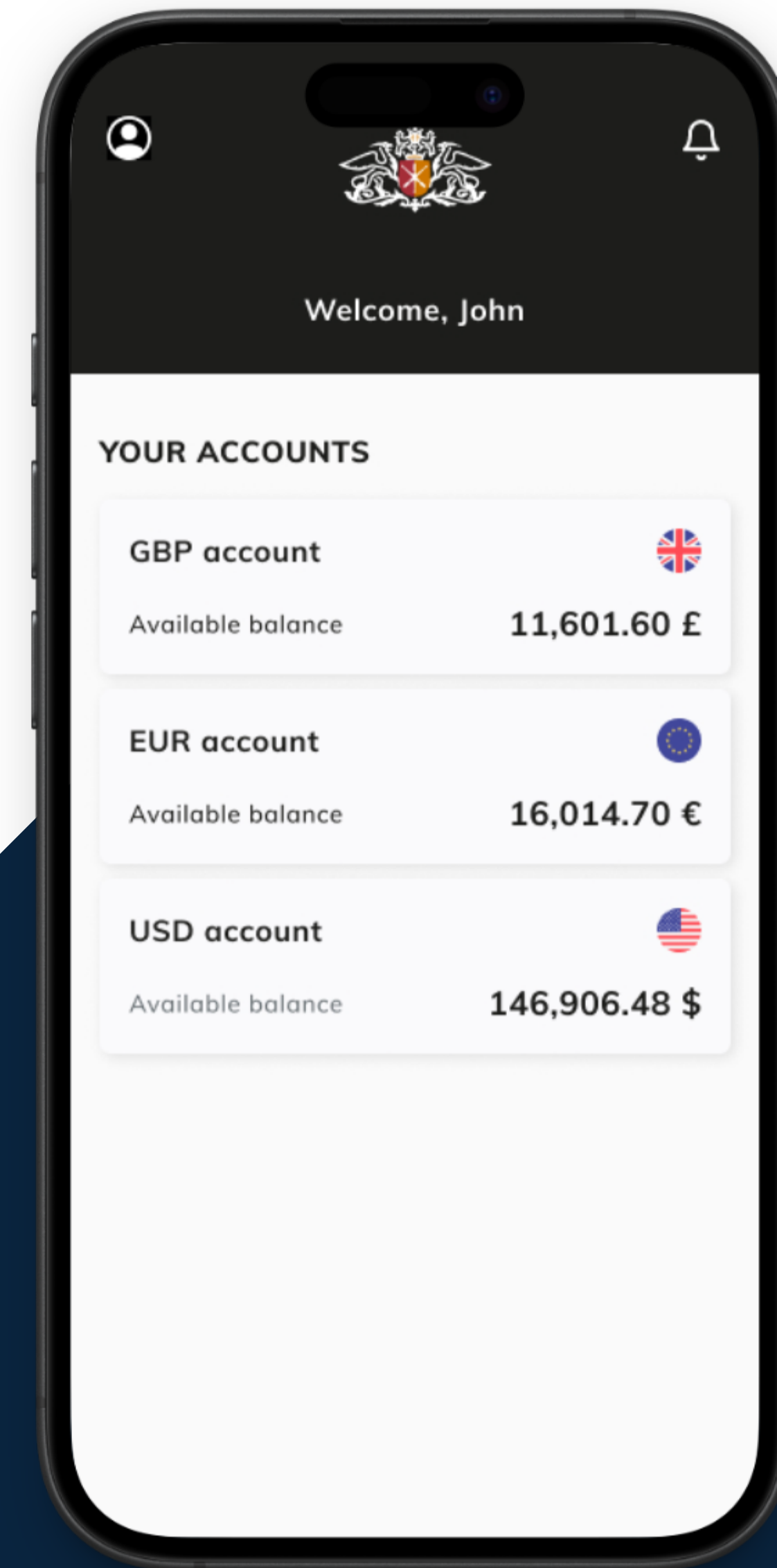


QUICK GUIDE

How to add money to your multi-currency accounts



Metropolitan Global Finance
GIBRALTAR

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1. Introduction

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1.1. Purpose of the guide

This guide is designed to help users manage incoming deposits into the Metropolitan Global Finance App that supports multiple accounts in different currencies — specifically **USD (US Dollars)**, **GBP (British Pounds)**, and **EUR (Euros)**.

Whether you're receiving local payments, international transfers, or topping up your balance from another app, this guide will help you:

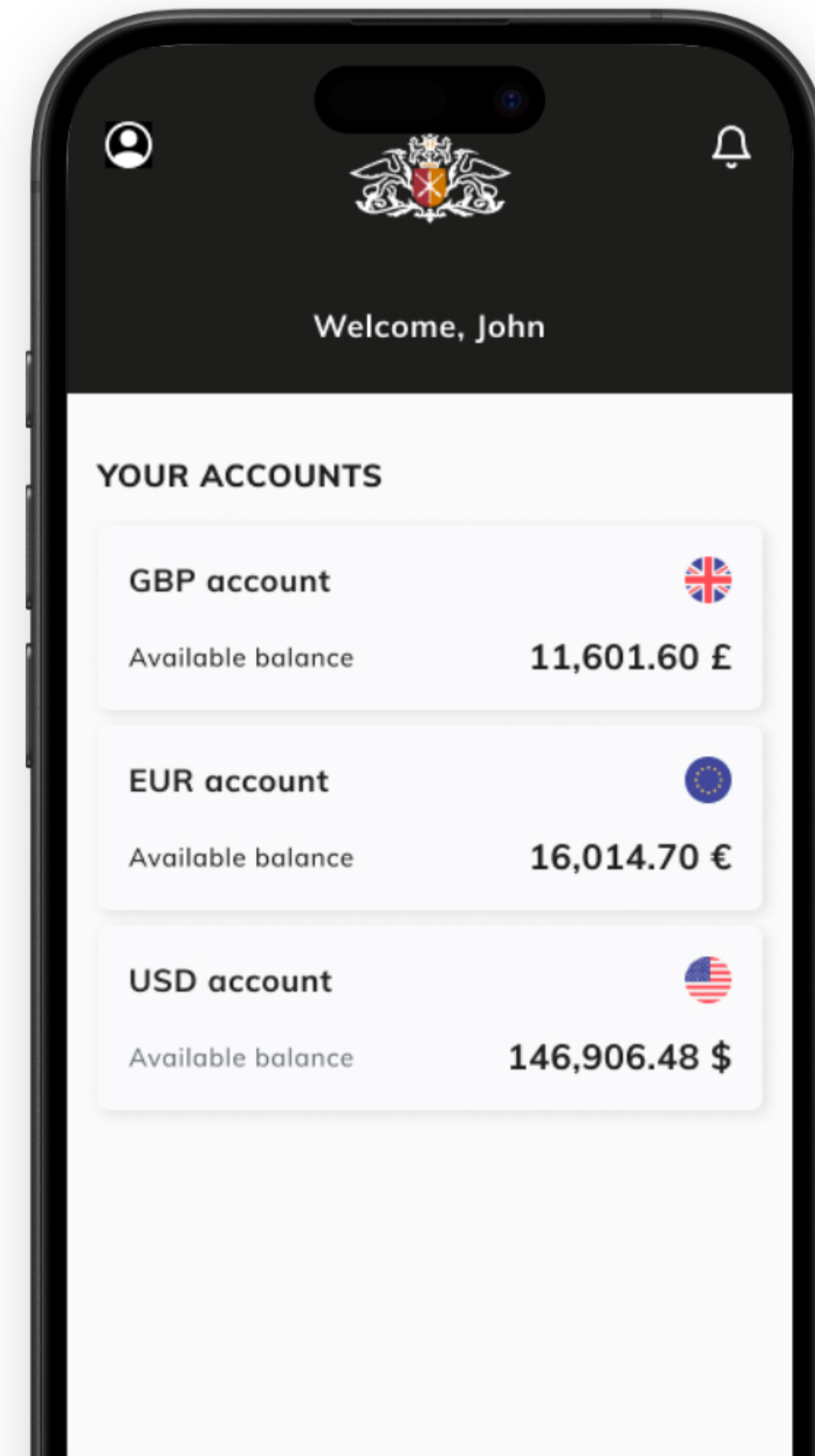
- Understand how each currency account works.
- Choose the correct deposit method for each currency.
- Avoid common mistakes that can lead to delays, fees or rejected transfers.
- Know what to expect in terms of processing times, limits, and verification.

1. Introduction

1.2. What it means to have multi-currency accounts

Having **multi-currency accounts** in an app means you can hold, receive, and send money in more than one currency — all within a single interface.

- You have **dedicated account details** (such as IBAN or sort code + account number) for each currency.
- You can **receive money directly** in USD, GBP, or EUR — without automatic conversions. This setup avoids conversion fees, gives you more control over exchange rates, and allows you to operate more globally
- You can **manage your funds separately**, which is helpful for budgeting, travel, freelancing, e-commerce, or paying suppliers in their local currency.
- You can **convert funds manually** when exchange rates are favourable, instead of being forced to convert on every incoming payment.






2. Understanding your accounts

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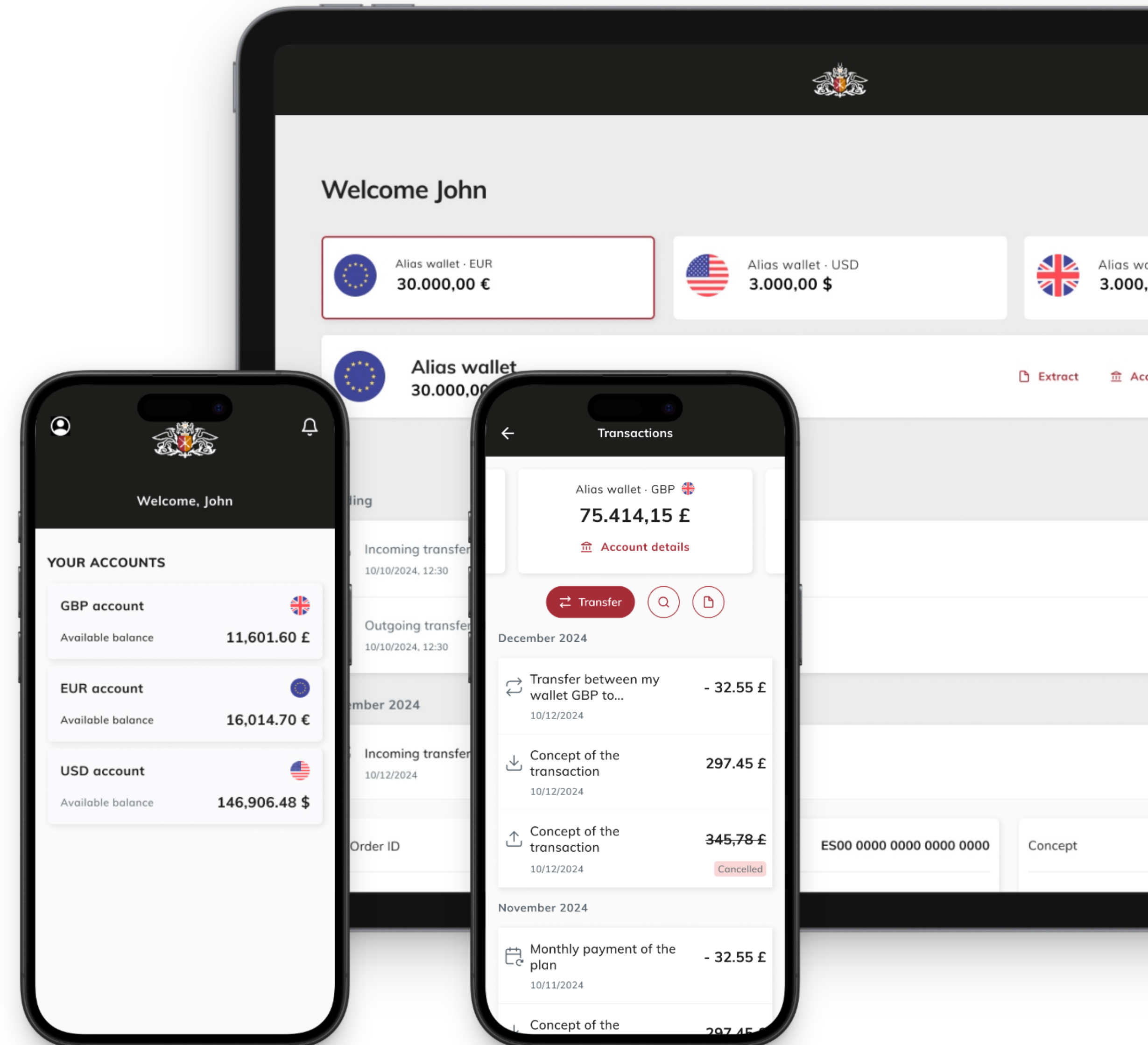
2.1. How to identify each account by currency

Within the app or web, you can differentiate each account by the flag that identifies which currency it is in.

-  EUR Account (US Dollars)
-  GBP Account (British Pounds)
-  USD Account (Euros)

Each will typically include the currency symbol (e.g. \$, £, €)

You can switch from one to the other by selecting the card in the app interface or by swiping the card in the transaction screen in the case of the app.

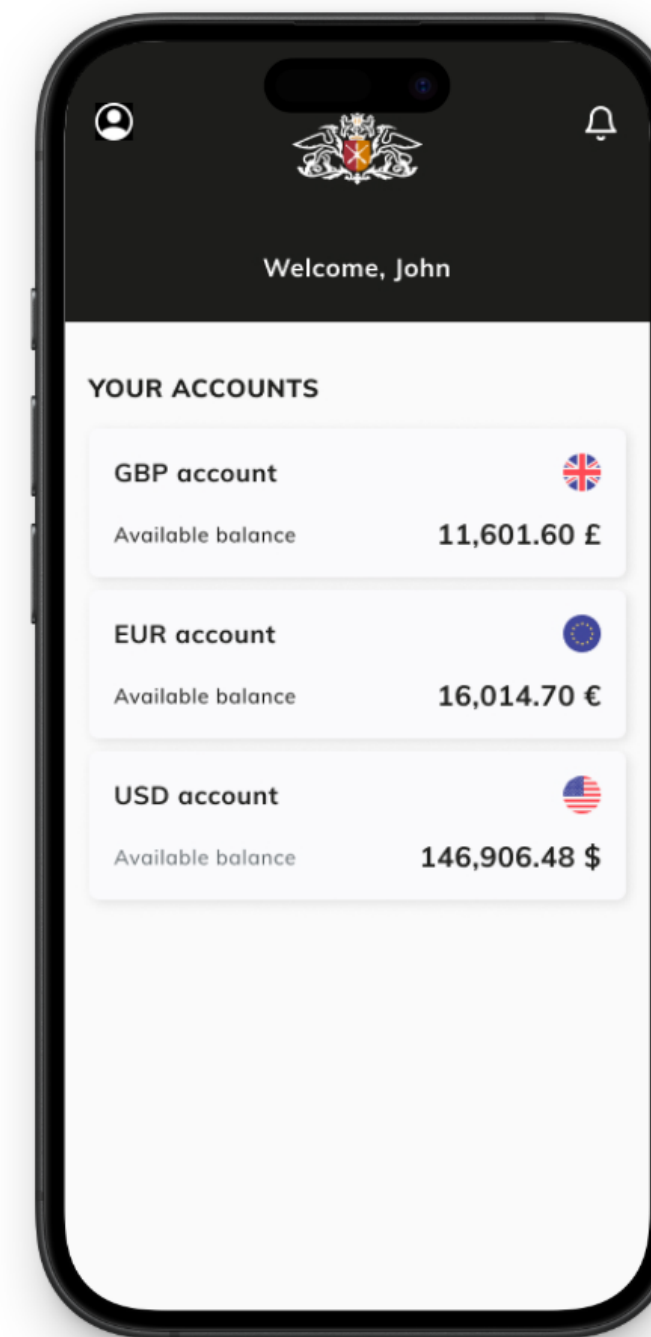


2. Understanding your accounts

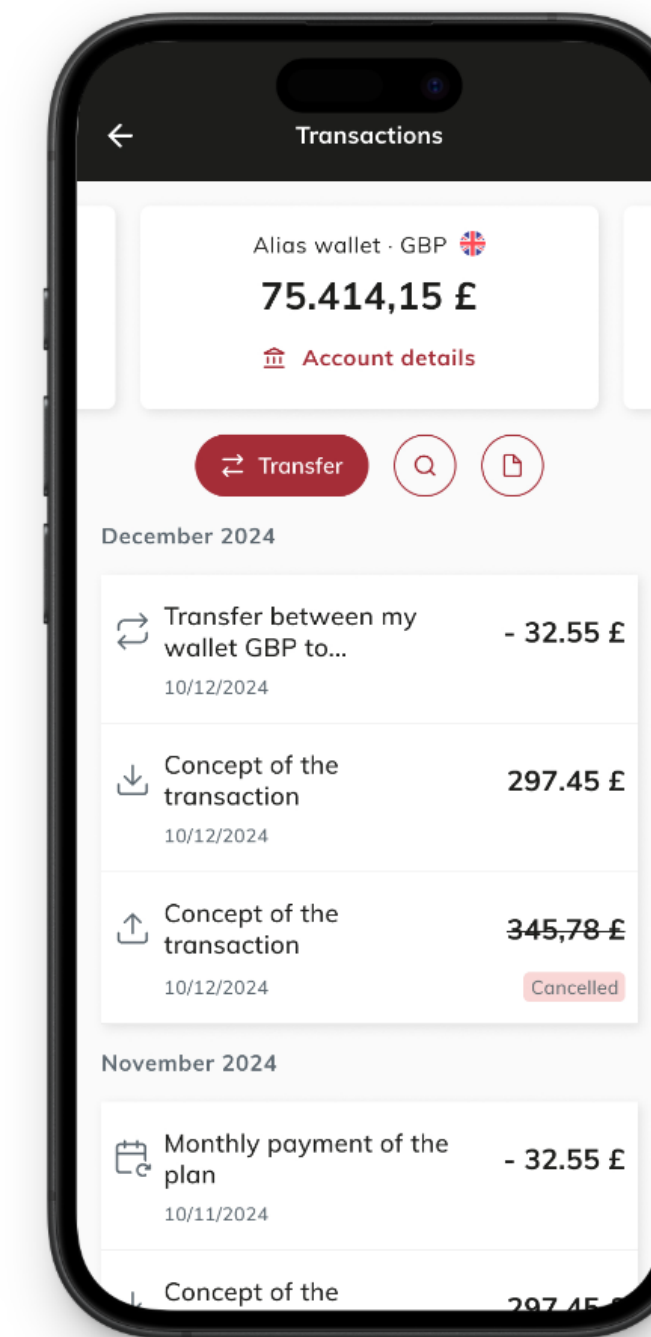
2.2. How to find your account details

When your accounts are up and running if you want to top up money into them or share your details so that other people can make a deposit for you, **follow the steps below**:

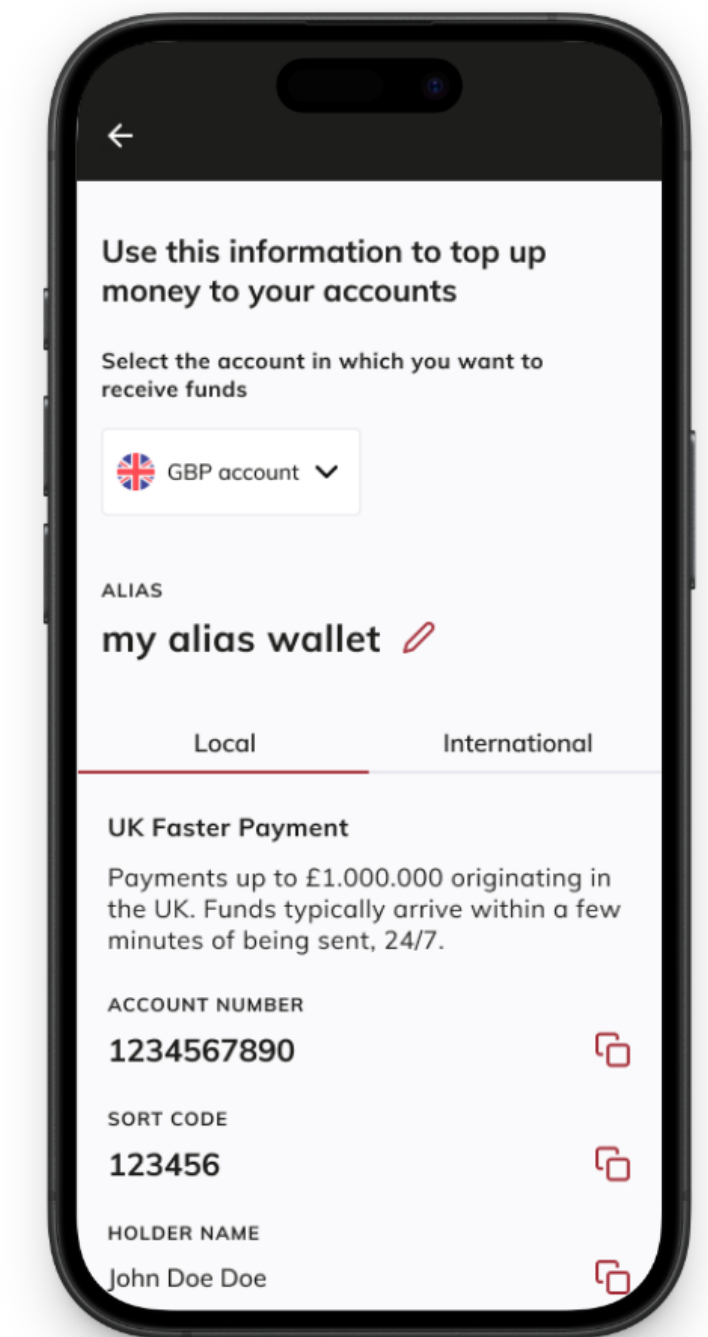
1. Select the account.
2. Tap on “Account details”.
3. If you want to change of account, select another from the drop-down menu.
4. Select local or international tab.
5. Copy and share the details.



1. Select the account



2. Tap on Account details



3. Select local or international

2. Understanding your accounts

2.3. Operational differences restrictions and regulations

Each currency operates under different banking systems, and as such:

- Transfer **methods** differ:
 - **USD** often uses ACH (for local US transfers) or SWIFT (international and large amounts)
 - **GBP** uses Faster Payments or SWIFT (international and large amounts)
 - **EUR** uses SEPA transfers, widely used and efficient within Europe, but can be delayed if sent from outside the SEPA zone.
- **Processing times** may vary depending on the method and region.
- Account **formats** are unique:
 - **GBP**: Sort code + account number (UK standard)
 - **EUR**: IBAN (EU standard)
 - **USD**: Routing number + account number (US standard)

Your money may **be blocked and you will be asked for information.:**

- For transfers of more than X.
- For income transfers from high risk countries.
- Incoming transfers from blocked IBAN or BIC.

It is important that **the transfer is made in the same currency as the destination account**. For example, if you wish to deposit into the euro account, you should select euro as the currency when issuing the transfer from your home bank.

3. Step-by-Step: How to deposit into an account

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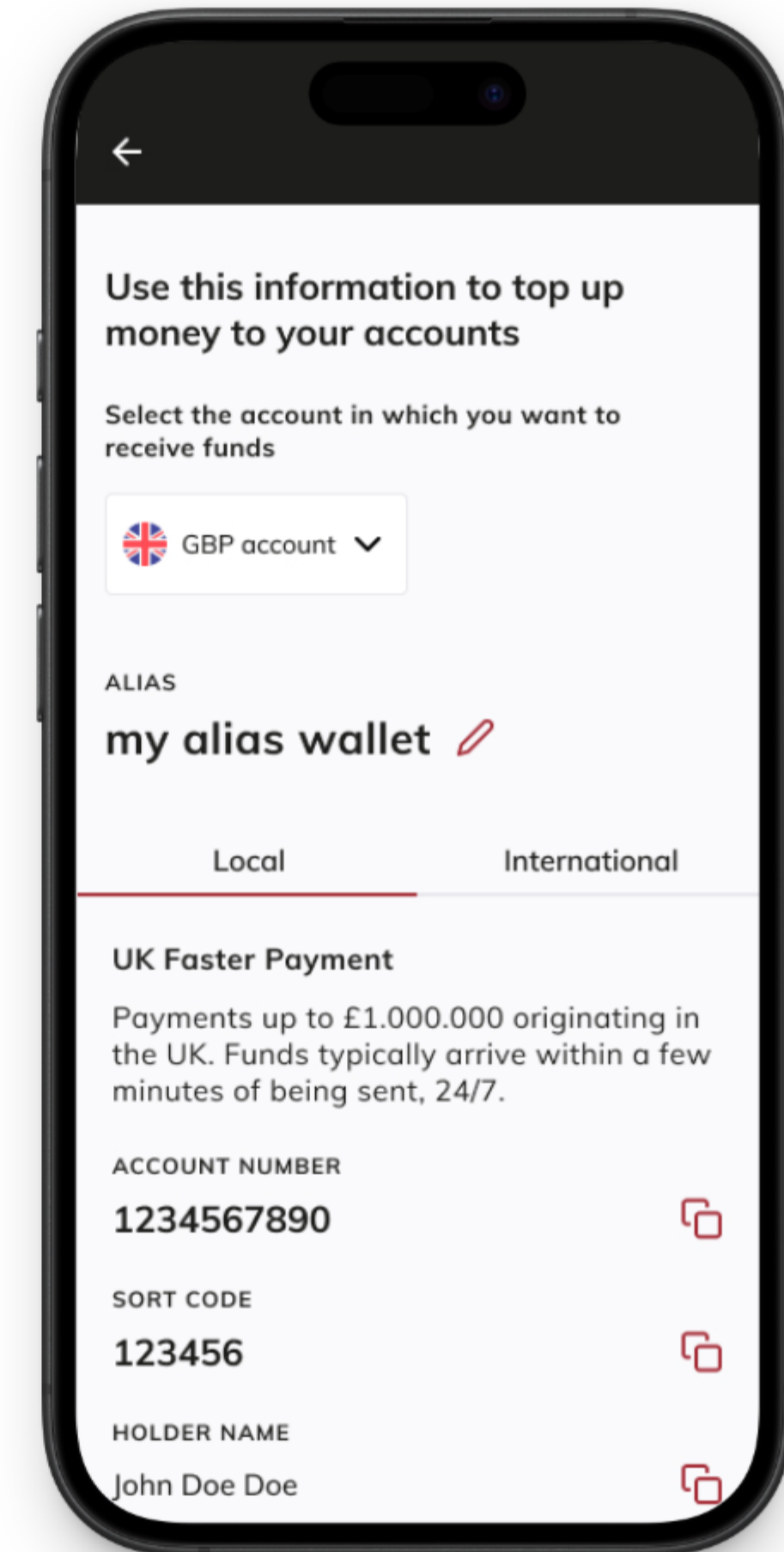
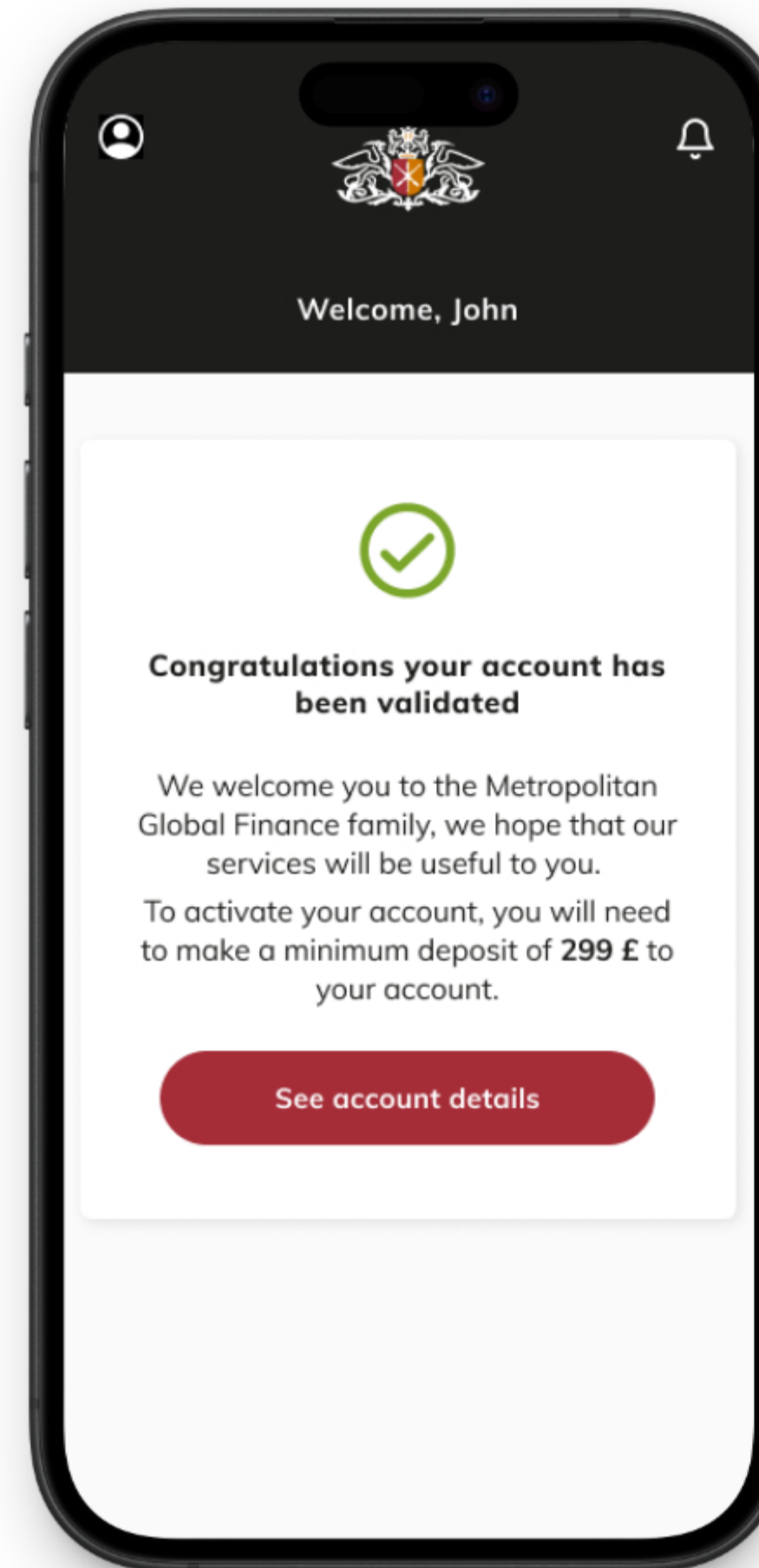
3.1. Payment of the set-up fee

Once your account has been accepted, **if you have to pay the set-up fee**, you will have to make a minimum deposit into your accounts to be able to start using your wallets.

If you deposit a currency other than GBP, make sure you deposit enough money, taking into account the exchange rate.

Follow the steps below:

1. Access to the app.
2. Tap on “See account details” button.
3. Select the account, according to the currency in which you are going to make the deposit, from the drop-down menu.
4. Select local or international tab.
5. Copy the full bank information provided.
6. Access the bank where you will send the money from.
7. Make the transfer with the information of the MGF account.
8. When the transfer has been processed, your home page will change and you can start using your wallets.

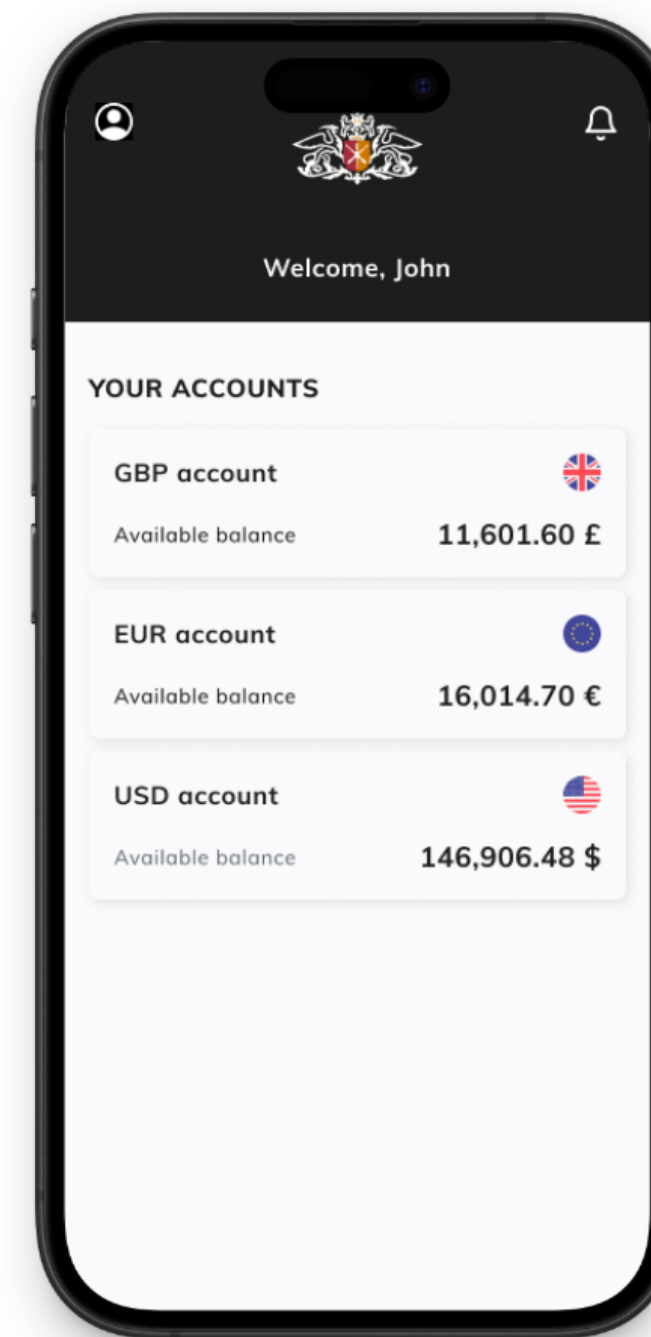


3. Step-by-Step: How to deposit into an account

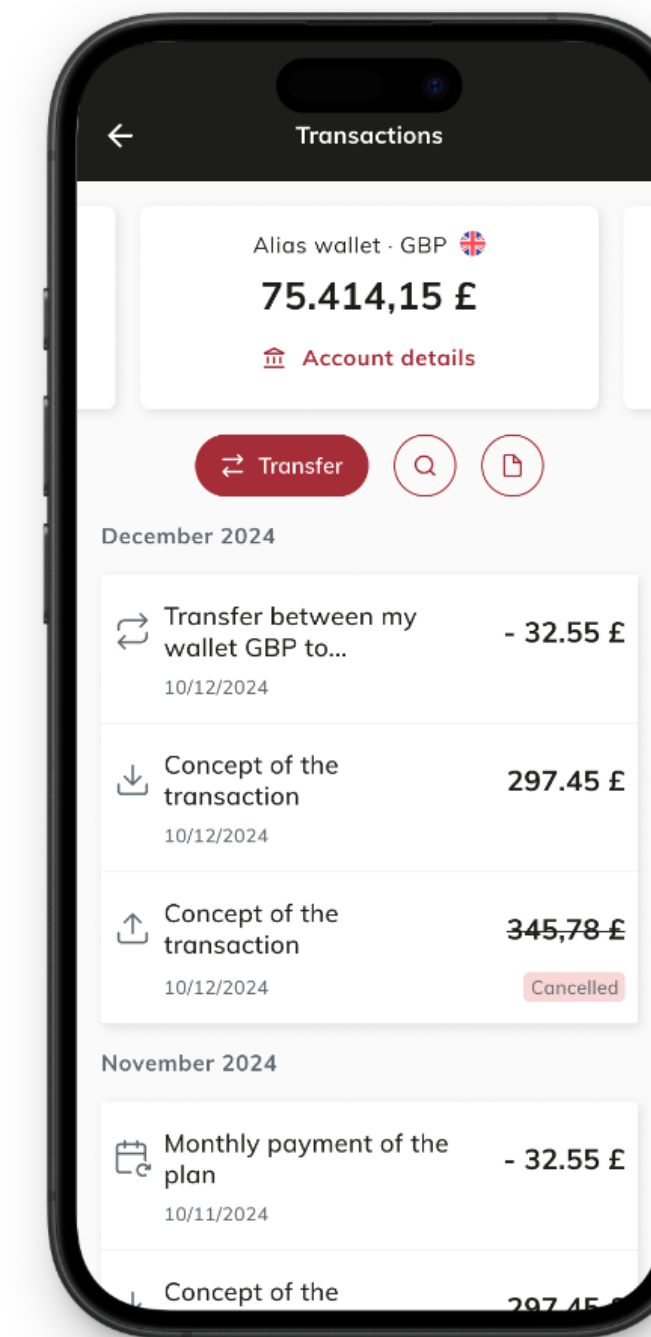
3.2. Top up an account

When your accounts are up and running, if you want to top up money into them, **follow the steps below**:

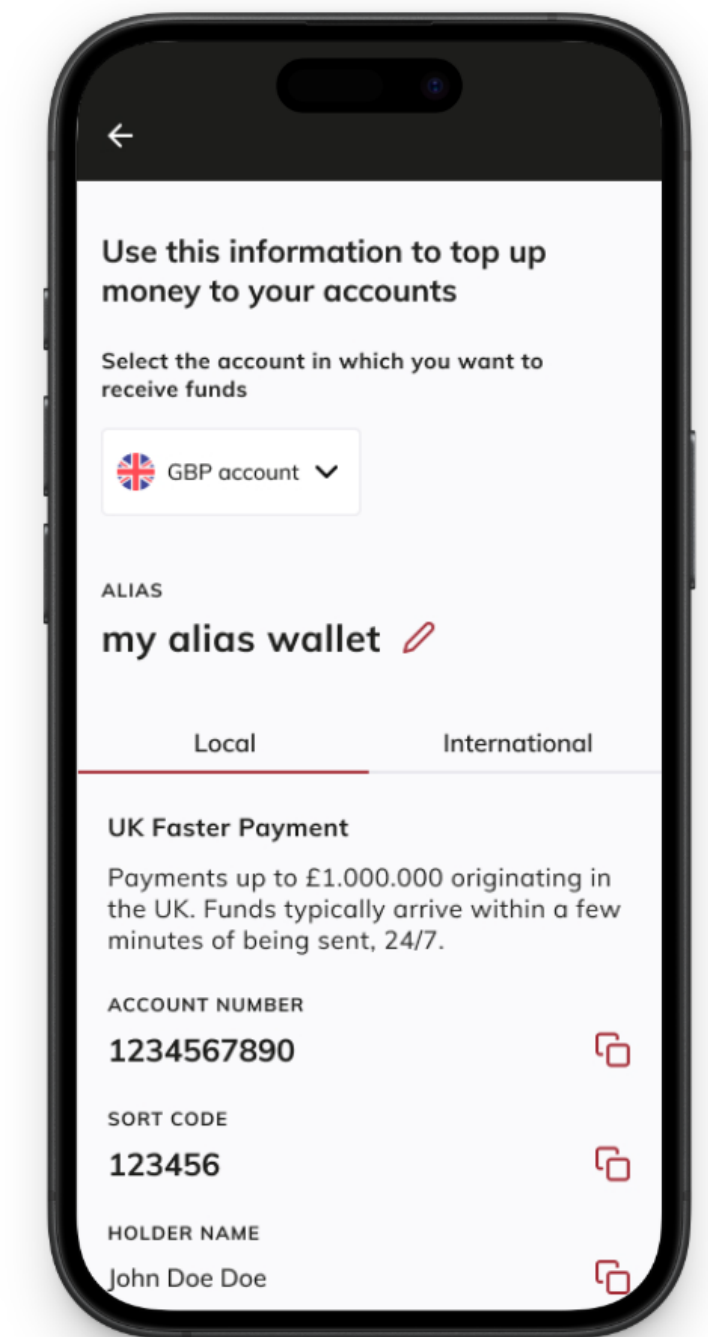
1. Access to the app.
2. Select the account according to the currency in which you are going to make the deposit.
3. Tap on “Account details” button.
4. Select local or international tab.
5. Copy the full bank information provided.
6. Access the bank where you will send the money from.
7. Make the transfer with the information of the MGF account.
8. When the transfer has been processed, the transaction will appear in the list of transactions in your MGF Pounds account.



1. Select the account



2. Tap on Account details



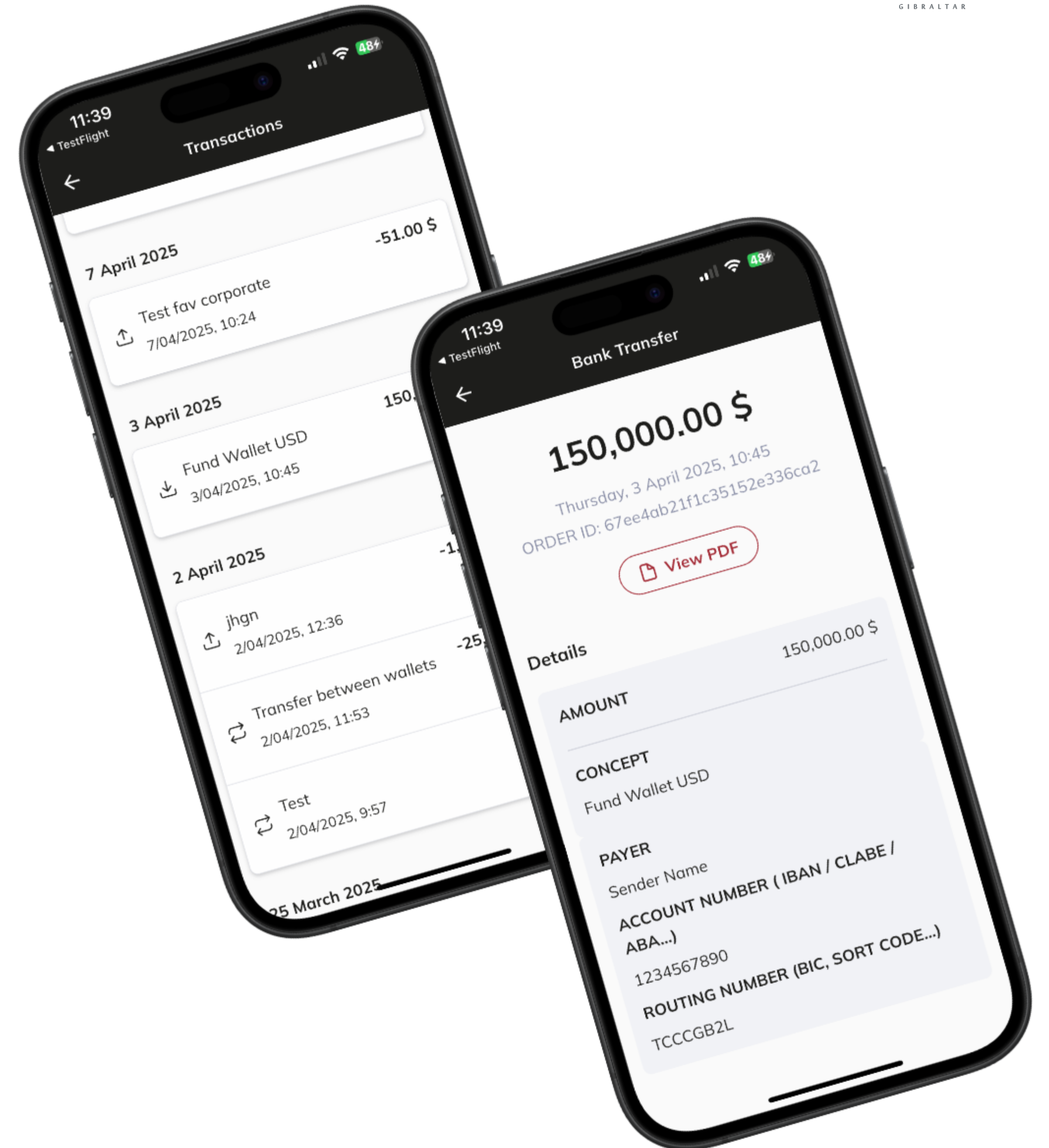
3. Select local or international

3. Step-by-Step: How to deposit into an account

3.3. Check if your top-up was successful

When the transfer has been processed, the transaction will appear in the transaction list of the account in the currency in which you made the deposit.

From the list, by clicking on the movement, you will access the details from which you can download the statement in pdf.



5. Frequently Asked Questions (FAQs)

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5.1. What if I deposit the wrong currency?

If you deposit the wrong currency into an account, the deposit will either be rejected or automatically converted, depending on the app's settings and available features. If the deposit is rejected, the funds will be returned to your original payment method. If the deposit is automatically converted, the exchange rate applied will be shown before you confirm the deposit, and any applicable conversion fees will be deducted. Always double-check the currency of the account you are depositing into to avoid any issues.

5.3. What should I do if my deposit doesn't show up?

If your deposit doesn't appear in your account, first check if the payment was processed correctly, as some transactions may take time to reflect. Ensure you selected the correct account and currency. If the issue persists, review the transaction details and contact customer support, providing payment information (reference number, amount, and deposit time) for assistance.

5.2. What are the minimum/maximum deposit limits?

There is no fixed maximum deposit limit. However, if your deposit exceeds €10,000, it may go through a compliance or verification process for security and regulatory reasons. The minimum deposit amount typically varies depending on the app and payment method.

5.4. Do I have to choose the account details for Local or International transfer?

To find out whether a transfer is local or international, you can look at the following aspects:

- **Local:** Same country, same currency and it does not usually require international codes such as IBAN or SWIFT/BIC.
- **International:** Different country or different currency and it usually require international codes such as IBAN or SWIFT/BIC.



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