



## Fee Information Document



**Name of the account provider:** Metro Bank

**Account name:** Current Account

**Date:** 23/01/2019

- 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 and Personal Accounts Important Information Summary.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	no fee
<b>Payments (excluding cards)</b>	
Direct Debit	no fee
Standing Order	no fee
<b>Sending money within the UK</b>	<ul style="list-style-type: none"><li>• Faster Payment no fee</li><li>• CHAPS £25.00</li></ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"><li>• SEPA £10.00</li><li>• SWIFT £25.00</li></ul> <p>When sending money outside the UK we may convert the payment out of your account at the exchange rate which applies at the time of the transaction</p>
<b>Receiving money from outside the UK</b>	<p>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.</p>

Service	Fee
<b>Cards and cash</b>	
Debit card payment in pounds	no fee
Cash withdrawal in pounds in the UK	no fee
Cash withdrawal in a foreign currency outside the UK (using your debit card)	<ul style="list-style-type: none"> <li>In Europe no fee</li> <li>Outside Europe 2.99% of the value of the transaction plus £1.50 purchase fee</li> </ul>
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>In Europe no fee</li> <li>Outside Europe 2.99% of the value of the transaction plus £1.50 purchase fee</li> </ul>
<b>Overdraft and related services</b>	
Allowing a payment despite lack of funds	£10.00
Refusing a payment due to lack of funds	£10.00
Overdraft Interest	<ul style="list-style-type: none"> <li>Arranged Overdraft 15% EAR typical (variable)</li> <li>Unarranged Overdraft 15% EAR typical (variable)</li> </ul> <p>The monthly cap on unarranged overdraft charges for your current account is £60. Further details can be found at <a href="https://metrobankonline.co.uk/bank-accounts/products/current-account/">metrobankonline.co.uk/bank-accounts/products/current-account/</a></p>
<b>Other Services</b>	
Cancelling a cheque	£10.00
Bankers Draft	£15.00