

# Your NatWest Business Card Account

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

**0870 909 3701** – Monday to Friday  
8am – 6pm, Saturday 9am – 1pm,  
Minicom 1800 201 733,

or write to our Customer Services team 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) when you contact us.

If you lose your card(s) call our Card Loss Centre on **0870 600 0459** (24 hours) with your card number(s) to hand. For calls made from outside the UK please call **+44 870 600 0459**.

If you change your address please let us know.

Calls may be recorded.

If you'd like the information in this pack in large print, audio or Braille just call us on 0870 909 3701.

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

## Checking your statements

Please keep all vouchers and till receipts when you use your card(s) and check them against your statement, remembering items you have ordered by post, phone or over the Internet. The name or place description shown on your statement may not match what is on the voucher, but if you don't recognise a purchase, or the amount shown is wrong, please call us straight away.

## Interest

The rate, or each rate of interest which has been used to calculate the amount of interest applied, will be provided by the Bank on request, together with an explanation of how the interest has been calculated.

To view our charges please refer to your cardholder guide, Terms and Conditions leaflet, visit **www.natwest.com** or call us on **0870 909 3701** (Monday to Friday 8am – 6pm, Saturday 9am – 1pm).

SUMMARY BOX	
The information contained in this table summarises key product features and is not intended to replace any Terms and Conditions	
<b>Interest Free Period</b>	Up to 45 days for Purchases if You pay Your balance in full and on time – no interest free period on Cash Advances, Cheques or Balance Transfers.
<b>Allocation of Payments</b>	We will apply payment we receive to sums applied to your account in the following order: a) in payment of any interest; b) in payment of fees and charges shown on any Statement; c) in payment of any Special Offers, Balance Transfers and Purchases shown on any Statement; d) towards repayment of all Cheques and Cash Advances (except Special Offers) shown on any Statement; e) to repay Special Offers not yet shown on any Statement; f) towards repayment of all Balance Transfers and Purchases (except Special Offers) not yet shown on any Statement; g) towards repayment of all Cheques and Cash Advances (except Special Offers) not yet shown on any Statement.
<b>Minimum Repayment</b>	5% of the outstanding balance or £5, whichever is greater, however calculation of the Minimum Payment will be based on the total outstanding balance of the Account, which, where applicable, will include the full amount that the Business owes over the agreed Business Credit Limit. <b>Please note: we do not recommend that you only ever make your minimum payment.</b>
<b>Fees</b>	Business Card normally £32. Business Premium Card normally £79.
<b>Charges</b>	Cash Advances are subject to a handling fee of 3% (minimum charge £3) foreign exchange transactions subject to a conversion fee of 2.75% (including purchase of foreign currency and travellers' cheques). Each Cheque is subject to a handling fee of 2.5% (minimum charge £2) of the amount on the Cheque.
<b>Default Charges</b>	Handling fees for dishonoured payments and over-limit fees are £12 each for each occurrence. Late payment fees are £12 for each occurrence and interest will be applied at the rate for Purchases. Unpaid fees for Cheques and fees for stopping Cheques are £25 each for each occurrence.

## Exclusive Savings

We've negotiated a range of fantastic deals on your behalf that could help save your business money. Just use your Business Card at participating suppliers for discounts off everyday goods and services. Visit [www.natwest.com/businessexclusives](http://www.natwest.com/businessexclusives) for the latest deals.

Terms and Conditions apply.

## How to make additional payments

We've listed below the different ways that you can make additional payments. Please bear in mind that working days are Monday-Friday, excluding weekends and Bank Holidays.

Payment method	Time to allow	How
<b>At any bank</b>	Please allow 4 full working days for cash, debit card and cheque payments. If paying by cheque, funds must be cleared before payment is accepted.	<ul style="list-style-type: none"> <li>Complete attached bank giro credit slip and take it, your payment and statement to any bank displaying the MasterCard logo.</li> <li>The bank will stamp your statement, please keep this for your records.</li> <li>Banks other than NatWest may charge for this service.</li> </ul>
<b>Online and telephone banking</b>	For 'Faster Payments*' qualifying transactions, please allow two hours. For other payments, please allow 3 full working days.	<ul style="list-style-type: none"> <li>NatWest bank account customers can register for Online Banking at <a href="http://www.natwest.com">www.natwest.com</a></li> <li>To join Businessline, our Telephone Banking service, call 0800 881 177 (Minicom 0800 404 6161). Lines open 24 hours. Calls may be recorded.</li> </ul>
<b>By post</b>	Please allow 7 full working days.	<ul style="list-style-type: none"> <li>Cheques should be payable to NatWest.</li> <li>Please write the account number (as found on the bank giro credit slip overleaf) after NatWest on the payee line.</li> <li>Enclose cheque with completed bank giro credit slip and post to NatWest, Commercial Division, Milton Keynes, MK77 1SE.</li> <li>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.</li> </ul>

### \*Faster Payments

NatWest participates in the industry-wide Faster Payments service. This means standing orders, immediate and future dated payments made via the internet or telephone banking from any participating bank will be applied to your credit card within two hours, regardless of when the request is received. Payments must fall within the Faster Payments rules applied by the bank from which payment is made. For more information, please visit our website at [www.natwest.com](http://www.natwest.com), ask at your local branch or call us on 0870 909 3701.