



Business credit card

Smooth out your cashflow with our credit card.

With our Business credit card, making and keeping track of payments for your company is simple. It can be used to help manage your cashflow while keeping business expenses separate from personal spending. You can also use our ClearSpend app to manage your account efficiently.

Your needs

You want to make payments with ease, keep business expenses separate from personal card spend and also access short-term funding to ease your cashflow.

Our solution

With our Business credit card, you can specify limits and choose where cards can be used. Additionally, you can access real-time spend through our ClearSpend app.

Benefits

- ✓ Interest-free credit – 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, perhaps if you have to pay suppliers prior to your customers paying outstanding invoices.
- ✓ Annual fee waiver – the Business credit card is free for the first year. If you spend £6,000 or more in the first year and each year thereafter, we'll waive the annual fee in the year after you meet the spend criteria.

- ✓ Cashback – 1% at eligible fuel and electric vehicle (EV) charging stations.
- ✓ Our online tools can help you keep track of your business expenses, simplifying your financial admin and accounting processes.

- ✓ ClearSpend – take control of your Business credit card account in real-time and check your balance on the go.

- View up to the minute balance information
- Set credit limits and merchant category blockings
- View and download monthly statements
- The app is free to download from the App Store and from Google Play™.

- ✓ Smart Data OnLine – set up reports to help you check and analyse your business spending.
- Build and run reports that can be integrated with accountancy software.
- View up to 24 months of transactions online.

- ✓ Quick and simple – make payments with contactless technology and use Apple Pay and Google Pay for payments with your phone.

- ✓ Apple Pay available on RBS Business credit cards and selected Apple devices. Retailer limits may apply.



- ✓ Google Pay™ available on RBS Business credit cards, and selected Android devices. Retailer limits may apply.



- ✓ Enjoy merchant offers with Business Savings from Mastercard visit rbs.co.uk/mastercardsavings

Considerations

- ✓ Depending on your business type, cards may not be regulated by the Consumer Credit Act 1974.

Is a Business credit card right for you?

You might consider a Business credit card if you:

- ⇄ want to keep your business expenses separate from your personal spend.

How it works



Discussion

We'll discuss the options available to you based on your credit card needs.



Application

If you already bank with us you can apply online at rbs.co.uk/businesscreditcard. Or, you can apply for a card when you open a business bank account.



Confirmation

If the application is successful, we'll give you a credit card.



Ready for use

Your card is ready to use as soon as you receive it.

Working with you

Our team will work with you to understand your business needs so they can offer you a solution that meets them.

Your challenges

- You want a convenient and secure method to pay your business expenses that keeps them separate from your personal card spend.
- You want to manage your cashflow.
- Account management – you want visibility and ease of management.

Our solution

- The Business credit card gives you a convenient and secure method to pay for your business expenses. There's no annual fee in the first year and if you spend £6,000 or more each year we'll waive the annual £30 fee. Plus, you can earn 1% cashback at eligible fuel and EV charging stations.
- The Business credit card gives you up to 56 days interest-free on purchases if you pay your balance in full and on time, giving you longer for your customers to pay you before you have to pay your suppliers. For cash transactions, interest is charged from the date the transaction is applied to your account.
- Our ClearSpend mobile app, online services and telephony account management gives you the control you need.

Product specifications

- **Number of cards permitted:** Unlimited
- **Interest-free period:** Up to 56 days on purchases
- **Statements:** Billing and cardholder level available
- **Currency:** Sterling

Charges

- Purchase Rate.
- Cash Transaction Rate.
- Representative APR.
- Assumed credit limit.
- Annual fee (for each card issued).

Interest rate/limit/fee

- 16.9% p.a. (variable).
- 16.9% p.a (variable).
- 24.3% APR (variable).
- £1,200*.
- £30 (First year free, and subsequent annual fees waived if your annual card spend is £6,000 or more).

* Your actual credit limit will depend on our credit assessment. Interest on fees and charges is payable in line with our terms and conditions.

Product fees may apply. To apply you must be a UK resident aged 18 or over and maintain a business bank account in the same legal entity name with The Royal Bank of Scotland. Your registered business address must also be in the UK and you should be registered for tax purposes in the UK. Subject to status, business use only.

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