

Instant Access Savings Account

Account Features

- Earn interest of 0.40% AER* variable
- Easy Access to your money
- Great way to build your savings with lump sums and regular payments
- Online mobile and telephone banking

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. If there is anything you do not understand, please ask a Metro Bank Customer Service Representative. These details are correct as at 15 August 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

Interest Rates	0.40% AER* variable <ul style="list-style-type: none"> • Interest is calculated on a daily basis and paid monthly. • No interest will be earned on any day when the balance is less than £100 at the end of that day.
Tax Status	<ul style="list-style-type: none"> • From 6 April 2016 all interest on UK savings accounts will be paid without the deduction of tax. You will have to declare interest earned if you exceed your annual Personal Savings Allowance set by HMRC
Conditions for Bonus Payment	<ul style="list-style-type: none"> • Metro Bank accounts do not include short term bonuses.
Withdrawal Arrangements	<ul style="list-style-type: none"> • Instant Access. • Transfer any amount between your Metro Bank accounts or set up a beneficiary account to transfer funds outside of Metro Bank. • Transfer online and in store via Faster Payments. • You can withdraw up to any amount from your Instant Access Account. For cash withdrawals over £1,000 you must give us one banking weekday's notice.
How to Apply	<ul style="list-style-type: none"> • Apply online or in any Metro Bank store. • Existing Metro Bank Customers can apply by telephone on 0345 08 08 500.
Account Management	<ul style="list-style-type: none"> • Withdraw funds in Metro Bank stores or by transferring funds to another Metro Bank account. Transfers to other Metro Bank accounts are instant. • You can close your Instant Access Savings Account at any time. • You can manage your account through Online Banking
Statements	<ul style="list-style-type: none"> • Monthly paperless statements • Paperless statements provide a secure and easy online storage with paper versions available when you need them.
Charges	<ul style="list-style-type: none"> • Issuing a banker's cheque £15 per item • Stopping a banker's cheque £10 per item <p>We may charge you our reasonable costs to find you if you do not keep your contact details up to date. For more details on current interest rates, charges and charging dates visit metrobankonline.co.uk or call us on 0345 08 08 500.</p>

THINGS YOU SHOULD CONSIDER

- You can apply to open an Instant Access Savings Account if you are 16 or over and a UK resident.
- We may change any of the rates and charges set out in this Important Information Summary, however, we will notify you of any changes that are not to your benefit at least 14 days before they take effect.
- You can change your beneficiary up to three times a month.

*AER stands for annual equivalent rate. It shows how much the interest rate would be if the interest was worked out once a year. You can use it to compare different financial products.

OPEN 7 DAYS

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