

Summary of charges for the period
01 J AN 2026 to 31 J AN 2026
Metro Bank Community Account Statement



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

Metro Bank Community Account number	
Sort code	
Statement date	31 J AN 2026
Overdraft limit	£0.00

The total of fees and charges for the account during this period is £3.00.

This amount will be deducted from your account on 28 FEB 2026 (or the next working day if it's a weekend or bank holiday).

Your fees and charges for this period are as follows:

Monthly Maintenance fee	£3.00
Online Banking fee (if applicable)	£0.00
FX Platform monthly fee	£0.00
Setup fee	£0.00
Service charges	£0.00
Cash charges	£0.00
Transaction charges	£0.00
Post Office change giving charges	£0.00
Instant overdraft charges	£0.00
Interest charges	£0.00

Total Fees and Charges: £3.00

Details of Transaction and Cash Charges

Transaction charges	Volume	Price (£)	Charge (£)
Card Purchase	2	0.30	0.60
Inward Payment	1	0.30	0.30
Sub Total	3		0.90
Less Free Transaction			0.90
Total transactions Charge			0.00

Statement number	4
Metro Bank Community Account number	
Sort code	



Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00
Less Free Allowance			0.00
Total Cash transaction Charge			0.00

This document sets out the charges and interest that have accrued on your account within the above period. There are 5 types of charge:

1. **'Monthly maintenance fee'** - please see the Community Account Important Information Summary for information on the monthly fee.
2. **'Transaction charges'** - these are incurred when you make certain types of transaction - please see Community Account Important Information Summary for further details.
3. **'Cash charges'** - incurred when you bank or withdraw cash - please see Community Account Important Information Summary for further details.
4. **'Instant Overdraft Charges'** - these are incurred as follows:
 - When a transaction creates or increases an instant overdraft - debit interest at 25% EAR* is charged and we may make a 'paid item charge'; and
 - When we refuse to allow a transaction because it would have created or increased an instant overdraft - 'unpaid item charges' may be charged.

5. **'Agreed Overdraft Charges'** - these are incurred when you use your agreed overdraft facility - debit interest (as set out in your agreed overdraft facility letter) is charged. Please see Community Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we would love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit one of our stores.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.



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ACCOUNT NAME: HELLTRAEF

Your account summary

From: 01 J AN 2026	To: 31 J AN 2026	Account number
Opening balance	£261.88	Sort code
Total money in	£0.98	Statement number 4
Total money out	£202.20	Overdraft limit £0.00
End balance	£60.66	

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			261.88
14 J AN 2026	Card Purchase 12 J AN 2026 TSHIRT STUDIO	176.30		85.58
16 J AN 2026	Card Purchase 13 J AN 2026 BANANAPRINT	25.90		59.68
	GBR GBR			
19 J AN 2026	Inward Payment SumUp Payments Account		0.98	60.66
	Closing Balance			60.66

Statement number	4
Metro Bank Community Account number	
Sort code	



Your deposit is classed as eligible for the Financial Services Compensation Scheme (FSCS) unless your account falls within the excluded deposits list in the FSCS Exclusions Sheet, which can be downloaded from our website:
<https://www.metrobankonline.co.uk/about-us/legal-information/>

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

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Listening to you

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.