

Business Loans

Account Features

- Loans for your business purposes
- Secured and unsecured loans available subject to status
- Available to Metro Bank Business Current Account customers
- Payments can be made from your Metro Bank Business Current Account, in store, by telephone or online.

Important Information Summary

The information in this document summarises the important features of Metro Bank business lending products and is intended to be read together with, but not to replace, the relevant Metro Bank business loan agreement. You should carefully read this document and Metro Bank business loan agreement before applying for a loan. If there is anything you do not understand, please ask any Metro Bank Customer Service Representative. All rates and charges set out in this Important Information Summary are subject to change. These details are correct as at 23 July 2014.

2. INTEREST RATES AND CHARGES

	Business loans under £25,000	Business loans £25,000 and over
Interest rate	Typical 10% APR	Subject to status
Arrangement fees	None	1.75% of loan amount
Other fees	Security fees, valuation fees, legal fees and / or administration fees may be charged	Security fees, valuation fees, legal fees and / or administration fees may be charged

SECURITY REQUIREMENTS

Security may be required for a Metro Bank Business Loan. We may require one or more types of security, such as:

- Guarantee and indemnity from a third party / group entity / from directors or members of the borrower
- Security over property such as land or a bank account

The security we will require for your loan will be decided on a case-by-case basis.

ADDITIONAL INFORMATION

- We cannot arrange for payment by Direct Debit. If you close your Metro Bank Business Current Account you will need to contact us to make alternative arrangements for your payments.
- We will send your annual statement electronically to your online banking account, but you can ask us at any time to send you paper statements instead. We will send an email to your online banking secure messaging account to tell you when your statement is ready. If you ask us, we will send you an email to another email address chosen by you.

Call us on 0345 08 08 500 or visit www.metrobankonline.co.uk

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT

Store Opening Hours: Monday - Friday 8am - 8pm • Saturday 8am - 6pm • Sunday 11am - 5pm
Business Customer Service Team: 0345 08 08 508 • business.team@metrobank.plc.uk

metrobankonline.co.uk