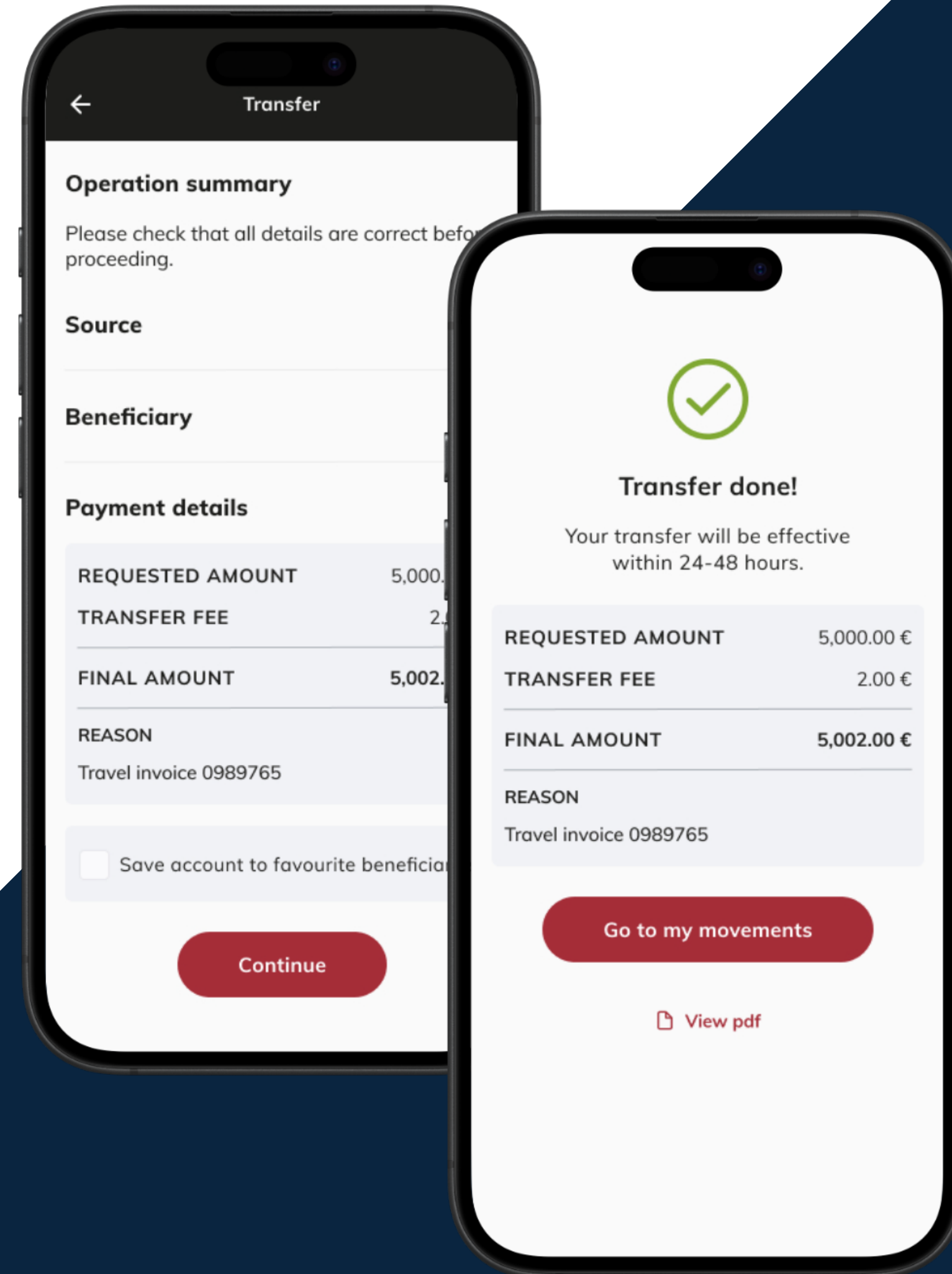


QUICK GUIDE

How to make outgoing transfers



Metropolitan Global Finance
GIBRALTAR

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1. Introduction

1. Introduction

1.1. Purpose of the guide

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

Whether you make local or international transfers, this guide will help you:

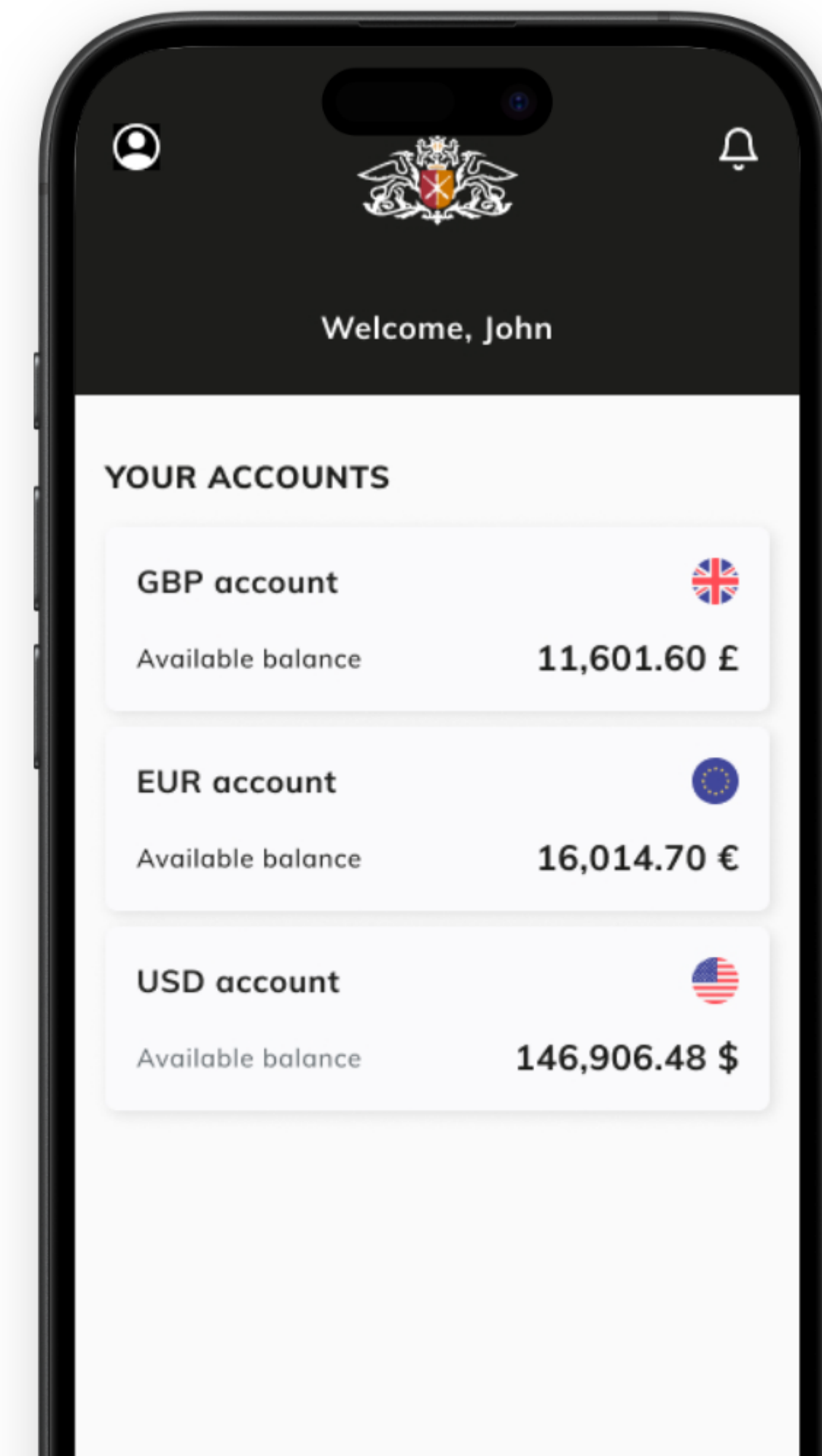
- Understand how each currency account works.
- Choose the right payment method for each currency.
- Avoid common mistakes that can lead to delays, fees or rejected transfers.
- Know what to expect in terms of processing times, limits and verification.

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 **transfer 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.



1. Introduction

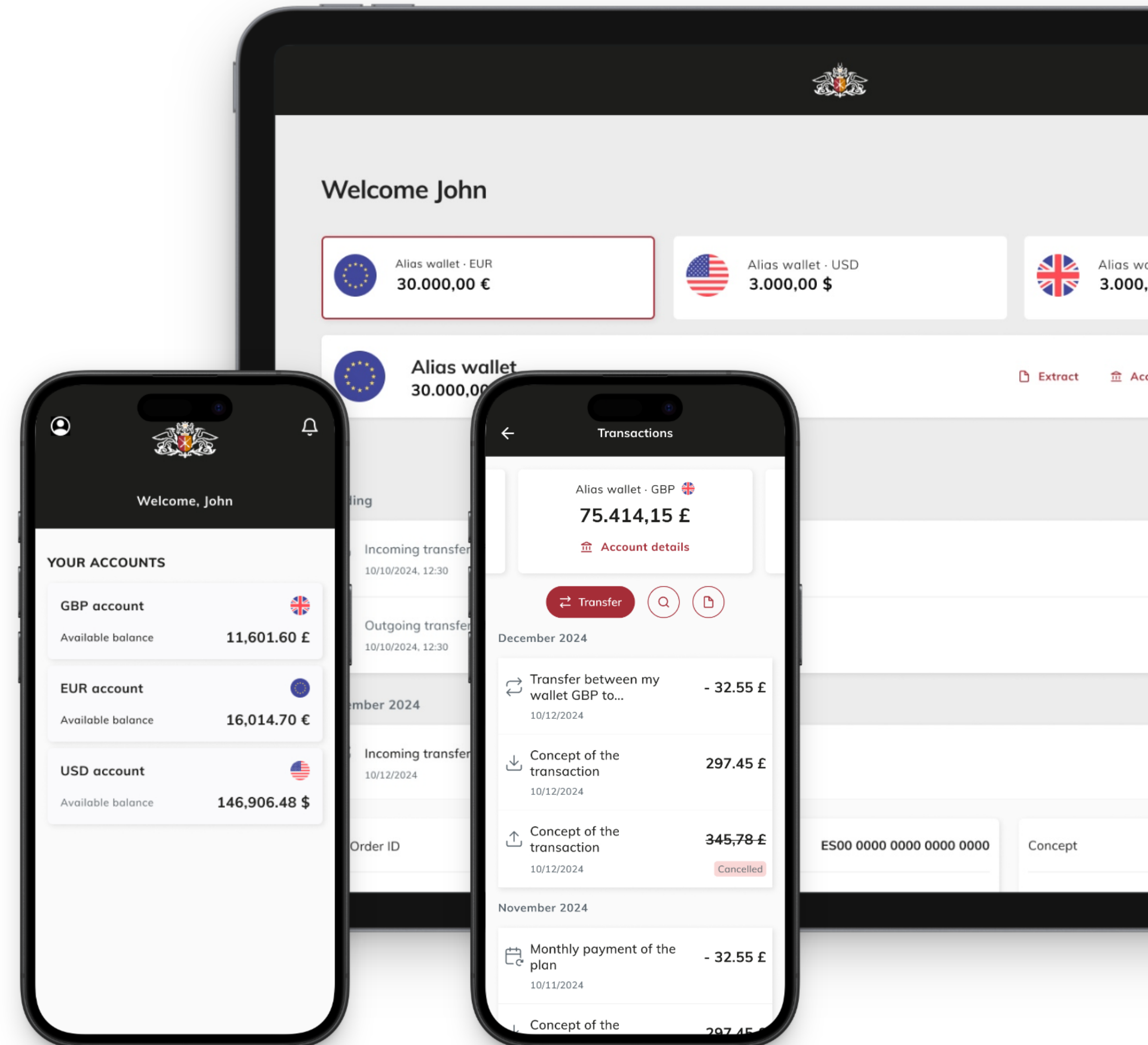
1.3. How to identify each account by currency

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. \$, £, €)

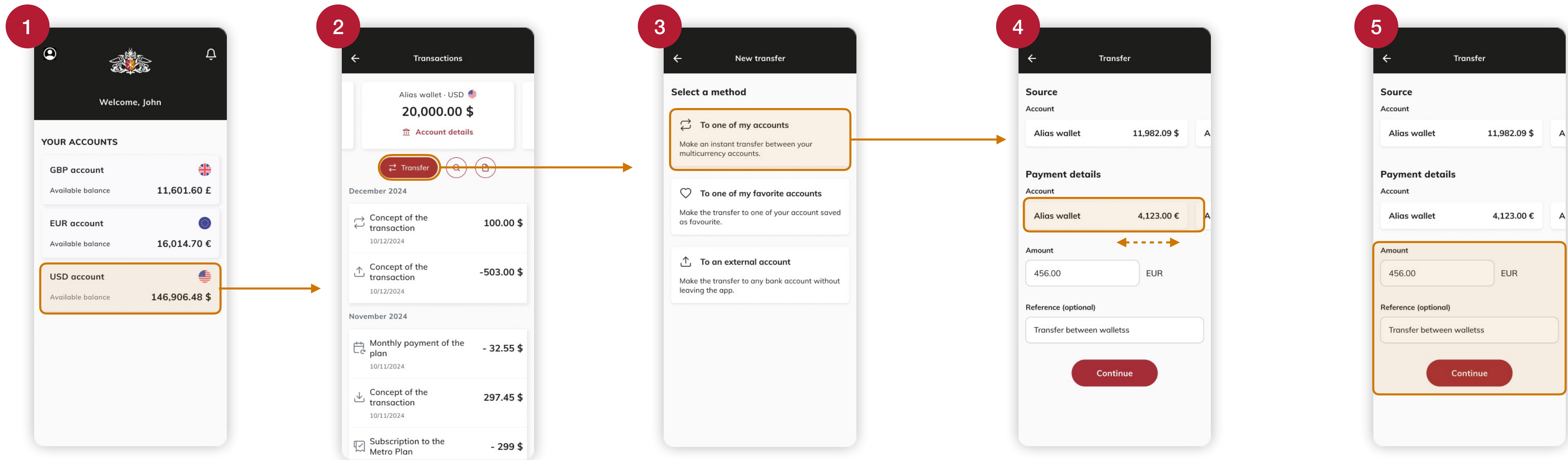
You can switch from one to the other by selecting the card in the app interface or by swiping the card in the transaction screen in the case of the app.



2. Transfer between my accounts

2. Transfer between my accounts

2.1. Step-by-step to transfer between accounts



1. Select the account

2. Tap on Transfer button

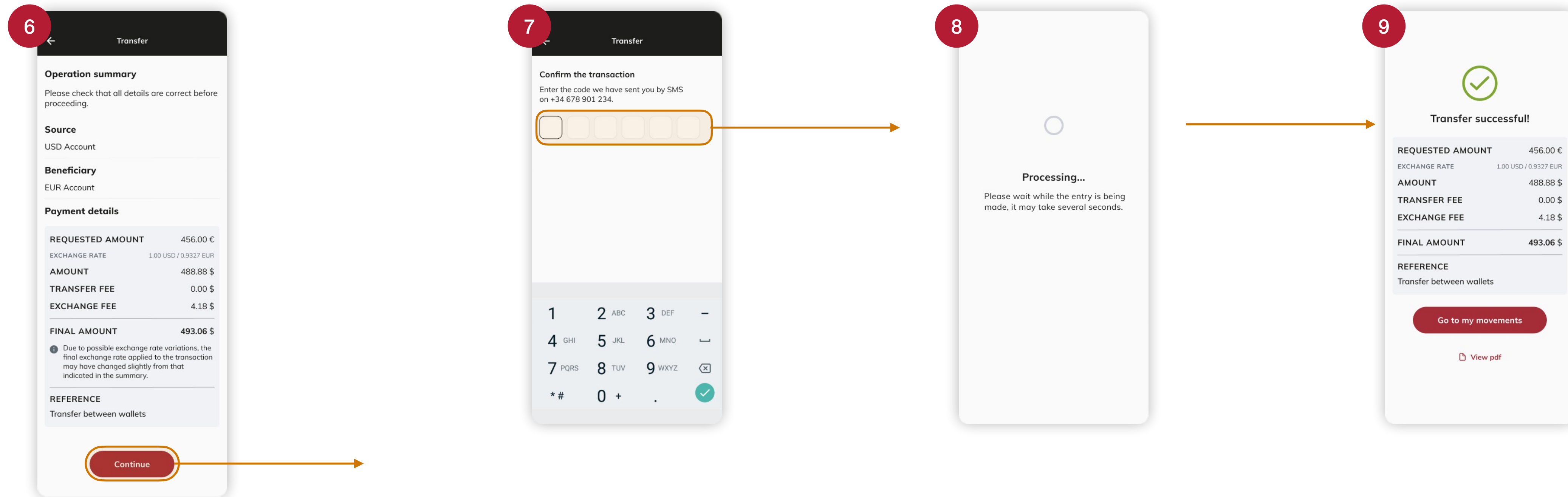
3. Select the option "To one of my accounts"

4. Select the destination account by sliding the cards.

5. Add the amount and the reference (optional) and press the continue button

2. Transfer between my accounts

2.1. Step-by-step to transfer between accounts



2. Transfer between my accounts

2.2. Exchange rate and fee considerations

Exchange Rate

The exchange rate used for the conversion may fluctuate and depends on market conditions. When you transfer money between accounts in different currencies, the app will apply an exchange rate according to the current market at the time the transfer is made.

Fee Considerations

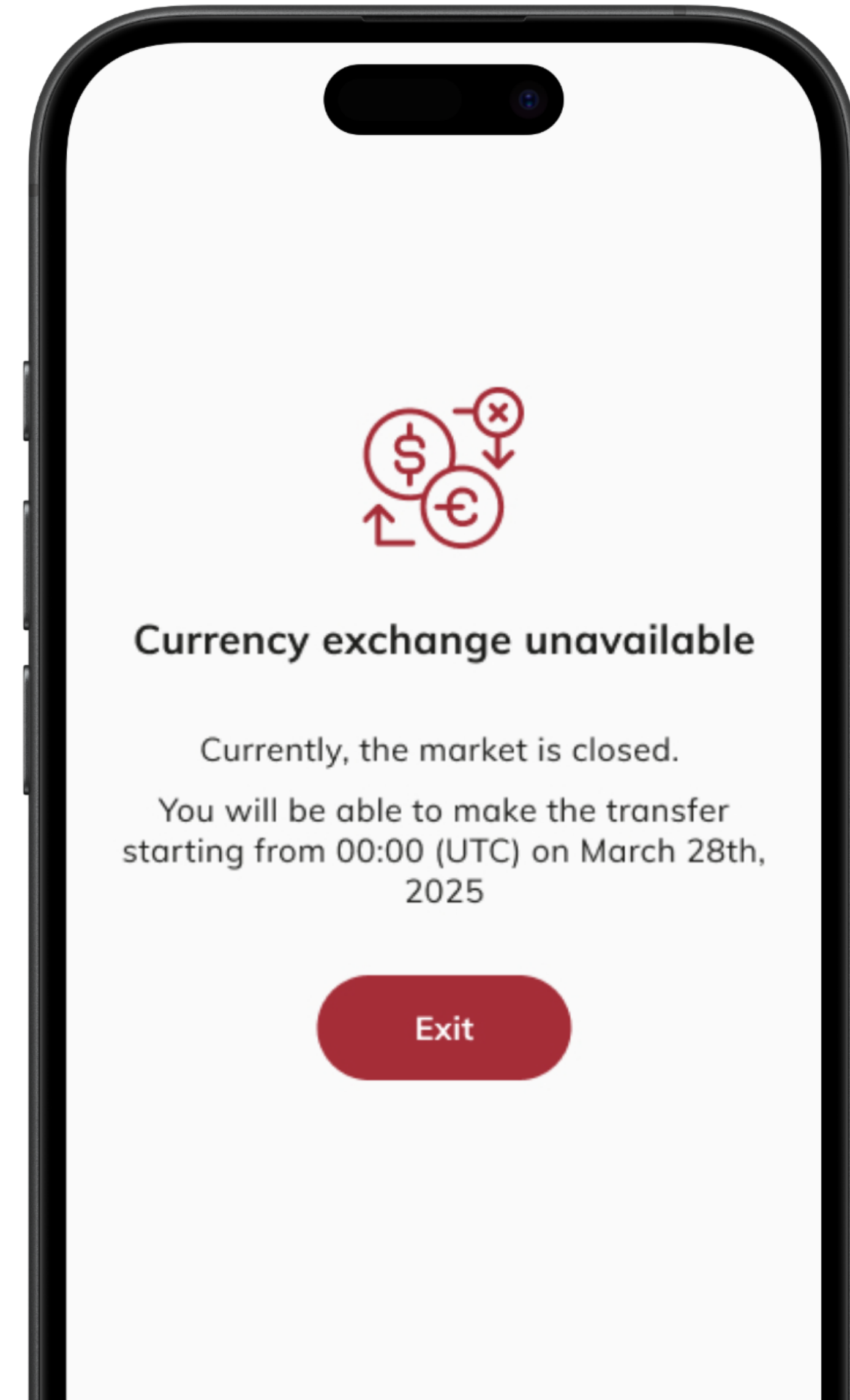
It is important to note that:

- Conversion fees are fixed and will depend on the plan you have.
- Check the fees for your plan for the amount of commissions. To do this, go to the 'Your plan' section from your profile screen in the app.

2. Transfer between my accounts

2.3. Closed market

It may be that when you make the transfer the market is closed and you cannot complete the transfer, in which case the app will show you an alert screen and inform you of the next opening.



3. Transfer to an external account

3. Transfer to an external account

3.1. Information required to make an external transfer

Depending on the currency of the origin account and the country of the bank destination, the app will ask you for different data.

 If you want to send **Euros**:

- For EU countries: IBAN + BIC/SWIFT
- For other countries: Account number + BIC/SWIFT

 If you want to send **British Pounds**:

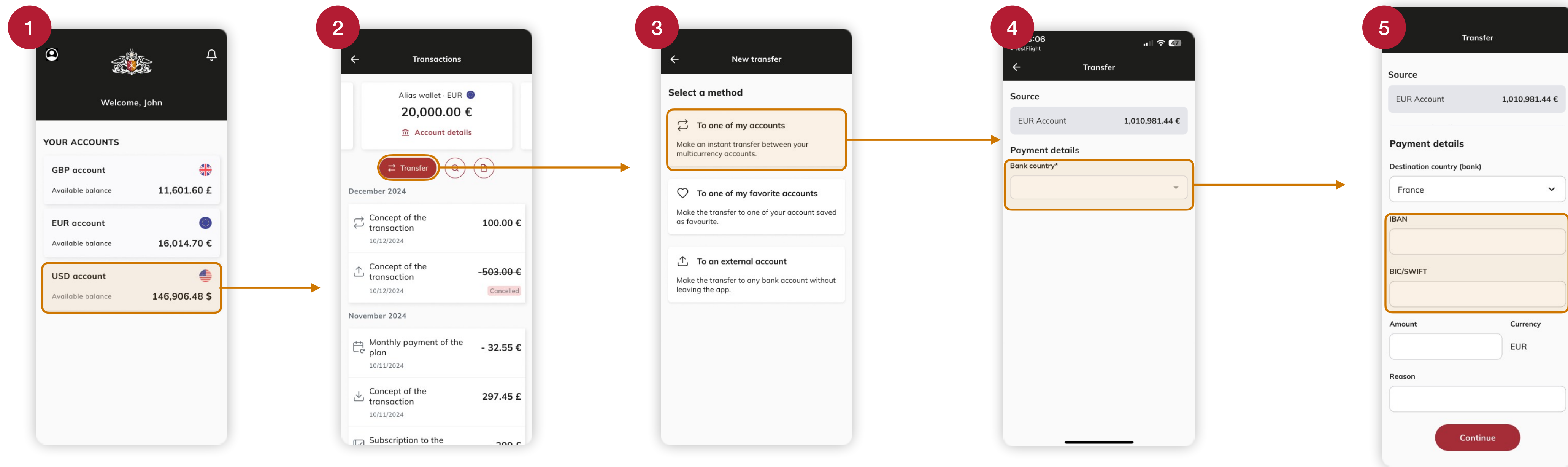
- For UK: Account number + Sortcode
- For other: Account number + BIC/SWIFT

 If you want to send **US dollars**:

- For US: Account number + routing code
- For other countries: Account number + BIC/SWIFT

3. Transfer to an external account

3.2. Step-by-step to make an external transfer



1. Select the account.

2. Tap on Transfer button.

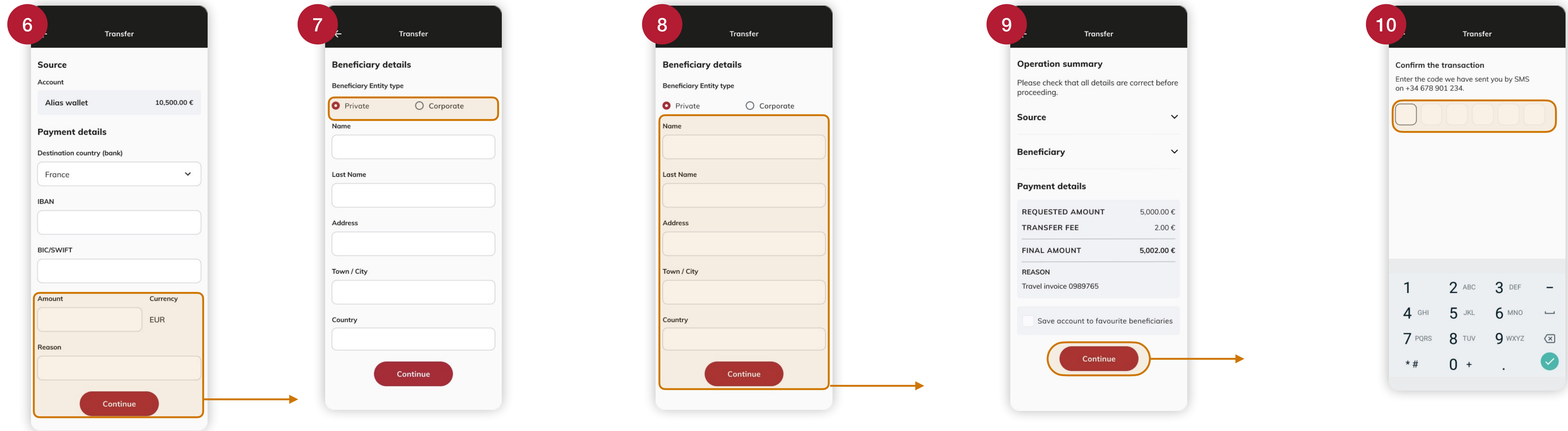
3. Select the option "To an external account".

4. Select the country of the destination bank account.

5. Enter the account details

3. Transfer to an external account

3.2. Step-by-step to make an external transfer



6. Enter the amount and reason

7. Select the type of beneficiary, individual person (private) or a company (corporate).

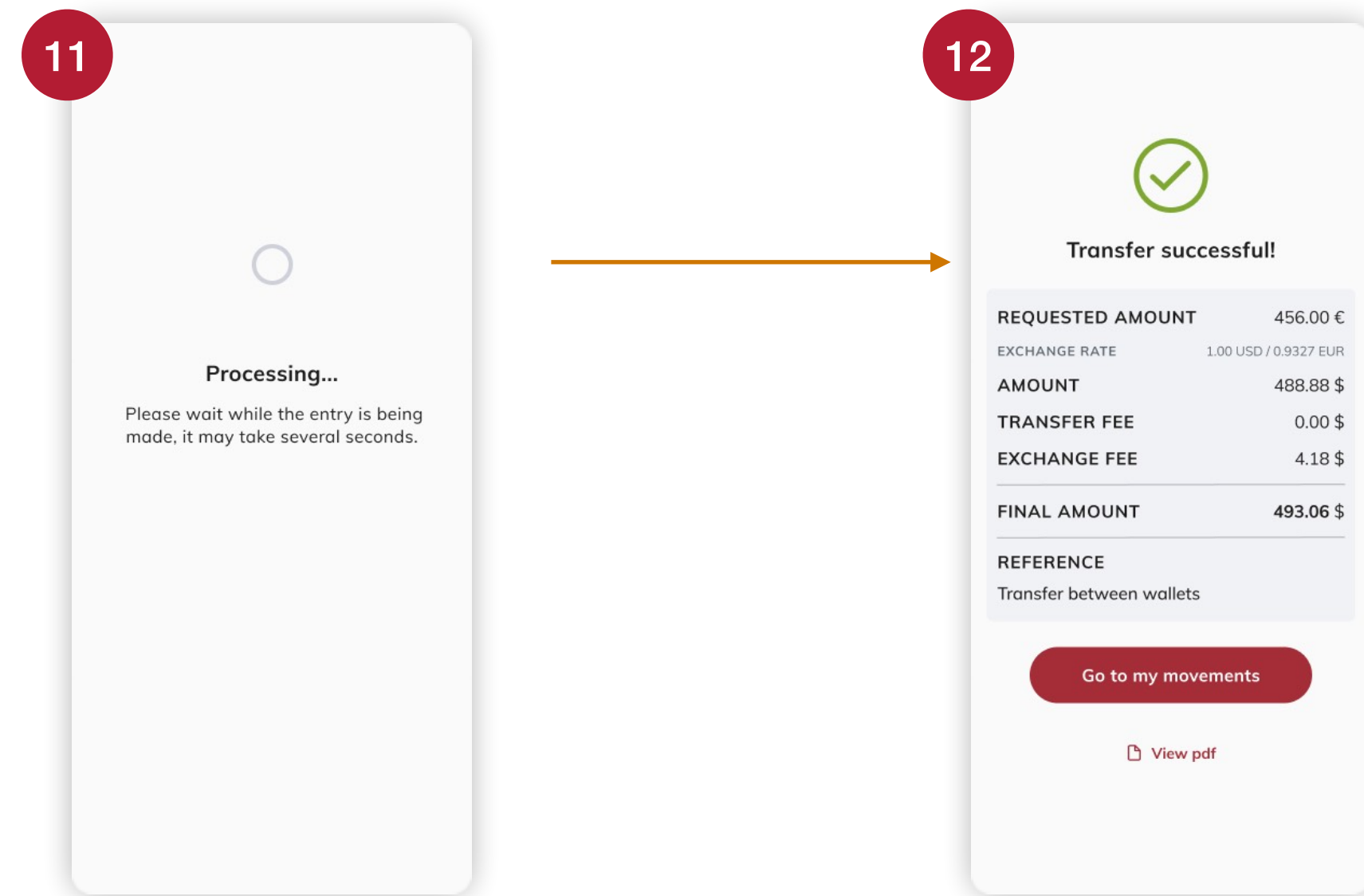
8. Add the beneficiary details, full name and address, and continue.

9. Check that all data is correct and continue with the process. In this screen you will see the fees of the transaction.

10. Enter the SMS code you will receive to your mobile phone.

3. Transfer to an external account

3.2. Step-by-step to make an external transfer



11. Wait a few seconds while the operation is processed.

12. The app will show you a success or error message, depending on the result of the process. From the success screen, you can access the list of account movements or view the statement in pdf format

3. Transfer to an external account

3.3. Fees and limits associated with external transfers

Fee Considerations

It is important to note that:

- International transfers may incur additional costs.
- Check the fees for your plan for the amount of commissions. To do this, go to the 'Your plan' section from your profile screen in the app.

Limits

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

- For transfers of more than a certain amount.
- For outgoing transactions involving high risk countries.
- For outgoing transactions from blocked IBAN or BIC.

3. Transfer to an external account

3.4. Estimated time for an external transfer to be completed

The time it takes for an external transfer to be completed can vary depending on the payment method and the institutions involved. Below are typical processing times:

- **Local bank transfers** (SEPA, Faster Payments): These are usually completed the **same day or the next working day**, if they are made within the bank's cut-off time.
- **International transfers** (SWIFT, cross-currency transfers): These types of transfers can take **between 1 to 5 business days**, depending on the intermediary banks and currencies involved.

It is important to note that factors such as the recipient bank's policies, bank holidays or platform workload may affect processing times.

If your external transfer has not been completed within the estimated time, we recommend that you check the status of the transaction in the relevant section of the app and, if necessary, contact support for assistance.

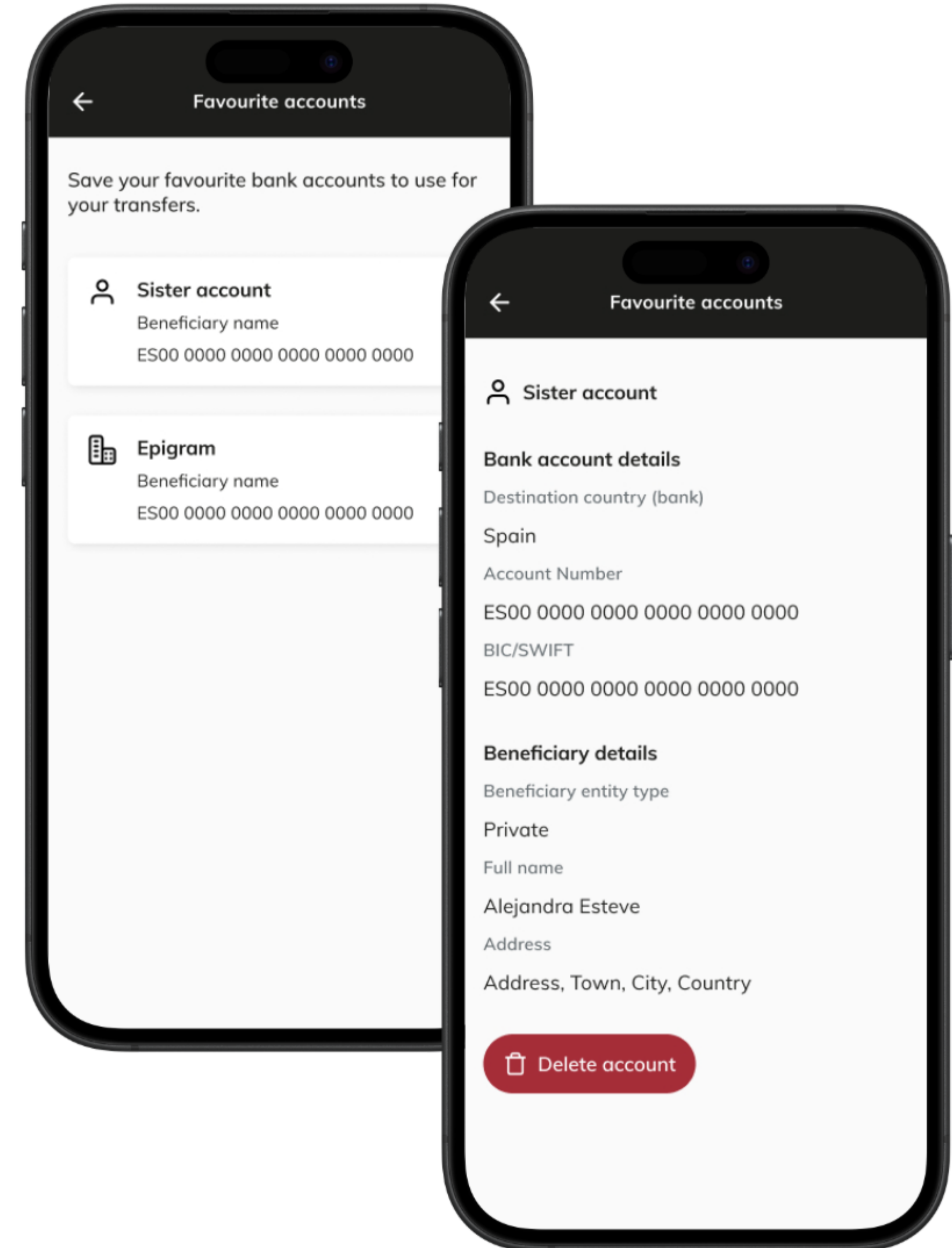
4. Transfer to a favorite account

4. Transfer to a favorite account

4.1. What are favourite accounts?

Favourite accounts are accounts that you have previously saved in the app to make transfers quicker and easier.

This feature allows you to select accounts to which you regularly transfer money, without having to manually enter the account details each time.



4. Transfer to a favorite account

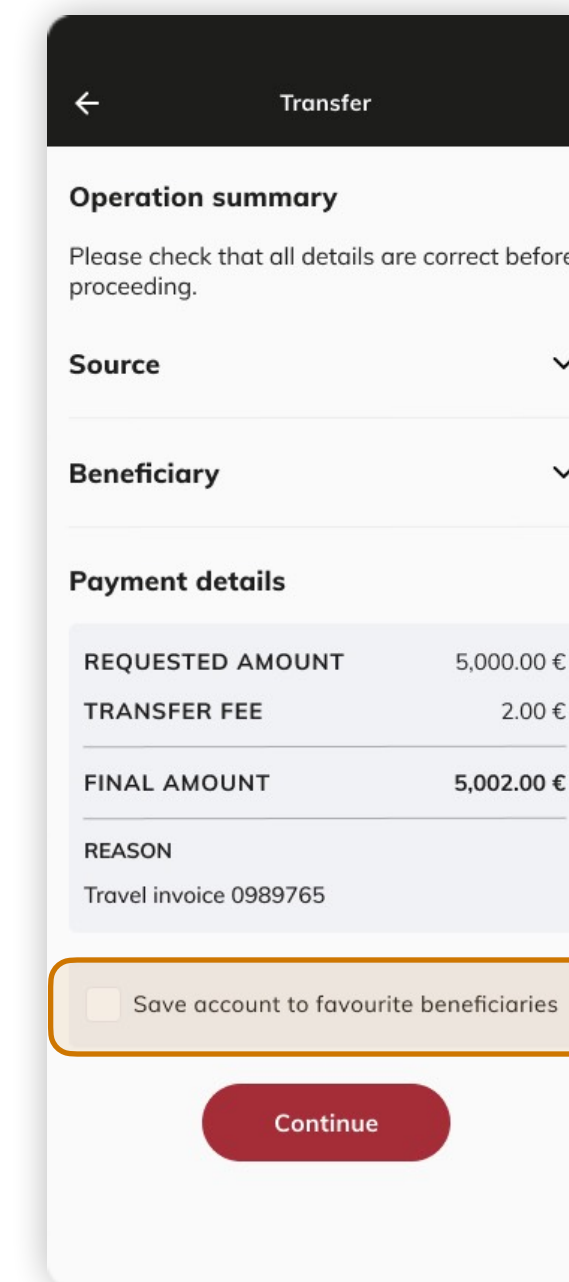
4.2. How to save an account as favourite?

To save a beneficiary's account as a favourite, you must do so from the transfer process.

1. When you make a transfer to that beneficiary, when you get to the transfer summary screen, activate the 'Save as favourite' checkbox.
2. Enter an alias and continue with the process.
3. Once the transfer has been completed, the beneficiary will have been saved as a favourite and you will be able to use it again for future transfers.

Things to note:

The beneficiary is linked to the currency of the source account, you will only be able to transfer to that favourite in the currency you chose when you saved it.

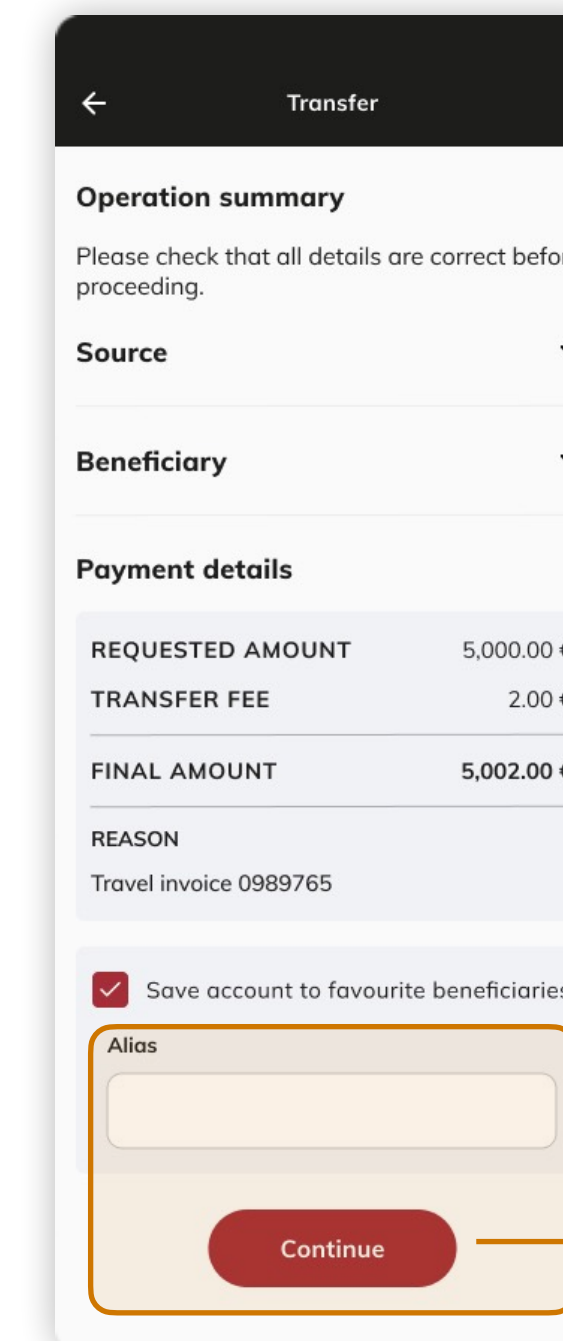


The screenshot shows the 'Transfer' screen with the following details:

- Operation summary:** Please check that all details are correct before proceeding.
- Source:** [Dropdown menu]
- Beneficiary:** [Dropdown menu]
- Payment details:**

| | |
|------------------|------------|
| REQUESTED AMOUNT | 5,000.00 € |
| TRANSFER FEE | 2.00 € |
| FINAL AMOUNT | 5,002.00 € |
- REASON:** Travel invoice 0989765
- Save account to favourite beneficiaries
- Continue** button

Activate the 'Save account to favourite beneficiaries' checkbox



The screenshot shows the 'Transfer' screen with the following details:

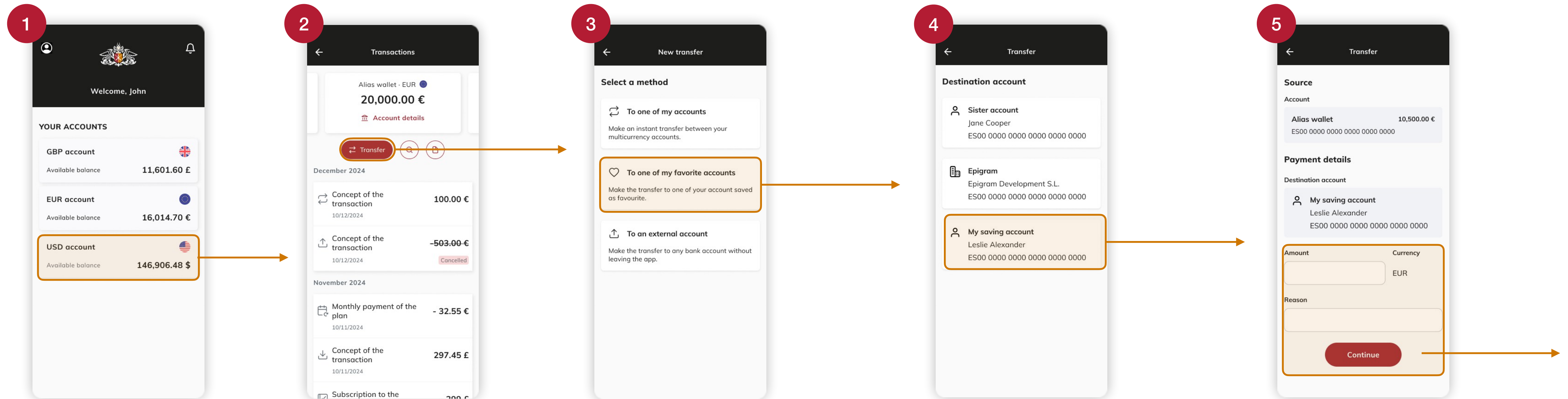
- Operation summary:** Please check that all details are correct before proceeding.
- Source:** [Dropdown menu]
- Beneficiary:** [Dropdown menu]
- Payment details:**

| | |
|------------------|------------|
| REQUESTED AMOUNT | 5,000.00 € |
| TRANSFER FEE | 2.00 € |
| FINAL AMOUNT | 5,002.00 € |
- REASON:** Travel invoice 0989765
- Save account to favourite beneficiaries
- Alias:** [Text input field]
- Continue** button

Enter an alias and continue with the process

4. Transfer to a favorite account

4.3. Step-by-step to transfer to a favorite



1. Select the account.

2. Tap on Transfer button.

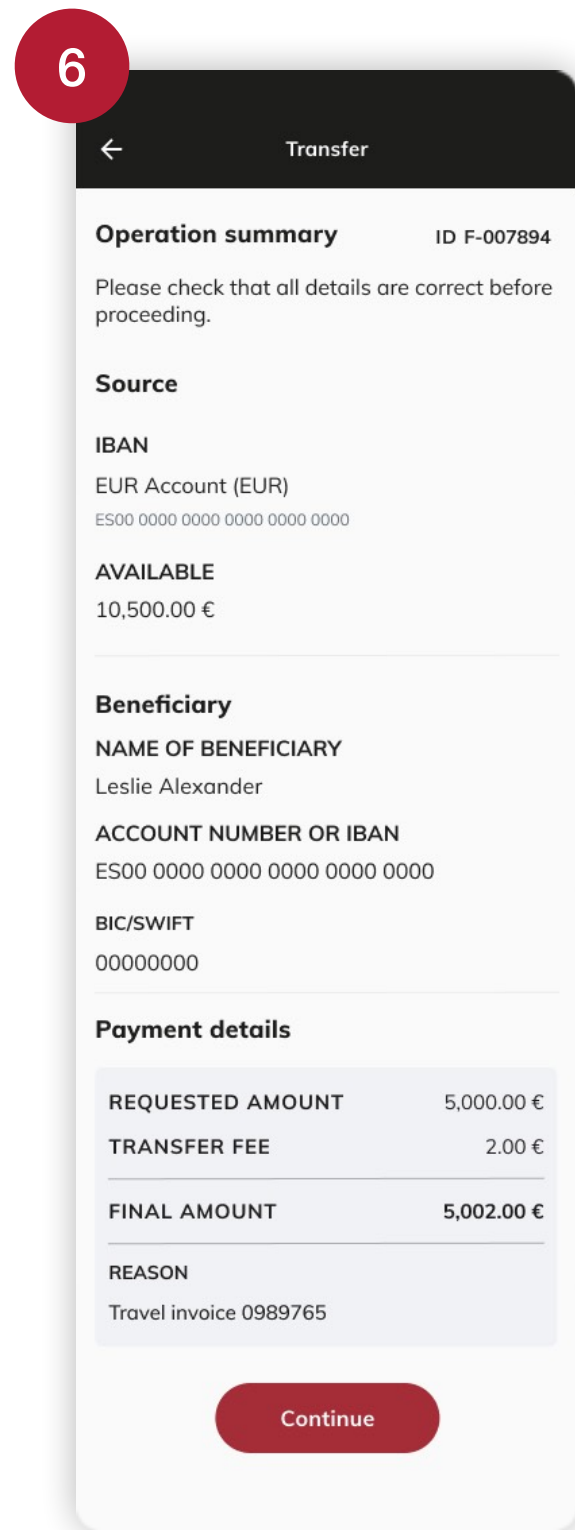
3. Select the option "To one of my favorite accounts".

4. Select one of the favourite destinations.

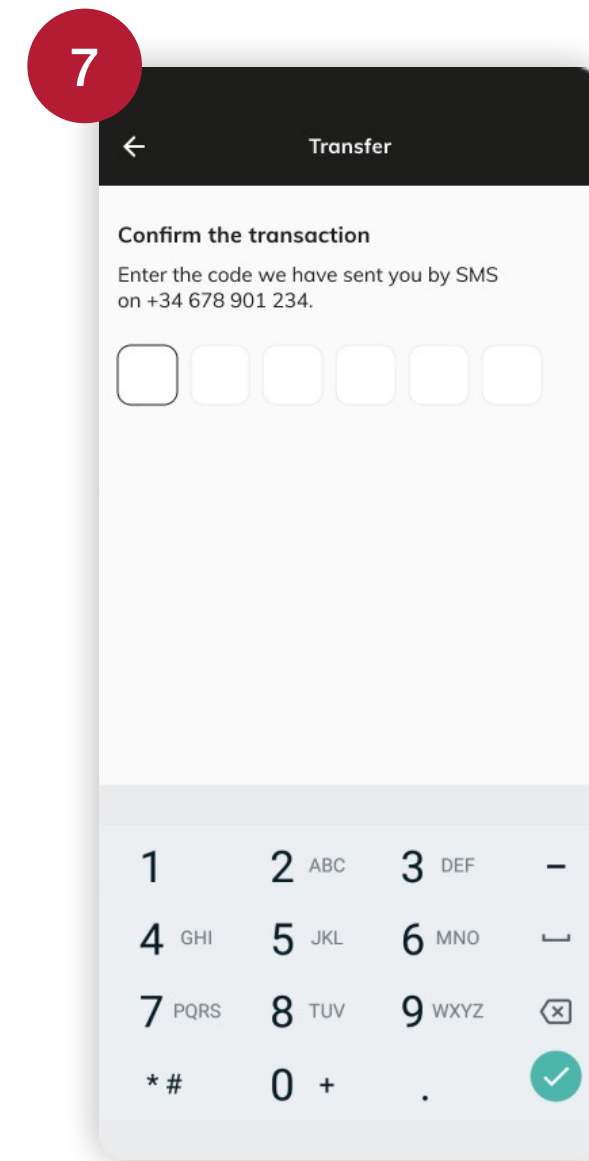
5. Enter the amount and reason of the payment, and continue.

4. Transfer to a favorite account

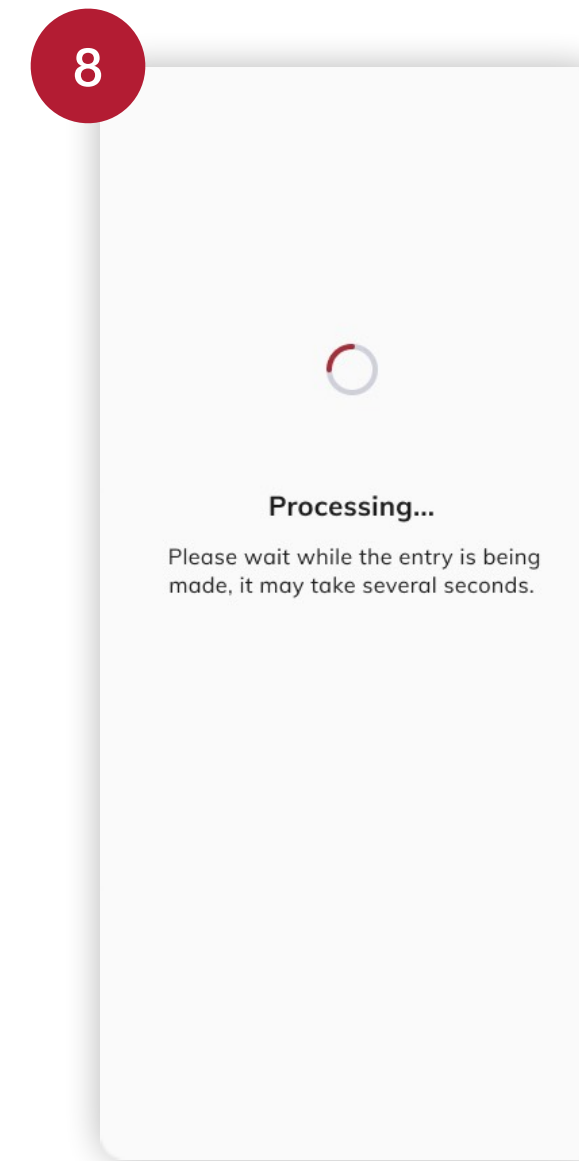
4.3. Step-by-step to transfer to a favorite



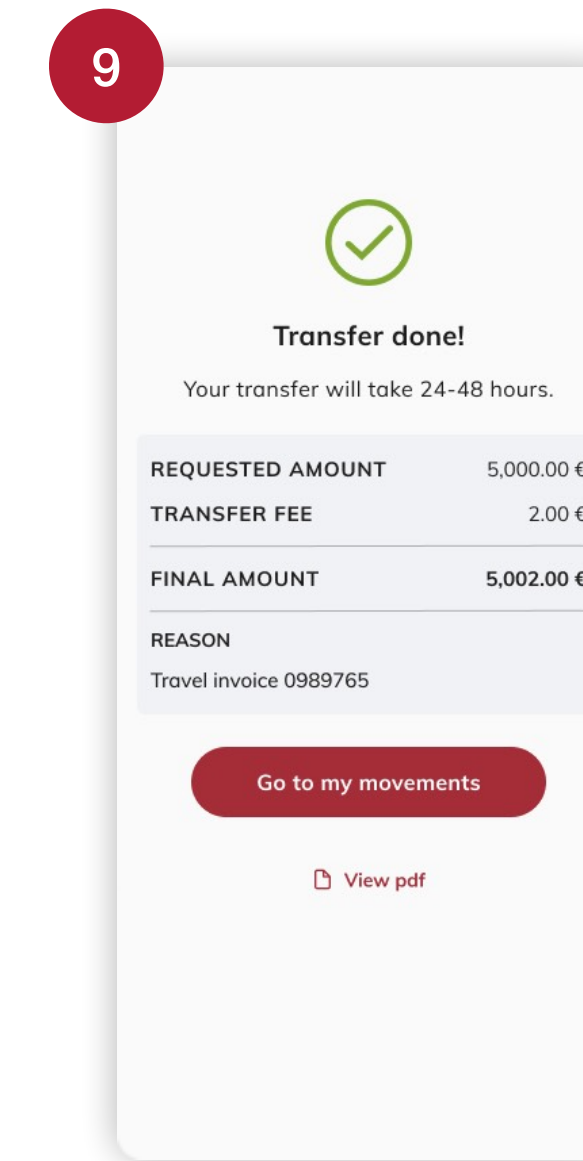
6. Check that all data is correct and continue with the process.



7. Enter the SMS code you will receive to your mobile phone.



8. Wait a few seconds while the operation is processed.



9. The app will show you a success or error message, depending on the result of the process. From the success screen, you can access the list of account movements or view the statement in pdf format

4. Transfer to a favorite account

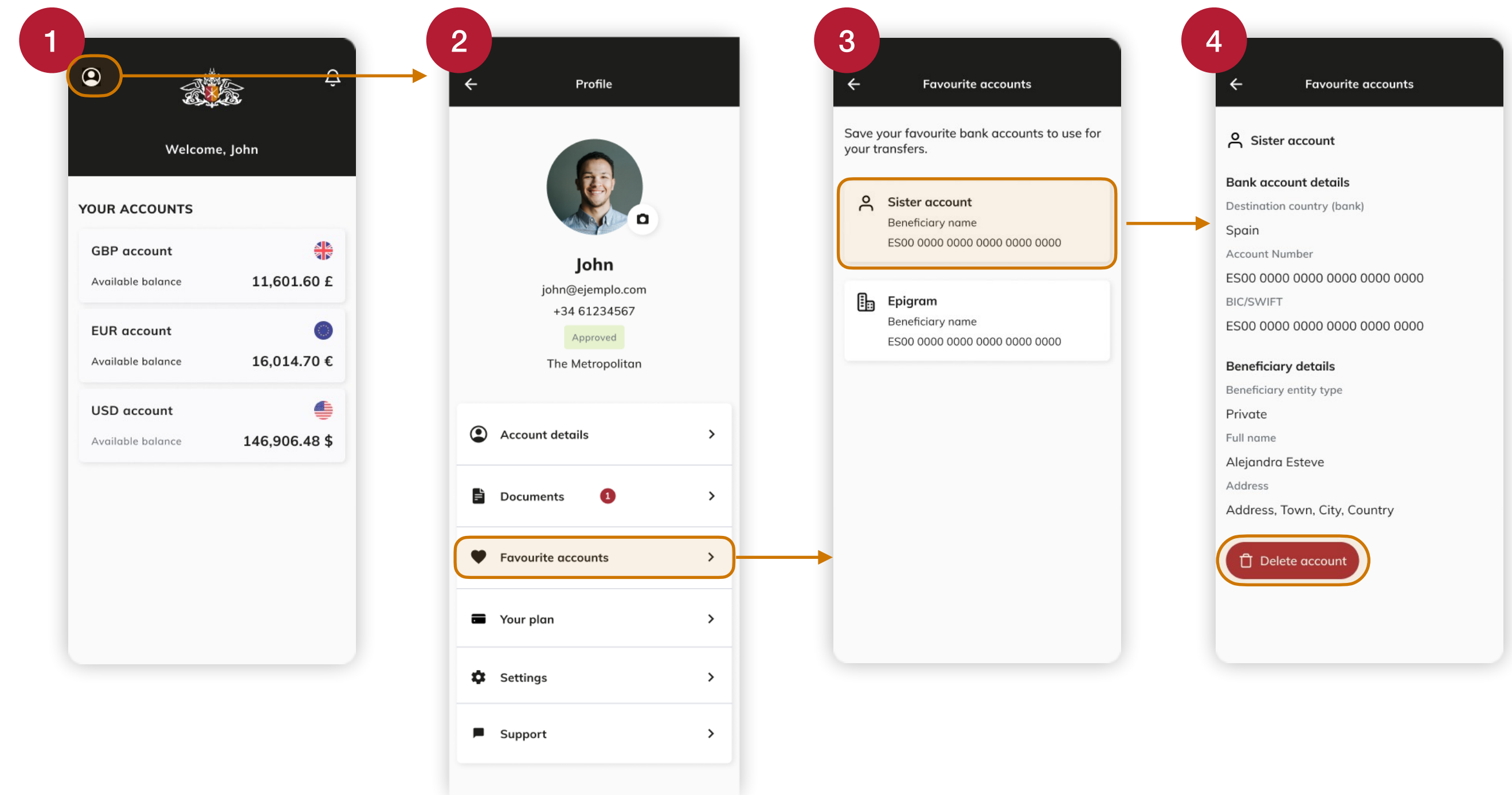
4.4. How to manage and delete favourite accounts

To manage the favorite accounts, follow the next steps.

1. Access the profile page.
2. Access to “Favorite accounts” section.
3. Select the beneficiary and view the details.
4. Select “Delete account” if you want to delete the beneficiary.

Things to note:

You cannot edit beneficiaries once they have been saved, you can only delete them and create them again.



5. Frequently Asked Questions (FAQs)

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5.1. What to do if a transfer is not completed correctly?

If a transfer is not completed correctly, follow these steps:

1. **Check the details:** Verify if all the information entered (such as the recipient's account, amount, and currency) is correct.
2. **Review the status:** Check if there was an error message or notification indicating a problem with the transfer.
3. **Wait for a while:** Some transfers can take longer than expected, especially for international bank transfers.
4. **Contact support:** If the transfer still hasn't been completed or there is an error, contact customer support with the transfer details (transaction ID, recipient details, amount) for assistance.

5.2. How do I check the status of a transfer?

To check the status of your transfer:

1. **Select an account from the home page**
2. **Find the specific transfer:** Locate the transfer in question by filtering transactions.
3. **Check the status:** The status of the transfer should be displayed, if it is pending, denied or cancelled a tag will appear. If it has been completed successfully, no tag will appear.
4. **Click for more details:** For additional details, such as the reason for a delay or failed transfer, click on the transaction to view a detailed breakdown.

5. Frequently Asked Questions (FAQs)

5.3. Can I cancel a transfer once it has been made?

Once a transfer has been completed and processed, it cannot be cancelled. However, if the transfer is still in a "Pending" state, you may be able to cancel it before it's fully completed

5.4. What to do if transfer is detected as suspicious?

If a suspicious transfer is detected, our compliance team will send you a notification requesting additional information to verify the origin or destination of the transfer.

5.5. How to repeat a transfer already made

To repeat a transfer that has already been made, follow these steps:

1. **Select an account from the home page:** Navigate to the "Transactions" section in your account.
2. **Locate the Previous Transfer:** Find the completed transfer that you want to repeat. You may need to use filters to find it.
3. **Select the Transfer:** Click on the transfer to view its details.
4. **Click the repeat button:** If this option is available, simply click it.
5. **Enter the payments detail:** Edit the amount and reason if needed and continue.
6. **Verify and Confirm:** Verify the details, such as the recipient, amount and currency.
7. **Complete the Transfer:** Confirm the transfer to complete the process.



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