

Commercial Loans

ACCOUNT FEATURES

- Loans can be provided on a fixed or variable rate, subject to status.
- A range of repayment profiles on offer to best suit your needs.
- Available to Metro Bank Business/Commercial Current Account customers, subject to credit assessment.

Important Information Summary

The information in this document summarises the important features of the Commercial Loan but is not intended to replace the credit agreement. You should carefully read this document and the credit agreement before applying for the loan. If there is anything you do not understand, please ask your Relationship Manager. All rates and charges set out in this Important Information Summary are subject to change. These details are correct as of 31 May 2026. If these details have changed by the time you apply for the Commercial Loan, we will provide to you the then current Important Information Summary for the loan.

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

KEY PRODUCT INFORMATION

	Commercial Loan (from £60,000)
Interest rates	A range of options are available. Speak to your Relationship Manager for details on the available interest rates.
Repayment period / term of the loan	Typically term lending facilities of up to 5 years with amortisation periods up to 30 years.
Non-refundable arrangement fees	Arrangement fees may be payable. These are negotiated on a case by case basis. Subject to status.
Other fees	Security fees, valuation fees, legal fees and / or administration fees may be charged. This is not an exhaustive list. Fees and charges will be detailed in the Facility Letter.
Interest rate ranges	Subject to status (fixed or floating rate).
Interest charging information	Fixed - The interest rate is fixed for the life of the loan. Floating – The interest rate typically tracks our Metro Bank base rate and is subject to change. Floating rates can also track the Bank of England Base Rate or a Risk Fee Rate (RFR) such as Sterling Overnight Index Average (SONIA). We charge interest daily on the balance of your account (excluding any default fees mentioned below). Interest is payable monthly in arrears as part of your monthly repayment. Interest which is due to be paid as part of a monthly repayment will be debited to your account if it has not been paid by the end of the day on which that monthly repayment becomes payable.
Repayment information	We will set up automatic payments from your Metro Bank Current Account each month for the monthly repayment. We cannot arrange for payments to be made by Direct Debit. If you close your Metro Bank Current Account you will need to contact us to make alternative payment arrangements. Note that your home may be repossessed if you do not keep up repayments on a mortgage or any other debt that is secured against it.
Security requirements	Security may be required to support your Commercial Loan and will be decided on a case-by-case basis. We may require one or more types of security, for example: <ul style="list-style-type: none"> • guarantee and indemnity from a third party / group entity / from directors or members of the borrower; or • security over property such as land or a bank account.
Additional information	We will send your annual statement electronically to your online banking account, and we will send an email to your online banking secure messaging account to tell you when your statement is ready. If you ask us, we will send you an email to another email address chosen by you, or to send you paper statements instead. Call us on 0345 08 08 508 or visit www.metrobankonline.co.uk