

Additional Terms - Personal Credit Card

February 2024

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RETAIL CREDIT CARDS

1 Introduction and getting started

If you're reading this booklet, you already have or will be applying for our credit card. These additional terms and conditions sit alongside your Credit Card Agreement. They describe your responsibilities as well as ours, so that together we can make sure your account runs smoothly.

This document contains your **Terms and Conditions**. Alongside your **Credit Card Agreement**, it makes up your contract with us (Metro Bank UK PLC). You should read these documents carefully to understand your agreement with us.

You should also read your **Pre-Contract Credit Information** and **Important Information Summary**, which highlight some important sections of your agreement.

Please read this document to make sure you understand the terms. Keep this document in a safe place in case you need it in the future. You can ask us for a copy of this agreement at any time.

2 Your account

Your **Credit Limit** is the total amount you can borrow through your credit card. You can borrow up to this amount, but no more. If we change your credit limit, we'll let you know. Please see 'managing your credit limit' for more information.

Using your card

If we give you your card in-store, it will be ready for you to use straight away. If we send it in the post, you might need to activate it – instructions will be in the letter we send.

As soon as your card is activated, you can use it to:

- pay for goods and services in shops by using your PIN, anywhere you see a Mastercard logo;
- pay for goods and services using contactless payments, wherever you see the contactless logo;
- make payments by telephone, or online;
- make cash withdrawals;
- make payments using a smartphone or digital watch, by adding it to a digital wallet such as Apple Pay or Google Pay; and
- Set up recurring transactions.

You **must not** use your card for:

- any illegal purposes, or
- any business or non-personal purposes

How to use your card

When you make a transaction, we may ask you to approve it so that we know it is you. We may ask you to do this by using any of your security details, which are described later in these terms. This includes using:

- The card itself or the use of a digital wallet on another device such as a phone;
- A personal identification number (PIN), passcode or password;
- Biometric data; or
- A combination of the above.

Where you're accessing or making a payment through online banking, you may need to go through 'Strong Customer Authentication' (or 'SCA') which is an additional check to help ensure that it's really you. For more information, please visit www.metrobankonline.co.uk/help-and-support/what-is-sca/

Once you have authorised a transaction, it can't be cancelled or stopped. We'll make the transaction as long as you have enough credit limit left (taking into account any 'pending' transactions which you've authorised but have not been charged to your account).

We might put limits on the amount you can pay in one go, or the amount of cash you can withdraw. We'll let you know what these limits are.

RETAIL CREDIT CARDS (*continued*)

Cash withdrawals

Your credit card can be used in all Metro Bank cash machines as well as any cash machine where you see the Mastercard logo.

Certain cash machines might limit the amount of cash you can withdraw at once.

Unless it is our fault, we will not be responsible if you can't use your card in a cash machine operated by another bank or company.

When we may refuse transactions

We may refuse to authorise a transaction if:

- You're already over your limit, or the transaction will take you over limit;
- You've asked us to block your account – for example because you think your card has been lost or stolen;
- We've blocked your card or limited your use of the account for one of the reasons listed below;
- You haven't given us the information we need;
- By authorising the transaction, we could be breaking a law or regulation or not following a court order or regulatory guidance;
- By making the payment, we think we could face action by a regulator or other law enforcement body anywhere in the world;
- We don't think you've authorised the transaction or we otherwise don't think your account is secure;
- We know or reasonably suspect that the transaction is linked to fraudulent or illegal activity;
- We've identified the person or sort code you're paying as being linked to high levels of fraudulent activity or scams; or
- You try to make a transaction from or to a sanctioned country.

You'll be told at the point of sale if your transaction has been refused. If you have any questions about the refusal, please contact us using the details in this agreement.

When we might limit your use of the account

We might cancel, suspend or block your ability to use your card or access your account. We'll do this where:

- You've asked us to block your account – for example, because you think your card has been lost or stolen;
- We reasonably think that the account is being used for fraudulent or illegal activity or without your permission;
- We consider it appropriate for your protection, for example if you don't use your account for an extended period of time;
- We think there is a significantly increased risk that you won't be able to make any payments you owe us, or that you might owe us in the future;
- You've set up a paydown plan with us;
- You've built up debt on your card over a long period of time and we believe it will help you to repay your balance in a reasonable period;
- We're unable to contact you using the details you've provided;
- A petition for a bankruptcy order is presented against you;
- You make a proposal to your creditors for a voluntary arrangement;
- Allowing you access to your account could mean we break a law or regulation or mean we don't follow a court order or regulatory guidance; or
- Allowing you access to your account might mean we face action by a regulator or other law enforcement body anywhere in the world.

What happens if we limit access to your account

If we are going to suspend or limit your access to your account, we will:

- try to contact you beforehand. If we can't contact you beforehand, we'll let you know as soon as possible afterwards.
- tell you why we've refused to make the payment or limited your access and whether you can put things right (but we won't do that if it would be unlawful to do so or if we reasonably think that it would affect our security procedures).

We'll unblock your account and if necessary, replace any security details if the reason for suspending your access no longer exists.

RETAIL CREDIT CARDS (*continued*)

3 Interest rates and fees that we charge

Unlike some credit card providers, we charge one simple interest rate for all types of transaction.

Annual Percentage Rate (APR) - this term refers to the total cost of your borrowing on your credit card for a year. Please be mindful that how much interest you are charged depends on your borrowing and repayment behaviour.

Annual Rate - this is the rate of interest for a particular type of transaction, e.g. purchases or cash transactions.

We charge the same interest rate on different types of transactions, but for some transactions we apply interest in a different way. This section explains how we calculate interest.

Interest on purchases

By '**purchase**' we mean a payment for goods or services from a merchant, including purchases made online or in-store.

What happened?	How is interest charged?
If you pay the entire balance by 16:00 on the payment date...	No interest will be charged. That means if you make a purchase at the start of your billing period and make a full payment by the payment due date, you'll get up to 56 days of 0% interest on purchases.
If you don't pay the entire balance by the payment date...	Interest will be charged from the date the transaction appears on your account until the amount is repaid. We'll add it to your balance each month on your statement date. As interest is charged daily, your statement will include interest charged up to the statement date, but you will continue to be charged interest until the payment is made. This is known as residual interest.

Interest on cash withdrawals and cash transactions

A '**cash transaction**' is either a cash withdrawal or a cash-related transaction, including buying foreign currency, balance transfers and money transfers.

Multiple cash transactions could impact your credit file.

Interest will be charged	<ul style="list-style-type: none"> At the normal rate in your Credit Card Agreement; and daily from the date of the transaction until you repay the amount.
For example	If you withdraw £100 in cash at the start of your billing period (and there are no other transactions), you'll be charged interest each day at the rate set out in your agreement, until you make a payment to cover the withdrawal and the interest accrued on it.

RETAIL CREDIT CARDS (*continued*)

Using your card abroad

We don't charge fees for purchases or cash transactions where the merchant is in Europe. Please be aware that some ATMs may charge fees for cash withdrawals. If you make transactions outside of Europe, additional fees also apply:

USING YOUR CREDIT CARD ABROAD																																					
All transactions will be converted to sterling at the Mastercard rate applying on the day we receive the transaction. Mastercard rates can be found at www.mastercard.com/global/currencyconversion .																																					
Dependent upon the type of transaction, the following fees will apply:																																					
Location [†]	Card purchase	Cash withdrawal																																			
In Europe ^{**}	Free	Free																																			
Outside Europe	2.99% non-sterling transaction fee	2.99% non-sterling transaction fee + £1.50 non-sterling cash fee																																			
[†] Location refers to location of the Merchant/ATM or the location of the company operating the website in case of internet transactions. ^{**} Europe refers to the below members of Single European Payment Area (as at 02 January, 2023).																																					
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All territories are included by their associated owning country. Additional charges may be applied by overseas ATM providers. However, there should always be a warning on the screen before they do so, giving you the option to cancel the transaction.																																					

*APR means Annual Percentage Rate. **Mastercard[®] and PayPass[™] are registered trademarks of Mastercard[®] International Incorporated.

Foreign Currency transactions

Any transactions which aren't in pounds sterling will be converted at the exchange rate determined by Mastercard on the day we receive the transaction, using the exchange rate it uses for all sterling-based accounts. To see the most up-to-date rates, please visit metrobankonline.co.uk/help-and-support/exchange-rate-calculator/

4 Your minimum payment

Each month we'll upload your statement to your online banking, and send you an email when it is ready to view. You can also ask us for a paper statement to be sent by post or in an alternative format. Preferences for paperless statements can be found within account settings on online banking. The payment date will be at least 20 calendar days after the date of your statement and you must make sure your payment reaches us by 4pm on the payment date.

The minimum payment will be the greater of:

- £20, or the full outstanding balance if less than £20, or
- Any interest, fees and charges for the month, plus 5% of the remaining balance.

Let's look at an example:

Let's say when you receive your statement, the full amount you owe is £300, made up of:

Money Borrowed	Interest	Charges
£292	£3	£5

Based on this your minimum payment would be £22.60, as it's the highest of the two options mentioned above:

Option 1	Option 2
£20 (standard minimum payment) Which is made up of:	£22.60 Which is made up of: <ul style="list-style-type: none"> • £3 (Interest) • £5 (Charges) • £14.60 (5% of the remaining balance)

You must pay at least the minimum payment by the date shown on your monthly account statement.

RETAIL CREDIT CARDS (*continued*)

5 Paying your bill

You can make payments to your Metro Bank credit card at any time, but you must make at least your minimum payment by the payment due date on your statement. Details of payment methods are included in your statement.

Automatic payments

We encourage you to set up an automatic payment to ensure that you pay on time.

If you want to set up a payment to pay off your credit card automatically, you have two options:

Regular payments	This is where you can pay your credit card automatically from your Metro Bank current account. Visit us in-store to set this up.
Direct Debit	If you want to pay your credit card off automatically from a non-Metro Bank current account, visit us in-store and we'll set up a direct debit payment for you. We'll let you know when it will come into effect and the terms of the Direct Debit Guarantee.

You have three available types of repayment options for regular payments and two options for direct debits:

- The full balance each month
- The minimum payment; or
- A fixed amount. If this fixed amount is less than your minimum payment, you should pay an additional amount to make sure you pay at least your minimum payment. This isn't available for direct debit payments. This option is not available via direct debit.

Other ways to pay

Payment method	How?	When will my payment show on my account?
Electronic payment	Using your Metrobank online banking, or through online banking with another bank.	We'll credit your account when we receive the payment.
Cash	Popping into store.	We'll credit your account on the day we receive the cash.
Cheque	Popping into store.	You should bring us your cheque at least 4 working days before your payment due date. We'll credit your account once the cheque has cleared.
	Post.	You should allow at least 7 working days for the cheque to reach us. We'll credit your account once the cheque has cleared.

If you only make the minimum payment each month, it will take longer and cost more to pay off your balance. You can always pay more than the minimum payment to reduce the interest you pay.

You should not repay more than your balance. If there is a positive balance for any reason (e.g. a refund on the account or an overpayment by you) we may return this to you. We won't pay any interest on credit balances and we don't treat them as deposits as they are not covered by FSCS.

How we allocate your payments

When you make a payment, we'll allocate it in a specific way:

- First we apply it to payments you've missed previously.
- Next we'll apply it to the part of your balance with the highest interest rate.
- If applicable, we'll then apply the rest of the payment to balances with lower interest rates, in descending order.

We first apply payments to amounts that have appeared on your statements, and then to amounts that have not yet appeared on your statements.

RETAIL CREDIT CARDS (*continued*)

If you don't make your minimum payment by the due date...

- We'll continue to charge interest on the entire balance, which will include the missed payment. This means you'll pay more interest overall;
- Your minimum payment in the next month increases to include the payment you've missed;
- We might suspend your ability to use your card or your access to your account until you're caught up;
- We might report you to Credit Reference Agencies which could affect your ability to obtain credit in the future;
- We might end your agreement with us; or
- We might take legal proceedings against you to recover the amounts you owe us. This could result in us asking the court to order that, if you sell your property, you must pay us some of the proceeds to pay off your debt to us.

As soon as we ask you to, you must:

- repay any amount by which you have gone over your credit limit; and
- make any payment which you've failed to pay on time.

We offer a range of flexible options that can help you if you're experiencing money worries or need any additional support with your banking. Our colleagues are available in stores, to find out your local store's opening hours please visit metrobankonline.co.uk/store-locator. You can also call our UK-based contact centre on 0345 0808 500 for help when you need it. For call hours please visit metrobankonline.co.uk/get-in-touch

6 Managing your credit limit

If we want to change your credit limit

There may be times we change your credit limit, including reducing it to £0.

If you want, you can ask us to not increase your credit limit at any time and remove you from all future limit increase offers.

What's happened	What we'll do
We've decided to reduce your limit after you've made a request.	Immediately reduce your limit and confirm your new limit afterwards.
We've decided to reduce your limit because we think there's been a change in your personal circumstances which might impact your ability to repay.	Immediately reduce your limit and confirm your new limit afterwards.
We've decided to reduce your limit (other than because of a change in your personal circumstances)	We'll give you 60 days' notice of the change.
We've decided to increase your credit limit (though we won't offer you limit increases if you've asked us not to).	We'll give you 30 days' notice of the change (unless you've told us you don't want the increase).

If you want to request a change to your credit limit

Just pop into one of our stores and ask! Depending on your circumstances, we might not be able to increase your limit when you request it.

7 Keeping your account secure

What are your security details?

Your 'security details' are details or information which you need to use to access your account, make payments or to give us and others instructions. This includes:

- Your PIN and passwords or memorable information;
- Biometric information such as your face ID or fingerprint; and
- Any one-time-passwords we send you.

RETAIL CREDIT CARDS (*continued*)

You should always keep your security details safe and make sure they can't be used or accessed by anyone else. Additional cardholders should do the same.

If you've lost your card but think it's safe, you can place a temporary block on the card in the app. If you find the card, you can remove the block.

You must tell us immediately if you lose your credit card or you think someone else has access to your card or security details. Call us on 0345 08 08 500 to report your card lost or stolen.

If you find your card after calling us, you shouldn't use the card again and should destroy it by cutting it into a least two pieces through the magnetic stripe and the chip.

We'll replace any credit cards which have been stolen or you tell us you have lost, at our discretion.

All cards belong to us, and you must return them on request.

Keeping your security details safe

You should

- Sign the back of your card when you receive it.
- Dispose of old cards by cutting through the chip, magnetic strip and signature box. You should ask additional cardholders to do the same.
- Destroy any paperwork that mentions any of your security information, for example using a shredder
- Be aware of scams! If someone has applied pressure or told you to approve a transaction, it could be a scam. Decline the transaction and call us straight away.
- Install anti-virus and malware protection software on your computer if you use online banking.
- Remember to log-off online banking as soon as you can if anyone else has access to your computer.

You should not

- Choose PINs or passwords which are easy to guess, such as your birthday.
- Write down your PIN or record any security information without disguising it first.
- Give anyone (including someone claiming to be from Metro Bank) your security details, other than a Third Party Payment Service Provider. If you use telephone banking, we might ask for up to three letters or digits of your password, but we'll never ask for any more than that.
- Authorise any transactions you don't intend to make.

Third Party Payment Service Providers

What is a Third Party Payment Service Provider?

A Third Party Payment Service Provider ('TPP') is a service that you can authorise to see information in your accounts. For example, a TPP might bring together information from all of your online accounts into one place. Some TPPs can also make payments from those accounts if you ask them to.

Sharing your bank details

If you want to use a TPP, you'll need to give it permission to access to your account and provide their services.

Before you share your bank details with a TPP, you'll need to check they are genuine. We'll treat any payment instruction from a TPP as if it was from you and you'll be responsible for those payments.

A genuine TPP will be insured and authorised by the UK Financial Conduct Authority (FCA) or a similar European regulator. It should be clear from the information they give you, but you should always check.

We'll always allow access to a TPP where we have no concerns, but we can refuse access if we think they are acting without your permission or we have other security concerns. We'll try and tell you this before we refuse access. If that's not possible, we'll tell you immediately afterwards (unless we are legally prevented from telling you).

We won't be responsible for any payments or other fraudulent activity that happens as a result of you sharing your details with someone who is not a genuine TPP.

RETAIL CREDIT CARDS (*continued*)

8 When things go wrong

You should monitor your account regularly using internet or mobile banking, or by checking your statements.

You should tell us immediately if you notice any transactions which you don't recognise or look strange, or otherwise become aware of any unauthorised transactions or mistakes on your account.

If a transaction is debited from your account which you didn't authorise...

Tell us! If we find that the transaction wasn't authorised by you, we'll refund you the amount of the unauthorised transaction. That's unless we find:

- You've acted fraudulently, or
- You've allowed someone else to use your card or security details.

We might need more information from you to investigate the unauthorised transaction and we'll put your account in the same position as if the transaction hadn't been made. If our investigation shows that you aren't entitled to a refund, we won't give you one (and we might take back any refund we've already given you).

If you've allowed someone else to use your card, we'll only refund you for any transactions made after you tell us that the card has been misused.

We'll also monitor your account and will be in touch if we have any security concerns. We'll usually contact you by phone, or in any of the other ways set out in the 'contacting each other' section

If you didn't authorise the exact amount...

You can request a refund with us if all the following circumstances apply:

- You didn't authorise a payment of a specific amount (this doesn't include changes in the amount because of exchange rate fluctuations);
- The amount charged ended up being more than you could have reasonably expected (considering your previous spending patterns); and
- You ask us for a refund within eight weeks from the date the payment was taken from your account.

But, we won't refund you if:

- You've given us direct permission for the particular payment to be made; and
- Details of the payment were given or made available to you at least four weeks before the payment.

We might ask you for more information to help us investigate whether you're entitled to a refund. Failure to provide this information may mean we can't refund you.

If you ask for a refund, we'll either make it or give you our reasons for refusing to do so within 10 working days of either receiving your request or the information we've asked for.

If you do not receive the goods or services expected from a transaction made on your card...

Tell us! We will help you to find the right solution to address the problem. This may involve discussions with the retailer/merchant, claiming on any applicable insurance policies/schemes, or formally disputing the transaction through the Mastercard Chargeback solution. If none of these options are able to resolve the issue, then you may be able to progress a claim under Section 75 of the Consumer Credit Act (1974).

Section 75 protection

You're entitled to certain protections when using your credit card to buy goods and services under Section 75 of the Consumer Credit Act 1974. If:

- You use your card to purchase goods or services (not cash transactions or payments processed through third parties);
- The cost of the individual item is more than £100 and not more than £30,000; and
- There has been a breach of contract or misrepresentation (for example your goods never arrive or they arrive damaged), you may be able to claim a refund from us instead of the retailer.

RETAIL CREDIT CARDS (*continued*)

- We may debit the payment amount from your account. This will be effective from the date the original payment was posted.

If you suffer a loss because of something else we've done...

- You might be able to claim it back. But we aren't responsible for:
 - Loss of business, profit, opportunity or goodwill;
 - Losses where you've acted fraudulently;
 - Losses as a result of you giving us the wrong payment details; or
- Any losses we couldn't have reasonably predicted when you gave us the instruction.

9 Changes to this agreement

We may make changes to this agreement for time to time, including changing your interest rate or any fees we charge. We may make changes to this agreement for these reasons:

Reason	Example
There has been a change to our underlying costs;	There has been (or we reasonably expect there will be) a change in the interest rate we have to pay as a result of a change to the Bank of England base rate. This might mean we have to change your interest rate.
To reflect a change in our assessment of risk of lending to you (including some factors which are personal to you, such as how you operate your account);	A credit reference agency tells us that you often miss payments on your credit agreements with another lender. This might mean we have to change your interest rate or your credit limit.
We think that the change to the terms will be fairer to you or make them easier to understand;	We decide a section of our terms is too complicated and think we can make it easier to understand.
We're making changes to the way we run our business or manage your account (for example because of changes to the technology or systems we use); or	We decide to introduce additional services or we make a change to our computer system that means we need to provide a feature of your account in a different way.
We need to keep the terms up to date with the legal or regulatory requirements that apply to us.	A new law is introduced with tighter security standards which means we need to update the terms.

We can also make changes to this agreement for other reasons which aren't listed here.

How and when will we tell you about the changes?

We'll write to you about any changes and how it might affect you.

A change that benefits you	We'll try and tell you before or immediately after the change
A change which does not benefit you	60 days before
A change which might mean you pay higher charges	60 days before

Do you have to accept the changes we make?

No. If you don't accept the changes we make, you're free to end the agreement. If you wish to end the agreement, you'll need to tell us over the phone, in person or by post, before the change comes into effect.

What would happen next?

If you tell us you're not accepting the changes, we'll need to close your account. To do this, payments from your account will be stopped. Your total balance including any interest and charges must still be repaid. The account will be closed once this has been repaid.

If the change to the agreement you are rejecting includes an interest rate increase, you can continue to make payments at your current interest rate until you've repaid the balance.

RETAIL CREDIT CARDS (*continued*)

10 Ending this agreement and closing your account

This agreement has no end date and will continue until you or we end it.

To close your account your total balance including any interest and charges must be repaid. Until that happens, the account will remain open and this agreement will continue to apply.

You can repay all or part of your balance at any time by making a payment in the usual way.

- **You can change your mind** and withdraw from this agreement without giving us a reason before the end of 14 days, beginning with the day after the day you receive a copy of the executed agreement. If you want to do this, you must notify us in person, by calling or in writing using the details in these terms. You'll need to repay the credit and any accrued interest without delay and no later than 30 calendar days after giving notice of withdrawal.
- **You can also end this agreement** and close your account with us at any time. To do this, you simply need to let us know by calling us, writing to us or popping into store. You can do this at any time. You don't need to provide a reason. Your total balance including any interest and charges must still be repaid. The account will be closed once this has been repaid.
- **We can end this agreement** and close your account at any time by giving you two months' notice.
- **We can end this agreement immediately if:**
 - We need to, for legal or regulatory reasons or because a court orders us to;
 - You've broken this agreement, either on multiple occasions or in a serious way;
 - You're no longer eligible for the account;
 - You made any statement when applying to open an account which is false or misleading;
 - We reasonably think that:
 - Someone else may have rights over money in your account;
 - There has been fraud or other suspicious activity involving your account (or we suspect this is the case);
 - There is (or there will be) a significantly increased risk you won't be able to repay the amount you owe us;
 - You have used, are using or getting, or may use or get a service or money illegally, fraudulently or improperly, or that someone else acting on your behalf may do so;
 - We need to carry out that action so we avoid breaking any legal requirement or avoid action from any government, regulator or international body; or
 - You're using the card for business purposes;
 - A petition for a bankruptcy order is presented against you;
 - You make a proposal to your creditors for a voluntary arrangement; or
 - The account holder becomes deceased.

11 Additional Cardholders

We can issue a card to another person (an 'additional cardholder') if you ask us to. You can ask us in writing, over the telephone or by coming into a Metro Bank store. Any additional cardholder will need to complete the appropriate identification checks.

You are responsible for making sure that any additional cardholder understands the terms of this agreement. You'll be responsible for the acts of an additional cardholder and for repaying all funds borrowed on the account. The additional cardholder won't have access to all of the same services as you - for example, they may not be able to access online banking.

You can cancel additional cards by writing to us, by telephone or by coming into a Metro Bank store.

An additional cardholder can stop using a card at any time. You or the additional cardholder should immediately cut the card into at least two pieces through the magnetic strip and any chip. You must let us know if this is done and we can then cancel the card.

RETAIL CREDIT CARDS (*continued*)

12 Contacting each other

<p>If you need to contact us</p>	<p>You can:</p> <ul style="list-style-type: none"> • Phone us from the UK on 0345 08 08 500; • Phone us from abroad on 0044 20 3402 8312; • Pop into one of our stores. Find your closest at www.metrobankonline.co.uk/store-locator; or • Write to us at Metro Bank, One Southampton Row, London, WC1B 5HA.
<p>If we need to contact you</p>	<p>You can ask us to send you communications digitally or by post. You can change your preferences in the ‘settings’ section of online banking, by giving us a call or popping into a store. Depending on your preferences, we might send information by:</p> <ul style="list-style-type: none"> • Email; • Text message; • Telephone; or • Push notification. <p>We’ll send all communications using the most recent contact details we have for you. You (and any additional cardholders) should tell us if you change your name, address, email, or phone number. We won’t be responsible for sending information to the wrong address if you haven’t let us know of a change.</p>

We’ll only communicate with you in English.

You can ask us for a copy of your agreement with us at any time by contacting us using the contact details provided or by visiting our website.

We are generally open for business seven days a week. However, some of the services we provide to you depend on systems and services that are operated by other financial institutions or organisations which are only open between certain hours on Monday to Friday (not including bank or public holidays).

If you’re having financial trouble

If you find yourself in financial difficulties or think you may have issues making your payments, please contact us as soon as possible. We have procedures to help you and will always try to deal with your situation sympathetically. If we think that you may be heading for financial difficulties, we may contact you.

We may occasionally allow you extra time to carry out your obligations. For example, we may allow you more time to pay what you owe us, or otherwise decide not to strictly enforce our rights. If we think you’re at risk of financial difficulties, we won’t increase your interest rate. If we do any of these things, it will just be a temporary measure and we may still enforce our rights again at a later date.

Please see the section on credit reference agencies for details about when and how we provide credit reference agencies with information about customers.

Additional requirements

We offer a range of additional support options to suit your banking needs and circumstances and can even make a note on your account so you don’t have to tell us again. The sooner you call us, the sooner we can start to help you.

13 Credit reference agencies

A credit reference agency (CRA) is an independent organisation that securely holds data about you – including things like your credit applications, accounts and financial behaviour.

We’ll regularly update the CRAs with details about your account, including:

- Any money you have borrowed and not yet paid back;
- Any repayments you have made;
- Whether you have missed any of your repayments;
- Details of any defaults (failure to repay the money you owe by the time it’s due) you have;
- Changes to your personal details; and
- Any ‘special circumstances’ that apply to your account, such as whether you have an arrangement with us (an agreement to settle your debt or have more time to pay).

RETAIL CREDIT CARDS (*continued*)

These details will be added to your record. We may update them with other details too. For instance, if you have another credit card belonging to a different person that is linked to your credit account, then a CRA may link your records to that other person. This is called an 'association', and it will be put on your record until you apply to the CRA for a 'dissociation'

We'll let you know at least 28 days before we give information about any defaults to CRAs. This will allow you time to pay us or come to another kind of arrangement before we pass on your details to CRAs.

If we do disclose your default information to the CRAs, this may affect your ability to obtain further credit.

14 Transferring Rights

We may transfer some or all our rights under this agreement at any time. Your rights under this agreement will not be affected. You will not be able to transfer any rights you have against us to anyone else. 'Transfer' in this context means giving other people/companies responsibility.

We use third parties to help provide services to you. We are responsible to you for their actions.

15 Making a complaint

If you have a complaint, we'll do everything we can to help resolve the problem. Please get in contact with us using the details in this agreement.

The first person you speak to will do their best to solve the problem you're having, though complex issues may need up to three working days. If our investigation is going to take longer than this, we'll write to let you know. We aim to have more complex issues resolved within 15 calendar days of receipt. If we think it's going to take longer, we'll tell you and let you know if your complaint is eligible for referral to the Financial Ombudsman Service. We aim to have a full response for such cases within 35 days.

If we haven't been able to resolve your complaint within 35 calendar days of receiving it, or if you're unhappy with our final response, you can refer your complaint to the Financial Ombudsman Service:

- In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR;
- By phone: 0800 023 4567 (from a landline);
- By email: complaint.info@financial-ombudsman.org.uk; or
- Website: www.financial-ombudsman.org.uk.

How we're regulated

We accept deposits, lend money and offer other banking and financial services to our customers. For these services we are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our FCA registration number is 488982.

To find out more about us, please see the FCA register at <https://register.fca.org.uk/> or call the FCA on 0300 500 8082.

Applicable law

This agreement and our dealings before you opened your account is governed by the laws of England and Wales. The courts of England and Wales will deal with any disputes that arise.

But if your address is in Scotland, then Scots law will apply instead, and the courts of Scotland will deal with any disputes that arise.

If your address is in Northern Ireland, then the law of Northern Ireland will apply instead, and the courts of Northern Ireland will deal with any disputes that arise.

Data Privacy and Your Personal Information

For more information on how we process your personal data, please visit our website Privacy Notice at www.metrobankonline.co.uk/about-us/privacy-and-security/.

Taxes

If any taxes apply to you as a result of you entering into this agreement, you must pay them yourself.