

Euro and US Dollar Currency Account

Please complete all of the information requested, otherwise we may be unable to open your account

1. YOUR PERSONAL DETAILS

Please note that you will need to have one of the following accounts to apply:

- Personal Current Account or Instant Access Account.
- Business Current Account or Instant Access Account.

Are you an existing Metro Bank customer? ☐ Yes ☐ No Current Account Number

Title Date of Birth

First Name Home Telephone Number

Middle Name(s) Mobile Number

Surname Please select your preferred contact method? ☐ Home Telephone ☐ Mobile Telephone

Address Email Address

Postcode

Nature of Applicant ☐ Limited company ☐ Sole trader ☐ Partnership ☐ Personal ☐ Other

Business Name

Projected Annual Turnover/Income for this Account £

Please specify the principle countries you trade with (not applicable if you are also completing a Business Account Opening Form):

Countries you trade with	Frequency of transactions	Will you be trading with:	
		Businesses <input type="checkbox"/>	Individuals <input type="checkbox"/>
		Businesses <input type="checkbox"/>	Individuals <input type="checkbox"/>
		Businesses <input type="checkbox"/>	Individuals <input type="checkbox"/>
		Businesses <input type="checkbox"/>	Individuals <input type="checkbox"/>
		Businesses <input type="checkbox"/>	Individuals <input type="checkbox"/>

2. ADDITIONAL PROVISIONS – INTERNATIONAL ACCOUNTS

Please read this document carefully before using our services and keep it in a safe place for future reference. We will provide a copy of it together with the Important Information Summary for the product for which you are applying when you open your account and at any time you ask. If you are unsure about anything in this document give us a call and ask for further information.

This document sets out the specific terms and conditions for Metro Bank's range of International Accounts. These terms and conditions apply in addition to those set out in the "Our Service Relationship with Business Customers" brochure if you are a business customer or in the "Our Service Relationship with Personal Customers" brochure if you are a private individual (in either case, the General Terms). The "Important Information Summary" sets out specific terms and conditions in relation to the particular International Account. If either these terms or any terms in this Important Information Summary contradict any term in the Business Account Terms and Conditions, then these terms and the relevant Important Information Summary terms will apply.

2. ADDITIONAL PROVISIONS – INTERNATIONAL ACCOUNTS *(continued)*

Part 1 Types of 'International Account' covered by this agreement and the services provided

Services Provided	Euro and US Dollar Current Account	Euro and US Dollar Business Money Market Account
Available to Personal and Business Customers	Yes	No ^{*1}
Credit Interest	No	Yes
Debit Interest	No	No
Payments In		
Internal Transfer	Yes ^{*2}	Yes ^{*2}
Cash Over Counter ^{*4}	Yes	No
Cheque ^{*5}	Yes	No
Electronic	Yes	No
Payments Out		
Internal Transfer ^{*2}	Yes	Yes ^{*3}
Cash Over Counter ^{*4}	Yes	No
Cheque ^{*5}	No	No
Electronic	Yes	No
ATM Cash Withdrawal ^{*6}	No	No
Debit Card ^{*6}	No	No
Agreed Overdrafts	No	No
Online Banking ^{*7}	Yes	Yes
Telephone Banking	Yes	Yes
Text and Email Alerts	No	No
Monthly Statements	Yes	No ^{*8}

^{*1} Available to business customers only.

^{*2} Internal transfers between accounts not in the same currency will attract an exchange rate

^{*3} No subsequent deposits or withdrawals before maturity can be made into or out of a Money market account – see the Important Information Summary for full details

^{*4} Cash can only be withdrawn from or deposited into a Euro and US Dollar Current account in the same currency as the account from which it is being withdrawn or into which it is being deposited. A charge may apply and maybe subject to an FX rate being applied. Details of charges can be found in the Important Information Summary.

^{*5} 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 and that any payment will be credited to your account net of both our and the drawer's bank's fees. We therefore strongly recommend that where possible you seek to have funds paid into your account electronically

^{*6} No debit card is provided on our Euro or Dollar accounts. Please use your Sterling debit card to withdraw cash overseas or your Sterling credit or debit card to make card payments

^{*7} View only facility available

^{*8} A Certificate of Deposit will be provided when you open your Euro or Dollar Currency Account.

Part 2

1. A Sterling Current or Instant Access Account must be held with Metro Bank.
2. We reserve the right to refuse a deposit, decline to open an International Account or to close an International Account without giving a reason for such a decision.
3. All provisions in the General Terms relating to the conversion of receipts and payments in foreign currencies to sterling will not apply to receipts into and payments from the International Accounts.
4. The minimum balances that apply to International Accounts are detailed in the Important Information Summary.
5. Provisions relating to receipts into and payments from International Accounts are detailed above and in the Important Information Summary.
6. The charges that apply to each International Account are detailed in the relevant Important Information Summary.
7. Whenever we change these charges we will give you 60 days notice if you are a private individual or a small business customer or 30 days notice if you are a larger business customer.
8. Agreed overdraft facilities are not available on any International Accounts. Instant overdraft charges may apply – see the Important Information Summary for the relevant account for full details.

3. Declaration

Private Individual

I/We apply to open a Currency Account (insert currency/currencies).

I/We agree to the Additional Provisions attached to this application form.

I/We agree to be responsible for any exchange risk and other costs incurred in obtaining payment of overdrawn balances.

I/We understand that credit reference agencies record searches and that the information they record may be used by other lenders assessing credit applications from me/us and members of my/our household and for debt tracing.

I/We agree to operate this account in line with the sterling Current Account mandate.

Before signing this form you should carefully read "**Additional Provisions**", "**Our Service Relationship with Personal Customers**" and the "**Important Information Summary**". If there is any term that you do not understand then please discuss it with a Metro Bank Customer Service Representative before signing.

Private Individual

Customer Signature

Print name

Date

Customer Signature

Print name

Date

Business

Before signing this form you should carefully read "**Additional Provisions**", "**Our Service Relationship with Business Customers**" and the "**Important Information Summary**". If there is any term that you do not understand then please discuss it with a Metro Bank Customer Service Representative before signing.

Business

For and on behalf of:

Authorised Signature**

Print name

Position

Date

For and on behalf of:

Authorised Signature**

Print name

Position

Date

**For sole traders and partnerships, signed in accordance with Bank Mandate. For limited companies, signed by either two Board Directors or a Board Director and Company Secretary.