

# Your Business credit card

**What you need to know**

# You can start using your card today

## Remember to sign it

Before you use your card, sign the back with a ballpoint pen.

## You should already have your PIN

We sent your PIN separately, for security. If you don't have it yet, call **0345 301 6264** and we'll send it again.

## Changing your PIN

You can change it to a number you find easier to remember at any Royal Bank of Scotland or NatWest cash machine in the UK. Avoid numbers that are easy for others to guess, like your date of birth. For the same reason you won't be allowed to choose four identical numbers or simple sequences like 5432.

## Your new Business credit card

Your new credit card is great for your everyday business expenses. You can use it in person, on the phone or online – for everything from travel to office supplies.

If you pay your balance in full and on time, you can benefit from up to 56 days' interest free credit on purchases. This can be handy if you have to make payments before your customers have paid their invoices. Or, if you have a large purchase to make, you can spread the balance over a period of time.

There's no annual fee in the first year and if you spend £6,000 or more each year thereafter we'll waive the annual fee every year you meet that criteria.

## How the fee waiver works

All purchases made on your card since the card fee was last assessed, will qualify towards the waiver. If the £6,000 threshold is met, no card fee will be charged for the coming year. There will be a statement message confirming whenever a card fee is waived.

You will see a message on your monthly statement, for each card, showing the accumulated spend towards the waiver threshold. If you have any queries ring us on **0345 301 6264**.

## It's contactless

The four-bar symbol on your new card means it's contactless and that you now have a super-quick no-fuss way to pay. So in future, whenever you see the contactless symbol on the card reader, all you have to do is tell the retailer you want to pay by contactless and touch your card against the card reader.

### **Activating contactless**

You can make contactless payments with your card, all you need to do is buy something using chip and PIN and your card will then be activated. We limit contactless payments, and from time to time you might be asked to enter your PIN into a chip and PIN machine as extra security. If your PIN is entered incorrectly three times in a row, your card will be blocked and contactless payments will switch off automatically. Contactless payments are as secure as chip and PIN and you get exactly the same money back guarantee if you're ever a victim of fraud.

# Manage your money with our online tools

## Royal Bank of Scotland ClearSpend

It's clear why ClearSpend is proving so useful to businesses like yours. The free web and mobile app gives you complete visibility of your Business credit card and makes keeping on top of your money simple.

## Why use Royal Bank of Scotland ClearSpend?

With ClearSpend you can view every transaction – and that includes any that are pending or declined – in real time. There are even handy graphs to help you analyse your spending patterns.

## Check your balance on the go

Away on business? Don't worry, with ClearSpend you can view up-to-the-minute balance information 24/7. Which means you'll always know where you are with your spending – wherever you are in the world.

## Turn the card 'on or off'

ClearSpend also gives you the peace of mind of allowing you to block and enable your card at the touch of a button.

The app is free to download from the App Store and Google Play.

For more information visit [rbs.co.uk/clearspend](https://rbs.co.uk/clearspend)



## **Smart Data OnLine**

Track and control your spending, and set up alerts to tell you when you're near your credit limit. Build and run reports which can be integrated with accountancy software. And download statements that show you who's spent what, and where.

Register today by calling **0345 301 6264**  
(18001 0345 301 6264 for Next Generation Text Service).

# Credit limits

## Business limits

your overall business limit is usually the total of individual cardholder limits. Your point of contact can request a business limit increase.

## Individual card limits

your card limit is the maximum amount you can spend. Only your point of contact can update credit limits. If you're the point of contact and want to change cardholder limits, please ring us on **0345 301 6264**.

## Adding more cardholders

Consolidating more of your company's expenditure into a single payment can make your paperwork simpler. If you're the point of contact and you'd like another Business credit card for your colleagues, visit **[rbs.co.uk/businessadditionalcardholder](https://rbs.co.uk/businessadditionalcardholder)**. We'll consider each application for an additional card separately.

# Staying safe when you use your card

## Protect your PIN

It's really important to keep your PIN a secret because it must only be used by you. Never tell anyone your PIN or record it in a way that might be recognised.

### Forgotten your PIN?

Call **0345 301 6264** we'll send you a reminder

### Card lost or stolen?

For a replacement and new PIN call **0800 0964 743**  
(18001 0800 0964 743 for Next Generation Text Service) or  
+44 1268 500 813 if you're abroad

## Be careful with your details

Keep your card (and your information) to yourself. When you're using it at an ATM or in a shop, always keep an eye on your card and remember to shield the keypad when you're entering your PIN.

Don't forget, we'll never ask you for your bank or card details if we contact you – and neither will the police. So be very wary of any calls, emails and texts asking for these details, or offering to collect your card with a courier service.

## Take care shopping online or over the phone

There's a security code on the back of your card (it's the last three digits of the number on the signature strip). You'll have to give this number whenever you buy online or over the phone. Only ever buy from secure websites. You'll know they're secure by the padlock or key symbol in the address bar of your internet browser.

## Check your statements

Keep an eye on what you're spending on your credit card account. If you notice something suspicious (like an amount you can't remember spending), let us know straight away.

Store your statements in a safe place and shred any paperwork when you don't need it anymore.

## Changes and updates

In most instances, a point of contact in your business will manage your credit cards on a day-to-day basis. Your point of contact is the only person who can make changes on your account.

You should let your point of contact know when:

- you need to change your name
- you change jobs within your business
- you want to amend your address details
- you don't have a replacement card before your current card expires
- you have any questions about your Business credit card

If you're the point of contact, you can make changes by calling **0345 301 6264**.

### **If your card is close to expiring**

You don't have to do anything. We'll send you a new one before it runs out. If the expiry date has passed and we haven't sent it, please contact us on **0345 301 6264**.

### **Leaving the business**

If you leave your current employer, please return the card to your point of contact who will arrange for it to be destroyed. Alternatively you can destroy the card yourself, making sure you cut through the chip and the magnetic strip.



# Useful numbers

## Travelling abroad?

Before you go, call **0800 964 767** and ask for the number of the Mastercard® service in the country you're visiting. If you lose your card while you're abroad, you'll be able to call that number to arrange an emergency cash advance.

Please see your terms and conditions for details of cash advance fees.

If you're already out of the country and need assistance, visit **mastercard.co.uk**. Go to 'Services' and then 'Global Services' for details of their offices around the world.

## Card not accepted

From time to time, your credit card may be declined for various reasons. If this happens, please ring us on **0345 301 6264**.

## To cancel a subscription or regular payment

Call us on **0345 301 6264**. (You should also let the supplier know that you're cancelling or rearranging the payment.)


## Making payments

To help make sure you don't miss a payment, your card has an automatic monthly Direct Debit. You can choose to pay the full amount or your minimum payment each month. For full details, read your Business credit card terms and conditions. To change your payment option, please call **0345 301 6264**. If you want to make extra payments during the month, see the back of your statement for ways to pay.






## If your Business credit card is lost or stolen

 Call us straight away on **0800 0964 743** (+44 1268 500 813 if you're outside the UK) or **18001 0800 0964 743** for Next Generation Text Service. Lines are open 24 hours a day, seven days a week.

## For general help and advice

 Call **0345 301 6264** (+44 1268 508 021 if you're outside the UK) or **18001 0345 301 6264** for Next Generation Text Service. We're open from Monday to Friday, 8am–6pm, and Saturdays, 9am–1pm.

 Go to [rbs.co.uk/businesscreditcard](https://rbs.co.uk/businesscreditcard)

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