

Euro and US Dollar Current Accounts

Account Features

- To apply for our Euro or US Dollar Current Account you need to have a current account or instant access savings account with Metro Bank.
- These accounts are day to day current accounts with the facility to make International Payments (SWIFT) and internal transfers.
- You can manage your account(s) via our Telephone Banking Team, online or in-store 362 days per year.

Important Information Summary

The information in this document summarises the important features of the Metro Bank Euro and US Dollar Current Accounts and also contains the terms specifying the charges which apply to these accounts. This document should be read with the Our Service Relationship with Business Customers booklet if you are a business customer or the Our Service Relationship with Personal Customers if you are a personal customer (the 'Terms and Conditions'). The Additional Provisions detailed in the application form also apply to the Metro Bank Euro and US Dollar Current Accounts (the 'Additional Provisions'). You should carefully read this document, the Terms and Conditions and the Additional Provisions before applying for one of these accounts. If there is anything you do not understand, please ask any member of the Metro Bank team. These details are correct as at 21 October 2014. If these details have changed by the time you apply for the account, we will provide to you the current Important Information Summary for these accounts.

MONTHLY FEES

Euro €		US Dollar \$	
Balance	Fee	Balance	Fee
< €2,000	€15	< \$3,000	\$25
> €2,000	€5	> \$3,000	\$8

THINGS YOU SHOULD CONSIDER

- You must have either a Personal Current Account or Instant Access Account with Metro Bank to apply if you are a personal customer or a Business Current Account or Business Instant Access Account with Metro Bank to apply if you are a business customer.
- No debit card facility or cheque book is available on these accounts.
- Cheques can be paid into these accounts, however all cheques will be sent to the drawer's bank for collection. This means that we are unable to guarantee the timescale in which payment will be made to your account. Please also be aware that our and the drawer's bank fees will be deducted from the cheque amount before credited to your account. We therefore strongly recommend that where possible you seek to have funds paid into your account electronically.
- No interest is paid on any credit balance on these accounts.
- We do not currently provide overdraft facilities on these accounts.
- Statements are issued monthly.
- Please see overleaf for details of transaction charges applicable to these accounts.

Make/Receive International Payments

- If you would like to send money internationally, please visit your local Store making sure that you have all the details of the recipient, i.e. IBAN number (International Bank Account Number), SWIFT/BIC Code (Bank Identifier Code) and the payee's bank and personal details.
- To receive International payments you will need to give the person sending funds to you, your account number, name on the account, your IBAN number and Metro Bank SWIFT/BIC code MYMBGB2L.
- Please do not quote Metro Bank UK sort code as this may result in the currency payment being converted in GBP and a potential loss to you.
- You can find your SWIFT/BIC and IBAN number on your statement and welcome letter which you received at the point of account opening.
- If you are unable to visit one of our Stores, please call us on 0345 08 08 500 or if you are a business customer please call 0345 08 08 508.
- If you are calling from outside of the UK please dial +44 203 402 8312 with all the above information and a member of our team will help you.
- If you are Business Online Plus or Commercial Online Banking user you can make international payments online.

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
Local UK Call Centre: 0345 08 08 500 • enquiries@metrobank.plc.uk

metrobankonline.co.uk

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TRANSACTION CHARGES	
Transaction Type	Charge Per Transaction
Cheques Deposited	€10.00 or \$16.00 each (plus other banks fees – please note we are unable to advise you on other bank's fees)
Cheque Payments	No cheque book facility
Debit Card Payments	No debit card facility available
Direct Debits	Not available for this type of account
Standing Orders	Not available for this type of account
Automated and store credits	€5 or \$8 each
ATM Withdrawals	Not available for this type of account
Transfers between your Metro Bank Accounts in the same name	FREE
Transfers between Metro Bank Business Accounts (3rd Party Transfer)	€1 or \$2 each
Cash paid in / out / exchanged	€1 per €100 or \$1 per \$100. Please note a small FX adjustment may occur when applying this charge. This will be detailed in your summary of charges statement.
International Payments	€20 or \$25
Same day UK CHAPS payment	Not available for this type of account
Sweeps	Not available for this type of account

ADDITIONAL SERVICE CHARGES	
Other services	Charge
Auditor's Certificate of Balance: A letter written by Metro Bank to your accountant certifying details of your account balance as at a certain date	€25 or \$40 (+VAT)
Auditor's Request for Bank Report: This is a more detailed enquiry than a certificate of balance. The amount charged will reflect the time taken due to depth and complexity of the questions asked	Minimum of €25 or \$40 (+VAT)
Statements: Copy or duplicate statements	€5 or \$8 per statement
Response to a request from a third party for confirmation that you have a Metro Bank Euro or US Dollar account (we call these 'status enquiries')	€8 or \$13 (Ex. VAT)

If we are going to deduct a charge mentioned in this section from your account 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.

We may change any of the charges set out in this Important Information Summary, and introduce new charges, under the Terms and Conditions.