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METRIS COMPANIES INC Form 8-K October 29, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) October 28, 2004

METRIS COMPANIES INC.

(Exact name of registrant as specified in its charter)

Delaware 1-12351 41-1849591
(State or other jurisdiction (Commission (IRS Employer of incorporation) File number) Identification No.)

10900 Wayzata Boulevard, Minnetonka, Minnesota 55305
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (952) 525-5020

Not Applicable

(Former Name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure

On October 28, 2004, Metris Companies Inc. issued a press release that Metris Receivables, Inc., its wholly owned subsidiary, will issue \$600 million of two-year credit card asset-backed securities through the Metris Master Trust.

Item 8.01. Other Events

On October 28, 2004, Metris Companies Inc. issued a press release that Metris Receivables, Inc., its wholly owned subsidiary, will issue \$600 million of two-year credit card asset-backed securities through the Metris Master Trust.

That press release is furnished as Exhibit 99.1 to this report.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

METRIS COMPANIES INC.

Dated: October 28, 2004 By: /s/David D. Wesselink David D. Wesselink

Chairman and CEO

EXHIBIT INDEX

Exhibit No. Description

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that Metris Receivables, Inc., its wholly owned subsidiary, will

issue \$600 million of two-year credit card asset-backed

securities through the Metris Master Trust.