

## Fixed Rate Cash ISA

### Account Features

- Fix for one, two, three or five years
- Tax free interest
- One lump sum deposit up to £15,240, plus transfers
- Earn interest on transferred funds even before they arrive\*\*\*

### Important Information Summary

The important features of this account are summarised in this document and should be read carefully with the document "Our Service Relationship with Personal Customers" (the 'Terms and Conditions') before applying for this account. This document also contains the interest rate that applies to this account. The tax treatment applied to the account is subject to the ISA Regulations and related rules and may change in the future. If there is anything you do not understand, please ask any Metro Bank Customer Service Representative. These details are correct as of 19 April 2016. If these details have changed by the time you apply for the account, we will provide you with the current Important Information Summary for this account.

### KEY PRODUCT INFORMATION

<b>Account Name</b>	<b>Fixed Rate Cash ISA</b>
<b>Interest Rates</b>	<b>1 Year (Issue 11) - 1.15% tax free*/AER**</b> <b>2 Year (Issue 5) - 1.30% tax free*/AER**</b> <b>3 Year (Issue 3) - 1.50% tax free*/ AER**</b> <b>5 year (Issue 3) - 1.75% tax free* / AER**</b> Interest is calculated daily and is added to your account annually on or around the 5th of April each year and on maturity.
<b>Tax Status</b>	Interest is paid gross and is free from UK income tax and capital gains tax.
<b>Conditions for Bonus Payment</b>	There is no bonus on a Fixed Rate Cash ISA.
<b>Withdrawal Arrangements</b>	<b>Partial withdrawals are <u>NOT</u> permitted.</b>  If the account is closed or transferred to another provider before the end of the term, you will lose 180 days interest. If your account has earned less than 180 days interest, then your original deposit will be paid to you or transferred to your new provider in full, with no interest.  You can cancel your Metro Bank Cash ISA within 14 calendar days of opening it. If you cancel in this period any deposits will not count towards your annual ISA subscription limit. If you withdraw the funds it will count as a subscription.  If we don't hear from you we'll convert your account to an Instant Access Cash ISA on maturity.
<b>Access Arrangements</b>	Complete a re-investment form, or call our ISA switching team on <b>0345 08 08 501</b> .

### THINGS YOU SHOULD CONSIDER

- You can apply to open a Fixed Rate Cash ISA if you are aged 16 or over and are a UK resident and have a National Insurance Number.
- You must provide a valid National Insurance Number within 30 days of opening the account to keep your ISA tax free status. If we don't receive a valid National Insurance number your account will be converted to Instant Access Savings Account.
- You can only subscribe to one Cash ISA in a tax year. The 2016/2017 tax year commenced 6 April 2016.
- You cannot make partial withdrawals from a Fixed Rate ISA. If you close, or transfer your Fixed Rate ISA to another provider, before the maturity date you will lose 180 days interest.
- If you think you may need access to your money during the fixed term, you could consider our Instant Access Cash ISA from which withdrawals can be made.
- Transfers in from another provider must be made within 30 days of opening the Fixed Rate ISA.
- We will contact you at least 30 days before your maturity date to remind you of your options at maturity.

\*Tax free is the contractual rate of interest payable where interest is exempt from income tax. \*\*AER (Annual Equivalent Rate) is a notional rate used for interest paying accounts which illustrates what the interest would be if paid and compounded each year. It helps you compare the effective rates of credit interest on different accounts. \*\*\*Not applicable to transfers in which are subject to notice of withdrawal or to transfers of stocks and shares ISAs. In these instances interest will commence from the day funds are received.

**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)