

Personal Credit Card

Account Features

- **One simple low rate of 13% APR***
- **MasterCard® PayPass™ contactless credit card****
- **No other fees**
- **Interest free period of up to 56 days*** on purchases**
- **No charge from Metro Bank on foreign transactions in Europe††**
- **Online and mobile banking**
- **Monthly Statements**

Important Information Summary

The information in this document summarises the important features of the Metro Bank Personal Credit Card but is not intended to replace the Metro Bank credit card agreement. You should carefully read this document and the Metro Bank credit card agreement before applying for the credit card. 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 of 1 September 2015. If these details have changed by the time you apply for the credit card, we will provide to you the then current Important Information Summary for the credit card.

ADDITIONAL FEATURES

- **Balance Transfers** You can transfer up to 75% of the limit of your Metro Bank Credit Card
- **Payments** You can pay us money you owe us from either your Metro Bank Current Account or from another bank. Your Customer Service Representative will be able to give you more information about the supported payment methods.
- **Paperless Statements** We'll email you each month to let you know when your statement is available online (paper versions are available when you need them)
- **No Annual Fee** Metro Bank will not charge an annual fee for our Credit Card

CONTACTLESS PAYMENT CARDS

All new Metro Bank MasterCard® cards come with the PayPass™ feature. This means they contain secure contactless technology that lets you pay for everyday essentials without the need to enter your PIN. This technology is simple and safe to use. To start using it straightaway you'll need to make one Chip and PIN transaction. Then wherever you see this contactless symbol or MasterCard® PayPass™ logo on the High Street, you can choose to pay for shopping that comes to £30 or less by tapping your card on the reader at the till.

To find out more about quick and easy contactless payments, please see our leaflet or visit metrobankonline.co.uk.



THINGS YOU SHOULD CONSIDER

- You can apply to open a Metro Bank Credit Card if you are aged 18 or over and hold a Metro Bank current account
- The Metro Bank Credit Card is subject to status
- The maximum that can be withdrawn from an ATM in the form of a cash advance is £300 per day
- If you only make the minimum monthly payment, it will take longer and cost you more to clear your balance.

REPRESENTATIVE EXAMPLE

13% APR* based on you borrowing £1,200 over a full 12 months.

The Credit Card limit we will provide you with will be determined during your application. We will take into consideration information provided by yourself and data we receive from the Credit Reference Agencies.

*APR means Annual Percentage Rate. **MasterCard® and PayPass™ are registered trademarks of MasterCard® International Incorporated. ***If you pay your balance in full and on time. The terms and conditions which apply to your card will apply when making contactless payments.

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)

Personal Credit Card Important Information Summary *(continued)*

SUMMARY BOX				
APR	Typical 13% APR variable. All customers pay the same.			
Interest Rates		Introductory Rate	Monthly Rate	Annual Rate
	Purchases	None	1.024%	12.3%
	Cash Advance/Withdrawal	None	1.024%	12.3%
	Balance Transfer	None	1.024%	12.3%
Interest-free Period	<ul style="list-style-type: none"> Up to 56 days for purchases if you pay your balance in full and on time (although the first interest-free period for purchases may be shorter if you take out your credit card part-way through a month) No interest-free period on cash advances or balance transfers 			
Interest Charging Information	<p>Purchases – You will not pay interest on new purchases if you pay your balance off in full and on time. Otherwise interest will be charged on a daily basis from the date the transaction is applied to your account until repayment is received.</p> <p>Cash Advances/Balance Transfers – Interest will be charged on a daily basis, from the date the transaction is applied to your account, until the amount is fully repaid to us.</p> <p>Interest on fees –</p> <p>Non-sterling transaction fees: You do not pay interest if you pay your balance off in full and on time. Otherwise interest accrues from the date the transaction is applied to your account until repayment is received.</p> <p>Non-sterling cash fee: Interest will be charged on a daily basis, from the date the transaction is applied to your account, until the amount is fully repaid to us.</p>			
Payments	We apply any payment to overdue amounts from your previous statements before reducing the Minimum Payment. We will apply payments to balances bearing the highest interest rate first and then to balances with lower interest rates in descending order. We first apply payments to amounts that have appeared on your statements, and then to amounts that have not yet appeared on your statements. If parts of the balance have the same interest rate, items on which interest is charged on interest will reduce first.			
Minimum Repayment	<p>The minimum monthly payment is 5% of the balance shown on your monthly statement or £20, whichever is the greater, or the full balance if less than £20.</p> <p>If you only make the minimum monthly payment, it will take longer and cost you more to clear your balance.</p>			
Credit Limit	<p>Minimum credit limit £500</p> <p>Maximum credit limit Subject to status</p>			
Charges	No charge from Metro Bank on foreign transactions in Europe ^{††} . Please see table below for charges outside of Europe. No default charges.			

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

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Personal Credit Card Important Information Summary *(continued)*

USING YOUR CREDIT CARD ABROAD

All transactions will be converted to sterling at the MasterCard rate applying on the day we receive the transaction. MasterCard rates can be found at www.mastercard.com/global/currencyconversion.

Dependent upon the type of transaction, the following fees will apply:

Location [†]	Card purchase	Cash withdrawal
In Europe ^{††}	Free	Free
Outside Europe	1.90% non-sterling transaction fee	1.90% non-sterling transaction fee + £1.00 non-sterling cash fee
Outside Europe (from 25th July 2016)	2.5% non-sterling transaction fee	2.5% non-sterling transaction fee + £1.50 non-sterling cash fee

[†] Location refers to location of the Merchant/ATM or the location of the company operating the website in case of internet transactions.

^{††} Europe refers to the below members of Single European Payment Area (as at 10 December, 2013).

Austria	Estonia	Ireland	Monaco	Slovenia
Belgium	Finland	Italy	Netherlands	Spain
Bulgaria	France	Latvia	Norway	Sweden
Croatia	Germany	Liechtenstein	Poland	Switzerland
Cyprus	Greece	Lithuania	Portugal	
Czech Republic	Hungary	Luxembourg	Romania	
Denmark	Iceland	Malta	Slovakia	

Additional charges may be applied by overseas ATM providers. However, there should always be a warning on the screen before they do so, giving you the option to cancel the transaction.

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