

Business Bank Account

New to Bank Offer Full Terms and Conditions

OFFER

New to bank customers who open a Metro Bank Business Bank Account will receive 12 months of fee-free banking.

*Fee-free banking means:

- No monthly account maintenance fee
- No transaction charges on the following types of transactions:
 - ATM withdrawals (third party ATMs may charge additional fees)
 - Inward payments
 - BACS (available upon request and subject to credit approval)
 - Bill payments (store and internet)
 - Cheque payments
 - Cheques deposited
 - Debit Card payments
 - Direct Debits
 - Faster Payments
 - Standing Orders

Individual product terms and conditions, and eligibility criteria apply. You should read these carefully before applying.

In the fee-free banking offer (Offer), only the transaction types listed above are included in the Offer. Other charges including for overdrafts, cash (deposited, exchanged or withdrawn), international payments, Commercial Online Banking, CHAPS and any other additional services are not part of the Offer. The Offer is available to new Metro Bank customers only.

Terms and Conditions of the Offer

1. By participating in the Offer, you agree to be bound by the Terms and Conditions in this Agreement.
2. The promoter of the Offer is Metro Bank plc ("we", "us"), a company registered in England with company number 6419578 with its registered address being One Southampton Row, London, WC1B 5HA.
3. To receive 12 months of fee-free banking, the business entity opening the account must not have held a Metro Bank business account in the last 24 months. Eligibility is based on the legal business entity, not the individual directors or owners.
4. You must bring in relevant documents to open your Metro Bank Business Account. A full list can be found on our website here: metrobankonline.co.uk/business/current-accounts/needsbased/what-you-need-to-open-a-business-account
5. The 12 months fee-free banking period begins on the date the account is opened.
6. At the end of the 12 month period, you'll be moved to the standard account fees and charges found in the Business Bank Account Important Information Summary. The published prices are subject to variation. You will be notified 60 calendar days before your 12 month fee-free banking period ends.
7. We reserve the right to decline an application for a Business Bank Account as per our standard Terms and Conditions found on our website at: metrobankonline.co.uk/business/current-accounts/products/business-bank-account
8. The Offer is not available in conjunction with any other offer and is only available once per business entity.
9. The Offer is available from 1st July 2026 and we reserve the right to amend to withdraw the Offer prior to the Offer being accepted.
10. This Agreement shall be governed by English Law and the parties submit to the exclusive jurisdiction of the courts of England and Wales.