

## Personal 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 15 February 2019. 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.

FEATURES		
	Current Account	Cash Account
No Fee	✓	✓
Mastercard® PayPass™* contactless debit/cash card )))	✓	✓
Text alerts	✓	✓
Free transactions in Europe†	✓	
Use your card abroad	✓	
Faster Payments and Standing Orders††	✓	✓
Direct Debits	✓	
Sending money outside the UK (SWIFT/SEPA)	✓	
Current Account Switch Service	✓	
Arranged Overdraft (subject to status)	✓	
Cheque book	✓	

### THINGS YOU SHOULD CONSIDER BEFORE OPENING AN ACCOUNT

- You can only open a Current Account if you're 18 years old or over and a UK resident.
- You can open a 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.
- If you are resident in the EU but not 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 carry out a credit check with a credit reference agency.
- We will use a process called “credit scoring” in assessing whether to make an arranged overdraft available.
- Arranged overdrafts are subject to status and application and are repayable on demand – see Terms and Conditions for more details.
- Joint accounts are available and each account holder is separately accountable for complying with the Terms and Conditions.

### WITHDRAWING CASH

- We will not charge you for cash withdrawals in pounds in the UK at any Metro Bank ATM. However, please be aware that other ATM providers may charge a fee when using their ATM. A warning is normally displayed with an option to cancel the transaction or accept the charge.
- You can make cash withdrawals in pounds in the UK and cash withdrawals in a foreign currency outside the UK up to a maximum of £300 per day when using an ATM.
- Cash Cards can't be used to make cash withdrawals or debit card payments in a foreign currency outside the UK, except where the Link logo is displayed on a cash machine (e.g. France, Gibraltar, Channel Islands and Isle of Man).
- If you are 16 years old or over you can make a cash withdrawal in pounds in the UK up to any amount in store. However, we may need one banking days' notice if the amount is more than £1,000.
- If you are 11-15 years old you can make cash withdrawals in pounds in the UK up to £300 per day in store.
- You can issue a banker's cheque for £15 per item and cancel a banker's cheque for £10 per item. The prices for optional services can be revised without prior notice.

\* Mastercard® and PayPass™ are registered trademarks of Mastercard® International Incorporated.

† Europe refers to the countries listed on page 2.

†† Excludes Cash Account 11-15 product.

**OPEN 7 DAYS**

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

## Personal Current Account Fees and Charges

### CARD USE ABROAD

The following fees apply when making a debit card payment in a foreign currency or making a cash withdrawal in foreign currency outside the UK.

Location†	Card purchase	Cash withdrawal
In Europe††	<b>Free</b>	<b>Free</b>
Outside Europe	2.99% non-sterling transaction fee	2.99% non-sterling transaction fee + £1.50 non-sterling purchase fee

† Location refers to location of the Merchant/ATM or the location of the company operating the website in case of internet transactions. These charges are applied on the day the transaction appears on your account.

†† Europe refers to the countries listed below.

Austria	Estonia	Ireland	Monaco	Slovakia
Belgium	Finland	Italy	Netherlands	Slovenia
Bulgaria	France	Latvia	Norway	Spain
Croatia	Germany	Liechtenstein	Poland	Sweden
Cyprus	Greece	Lithuania	Portugal	Switzerland
Czech Republic	Hungary	Luxembourg	Romania	United Kingdom
Denmark	Iceland	Malta	San Marino	

### OVERDRAFT

#### Interest

Arranged overdrafts and unarranged overdrafts both incur an interest rate of **15% EAR\*\*** typical (variable). Interest will be calculated daily on your account and applied monthly. The amount of interest payable and when it will be charged will be shown on your monthly statement.

#### Representative Example:

If you use an arranged overdraft of £1,200 on our Personal Current Account the overdraft interest rate we charge will be 15% EAR variable. The arranged overdraft limit we will provide you with will be determined during your application. We will take into consideration information provided by yourself and data we receive from the Credit Reference Agencies.

### FEES, SERVICES AND OTHER CHARGES

#### When you don't have enough money in your account

If we receive a request for a payment but you don't have the funds in your account to cover it, we will either:

- Give or extend an unarranged overdraft and make the payment; or
- Refuse the payment due to lack of funds.

We'll charge a flat fee of £10 for each payment made and for each payment refused due to lack of funds.

If deducting interest causes you to go overdrawn or increases your overdraft, we'll charge interest on the new balance, but we won't charge the £10 fee for payments made.

In any given month we'll never charge you more than the monthly cap for charges relating to an unarranged overdraft, which includes any additional fees for payments we make or refuse, as well as interest on the new balance.

The monthly cap on unarranged overdraft charges for your current account is £60. Further details can be found at <https://www.metrobankonline.co.uk/bank-accounts/products/current-account/>

#### Helpful payment alerts

We process Standing Orders, Direct Debits and future dated payments in the morning. If you don't have enough funds in your account to cover a payment, we'll send you a text message to let you know so you can pay in the money. We'll try to make the payment again at 2pm on the same day, and if we're successful we won't charge you.

#### Overdraft alerts

We'll send you a text alert if you've exceeded your arranged overdraft limit on your current account. We'll tell you as soon as possible so you can pay money into your account and minimise any interest charges.

If you prefer not to receive these alerts, please let us know in store or call us on 0345 08 08 500.

#### Optional Services

CHAPS and SWIFT payments	£25 per transaction***
SEPA payments	£10 per transaction
Cancelling a cheque	£10 per item

*The prices for optional services can be revised without prior notice.*

#### Other charges

- We may charge you our reasonable costs for recovering an incorrectly made payment or if you do not keep your contact details up to date.

**We may change any of the rates and charges set out in this Important Information Summary and introduce new charges under the Terms and Conditions. For more details on current interest rates, charges and charging dates visit [metrobankonline.co.uk](https://www.metrobankonline.co.uk) or call us on 0345 08 08 500.**

\*\*EAR stands for Effective Annual Rate and illustrates what the interest rate would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges. The terms and conditions which apply to your card will apply when making contactless payments.

\*\*\*There may be additional charges for making payments to non-UK based beneficiaries.



## 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
Sending money within the UK	<ul style="list-style-type: none"><li>• Faster Payment no fee</li><li>• CHAPS £25.00</li></ul>
Sending money outside the UK	<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>
Receiving money from outside the UK	<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



## Fee Information Document



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

**Account name:** Cash Account

**Date:** 31/10/2018

- 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	Service not available
Standing Order	no fee
Sending money within the UK	• Faster Payment - Cash Account 16 and over no fee
	- Cash Account 11-15 Service not available
	• CHAPS £25.00
Sending money outside the UK	• SEPA Service not available
	• SWIFT 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.

Service	Fee
<b>Cards and cash</b>	
<b>Cash card payment in pounds</b>	no fee
<b>Cash withdrawal in pounds in the UK</b>	no fee
<b>Cash withdrawal in a foreign currency outside the UK (using your cash card and Link logo is displayed on a cash machine)</b>	<ul style="list-style-type: none"> <li>• In Europe no fee</li> <li>• Outside Europe Service not available</li> </ul>
<b>Cash card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• In Europe Service not available</li> <li>• Outside Europe Service not available</li> </ul>
<b>Overdraft and related services</b>	
<b>Overdraft Interest</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Service not available</li> <li>• Unarranged Overdraft Service not available</li> </ul>
<b>Other Services</b>	
Cancelling a cheque	Service not available
Bankers Draft	Service not available