dorset, and lead a team of 65 people. My colleagues on the programme have moved into other areas of operations including Collections and Processing in ABSA, South Africa, Recoveries in the UK Retail Bank, MI in Spain, and developing branch structures in Tanzania.

For my next rotation I am keen to move from GRCB Centre into a business unit. This is a truly global programme and I am looking forward to the next opportunities coming my way!

What are the most stimulating experiences you've had as a result of your travels – both in and out of work?

I am stimulated by how small the world feels today and how accessible things are.

During my travels I have visited over 15 countries, and it still makes me smile to see how different cultures have made their mark on the world. Wherever you go now you so often find a Chinese take away or an Indian restaurant – which can help a new place seem so familiar so quickly! When you recognise a brand, no matter what the language the details are written in, you know you can find your way around. This is another thing that inspires me about Barclays – a brand with a 300 year history, that is known in so many markets – and that will be known in many more over the years to come!

"Internationally mobile, globally minded" what does this mean to you?

We now live in a world where we can call a contact centre in India to complain about an American product that was manufactured in China... As Barclays continues to grow its global Operations I have to be committed to going where the business needs me to be. In order to be effective I have to be open to working with different cultures and mind sets. Being adaptable is key. I feel that my previous experiences, both professional and personal, have helped me to develop a global mind set, and at Barclays I am able to put this truly into practice!

"If you want to be inspired, there's no better place to be" What inspires you most about your career now?

Before joining Barclays I was inspired by the idea of moving into financial services operations for a growing bank. One year in I am still inspired by the opportunities available to me, both on the programme and beyond. I am inspired by the prospect of gaining experience in different parts of the business, before I settle in a permanent role next year – a fantastic benefit for a career changer like myself. I am also inspired by my teams and managers, who enable me to leverage my previous experience to quickly develop and excel in my new roles.

Thoughts about your future with Barclays?

I intend to maximise my time on the programme and then to move into a role managing a piece of Barclays operations. Where in the world that will be I am not yet sure, but I am very excited about the unknown. From my experiences so far I know I am already part of a dynamic, forward thinking and supportive organisation for which the sky is the limit!

Come and Meet Us

The place to be seen

There is no substitute for meeting you face-to-face and being given the opportunity to tell you all about GRCB, our programme and our people. Our presentations are an interactive and informative way to learn about how we are growing our business, and to gain an insight into the types of jobs you could be doing. You'll also get a chance to see how we grow our people, as representatives from GRCB will be there for a panel interview, so feel free to bring some challenging questions along with you!

Presentations:

Date: Thursday 17th September
Location: Michigan, Ross School of Business

Date: Monday 21st September
Location: Chicago Booth School of Business

Date: Thursday 24th September
Location: Harvard Business School

Date: Monday 28th September
Location: London Business School

Date: Friday 2nd October
Location: National University of Singapore Business School (NUS)

Date: Friday 9th October
Location: Warwick Business School

Date: Monday 12th October
Location: Carnegie Mellon University Business School

Date: Thursday 15th October
Location: Fisher School of Business (Ohio State University)

Date: Monday 26th October

Location: ESADE Business School

Date: Wednesday 28th October

Location: Judge Business School, University of Cambridge

Interviews:

Please refer to your Careers Service.

Application Process

We know time is very valuable, especially whilst studying for your MBA, so we aim to make our recruitment process as smooth, efficient and speedy as possible.

Checklist - here's what you need first:

- International experience
- Business fluency in English and ideally one other language
- Significant work experience

Process:

1. Submit application via the link below. On receipt of your application we'll review your CV against our key criteria. If you're successful and studying at a Business School we're visiting, your first round interview will be held on campus on the set interview date. If you're not at one of these campuses, then we'll arrange a telephone interview.

2. Please ensure you respond by the deadline as set by your careers service. If you are submitting an application from a non-targeted university, we will aim to respond within one week of application.

3. On-campus first round interviews will be held in October/November 2009. This will consist of an in-depth competency interview with either a senior business leader or HR. While we use these interviews to assess your interpersonal skills and ensure you are a good cultural fit, they're also a chance for you to find out more about us, and what we can offer you.

Again, if you're not at one of these campuses, then we'll arrange a telephone interview.

4. Response within 48 hours.

5. Invitation to final round assessment centre at our Global Headquarters in London later this year. This consists of one day of activities including interviews with a variety of different senior business managers and our pioneering information sessions. The day is completed with an opportunity to meet and interact with our senior leaders.

6. Response within 24 hours.

Please submit your application to the Operational Executive Programme.

Frequently Asked Questions

1. It's still a relatively new programme why have you not recruited MBAs in the past?

Traditionally, we've focused on developing and recruiting our graduate intake. However, there is now a clearly identified business need for a variety of highly capable, internationally mobile and commercially savvy leaders. This programme has been created to address that need.

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If you would like further information or have some specific queries, please email globalmba@barclays.com and we will arrange a time to discuss your questions.

7. What is really different about your Programme?

Operations drives our business and we believe this programme offers a unique opportunity to move into a position within the senior operations team of an ambitious and growing global organisation. Due to the cost of relocations, international rotations are unusual, but we strongly believe that investing in talent is essential for us to continue the success of our global business. We're also committed to developing our MBA graduates into the future leaders of our business. As such, you'll enjoy increasing responsibilities.

8. How much travel would there be?

This will really depend on your role. Some positions will span a number of regions, so may require weekly travel across Europe, Africa or the Middle East. Others will be based in one location, but may require you to visit our international businesses to support projects.

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