

## 35 and 100 Day Tracker Notice Account

### Account Features

- Deposit funds whenever you want
- Money is accessible by giving the required number of days' notice
- Monthly, half-yearly or annual interest

### Important Information Summary

This document summarises the important features of the 35 and 100 Day Tracker Notice Account. It should be read carefully together with the Metro Bank "Our Service Relationship with Business Customers" brochure (the Terms & Conditions) 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 3 November 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		
Account Name	35 Day Tracker Notice Account	100 Day Tracker Notice Account
What is the interest rate?	<b>Bank of England ("BoE") Base Rate + 0.20%</b>	<b>Bank of England ("BoE") Base Rate + 0.30%</b>
	Bank of England Base Rate is currently 0.50%. This can be found at <a href="http://www.bankofengland.co.uk">www.bankofengland.co.uk</a> . • Interest is calculated daily by reference to the BoE Base Rate and paid monthly, half yearly or annually	
Can Metro Bank change the interest rate?	<ul style="list-style-type: none"> <li>• Metro Bank may change the margin over BoE Base Rate independently of any changes to the BoE Base Rate. <ul style="list-style-type: none"> <li>◦ For a 35 Day Tracker Notice Account we will give you two months' notice before making such changes to your account. You may cancel or close your account, subject to providing notice in line with the minimum notice period.</li> <li>◦ For a 100 Day Tracker Notice Account we will give you 100 days' notice before making such changes to your account. You may cancel or close your account, subject to providing notice in line with the minimum notice period.</li> </ul> </li> <li>• We may change any of the rates and charges detailed in this Important Information Summary.</li> <li>• We'll notify you of any changes by post, email, or any other form of communication.</li> <li>• The rate of interest payable on your account balance will track the BoE Base Rate. Any changes to the rate of interest resulting from changes in the BoE Base Rate will be applied to your account on the next working day following the change. If the change is to your benefit, we'll tell you by publishing the new rates on our website at least three working days from making the change.</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>	
What would the estimated balance be after 12 months based on a £1,000 deposit?	<p><b>35 Day Notice Account</b> On a deposit of £1,000, the estimated balance would be £1,004.50</p> <p><b>100 Day Notice Account</b> On a deposit of £1,000, the estimated balance would be £1,005.50</p> <p>This is based on:</p> <ul style="list-style-type: none"> <li>• Interest calculated daily and compounded monthly.</li> <li>• £1,000 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> <li>• The interest rate as detailed in this Important Information Summary and doesn't take into account any changes in the rate of interest over the 12 month period.</li> </ul>	
How do I open and manage my account?	<ul style="list-style-type: none"> <li>• You can apply to open a Tracker Notice account if you are a UK registered business</li> <li>• You can apply in any Metro Bank store or through your Relationship Manager.</li> <li>• There is no minimum balance required to open a Tracker Notice Account.</li> <li>• There is no maximum balance that can be held, please contact us for any requests over £10m.</li> <li>• You can manage your account in store, through Online Banking or by telephone on <b>0345 08 08 508</b>.</li> </ul>	
Can I withdraw money?	<ul style="list-style-type: none"> <li>• You can't access your money for at least a minimum number of days (either 35 or 100 days). Your financial position must allow you to be able to cover any cash flow requirements you may have during the notice period.</li> <li>• You can withdraw any amount from your Tracker Notice Account.</li> <li>• When you have given notice to withdraw, funds will be sent to the account you request after the required notice period (either 35 or 100 days).</li> <li>• If the withdrawal day falls on a weekend funds will be transferred the next working day.</li> </ul>	
Additional information	<ul style="list-style-type: none"> <li>• All interest on UK savings accounts will be paid without the deduction of tax.</li> <li>• The interest rate you receive on your account balance will decrease if the BoE Base Rate decreases.</li> <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 <b>0345 08 08 508</b>.</li> </ul>	

**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](https://twitter.com/MetroBank_Help)