



Business Plus credit card

Want to be rewarded wherever your business takes you?

Our Business Plus credit card allows you to be rewarded wherever your business takes you: whether it's making international purchases with no foreign transaction charge, benefiting from cashback on fuel and accommodation or simply earning cashback on everyday business spend. All of which is a big plus for businesses that are going places.

Your needs

You want to have the flexibility of making a wide range of business expenses wherever you are and the benefit of being rewarded for it.

Our solution

Our Business Plus credit card rewards you with cashback across all your business expenses. You can also make international purchases on the Business Plus credit card with no foreign transaction fees.

The card is a simple and efficient way to control expenditure, and you can specify limits, choose where cards can be used and access real-time spend with our app, ClearSpend.

Benefits

- ✓ Cashback – you can earn up to £600 a year in cashback.

When you use your card you'll earn:

- 3% at eligible fuel and electric vehicle (EV) charging stations
- 2% on eligible trade/business supplies

- 1% on eligible travel and accommodation

- 0.5% on all other purchases.

You can check which spend categories are eligible under trade/business, fuel & EV charging, travel and accommodation on the cashback information sheet at rbs.co.uk/businessplusscard.

- ✓ Overseas transactions – if you're travelling abroad, or buying from abroad, we won't charge you a fee for purchases made in a foreign currency.
- ✓ Flexible funding – our Business Plus credit card helps you control your cashflow with up to 56 days' interest-free credit on your purchases, if you pay your balance in full and on time.
 - ✓ Our online tools can help you keep track of your business expenses, simplifying your financial administration and accounting processes.
- ClearSpend – take control of your Business Plus 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.

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 Plus credit card right for you?

You might consider a Business Plus credit card if you want to:



keep your business expenses separate from your personal spend



make international purchases without the worry of the foreign transaction charges that come with them.



have the flexibility to use your card anywhere and be rewarded for all the business transactions you make

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/businesspluscard. 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 that they can offer you a solution that meets them.

Your challenges

- You want to be rewarded on all your business transactions.
- You want to get the best value no matter where in the world your business takes you.

Our solution

- Our Business Plus credit card gives you cashback on all purchases and up to 3% on some key business spend.
- We won't charge you a non-sterling fee when making purchases abroad using your card. Please note a cash fee will still apply if you withdraw cash (please see the terms and conditions for a full list of cash transactions) in a foreign currency, and you may be charged a fee by a third-party bank/ATM provider.

Your challenges

- You want to manage your cashflow.
- Account management – you want visibility and ease of management.

Our solution

- Our Business Plus credit card gives you a convenient way to pay for your business expenses with up to 56 days' interest-free credit on purchases, if you pay your balance in full and on time. For cash transactions, interest is charged from the date the transaction is applied to your account.
- ClearSpend, online and telephony account management gives you the control you need.

Product specifications

- **Number of cards permitted:**
Unlimited (at £70 annual fee per card)
- **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

- 13.9% p.a. (variable).
- 13.9% p.a (variable).
- 29% APR (variable).
- £1,200*.
- £70.

* 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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P0429984 | December 2022