

personal credit cards

terms and conditions



a. entering into this agreement

1. Our agreement with you

- 1.1 Our agreement with you is set out in this document and in the ‘Personal Credit Card Agreement’, ‘Personal Credit Card Important Information Summary’ and ‘Our Service Relationship with Personal Customers’. It is only intended to cover the services that we provide for your personal use. If you are a business, club, society, association or other organisation, we have a separate ‘Business Credit Card Agreement’.
- 1.2 No one else will have any rights under this agreement, except someone to whom any of your or our rights are transferred in the below circumstances:
- you may not transfer any obligations or rights, benefits or interests under this agreement or in your credit card account, unless we say you can in writing. This does not affect any transfer that takes effect under the general law, for example, on your death;
 - we may transfer all or any of our obligations or rights under this agreement, but only to someone that we reasonably consider will treat you fairly and who is capable of performing our obligations under this agreement to the same standard that we do;
 - we use third parties to help us provide our services to you. We are responsible to you for

their acts or omissions as if they were our own. Such third parties do not accept any responsibility to you. You must not take any action against them to recover compensation or other remedy for any loss you may suffer as a result of any act or omission for which we are responsible. This term operates for the benefit of any such third party and is enforceable by them accordingly. These terms may be changed or ended without requiring the consent of any such third party.

b. using your credit card

2. The credit card

- 2.1 We will issue you with a card for your use. We may agree to give or send you a card if you ask for one or to renew or replace your existing card. We will renew your card periodically and replace it when it is lost or stolen. All cards belong to us and you must return it should we ask.
- 2.2 We can also 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. The use of any additional cards that we issue is governed by this agreement. You are responsible for ensuring that any additional cardholder understands and complies with the terms of this agreement and any other written notices we send to you. You will be responsible for the acts or omissions of an additional cardholder as if they were

your own. You can cancel additional cards, if you wish to, by writing to us or by telephone or by coming into a Metro Bank store.

- 2.3 Each card will require its own PIN. We will not reveal any PIN to anyone else including additional cardholders. A PIN can be used with your credit card, or an additional card, to enter into transactions. (The types of transactions you can enter into, using your credit card, are described in Term 3 below). A PIN can be changed at any time before the card’s expiry date or, if earlier, the date that we activate any replacement card that we give or send you. You can ask in any of our stores how to set or change the PIN for your card.
- 2.4 You or 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, as we can then cancel the card in our systems.
3. Entering into transactions
- 3.1 As long as your credit limit is not exceeded, you may use your credit card in the following ways, each of which is a ‘transaction’ for the purposes of this agreement:

- to pay for goods and services in person by presenting your card to a merchant who has agreed to accept the card and following their instructions to sign or enter a PIN;

- to make payments by telephone, internet or post; and
- to make cash withdrawals or balance transfers.

Once we have authorised a transaction, the transaction cannot be cancelled or stopped. You agree that the amount of any transactions made using your credit card may be debited to your account, subject to the provisions of this agreement relating to fraud, loss or misuse of the card.

- 3.2 You must not go over your credit limit, use the card after its expiry date or after you receive notice that we have suspended the use of the card or ended this agreement. You must not use the card to carry out transactions for illegal purposes.

4. Our services

- 4.1 We make available automatic cash machines at which you can access banking services using your credit card and PIN. Your credit card can be used in all of our cash machines. We will be responsible for any loss on your account which occurs as a result of a fault in one of our cash machines.
- 4.2 We may allow you to use your credit card in cash machines in or outside the UK which are operated by other banks if such machines display the MasterCard and/or LINK logos. We will advise you if you are able to use your card in these machines when you open your account. We may decide to stop, or impose limitations on, customers being able to use their cards in these cash machines in respect of particular types of account as a result

of business or operational considerations. If we do this, we will endeavour to minimise the impact of this on the scope and convenience of the services we provide to you and, where possible, we will tell you what alternative arrangements we have been able to put in place. You are responsible for any charges made by other banks for using their cash machines. Unless it is our fault, we will not be responsible if you cannot use your card in a cash machine operated by another bank.

c. our obligations and rights

5. Credit reference agencies

- 5.1 If you ask us to provide a credit card to additional cardholders, an ‘association’ linking your financial records with those of your fellow applicant(s) may be created by the CRAs. This will be entered into each of your financial records until one of you successfully applies to the CRAs for a disassociation.
- 5.2 We will regularly update the CRAs with details of the status of your account (including the outstanding balance), whether you have made or missed your repayments, details of any defaults (Term 5.3 sets out when we will tell CRAs about defaults), any changes to your personal data and any special circumstances that apply to your account such as whether you have entered into an arrangement with your creditors. These details will be added to your record.

- 5.3 We will give you at least 28 calendar days’ notice before we disclose information about any default (which is not being disputed) by you to the CRAs. We may give you this notice at the time we take formal action against you. This will give you at least 28 calendar days to try to repay or come to some other satisfactory arrangement with us before we pass your default information to the CRAs. If we do disclose your default information to the CRAs, this may affect your ability to obtain further credit.

6. Changes to this agreement

- 6.1 As this agreement could last a long time, we may need to change its terms occasionally. We can foresee some of the reasons we may want to do this and have listed them in the agreement, but in the future we may also want to make a change for other reasons. If we do so, we’ll always tell you in advance and explain how the change will affect you. You will then be able to end this agreement without cost if you don’t want to accept the change. If you do not end the agreement, we will take it to mean you have accepted the changes.
- 6.2 We will give you at least 30 calendar days’ notice for all changes under this condition, unless the change is to your advantage. In this case, we will still give you notice but we may make the change more quickly.
- 6.3 If the change is an increase to your interest rate, we will give you at least 60 calendar days’ notice.

- 6.4 If you do not want to accept any change we tell you about, you can end the agreement without charge. The change will still apply until you have paid everything you owe us. However, if the change is an increase to an interest rate, you can repay what you owe us at the unchanged interest rate if you tell us within 60 calendar days of notice of the increase that you do not want to accept the higher rate.
- 6.5 We will notify you of your initial credit limit when we issue your card to you. We may change your credit limit at any time by giving you notice. If we are reducing your credit limit (which may be a reduction to £0), our notice will normally specify a period of at least 60 calendar days before it comes into effect, but it may come into effect immediately if:
- You have asked us to reduce the credit limit; or
 - There has been an adverse change in your personal circumstances.

You can tell us at any time if you wish to reduce your credit limit.

d. your obligations and rights

7. Repayments

- 7.1 You must pay us the minimum payment on the date shown on your monthly account statement. The date will be at least 20 calendar days after the date of your statement. The minimum payment will be the greater of:

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

- 7.2 Any payment from you will be credited to your total outstanding balance once it has been received, cleared and processed by us. You may pay by one-off payment from your Metro Bank account or your account at another bank, or by bringing cash or a cheque into any Metro Bank store. It is your responsibility to allow sufficient time for any payment to be received, cleared and processed by the due date for payment. When a payment clears depends on how it was made and where it came from. Full details of how to make payments are available at any store or online. You can also call us to find out more information. You will not be held responsible if a payment is late because we failed to process it as soon as we received it. If at any time your account has a credit balance (for example, if you pay more than the outstanding balance on your account) we will not pay you any interest on the credit balance but will use it as a contribution towards future monthly payments unless you instruct us otherwise.

- 7.3 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 have failed to pay on time.

If you miss a minimum payment in any month (“month 1”), your statement for the next month (“month 2”) will show the minimum payment for month 2, the minimum payment you failed to make in month 1, any interest that we have applied to outstanding amounts.

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

8. Important security information — taking care of your credit card account

- 8.1 You should not allow anyone else to have or use your card, PIN or other security details - even additional cardholders. You must tell us immediately if you lose your credit card. If you find your card after calling us, you must not use the card again and should destroy it by cutting it into a least two pieces through the magnetic stripe and the chip.

open early open late

Monday – Friday | 8:00am - 8:00pm

Saturday | 8:00am - 6:00pm

Sunday | 11:00am - 5:00pm

Speak to a local person 24/7

0345 08 08 500

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