

BCA Full Switcher Terms and Conditions

THE OFFER

When you complete a full switch to a Metro Bank Business Bank Account you will receive 24 months of **free banking***.

Free banking* means:

- No monthly account maintenance fee
- 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
 - Standing Orders
- Free cash transactions up to £10,000. These are:
 - Cash paid in
 - Cash paid out
 - Cash exchanged

Other charges including for overdrafts, international payments, Commercial Online Banking, CHAPS and any other additional services are not part of the free banking offer. The Offer is available to both new customers 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 Business Account in store.
4. You must bring in relevant documents to open your Metro Bank Business 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 Business Bank Account (Commercial, 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. All standard relevant terms and conditions and eligibility criteria for the Metro Bank Business Bank Account will apply which can be found on our website (metrobankonline.co.uk/business/current-accounts/products/business-bank-account/). The full CASS switch must be successful and completed in accordance with the Current Account Switch Guarantee before the free banking* is applied, details of which can be found on our website (metrobankonline.co.uk/bank-accounts/switching-my-account/).
7. The free banking* will apply from the date the full switch is complete. Any fees incurred after the Business Bank Account is opened and before the switch is complete and the free banking* is applied will not be refunded.
8. At the end of the 24 month period, you'll be moved to the standard account fees and charges found in the Business Bank Account Important Information Summary. You will be notified 60 days before your 24 month free banking period ends.

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9. We reserve the right to decline an application for a Business Bank Account as per our standard Terms and Conditions found on our website at: metrobankonline.co.uk/business/current-accounts/products/business-bank-account/
10. The Offer is not available in conjunction with any other offer and is only available once per business.
11. The Offer is available from 16 October 2024 and we reserve the right to amend to withdraw the Offer prior to the Offer being accepted.
12. This Agreement shall be governed by English Law and the parties submit to the exclusive jurisdiction of the courts of England and Wales.