

Your Business Plus 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 Plus 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. Every time you use your card, you'll earn cashback (up to £400 a year). You'll receive 0.5% cashback on all your purchases, 1% on eligible fuel and accommodation and 2% on eligible trade/business supplies. Plus you'll benefit from a purchase rate of 13.9% per annum (variable), and up to 56 days' interest free credit on your purchases, if you pay your balance in full and on time.

If you withdraw cash using your Business Plus credit card, it'll be charged at a rate of 13.9% per annum (variable).

Please note that you'll be charged a fee of 3% (minimum £3) for each cash withdrawal, and there's also no interest free period. Please see your terms and conditions for more details, and a full list of cash transactions.

There are also no non-Sterling transaction fees: so if you're travelling abroad, or buying from abroad, we won't charge you a fee for purchases made in a foreign currency.

Please note that a cash fee will still apply if you withdraw cash (please see your 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.

How the cashback works

- Every month, the cashback you earn will be credited to your Business Plus credit card account. Look out for 'Cashback Reward' on your statement
- To find out how much cashback you've earned, please refer to your statement. If you have any queries ring us on 0345 301 6264
- To find out more about eligible spend categories visit [rbs.co.uk/businesspluscard](https://www.rbs.co.uk/businesspluscard)

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 Plus 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



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 Plus credit card for your colleagues, visit **[rbs.co.uk/businessadditionalcardholder](https://www.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](https://www.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 Plus 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/businesspluscards

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Calls may be recorded. How much a call costs depends on whether you're calling from a residential line, a business line or a mobile. It also depends on your phone operator's usual tariffs.