



The Zempler Bank Business Bank Account with 0.5% cash back on purchases*



Speed of setup

- Apply in 4 minutes online
- No credit checks required
- Account Number and Sort Code provided instantly to successfully verified applicants

Low Cost

- Simple annual fee: £79 per year (first two years set at £0.00).

Key product facts:

- Works just like any other High Street Bank Account:
Online Banking, Mobile App and UK based Customer Service
- 0.5% cashback on qualifying card spend (paid monthly),
meaning you can earn up to £1,000 a month in cashback
- Savings versus other banks on cash deposits at any Post Office based on a special rate of
0.3% fee (min £3)
- Only difference is that cheques are not accepted into the account

APS credibility:

- The account is issued by Zempler Bank Ltd, an industry leading Business Bank Account
provider, established since 2005
- Authorised by the PRA and regulated by the FCA and the PRA
- Since launch Zempler has provided over 2.5m customers with banking services & processed
more than £75b of customer payments
- Customer funds are FSCS protected

Costs:

Business Current Account	Fees
UK purchase transactions in Sterling (£)	FREE & unlimited
Account fee	£79.00 (PayPoint customers – first 2 years refunded)
Additional card & replacement	£5.95
Pay-in funds at UK Post Offices	0.3% fee will apply to the total amount paid in, (£3 min fee)
Direct Debit transaction fee	FREE
ATM withdrawals UK (Non UK)	£0 (£0)
Cash withdrawals at bank/Post Offices or quasi-cash purchases	£3.00
Cancellation fee where applic (for refund of cash value in the Acct)	£10.00
FX fee as % of amount withdrawn/spent ²	0%
Direct Debit Rejected payment fee (maximum charge in a month)	£15.00 (£60.00)
Electronic Transfer fee (for 16 or more payments per month) ⁴	FREE for first 15 payments sent each month (£0.99 for every transfer thereafter)
International Inbound Payment	£15.00

If the customer is asked for verification documents:

- This means that the customer could not be fully verified by our automatic online ID checks
- Documents should be uploaded to the secure online portal provided in the application email sent when the customer applies.
- It is essential that the exact guidelines on certifying documents are followed – as these are being updated on a regular basis, the most up to date information can be found at:-
<https://www.zemplerbank.com/help/applying-for-an-account/identity-verification/documents/>

*Cashback cannot be earned on cash advances, quasi-cash transactions, gambling, Government payments (including HMRC), ATM withdrawals, balance transfers, interest, fees and charges, non-member payment service provider payments, and non card payments. The 0.5% Cashback is limited to the first £200,000 of eligible card purchases each calendar month.

Terms and Conditions apply, including applicants being resident in the UK & aged 18+ and, if relevant, businesses being based in the UK. For full website terms including information on Zempler Bank, Mastercard and use of Trademarks, please see their full legal disclosures at <https://www.zemplerbank.com/legal/>. Zempler Bank is authorised by the PRA and regulated by the FCA and the PRA (Registration No.

671140)