



## The Cashplus Business Bank Account with 1% cash back on purchases\*

### Speed of setup

- Apply in 3 minutes online
- No interview or paper forms required
- No credit checks required
- Account Number and Sort Code provided instantly to successfully verified applicants

### Low Cost

- Simple annual fee: £69 per year (first year refunded – within 48 hours of first Credit).

### Key product facts:

- Works just like any other High Street Bank Account:  
Online Banking, Mobile App and UK based Customer Service
- 1% cashback on qualifying card spend (paid monthly)
- High Street presence via Post Office branch network – 11.5k branches
- Only difference is that cheques are not accepted into the account

### APS credibility:

- The account is issued by Advanced Payment Solutions 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 Cashplus has provided over 1.6m customers with banking services & processed more than £20b of customer payments
- Customer funds are FSCS protected

### Costs:

| Business Current Account   | Fees  |
|--|---|
| UK purchase transactions in Sterling (£)                             | FREE & unlimited  |
| Account fee  | £69.00  |
| Additional card & replacement  | £5.95   |
| Pay-in funds at Cashplus retail stores/ Post Offices                 | 0.3% fee will apply to the total amount paid in, (£2 min fee) |
| Direct Debit transaction fee   | FREE  |
| ATM withdrawals UK (Non UK)  | £2.00 (£3.00)   |
| 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| FX fee as % of amount withdrawn/spent <sup>2</sup>                   | 2.99%   |

|   |   |
|---|---|
| Direct Debit Rejected payment fee (maximum charge in a month)           | £15.00 (£60.00)   |
| Electronic Transfer fee (for 4 or more payments per month) <sup>4</sup> | FREE for first 3 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 sent to: **Freepost Cashplus**
- It is essential that the exact guidelines on certifying documents are followed

| A. Proof of Identity:<br>CERTIFIED copy only (we don't accept originals)  | B. Proof of Address:<br>CERTIFIED copy only (we don't accept originals)   |
|---|---|
| UK Driver's Licence, Provisional or Full (both card and paper parts)<br>NB: This can't be used for both Proof of Address and Proof of Identity. | UK Driver's Licence, Provisional or Full (both card and paper parts)<br>NB: This can't be used for both Proof of Address and Proof of Identity.   |
| EU Driver's Licence   | Bank or building society statement (not internet print out)   |
| Passport  | Inland Revenue / HMRC Correspondence (i.e. confirmation of tax code or National Insurance number)<br>NB: This must contain your NI number. Your Notice of Tax coding can't be used for both Proof of Address and Proof of Identity. |
| EEA member state ID card  | Utility bill (not internet print out)<br>NB: This doesn't include mobile phone bills.   |
| Firearms Certificate or shotgun licence<br>NB: This can't be used for both Proof of Address and Proof of Identity.                              | Firearms Certificate or shotgun licence<br>NB: This can't be used for both Proof of Address and Proof of Identity.  |
| Northern Ireland Electoral Identity Card  | Council tax bill  |
| Construction Industry Scheme Card (permanent only)  | Tenancy agreement from a council or housing association<br>NB: This doesn't include private tenancy agreements.   |
|   | Bankruptcy Order / Bankruptcy Restriction Order / Debt Relief Order   |

- Provide 1 proof of identity and 1 proof of address
- Proof of address is for the director's residential address (which they have provided on their application)
- Ensure **every page** provided is certified
- Documents must be certified by a chartered accountant or by the Post Office.
  - The certifying party must include the following in the certification:  
The words: 'I certify that this copy is a true likeness to the original'
  - The certifying party's full name
  - The certifying party's ACCA number or equivalent
  - The certifying party's business address, phone number (not mobile) and email address
  - A company stamp or alternatively, also include a covering note on company headed paper
  - All the above must be included on every page when certifying every copied document.

\*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 1% Cashback is limited to the first £100,000 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 Cashplus Bank, Mastercard and use of Trademarks, please see their full legal disclosures at <https://www.cashplus.com/legal/>. APS is authorised by the PRA and regulated by the FCA and the PRA (Registration No. 671140)