

Business Online Banking

Our Business Online Banking platform is designed to make your online banking simple and convenient. Personal and Business accounts are accessible with one login to help you stay in control of all your finances.

Features

- Access personal and business accounts with one login, 24/7
- Move funds between personal and business accounts at your convenience
- Balance and transaction reporting

Manage all your accounts online, with ease:

- Order replacement cards and request a new PIN
- Cancel Direct Debits
- View locked payments
- Personalise your account by creating your own username and account names
- Search transactions
- View mini statements
- Quick transfers
- Robust security

No service charge (see fees section for more details)

Important Information Summary

This document summarises the important features of Business Online Banking. It should be read carefully together with the Online Banking Terms and Conditions detailed within the Metro Bank "Our Service Relationship with Business Customers" brochure before you apply. If there is anything you do not understand, please ask any member of the Metro Bank Team.

THINGS YOU SHOULD CONSIDER

- The full range of Business Online Banking services is only available to Business Customers who hold a Current Account with Metro Bank PLC.
- Your online banking profile is subject to authorisation and will be activated within 24 working hours from initial set up in store.
- Payments are subject to a daily external transaction limit of £21,000.

FEEES

There is no service charge for Business Online Banking but transaction fees may apply. Please refer to your Relationship Manager for more information.

ACCESS

You may use Internet Banking on any computer, that meets Our minimum operating system standards. For more information, please consult Our website at www.metrobankonline.co.uk. As a result we cannot always guarantee compatibility. Please contact your Relationship Manager for further information

SECURITY PRECAUTIONS

To minimise the risk of fraud, you are obliged to take reasonable security precautions as set out in the Terms and Conditions. These may include but are not limited to:

- keeping your security details safe and secure
- not sharing your login details with anyone except third parties approved by the FCA (or another European regulator)
- browser security updates should be applied at regular intervals by the Browser/Operating system provider e.g. Microsoft
- installing anti-virus software and updating it regularly
- installing appropriate firewall software
- refraining from accessing the account from a computer in a public place
- not opening emails from unknown sources
- logging off by using the exit screen link
- exiting the service when leaving a computer terminal unattended

If you become aware of any potential security breaches, you must notify us immediately.

METRO BANK INTERNET BANKING ENABLES THE FOLLOWING PAYMENTS AND TRANSFERS

- **Faster Payments** - fast and secure ad-hoc and standing order payments
- **Metro Bank Payments** - payments to a 3rd party Metro Bank account
- **Account to Account Transfers** - transfer money between your Metro Bank accounts (see Fees section for more details)

If you require more functionality from your internet banking system please ask your relationship manager about Business Online Plus (for our Business Bank Account customers) or Commercial Online Banking (for our Commercial Current Account Customers), access Business Banking facilities at metrobankonline.co.uk or call our UK-based Business Customer Service Team on **0345 08 08 508** for further details or assistance.