

Business Instant Access Deposit Account

Account Features

- **Boost your savings with a Business Instant Access Deposit Account for businesses and professionals requiring complete flexibility with their deposits**
- **Receive electronic payments** (CHAPS, BACS, faster payments, SWIFT, standing orders and internal transfers)
- **Pay in cash and cheques**
- **Withdraw cash in-store or transfer it to another Metro Bank account**
- **FREE monthly automated cash sweep facility from your Metro Bank Business Current Account to your Instant Access Deposit Account. Daily and weekly sweeps are available subject to a charge which will be deducted from your current account**
- **Bank online and by telephone 24/7; Bank in-store 362 days a year**

Important Information Summary

The information in this document summarises the important features of this account and also contains the terms specifying the interest rate and charges which apply to this account. This document should be read with the Metro Bank Business Account Terms and Conditions (the 'Terms and Conditions'). You should carefully read this document and the Terms and Conditions before applying for this account. The interest rate shown in this Important Information Summary, and the tax treatment applied to the account, are subject to your circumstances and may change in the future. If there is anything you do not understand, please ask any member of the Metro Bank team. These details are correct as of 15 August 2016. If these details have changed by the time you apply for the account, we will provide to you the then current Important Information Summary for this account.

KEY PRODUCT INFORMATION

Account Name	Business Instant Access Deposit Account
Interest Rates	Variable 0.10% AER* <ul style="list-style-type: none"> • Interest will be calculated daily. Choose if you want it paid monthly or annually.
Conditions for Bonus Payment	<ul style="list-style-type: none"> • No bonuses are included in the Metro Bank Instant Access Deposit Account.
Withdrawal Arrangements	<ul style="list-style-type: none"> • You can withdraw your funds in store without notice or transfer them out online.
Access Arrangements	<ul style="list-style-type: none"> • Apply in any Metro Bank store or over the telephone on 0345 08 08 508.

CHARGES

- Copy or duplicate statements: £5 per statement.
- Issuing a banker's cheque: £15 for each cheque issued.
- Stopping payment out on a banker's cheque and for replacing or refunding the amount of the cheque: £10 per cheque.

If we are going to deduct a charge mentioned above from one of your accounts at a future date, we will give you not less than 14 days' notice of the amount we will deduct and when we will deduct it.

Details of our current interest rates, charges and charging dates are also available on our website **metrobankonline.co.uk** or you can contact us on **0345 08 08 508**.

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. We will notify you of any changes that are not to your benefit at least 2 months before they take effect.

OTHER METRO BANK SERVICES YOU MAY BE INTERESTED IN

Online banking facilities and call centre services: Access online banking facilities at **metrobankonline.co.uk** or call our UK-based call centre on **0345 08 08 508** 24 hours a day.

- **Manage your money in a way that suits you:** Speak to one of our Commercial Banking Team to learn how Metro Bank can help you to manage your business finances. Call into any store or call us on **0345 08 08 508**.
- **Paperless statements:** Save paper by not opting for paper statements. You can help the environment with our paperless e-statements, found online.
- **Safe Deposit Boxes** are available for our business customers. Please ask a member of our Commercial Banking Team for more information.

*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**