

OFFER

Eligible businesses that switch their business bank account from another provider to Metro Bank Commercial Account, will receive 12 months of free banking.

- **No transaction charges on the following types of transactions:**
 - ATM withdrawals (external ATMs may charge additional fees)
 - Inward payment
 - BACS (available upon request and subject to credit approval)
 - Bill payments (store and internet)
 - Cheque payments
 - Cheques deposited
 - Debit Card payments
 - Direct Debits
 - Faster Payments (same day & future dated)
 - Standing Orders
- Free cash transactions up to £10,000 per month across:
 - Cash paid in
 - Cash paid out
 - Cash exchanged
- Free commercial online banking:
 - No monthly charges (for primary or additional accounts)
 - No user set up charges
- This is open to new and existing commercial clients with annual turnover between £2 million and £6.5 million who successfully complete a full Current Account Switch Service (CASS) switch from another provider to Metro Bank Commercial Account. If your Commercial Account and COB are opened and set up before the full switch is completed, you will be charged the standard fees set out in the Important Information Summary (IIS). At the end of the 12-month period, or if the switch does not complete in full, the standard fees set out in the the Commercial Account IIS and on the Commercial online banking IIS will apply.
- Individual product terms, eligibility and conditions apply. You should read these carefully before applying. Other charges including for overdrafts, international payments, CHAPS and any other additional services are not part of the free banking offer. The Offer is available to both new and existing Metro Bank customers.

Terms and Conditions of the Offer

1. By participating in the Offer, you agree to be bound by the Terms and Conditions in this Agreement.
2. The promoter of the Offer is Metro Bank plc ("we", "us"), a company registered in England with company number 6419578 with its registered address being One Southampton Row, London, WC1B 5HA.
3. The Offer is only available when completing a full switch to a Metro Bank Commercial Account.
4. You must bring in relevant documents to open your Metro Bank Commercial Account. A full list can be found on our website here: metrobankonline.co.uk/business/current-accounts/needsbased/what-you-need-to-open-a-business-account/
5. The Offer is only available when completing a full switch from an eligible bank account using the Current Account Switch Service (CASS) and this offer is only available on a Metro Bank Commercial Account. (Business Bank, Community and Foreign Currency accounts are not eligible). The CASS website outlines which banks are signed up to the CASS at currentaccountswitch.co.uk/banks-building-societies/.
6. The 12-month free-banking period will begin from the date the Commercial Current Account switch is completed. If COB is set up after this date, the period of free access to COB will be reduced accordingly. If your Commercial Account and COB are opened and set up before the full switch is completed, you will be charged the standard fees set out in the Important Information Summary (IIS). At the end of the 12-month period, or if the switch does not complete in full, the standard fees set out in the IIS will apply.

OFFER (continued)

7. At the end of the 12 month period, you'll be moved to the standard account fees and charges found in the Commercial Account Important Information Summary. The published prices are subject to variation. You will be notified 60 Calendar days before your 12 month free banking period ends.
8. The full terms and conditions and pricing of the commercial online banking platform can be found here https://www.metrobankonline.co.uk/globalassets/documents/customer_documents/business-and-commercial/commercial-online-banking-important-information-summary2.pdf and here https://www.metrobankonline.co.uk/globalassets/documents/customer_documents/business-and-commercial/commercial-online-banking-terms-and-conditions.pdf
9. We reserve the right to decline an application for a Commercial Account as per our standard Terms and Conditions found on our website at: [metrobankonline.co.uk/business/current-accounts/products/commercial-current-account/](https://www.metrobankonline.co.uk/business/current-accounts/products/commercial-current-account/)
10. The Offer is not available in conjunction with any other offer.
11. A £10 charge will apply to replace a lost or damaged Hard Token.
12. The free banking tariff and free commercial online banking will only be applicable to one group entity.
13. The Offer is available from 10 October 2025 and we reserve the right to amend or withdraw the Offer at any point, but this will not affect accounts where CASS switching request has already been submitted to us
14. This Agreement shall be governed by English Law and the parties submit to the exclusive jurisdiction of the courts of England and Wales.