

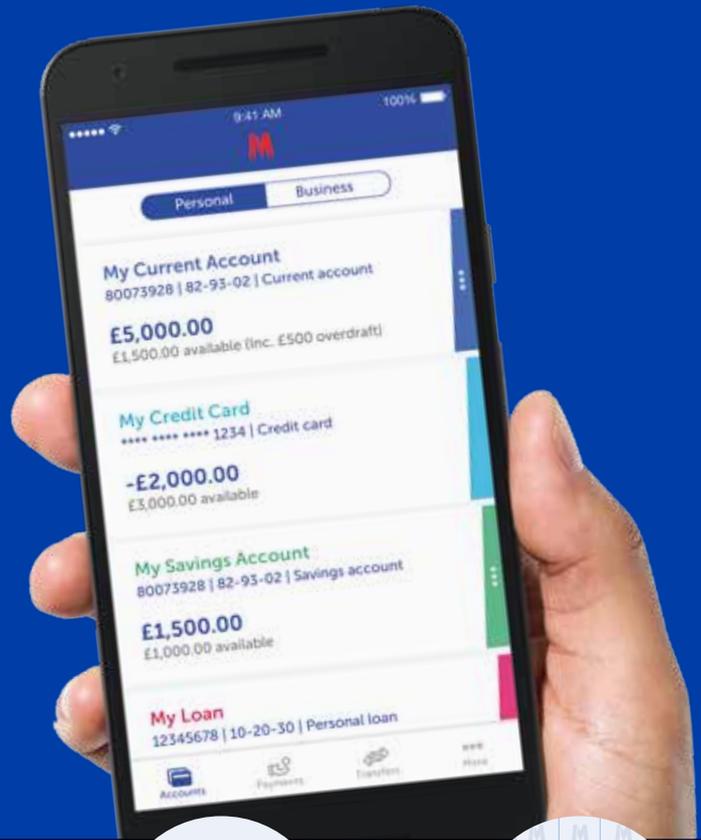


TECHNOLOGY DELIVERY

technology is at the heart of our service advantage

Our technology makes customer moments fast, simple and intuitive. Flexible, scalable IT systems provide us with the ability to design distinct customer experiences.

“ Making our customers’ lives easier through the use of technology. ”



APPLE PAY AND ANDROID PAY

Simple, secure and easy – Metro Bank customers can pay using Apple Pay®* and Android Pay using their debit or credit cards.

MOBILE BANKING

Our completely redesigned mobile banking app makes it easier than ever to check balances, make payments and manage your debit or credit cards.

ONLINE BANKING

Open new accounts, manage cards and browse transactions through our easy-to-use online banking platform.

CONTACT CENTRES 24/7

Real people answering the phone, 24 hours a day, 365 days a year.

* This Annual Report is an independent publication and has not been authorised, sponsored, or otherwise approved by Apple Inc.



Case study

CARD BLOCKING

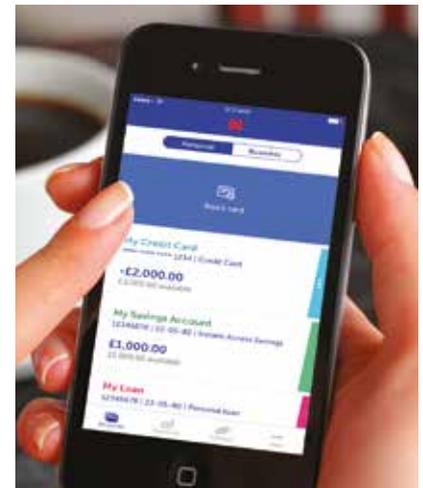


When a customer misplaces their debit or credit card, why should they have to cancel it?

At Metro Bank we know how worrying it is when you think you've lost your bank card. We also understand how frustrating it can be when you find it again, just after cancelling it. That's why we offer our customers the ability to temporarily block and unblock their card via our banking app.

Just one swipe instantly allows customers to temporarily block their card. A second swipe – once they have the card back in their hand – instantly reactivates it. In the worst case, if the card is lost, it can be cancelled in just a couple of taps.

That's making our customers' lives easier through the use of technology.

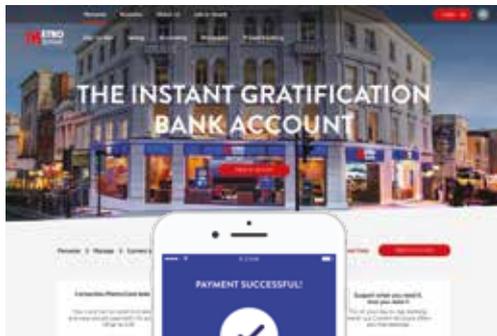


Digital matters

DIGITAL. DESIGNED AROUND YOU

WHAT'S NEW?

- ➔ Best-in-class commercial banking platform
- ➔ Apple Pay and Android Pay mobile wallet payments
- ➔ Redesigned brand website with enhanced navigation and content management
- ➔ First UK retail challenger bank to join Faster Payments Scheme
- ➔ Upgraded mobile app for personal and small business customers



CUSTOMERS ON MOBILE APP

55%

CUSTOMERS REGISTERED FOR ONLINE BANKING

78%

WHAT'S NEXT?

- ➔ State-of-the-art online account applications, including "selfie" IDV
- ➔ Personalised mobile alerts with appropriate prompts to support customer financial management
- ➔ Market-leading fraud analytics platform via "behaviourmetrics"
- ➔ Bank-wide API layer to support client data requests and open banking revolution
- ➔ Begin build of stand-out packaged account proposition
- ➔ Begin build of market-leading personal and SME unsecured lending platform for use in store and online