

Your NatWest Business Credit Card Account

If you have any queries that are not answered in your Cardholder Guide please call us on:

0345 301 6263 – Monday to Friday
8am–6pm, Saturday 9am–1pm,
Minicom 0370 154 1192.

or write to us at:

National Westminster Bank Plc
Commercial Cards Division
Cards Customer Services
PO Box 5747
Southend-on-Sea
SS1 9AJ

Please always quote your card number(s).

From time to time we will send you marketing communications about your NatWest Business Credit Card or other carefully selected services. If you do not wish to receive this information, please call our Customer Service helpline on the number above.

If you lose your card(s)

Call our Lost and Stolen helpline on **0370 600 0459 Minicom 0370 154 1192** (24 hours) with your card number(s) to hand. For calls made from outside the UK please call **+44 1268 500 813**.

Keep us updated

If your address, phone number or email address changes, please write to us at the address above.

If you'd like the information in this pack in large print, audio or Braille just call us on **0345 301 6263**.

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

NatWest Cards OnLine

To check your balance on your business card account, see recent transactions and view up to 13 months' previous statements register for NatWest Cards OnLine at natwest.com/cardsonline

National Westminster Bank Plc
Registered in England and Wales No. 929027
Registered Office: 135 Bishopsgate,
London EC2M 3UR.

Checking your statements

Please check your statement every month. Please call us as soon as possible, and preferably within 4 weeks, with any queries.

Interest

We do not charge interest on new purchases if you pay your balance in full and on time. If you do not do so, interest charges are applied on the following month's statement. We calculate interest using the average daily balance for the statement period and the interest rates shown on the statement. (This means that interest is not just charged on the outstanding balance shown on the statement). The amount of interest therefore increases the longer the payment of cleared funds is delayed (even before the monthly payment date). Where applicable, the interest charge for the period between statement date and full repayment appears on the following month's statement.

Indicative interest

This is an indication of how much interest will show on your next statement based on the following assumptions:

- The minimum payment amount is received on your next due date
- You do not make any new transactions
- The rates of interest do not change

The actual interest charged will be different if any of these assumptions are incorrect.

To view our charges please refer to your cardholder guide, Terms and Conditions leaflet, visit natwest.com or call us on **0345 301 6263** (Monday to Friday 8am–6pm, Saturday 9am–1pm).

SUMMARY BOX

The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest Free Period	<ul style="list-style-type: none"> ■ Maximum 45 days for purchases if you pay your balance in full and on time. ■ No interest-free period on Balance Transfers and Cash Advances. 													
Interest Charging Information	<p>You will not pay interest on new purchases shown on your statement if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>From</th> <th>Until</th> </tr> </thead> <tbody> <tr> <td>Purchases</td> <td>date debited to your account</td> <td>paid in full or the date of the first statement you pay in full and on time if that is sooner</td> </tr> <tr> <td>Cash Advances</td> <td>date debited to your account</td> <td>paid in full</td> </tr> <tr> <td>Balance Transfers</td> <td>date debited to your account</td> <td>paid in full</td> </tr> </tbody> </table>			From	Until	Purchases	date debited to your account	paid in full or the date of the first statement you pay in full and on time if that is sooner	Cash Advances	date debited to your account	paid in full	Balance Transfers	date debited to your account	paid in full
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Purchases	date debited to your account	paid in full or the date of the first statement you pay in full and on time if that is sooner												
Cash Advances	date debited to your account	paid in full												
Balance Transfers	date debited to your account	paid in full												
Allocation of Payments	<p>If you do not pay off your balance in full, payments the Bank receives are applied towards the repayment of the items on the Business Account in the following order:</p> <ul style="list-style-type: none"> ■ Cash Advances and any applicable interest, fees or charges; ■ Purchases and any interest, fees or charges attracting the same interest rate as Purchases (shown on any Statement); ■ Balance Transfers; ■ Special Offers and any applicable interest or charges attracting the same interest rate as that Special Offer; ■ Purchases and any applicable fees or charges attracting the same interest rate as Purchases (not yet shown on any Statement); ■ Over limit fees, Administration Fees or other fees which it may apply to the Business Account because the Customer is in breach of the Agreement. <p>For further details, please refer to your Business Credit Card Agreement (section D) and the Business Card General Terms.</p>													
Minimum Repayment	<p>5% or £5, whichever is greater. If you only make the minimum payment it will take longer and cost more to clear your balance.</p>													
Fees	<p>Annual Card Fee (for each card issued) normally £32. For further details, please refer to your Business Card Agreement (sections E and G) and the Business Card General Terms.</p>													
Charges	<p>Cash advances: a Cash Fee of 3%, minimum £3 For further details, please refer to your Business Credit Card Agreement (section G) and the Business Card General Terms.</p>													
Foreign Usage	<p>Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques): Non-Sterling Transaction Fee of 2.95%. Where the transaction is a non Sterling Cash Advance you will also be charged the Cash Fee as above. To see the up-to-date rates used please visit www.visaeurope.com For further details, please refer to your Business Credit Card Agreement (section G) and the Business Card General Terms.</p>													
Default Charges	Over limit fee	£12												
	Administration Fee: If the Minimum Payment is not received by the due date	£12												
	Administration Fee: If a payment is returned unpaid	£12												

Payments from your card

Balance transfer payments from your card will be completed within 2 working days of us receiving the payment instruction.

Direct Debits

If a Direct Debit is set up to claim the full statement balance, any additional payments or refunds that reach your account up to 3 full working days before the due date will reduce or cancel out the amount claimed by the Direct Debit. Direct Debits claiming the minimum amount will not be affected by any additional payments.

How to make additional payments

If you have a Minimum payment direct debit set up on your account, your payment will always claim if you have a statement balance. We've listed below the different ways that you can make additional payments if you want to pay more than the minimum. Please bear in mind that working days are Monday-Friday, excluding weekends and Bank Holidays.

Payment method	Time to allow	How
At NatWest branches	Allow 2 hours for cash/Single Branch Payments* (NatWest current account customers only) and 4 working days for cheques (e.g. funds available Friday if paid in on Monday).	<ul style="list-style-type: none"> ■ Complete attached bank giro credit slip and take it with, your payment and statement. ■ The branch will stamp your statement, please keep this for your records. ■ Please write the account number (as found on the bank giro credit slip) after NatWest on the payee line.
Online and telephone banking and Standing Orders[^]	For "Faster Payments" [^] qualifying transactions, 2 hours. For other electronic payments up to 2 working days.	<ul style="list-style-type: none"> ■ NatWest bank account customers can register for Online Banking at natwest.com ■ To join Businessline, our Telephone Banking service, call 0800 881 177 (Minicom 0800 404 6161). Lines open 24 hours. Calls may be recorded. ■ To make an online or telephone banking payment or set up a Standing Order please use sortcode 62-19-70, account number 00000000 and quote in the reference field either your 16 digit company number (available on your statement) or if you wish to free up credit on an individual card quote the 16 digit card number. Please remember to cancel your Standing Order if there is no outstanding balance on your card account.
By post (payments by cheque)	Using 1st class post, allow 7 working days before payment date on your statement.	<ul style="list-style-type: none"> ■ Cheques should be payable to NatWest. ■ Please write the account number (as found on the bank giro credit slip overleaf) after NatWest on the payee line. ■ Post cheque and completed bank giro credit slip to NatWest, Commercial Division, Milton Keynes MK77 1SE. ■ Cheques should not be post dated. If payment is received using a post dated cheque we accept no responsibility for cases of lost interest or charges incurred.
At other banks' branches by cheque (some banks may charge for this)	Allow 4 working days (e.g. funds available Friday if paid in on Monday). Please note cash payments are not supported.	<ul style="list-style-type: none"> ■ Complete attached bank giro credit slip and take it with, your cheque and statement to any bank displaying the Visa logo. ■ Please write the account number (as found on the bank giro credit slip) after NatWest on the payee line.

*Faster Payments/Cash paid in at NatWest branches

The Faster Payments service allows participating banks to provide same day processing of electronic payments such as funds transfer, bill payments and standing orders. This means that payments to your Business Credit Card made on the internet, by telephone or in any branch of NatWest by Cash or Single Branch Payment will usually be applied to your available funds within 2 hours regardless of when the request is received. Payments may take longer to appear on your account (generally within 2 days) but will be back dated to the date the payment is made.

[^]We are not responsible for other financial institutions' timescales when you make a payment from an account held with another bank.