

Business Current Account

Access payment services and channels

Our Business Current Account supports your business on a day-to-day basis. Opening an account with us will provide you with access to the payment services and channels that you need to operate

Your needs

An account to make and receive all of your regular and one-off payments, and keep track of your cashflow position.

Our solution

A Business Current Account which gives you access to payment services and channels.

Benefits

- Allows outgoing payments, incoming receipts and helps manage your cashflow
- Dedicated support on hand, either face-to-face, online or by telephone
- Our Terms and Charges information is clear and simple, which allows you to make informed choices on the best way for your business to transact

Considerations

- The Business Current Account does not pay interest on credit balances and you may also need a Deposit Account if you are likely to hold spare funds
- We can set up automated transfers to move money between accounts to maximise the use of your spare funds
- Any balances of over £85,000 are not covered by the FSCS (Financial Services Compensation Scheme)

Is a Business Current Account right for you?

You might consider a Business Current Account if you:



Need a current account to manage all your payments



Need a secure and resilient way to manage your day-to-day funds



Need access to clear and accurate account reporting

How it works

Discussion

We will discuss the options available to you based on how you wish to bank with us



Application

We help you complete and submit the application form



Confirmation

If the application is successful, we will provide you with confirmation and your account details



Ready for use

Your account is ready for use, allowing you to deposit and withdraw, as well as conduct Domestic & International payments.



NatWest

Working with you

The Business Current Account is the payments hub that helps you manage your cashflow. We can help with advice on the best payment products to use to match your business needs and review these regularly as your business evolves to ensure that you minimise costs.

Product Specifications

- **Interest Calculation Frequency:** Daily
- **Interest Charging Frequency:** Quarterly
- **Currency:** GBP
- **Access to Funds:** Instant

Your Challenges	Our Solution
<ul style="list-style-type: none">• You need an account to help operate your business	<ul style="list-style-type: none">• Our current account offers a simple way to manage your incoming and outgoing cashflow on a day-to-day basis
<ul style="list-style-type: none">• You need a secure and resilient solution	<ul style="list-style-type: none">• We provide you with access to electronic payments, standing orders, direct debits, cheques and cash services and a comprehensive branch network
<ul style="list-style-type: none">• You need clear and transparent information on your day-to-day operating costs	<ul style="list-style-type: none">• Our Terms and Charges information is clear and simple, which allows you to make informed choices

Additional Information	Explanation
<ul style="list-style-type: none">• Standing Order and Direct Debit available	<ul style="list-style-type: none">• You can set up Standing Orders and Direct Debits to make and receive regular payments
<ul style="list-style-type: none">• Cheque Book available	<ul style="list-style-type: none">• You can have a cheque book on this account
<ul style="list-style-type: none">• Faster Payments and CHAPS available	<ul style="list-style-type: none">• You can send funds to arrive on the same day at another bank in the UK
<ul style="list-style-type: none">• No Credit Interest Rate payable	<ul style="list-style-type: none">• No interest is paid on credit balances
<ul style="list-style-type: none">• Online Banking available	<ul style="list-style-type: none">• You can view this account via Online Banking
<ul style="list-style-type: none">• Auto-transfers available	<ul style="list-style-type: none">• You can set up automated transfers to ensure that your surplus funds work efficiently in a way that suits you

Fees and charges apply, please speak to your Relationship Manager for more details.

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