

Cash Accounts


Important Information Summary

The important features of this account are summarised in this document and should be read carefully with the leaflet "Our Service Relationship with Personal Customers" (the 'Terms and Conditions') before applying for this account. This document also contains the terms specifying the charges which apply to the account and other Additional Provisions applicable to account statements. If there is anything you do not understand, please ask any Metro Bank Customer Service Representative. These details are correct as of 12 March 2020. If these details have changed by the time you open the account, we will provide you with the current Important Information Summary for this account.

THINGS YOU SHOULD CONSIDER BEFORE OPENING AN ACCOUNT

- You can only open the Cash Account if you're 11 years old or over and a UK resident. You may also need a parent or legal guardian if you're under 18.
- The Cash Account is designed for children from 11-15 and for 16 year olds plus who are unable to meet the criteria required for opening a current account. If you are over the age of 18 and have applied for, but been denied a current account, you will be provided the option of opening a Cash Account
- If you are a resident in the EU but not in the UK, we may be able to open an account for you; please contact a colleague in store who will be able to help you.
- We will not undertake a credit check on you during the application process for a Cash Account.
- Joint accounts are available to over 18s. Each account holder is separately accountable for complying with the Terms and Conditions.
- This is a basic account, designed to be simple to use and without access to an arranged overdraft. While we will decline transactions where we know you have insufficient funds, there are some situations when we cannot prevent a transaction that causes your account to enter an unarranged overdraft. If your account goes into an unarranged overdraft, you'll need to repay the amount borrowed as soon as you are able. If you don't we may have to close your account.

FEATURES/FUNCTIONALITY

	Metro Bank Products	
	Cash Account (11-15)	Cash Account (16+)
Mastercard® PayPass™* contactless debit card 	✓	✓
Online Banking (Desktop and mobile app)	✓	✓
No monthly account fee	✓	✓
SMS alerts	✓	✓
Faster Payments		✓
Standing Orders		✓
Direct Debits		
Current Account Switch Service		
Arranged Overdraft (subject to status)		
Cheque book		
Fee free transactions in Europe		
Sending money outside the UK (SWIFT/SEPA)		
ATM cash withdrawals	✓	✓
Cash deposits at Metro Bank stores	✓	✓

WITHDRAWING CASH

- You will not be charged for cash withdrawals (in Pounds Sterling) or balance enquiries at any Metro Bank ATM. However, please be aware that other ATM providers may charge a fee when using their machine. A warning is normally displayed with an option to cancel the transaction or to accept the charge.
- Withdrawals made overseas can only be made where the ATM displays the LINK logo.

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

OPEN 7 DAYS

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm
 Local Call Centre: 0345 08 08 500 • metrobankonline.co.uk • [MetroBank_Help](https://twitter.com/MetroBank_Help)



Fee Information Document



Name of the account provider: Metro Bank

Account name: Cash Account

Date: 24/03/2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in “Our Service Relationship with Personal Customers” booklet
- A glossary of the terms used in this document is available free of charge.

Service	Cash Account 11-15	Cash Account 16+
General account services		
Maintaining the account	No fee	No fee
Payments (excluding cards)		
Direct Debit	Service not available	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	Service not available
- SWIFT	Service not available	Service not available
Receiving money from outside the UK	When receiving money from outside the UK we will convert the payment into your account at the exchange rate which applies at the time of the transaction. We will then add the payment to your account.	

Cards and cash		
Cash card payment in pounds	No fee	No fee
Cash withdrawal in pounds in the UK	No fee	No fee
Cash withdrawal in a foreign currency outside the UK (using your cash card and Link logo is displayed on a cash machine) - In Europe - Outside Europe	No fee Service not available	No fee Service not available
Cash card payment in a foreign currency - In Europe - Outside Europe	Service not available Service not available	Service not available Service not available
Other Services		
labelling a cheque	Service not available	Service not available
Bankers Draft	Service not available	Service not available
Overdraft and related services		
Overdraft Interest - Arranged Overdraft - Unarranged Overdraft	Service not available. However, there are some transactions which we can't stop, and this could take you into an unarranged overdraft. If you are overdrawn, you won't be charged any interest but must pay us back the money owed.	