

Personal 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 send money outside the UK (SWIFT and SEPA) and internal transfers.
- Bank online, by telephone or in-store

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 '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 Metro Bank staff member. These details are correct as of March 2024. 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.

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.
- No debit card facility or cheque book is available on these accounts.
- No interest is paid on any credit balance on these accounts.
- We do not currently provide arranged overdraft facilities on these accounts.
- Statements are issued monthly.
- Please see overleaf for details of transaction charges applicable to these accounts.

Send / Receive money from outside the UK

- If you would like to send money outside the UK, 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 money from outside the UK 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- Please do not quote Metro Bank UK sort code as this may result in the currency payment being converted in GBP and a potential loss to you.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.
- 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.

Personal Foreign Currency Account *(continued)*

TRANSACTION CHARGES	
Transaction Type	Charge Per Transaction
Inbound payment (automated or in store)	€5 or \$8 each
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	1.00% Please note a small FX adjustment may occur when applying this charge. This will be detailed in your summary of charges statement.
Sending money outside the UK: SWIFT	€20 or \$25
Sending money outside the UK: SEPA	£0.20 (please note: this will be deducted at the prevailing rate at the time of the transaction)
USD cheque deposit	Up to \$6,500: \$13 (£10) per cheque. More than \$6,500: \$25 (£20) per cheque Fee is taken from deposit account
EUR cheque deposit	Up to €5,500: €12 (£10) per cheque More than €5,500: €23 (£20) per cheque Fee is taken from deposit 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.