Business Foreign Currency Accounts

A simple, easy-to-access account designed for customers who trade internationally and bank in a range of currencies between domestic and overseas accounts.

Account Features

- **Hold balances in your choice of currency.**
- **Make SWIFT and internal transfers in your choice of currency.**
- **Help you to minimise the costs and risk involved in currency exchanges.**
- **Manage your account by telephone, online* and via your Relationship manager.**
- **To apply, you need a Metro Bank Business Current Account or Instant Access Savings Account.**

Important Information Summary

The information in this document summarises the important features of the Business Foreign Currency Accounts and also contains the terms specifying the charges which apply to these accounts. This document should be read with the Our Service Relationship with Business Customers booklet.

The Additional Provisions detailed in the application form also apply to the Metro Bank Business Foreign Currency Accounts (the "Additional Provisions"). You should carefully read this document, the Terms and Conditions and the Additional Provisions before applying for one of these accounts. If there is anything you do not understand, please ask any member of the Metro Bank team. These details are correct as of 15th June 2026.

MONTHLY FEES

Currency Code	Currency	Standard Monthly Fee	If your monthly balance exceeds the below, you will receive the lower monthly fee	Lower Monthly Fee
AED	Arab Emirates Dirham	90	12,000	30
AUD	Australian Dollar	25	3,500	10
CAD	Canadian Dollar	25	3,600	10
CHF	Swiss Franc	25	3,000	8
CZK	Czech Koruna	500	6,650	160
DKK	Danish Krone	135	18,000	45
EUR	Euro	15	2,000	5
HKD	Hong Kong Dollar	190	25,000	65
NOK	Norwegian Krone	150	20,000	50
PLN	Polish Zloty	75	10,000	25
SEK	Swedish Krona	165	22,000	55
USD	United States Dollar	25	3,000	8
SGD	Singapore Dollar	30	4,000	10
ZAR	South African Rand	260	35,000	85

THINGS YOU SHOULD CONSIDER

- You must have either a Business Current Account or Business Instant Access Account with Metro Bank to apply for this account.
- If the balance in your account is higher than the balance amount specified above for each day of the month, you will be rewarded by the lower monthly fee amount.
- We offer different levels of online control for your Foreign Currency accounts. With our Business Internet Banking you can view your balances and statements. If you need to make/receive international payments, search transactions or make cross currency payments online you can access these via Business Online Plus or Commercial Online Banking platforms. Please speak to your Relationship Manager if you'd like to apply for one of these platforms.
- In addition to a monthly fee these accounts also come with transaction charges – please see overleaf.
- Cash deposits are only available for Euro and US Dollar accounts. If you'd like to withdraw or exchange cash please check the availability by calling one of our stores or our Local Business Support Team on 0345 08 08 508 at least 2 working days prior to the withdrawal.
- No debit card facility or cheque books available on these accounts.
- We reserve the right to charge a negative interest rate on any balances over £500,000.
- Only US Dollar cheques can be deposited into this account.
- No interest is paid on any credit balance on these accounts.

* full transaction facilities only available through Business Online Plus or Commercial Online Banking which charge a monthly fee.

Metro Bank PLC is registered in England and Wales, company number 6419578. Registered office: One Southampton Row, London WC1B 5HA. We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. 'Metrobank' and 'RateSetter' are registered trademarks of Metro Bank PLC.

PR001295 2 (06/26)

Business Foreign Currency Accounts *(continued)*

THINGS YOU SHOULD CONSIDER *(continued)*

- We do not currently provide overdraft facilities on these accounts.
- Statements are issued monthly.

Make/Receive International Payments

- If you would like to send money internationally, please visit your local Store or call us on 0345 08 08 508 making sure that you have all the details of the recipient, i.e. IBAN number (International Bank Account Number), SWIFT/BIC Code (Bank Identifier Code) and the payee's bank and personal details.
- To receive International payments you will need to give the person sending funds to you, your account number, name on the account, your IBAN number and Metro Bank SWIFT/BIC code MYMBGB2L.
- Please do not quote Metro Bank UK sort code as this may result in the currency payment being converted in GBP and a potential loss to you.
- You can find your SWIFT/BIC and IBAN number on your statement and welcome letter which you received at the point of account opening.
- If you are calling from outside of the UK please dial +44 203 402 8312 with all the above information and a member of our team will help you.

TRANSACTION CHARGES

Transaction Type	Charge per transaction													
	AED	AUD	CAD	CHF	CZK	DKK	EUR	HKD	NOK	PLN	SEK	SGD	USD	ZAR
Inbound payment (automated or in store)*1	30	9	9	7	166	45	5	65	50	25	55	10	8	85
3rd Party Transfer within Metro Bank*1	5	2	2	1	30	10	1	12	10	5	12	2	2	18
Cash paid out or exchanged *2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
International Payments*1	105	30	30	25	580	160	20	225	175	88	190	35	25	305
SEPA*1	£0.20 (please note: this will be deducted at the prevailing rate at the time of the transaction)													
Email Payment	£10													
Transfers between your Metro Bank ac. in the same name*1	Free													

*2 Please note a small FX adjustment may occur when applying this charge. This will be detailed in your summary of charges statement.

ADDITIONAL SERVICE CHARGES

Other Services														
	AED	AUD	CAD	CHF	CZK	DKK	EUR	HKD	NOK	PLN	SEK	SGD	USD	ZAR
Auditor's Certificate of Balance *3 or Auditor's Request for Bank Report *4	150	45	45	35	830	225	25	320	225	125	275	50	40	440
Additional Statement	30	10	10	8	165	45	5	65	50	25	55	10	8	90

If we are going to deduct a charge mentioned in this section from your account at a future date, we will give you no less than 14 days' notice of the amount we will deduct and when we will deduct it.
We may change any of the charges set out in this Important Information Summary, and introduce new charges, under the Terms and Conditions.

ACCOUNT FEES AND CHARGES

Transaction type	Fee
USD cheque deposit*1	Up to $6,500: $13 (£10) per cheque. More than $6,500: $25 (£20) per cheque. Fee is taken from deposit account

1* When making or receiving a payment between two different currencies (a currency exchange payment), a foreign exchange (FX) margin will be applied to your exchange rate. The FX margin is the difference between the rate we receive from our banking partners and the rate we offer you. This will already be included within the exchange rate displayed to you when making a currency exchange payment from your Metro Bank account. Full details on the FX margin and the current margin rates can be found on our website, metrobankonline.co.uk.
3* A letter written by Metro Bank to your accountant certifying details of your account balance as at a certain date.
4* This is a more detailed enquiry than a certificate of balance. The amount charged will reflect the time taken due to depth and complexity of the questions asked

Metro Bank PLC is registered in England and Wales, company number 6419578. Registered office: One Southampton Row, London WC1B 5HA. We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. 'Metrobank' and 'RateSetter' are registered trademarks of Metro Bank PLC.
PR001295 2 (06/26)