

## Personal Credit Card

### Account Features

- One simple rate of 18.9% APR\*
- Mastercard® PayPass™ contactless credit card\*\*
- No other fees
- No charge from Metro Bank on foreign transactions in Europe†
- Online and mobile banking
- Flexible payments from either your Metro Bank current account or from another bank.

### Important Information Summary

The important features of this account are summarised in this document and should be read carefully with the document “Pre-Contract Credit Information” before applying. If there is anything you do not understand, please ask any Metro Bank Customer Service Representative. All rates and charges set out in this Important Information Summary are subject to change. These details are correct as of 14 February 2022. If these details have changed by the time you apply for the credit card, we will provide to you the then current **Important Information Summary** for the credit card. Metro Bank credit cards are available to ages 18 and over, subject to a credit check.

### THINGS YOU SHOULD CONSIDER

- Transactions classed as purchases between £100 and £30,000 are protected under Section 75 of the Consumer Credit Act. This does not include cash advances/withdrawals.
- If you only make the minimum payment, it will take longer and cost you more to clear your balance.

### REPRESENTATIVE EXAMPLE

To give you an idea of how much it could cost you to borrow we assume a credit limit of £1,200, to help you compare against other lenders. The actual credit limit you may be provided will depend on your own circumstances.

If you:

- buy something for £1,200 immediately after your account is opened at 18.9% APR variable;
- and pay for it over 12 months across equal payments;
- and pay the interest you build up alongside these monthly payments;

then the total amount you would pay back is £1,316.36 (assuming interest rates and charges don't change).

### USING YOUR CREDIT CARD ABROAD

All transactions will be converted to sterling at the Mastercard rate applying on the day we receive the transaction. Mastercard rates can be found at [www.mastercard.com/global/currencyconversion](http://www.mastercard.com/global/currencyconversion).

Dependent upon the type of transaction, the following fees will apply:

Location†	Card purchase	Cash withdrawal
In Europe**	Free	Free
Outside Europe	2.99% non-sterling transaction fee	2.99% non-sterling transaction fee + £1.50 non-sterling cash fee

† Location refers to location of the Merchant/ATM or the location of the company operating the website in case of internet transactions.

\*\* Europe refers to the below members of Single European Payment Area (as at 10 December, 2019).

Andorra	Denmark	Iceland	Malta	San Marino
Austria	Estonia	Ireland	Monaco	Slovakia
Belgium	Finland	Italy	Netherlands	Slovenia
Bulgaria	France	Latvia	Norway	Spain
Croatia	Germany	Liechtenstein	Poland	Sweden
Cyprus	Greece	Lithuania	Portugal	Switzerland
Czech Republic	Hungary	Luxembourg	Romania	United Kingdom

All territories are included by their associated owning country. Additional charges may be applied by overseas ATM providers. However, there should always be a warning on the screen before they do so, giving you the option to cancel the transaction.

\*APR means Annual Percentage Rate. \*\*Mastercard® and PayPass™ are registered trademarks of Mastercard® International Incorporated.

## Personal Credit Card Important Information Summary *(continued)*

SUMMARY BOX			
<b>APR</b>	<b>Typical 18.9% APR variable.</b> All customers pay the same.		
<b>Interest Rates</b>		<b>Introductory Rate</b>	<b>Annual Rate</b>
	<b>Purchases</b>	None	17.44%
	<b>Cash Advance/Withdrawal</b>	None	17.44%
<b>Interest-free Period</b>	<ul style="list-style-type: none"> <li>Up to 56 days for purchases if you pay your balance in full and on time</li> <li>No interest-free period on cash advances</li> </ul>		
<b>Interest Charging Information</b>	<p><b>Purchases</b> You will not pay interest on new purchases if you pay your balance off in full and on time. Otherwise interest will be charged on a daily basis from the date the transaction is applied to your account until repayment is received.</p> <p><b>Cash Advances</b> Interest will be charged on a daily basis, from the date the transaction is applied to your account, until the amount is fully repaid to us.</p> <p><b>Interest on non-sterling fees</b> Non-sterling transaction fees: You do not pay interest if you pay your balance off in full and on time. Otherwise interest accrues from the date the transaction is applied to your account until repayment is received. Non-sterling cash fees: Interest will be charged on a daily basis, from the date the transaction is applied to your account, until the amount is fully repaid to us.</p>		
<b>Payments</b>	We apply any payment to overdue amounts from your previous statements before reducing the minimum payment. We will apply payments to balances bearing the highest interest rate first and then to balances with lower interest rates in descending order. We first apply payments to amounts that have appeared on your statements, and then to amounts that have not yet appeared on your statements. If parts of the balance have the same interest rate, items on which interest is charged on interest will reduce first.		
<b>Minimum Repayment</b>	<p>You must pay us the minimum payment by 16:00 on or before the payment due date. The minimum payment is the highest of:</p> <ul style="list-style-type: none"> <li>- £20 (or the balance if less than £20);</li> <li>- any fees and charges for the month, plus 5% of your remaining balance.</li> </ul> <p><b>If you only make the minimum payment, it will take longer and cost you more to clear your balance.</b></p>		
<b>Credit Limit</b>	<p><b>Minimum credit limit £500</b> <b>Maximum credit limit Subject to status</b></p>		
<b>Charges</b>	No charge from Metro Bank on foreign transactions in Europe <sup>††</sup> . Please see table above for charges outside of Europe. No default charges.		

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.