

Cheque Clearance Guide

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY AND SUNDAY
	Paid in before 3.30pm	Paid in before 3.30pm	Paid in before 3.30pm	Paid in before 3.30pm	Paid in before 3.30pm	
Funds available	Thursday	Friday	Following Monday	Following Tuesday	Following Wednesday	Following Thursday
Certainty of Funds*	Close of business following Monday	Close of business following Tuesday	Close of business following Wednesday	Close of business following Thursday	Close of business following Friday	Close of business a week on Monday
	Paid in after 3.30pm	Paid in after 3.30pm	Paid in after 3.30pm	Paid in after 3.30pm	Paid in after 3.30pm	
Funds available	Friday	Following Monday	Following Tuesday	Following Wednesday	Following Thursday	
Certainty of Funds*	Close of business following Tuesday	Close of business following Wednesday	Close of business following Thursday	Close of business following Friday	Close of business a week on Monday	

- **If a bank holiday falls during the clearance period, the number of days will be extended accordingly. For example, a cheque paid in on Thursday before 3.30pm, when the following Monday is a bank holiday, will be available on the following Wednesday rather than Tuesday.**
- **International Cheques:** When paying in cheques drawn on a non-UK bank, please allow 6 - 8 weeks for clearance.
- Metro Bank reserves the right to extend the clearance periods if there are actual or potential credit or fraud prevention reasons to do so.
- ***Certainty of Funds:** Until the close of business on this day cheques can be returned unpaid by the bank of the individual who wrote this cheque, even after those funds have been made available to you to withdraw.
- When a Business customer pays a cheque in, using the Post Office service, the timescales may differ from those shown.