

Refer a Friend

TERMS & CONDITIONS

With our 'Refer a Friend' offer, our existing customers with a Retail Current Account can earn a thank you bonus when they recommend Metro Bank to a friend. As long as you both meet the qualifying criteria laid out below and the new customer opens a Current Account with us, we'll give you both £50.

By taking part in this offer, you're agreeing to these terms and conditions – please read them carefully.

1. Criteria for the existing customer:

- 1.1 18 or over and a UK resident.
- 1.2 An existing Metro Bank customer with a Current Account, Private Banking Account or Cash Account.
- 1.3 Your Metro Bank account must stay open throughout the offer, so we can pay your thank you bonus.
- 1.4 Your account must be clear of any blocks – this means you should currently have full access to your account without us limiting your activity in any way, including any valid legal reasons we have for doing so.
- 1.5 You need to make your friend aware that you're sending them information about Metro Bank.

2. Criteria for the friend being recommended:

- 2.1 You must be 18 or over and a UK resident.
- 2.2 You will need to open a Retail Current Account or Private Banking Current Account, and pass our status and credit checks. We are not currently offering this offer to customers who want to open a Cash Account.
- 2.3 You mustn't already have a Current Account, Private Banking Account or Cash Account with us.
- 2.4 You need to use the Current Account Switching Service and complete a full switch within 30 days of opening your account. Partial switches will not be accepted as part of this offer.
- 2.5 Once your new account is open, you'll need to register for and log in to online banking or mobile banking within one month.
- 2.6 You'll need to pay in a minimum of £500 within the first month and a further £500 in the second month. Transfers from other Metro Bank accounts do not count towards this.
- 2.7 You'll need to make a minimum of 10 debit card purchases (eg purchases in shops, online or mail order) within the first two months of opening your account. Cash withdrawals or other transactions are not included.

3. Getting started

- 3.1 Go metrobankinvite.co.uk/referafriend to read our 'What you need to do' page, which gives you all the details on how to register for the offer.
- 3.2 If you are recommending us to your friends, you must register before 11 December 2020 to be eligible for the £50 thank you bonus.
- 3.3 If you have been recommended by an existing customer, you must register before 18 December 2020 to be eligible for the £50 thank you bonus.

4. Receiving your thank you bonus

- 4.1 Within 30 days of meeting all of the conditions in this offer, we will pay £50 into both Current Accounts. If your account is closed or there is an active block when we come to make the payment, you will not be eligible to receive the thank you bonus.
- 4.2 The account you open can be a sole or joint account, but only one bonus payment of £50 will be made.
- 4.3 You can refer as many people as you like, however we will only pay a maximum of five bonuses in a 12-month period.
- 4.4 The 12-month period in 4.3 begins on 24 August 2020.

5. Important legal information

- 5.1 We may change, extend or withdraw this offer for new registrations at any time.
- 5.2 This offer is available to Metro Bank employees, as long as they knew the person they recommend before 15 August 2020.
- 5.3 These terms and conditions are governed by and construed in accordance with English law and will be subject to the exclusive jurisdiction of the English courts.