

## Cash Account

### IMPORTANT INFORMATION SUMMARY

This is a summary of the important features of this account and you should read it carefully, alongside the document “**Our Service Relationship with our Personal Customers**” (the ‘terms and conditions’), before you apply for this account. This document also explains the features and charges that apply to this account. If there is anything you do not understand, please ask any Metro Bank Customer Service Representative. These details are correct as of 23 March 2026. If the terms change by the time you open the account, we will provide you with an updated version of this document.

#### THINGS YOU SHOULD CONSIDER BEFORE OPENING AN ACCOUNT

- To open a Cash Account you must be at least 11 years old and a UK resident. You need to have a parent or legal guardian with you if you’re under 18
- The Cash Account is for children from 11-15 and for 16+ year olds who do not meet the criteria for opening a Current Account. If you are over the age of 18 and have applied for – but been denied – a Current Account, you may be offered the option of opening a Cash Account
- We will not do a credit check on you during your Cash Account application
- The Cash Account is available as a joint account for over 18s. Each joint account holder is individually accountable for complying with the terms and conditions
- This is a basic account, designed to be simple to use, and with no arranged overdraft facility. While we will decline transactions when we know you have insufficient funds, there are some situations when we cannot prevent a transaction from causing an unarranged overdraft. If your account goes into an unarranged overdraft, you must immediately pay money into your account to bring it into credit. If you don’t, we may have to close your account.
- The Cash Account cash card cannot be used at ‘Pay at Pump’
- Cash card payments in a foreign currency are not available. However, some merchants may allow the option to convert your payment into GBP at the point of sale. You should check the exchange rate which should be shown on the terminal before completing the transaction.
- Overseas ATM withdrawals in foreign currencies are not available. However, overseas ATMs where the Link logo is displayed can offer cash withdrawals in GBP. However, this is not guaranteed by Metro Bank and should be considered before taking out the product, as this may not be suitable for you, if for example you are looking to travel frequently. Where this is possible Metro Bank will not charge you a fee, but please be aware that you may be charged by the ATM provider.

#### ACCOUNT FUNCTIONALITY

	Metro Bank Products	
	Cash Account (11-15)	Cash Account (16+)
MasterCard® PayPass™ contactless debit card	✓	✓
Online Banking (Desktop and App)	✓	✓
No monthly account fee	✓	✓
SMS alerts	✓	✓
Faster Payments	✗	✓
Standing orders	✗	✓
Direct Debits	✗	✗
Current Account Switch Service	✗	✗
Arranged overdraft (subject to status)	✗	✗
Cheque book	✗	✗
Sending money outside the UK (SWIFT/SEPA)	✗	✗
ATM cash withdrawals	✓	✓
Cash deposits at Metro Bank Stores	✓	✓
Overseas ATM cash withdrawals in a foreign currency	✗	✗
Overseas card payments in a foreign currency	✗	✗

## Cash Account (continued)

### WITHDRAWING CASH

- You will not be charged for cash withdrawals or balance enquiries at a Metro Bank ATM. However, please be aware that other ATM providers may charge a fee when you use their machines. A warning is normally displayed, with an option to cancel the transaction or to accept the charge.
- Overseas ATM withdrawals in a foreign currency are not available. However, overseas ATMs where the Link logo is displayed can offer cash withdrawals in GBP. Where this is possible Metro Bank will not charge you a fee, but please be aware that you may be charged by the ATM provider.

Cash withdrawals and limits	Cash Account (11-15)	Cash Account (16+)
UK ATMs	£300 a day withdrawal limit	
Metro Bank store cash withdrawal	Up to £300 per day	Unlimited (withdrawals over £1000 require one banking day's notice)

## Fee Information Document

Name of the account provider: Metro Bank

Account name: Cash Account

Date: 03.26

- This document tells you about the fees for using the main services on this account. It will help you to compare it with other accounts.
- You may be charged a fee for using services which are not listed here. For full information, see “Our Service Relationship with our Personal Customers” document.
- A glossary of the terms used in this document is available free of charge.

Service	Cash Account (11-15)	Cash Account (16+)
<b>General account services</b>		
Maintaining the account	No fee	
<b>Payments (excluding cards)</b>		
Direct Debit	Service not available	
Standing Order	Service not available	No fee
Sending money within the UK		
- Faster Payment	Service not available	No fee
- CHAPS	£25.00	£25.00
Sending money outside the UK		
- SEPA	Service not available	
- SWIFT	Service not available	
Receiving money from outside the UK	When 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. Full details on the FX margin and the current margin rates can be found on our website, <a href="http://metrobankonline.co.uk">metrobankonline.co.uk</a> .	

## Fee Information Document

<b>Cards and cash</b>	<b>Cash Account (11-15)</b>	<b>Cash Account (16+)</b>
Cash card payment in pounds	No fee	
Cash withdrawal in pounds in the UK	No fee	
Cash withdrawal in a foreign currency outside the UK	<p>Service not available</p> <p>Overseas ATM withdrawals in a foreign currency are not available. However, overseas ATMs where the Link logo is displayed can offer cash withdrawals in GBP. Where this is possible Metro Bank will not charge you a fee, but please be aware that you may be charged by the ATM provider.</p>	
Cash card payment in a foreign currency	<p>Service not available</p> <p>Cash card payments in a foreign currency are not available. However, some merchants may allow the option to convert your payment into GBP at the point of sale. You should check the exchange rate which should be shown on the terminal before completing the transaction.</p>	
<b>Other Services</b>		
Cancelling a cheque	Service not available	
Bankers Draft	Service not available	
USD cheque deposit*	<p>Up to \$6,500: \$13 (£10) per cheque</p> <p>More than \$6,500: \$25 (£20) per cheque</p> <p>Fee is taken from deposit account</p>	
EUR cheque deposit* - available until 12 June 2026 From 13 June 2026 this service will no longer be available	<p>Up to €5,500: €12 (£10) per cheque</p> <p>More than €5,500: €23 (£20) per cheque</p> <p>Fee is taken from deposit account</p>	
<b>Overdraft and related services</b>		
<p>Overdraft Interest</p> <ul style="list-style-type: none"> <li>- Arranged Overdraft</li> <li>- Unarranged Overdraft</li> </ul>	<p>Service not available</p> <p>However, there are some transactions we can't decline, and these could take you into an unarranged overdraft.</p> <p>If you are overdrawn, you won't be charged any interest but you must immediately pay money into your account to bring it into credit</p>	

\*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](https://metrobankonline.co.uk).