

Metro Bank community current accounts – Brighton branch details

Additional details to help groups who want to open a bank account with the Brighton branch Metro Bank

Metro Bank community current accounts

Metro Bank is one of many banks offering accounts for community groups. Our *Bank accounts* info sheet has details on what your group should consider when choosing a bank, and how to open an account in general. We are not recommending Metro Bank over any other bank, they have just provided contact details for a specific person in their Brighton branch and shared the following additional information with us.

Contact

The main person dealing with community current accounts in the Brighton branch is Robbie Chalmers. He can be contacted on: Robbie.Chalmers@metrobank.plc.uk

Identity verification (IDV) process

Your group will need the following people to go through the IDV process:

- At least two named officials AND
- All authorised signatories for the bank account

These people will all need to provide proof of identity and proof of address.¹

Paperwork needed to open an account

(a) Copy of the Constitution or a letter on headed paper stating:

- The name of the group
- The purpose of the group and how it will be run
- The titles of any official roles for the group, i.e. chairperson, secretary, treasurer etc.

¹ Suitable documents are detailed at: <https://www.metrobankonline.co.uk/business/current-accounts/needsbased/what-you-need-to-open-a-business-account/>

(b) Minutes of a general meeting which should confirm:

- The group would like to open an account with Metro Bank
- Names of people who have been elected to each official role, and the title of their role (e.g. Fatima Habib, chairperson)
- Names of people who are authorised to set up and operate the bank account and their signing rules/permissions (e.g. "The authorised signatories will be x, y, z. The account will run on a two-to-sign basis for all signatories, with view access for online/mobile banking and no debit cards.")

These minutes must be signed by a minimum of two named officials, who have gone through the Metro Bank IDV (identity verification) process. The signatures must all be on one page, and the minutes must be dated within the last 3 months.

How long it will take

Metro Bank say that their aim is to open an account for you on the day, but you should expect it to take a minimum of 2 hours.

You will need to make an appointment in advance to begin the process at the branch.

If all the people who need to go through the IDV process cannot come in on the same day, that's OK, they can all come in separately at a time that suits them. The account can only be opened once everyone who needs to has been through the IDV process.

If you do not have all the necessary paperwork, you can provide this by email after the initial appointment. The account will not be opened until the bank has seen all the paperwork.