

Your NatWest Business Card Account

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

0845 301 6263 – Monday to Friday 8am–6pm, Saturday 9am–1pm, Minicom 1800 201 733,

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) when you contact us.

If you lose your card(s)

Call our Lost and Stolen helpline 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**.

Keep us updated

If your address, phone number or email address changes, please call us on **0845 301 6263**.

Calls may be recorded.

If you'd like the information in this pack in large print, audio or Braille just call us on **0845 301 6263**.

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 **0845 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, and have paid the previous month's balance in full and on time. No interest free period on balance transfers, cash advances or cheques 		
Interest Charging Information	You will not pay interest on new purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. Otherwise, the period over which interest is charged will be as follows:		
		From	Until
	Purchases	Date debited to your account	Paid in full
	Balance Transfers	Date debited to your account	Paid in full
	Cash Advances	Date debited to your account	Paid in full
	Cheques	Date debited to your account	Paid in full
Allocation of Payments	If you do not pay off your balance in full, payments we receive are applied to the lowest interest bearing transactions first. For further details, please refer to your Business Card General Terms.		
Minimum Repayment	5% or £5, whichever is greater If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance.		
Fees	Annual Card Fee (for each card issued) normally £32 For further details, please refer to your Business Card General Terms		
Charges	Cash Advance Handling Fee	3.0%, minimum £3.00	
	Cheque Handling Fee	2.5%, minimum £2.00	
	Foreign currency transactions (including purchase of foreign currency and travellers' cheques)	2.95% Exchange fee on non-sterling transactions	
	Cheque returned unpaid	£25	
	Request to stop a cheque payment	£25	
Default Charges	Over limit fee	£12	
	Late payment fee	£12	
	Returned payment fee	£12	

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

DOC74236 0709

NatWest Cards OnLine – online banking 24/7

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 www.natwest.com/cardsonline

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
At any bank	Allow up to 4 full working days.	<ul style="list-style-type: none"> Complete attached bank giro credit slip and take it with your payment and statement to any bank displaying the Visa logo. The bank will stamp your statement, please keep this for your records. Banks other than NatWest may charge for this service.
Online and telephone banking and Standing Orders	For 'Faster Payments'* qualifying transactions, please allow two hours. For other payments, please allow 4 full working days.	<ul style="list-style-type: none"> NatWest bank account customers can register for Online Banking at www.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 84110570 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.
By post	Use 1st class post 7–10 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. Enclose cheque with completed bank giro credit slip and post 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.

*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, ask at your local branch or call us on 0845 301 6263.