



## Community Current Account

Our Community Account is designed for Clubs, Societies and Charities that we have classified as small businesses.

### Account Features

- 200 FREE transactions per month
- FREE cash withdrawals/deposits up to £10,000 per month
- No charge from Metro Bank on foreign transactions in Europe†
- Your Local Business Manager as a dedicated point of contact
- A Business Banking Representative in every Store, 7 days a week, early and late
- Local UK Business Customer Service Team
- Free presentation cheques are available for fundraising
- Switching Service – let us take the hassle out of moving your existing bank account

### Important Information Summary

This document summarises the important features of the Community Account. It should be read carefully together with the "Our Service Relationship with Business Customers" (the 'Terms and Conditions') before you apply for the Community Account. If there is anything you do not understand, please ask any Metro Bank staff member. These details are correct as of 23 August 2017. 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.

### FEES AND CHARGES

There is no monthly fee/maintenance charge associated with this account.

Our Community Account is subject to:

- Transactional charges – these will apply if you exceed 200 transactions per month
- Service charges

Further details can be found below.

Transaction Type	Free Transactions Per Charging Month	Then Charged At
<b>Transfers between Your Metro Bank Business Accounts</b>	<b>FREE</b>	<b>FREE</b>
ATM Withdrawals	Any combination of these transactions up to 200 in total	£0.20 each
Automated Credits		
Bill Payments (Store and Internet)		
Cheque Payments		
Cheques Deposited		
Debit Card Payments		
Direct Debits		
Faster Payments		
Standing Orders		
Cash Paid In / Out or Exchanged	Up to £10,000 in total	0.50%
International Payment: SWIFT	£25.00	£25.00
International Payment: SEPA	£10.00	£10.00
Same Day UK CHAPS Payments	£25.00	£25.00

**OPEN 7 DAYS**

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm

Local Call Centre: 0345 08 08 500 • [metrobankonline.co.uk](http://metrobankonline.co.uk) • [MetroBank\\_Help](#)

## Business Fixed Term Deposit Account

The Business Fixed Term Deposit Account is designed for business customers wishing to maximise the interest earned on their deposits.

### Account Features

- You can choose to have: 1 month, 3 month, 6 month, 1 year and 2 year terms
- Available to UK based business customers
- A minimum deposit of £5,000 is required
- Only one deposit can be paid into this account
- Monthly interest available on all terms

### Important Information Summary

This document summarises the important features of the Business Fixed Term Deposit Account. It should be read carefully together with the Metro Bank "Our Service Relationship with Business Customers" brochure before you apply. If there is anything you do not understand, please ask any member of the Metro Bank Team. These details are correct as of 17 August 2017. 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.

### SUMMARY BOX

<b>Account Name</b>	Business Fixed Term Deposit Account																										
<b>What is the interest rate?</b>	<table border="1"> <thead> <tr> <th>Term</th> <th>AER* (annual interest)</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>0.25%</td> </tr> <tr> <td>3 months</td> <td>0.40%</td> </tr> <tr> <td>6 months</td> <td>0.60%</td> </tr> <tr> <td>1 year</td> <td>1.00%</td> </tr> <tr> <td>2 years</td> <td>1.25%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Interest is calculated daily and paid monthly, annually or on maturity – depending on the term chosen.</li> </ul>			Term	AER* (annual interest)	1 month	0.25%	3 months	0.40%	6 months	0.60%	1 year	1.00%	2 years	1.25%												
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<b>Can Metro Bank change the interest rate?</b>	<ul style="list-style-type: none"> <li>• We can't change the rate on your Business Fixed Term Deposit account during the agreed fixed term period. We will not change a rate on your Business Fixed Term Deposit account for the time we have agreed to keep it fixed.</li> </ul>																										
<b>What would the estimated balance be on the date the fixed term expires based on a £5,000 deposit?</b>	<p>On a deposit of £5,000, the estimated balance would be:</p> <table border="1"> <thead> <tr> <th>Term</th> <th>Initial Deposit</th> <th>Estimated balance</th> <th>Interest Earned</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>£5,000</td> <td>£5,001.03</td> <td>£1.03</td> </tr> <tr> <td>3 months</td> <td>£5,000</td> <td>£5,005.04</td> <td>£5.04</td> </tr> <tr> <td>6 months</td> <td>£5,000</td> <td>£5,014.88</td> <td>£14.88</td> </tr> <tr> <td>1 year</td> <td>£5,000</td> <td>£5,050.00</td> <td>£50.00</td> </tr> <tr> <td>2 years</td> <td>£5,000</td> <td>£5,125.00</td> <td>£125.00</td> </tr> </tbody> </table> <p>This is based on:</p> <ul style="list-style-type: none"> <li>• Interest calculated daily and paid on maturity.</li> <li>• The date on which the Business Fixed Term Deposit account expires.</li> <li>• £5,000 being deposited in the account at the time it is opened and no further deposits or withdrawals being made over the duration of the term.</li> </ul>			Term	Initial Deposit	Estimated balance	Interest Earned	1 month	£5,000	£5,001.03	£1.03	3 months	£5,000	£5,005.04	£5.04	6 months	£5,000	£5,014.88	£14.88	1 year	£5,000	£5,050.00	£50.00	2 years	£5,000	£5,125.00	£125.00
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<b>How do I open and manage my account?</b>	<ul style="list-style-type: none"> <li>• You can apply to open a Business Fixed Term Deposit account if you are UK registered business</li> <li>• If you open your account in store you will need another Metro Bank business account (such as a Business Current account or Business Instant Access Savings account) as the interest on your Business Fixed Term Deposit account must be paid to a different Metro Bank account in your business name.</li> <li>• You can apply in any Metro Bank store or through your Relationship Manager.</li> <li>• You must pay in one lump deposit of at least £5,000.</li> <li>• You can manage your account in store, through Online Banking or by telephone on 0345 08 08 508.</li> </ul>																										
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"> <li>• Your Business Fixed Term Deposit account matures the day before the relevant anniversary date of your account opening and your deposit and any interest will be paid the next working day. For example, if you open a 1-year Fixed Term Savings Account on 10th August 2017, your account will mature at close of business on 9th August 2018 and the deposit would be paid by close of business on 10th August 2018.</li> <li>• If the Fixed Term Deposit account end date falls on a weekend or bank holiday, your account will mature on the next working day and the balance and any interest will be paid the next working day from this date.</li> <li>• If you may need access to your money during the term, please consider the Metro Bank Business Instant Access Account which allows for withdrawals.</li> </ul>																										
<b>Additional information</b>	<ul style="list-style-type: none"> <li>• If your contact details are not up to date, we may charge you any costs involved in trying to find you. For more details on current interest rates, charges and charging dates visit <a href="http://metrobankonline.co.uk">metrobankonline.co.uk</a> or call us on 0345 08 08 508.</li> <li>• All interest on UK savings accounts will be paid without a deduction of tax.</li> <li>• For more information please refer to "Our Service Relationship with Business Customers" which can be found on our website at <a href="http://metrobankonline.co.uk">metrobankonline.co.uk</a>.</li> </ul>																										

\*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

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