



## The Cashplus 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: £69 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 £2)
- 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 2m customers with banking services & processed more than £40b of customer payments
- Customer funds are FSCS protected

### Costs:

Business Current Account	Fees
UK purchase transactions in Sterling (£)	FREE & unlimited
Account fee	£69.00 (PayPoint customers – first 2 years refunded)
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)	£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FX fee as % of amount withdrawn/spent <sup>2</sup>	0%
Direct Debit Rejected payment fee (maximum charge in a month)	£15.00 (£60.00)
Electronic Transfer fee (for 21 or more payments per month) <sup>4</sup>	FREE for first 20 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: CERTIFIED copy only (we don't accept originals)	B. Proof of Address: CERTIFIED copy only (we don't accept originals)
UK Driver's Licence, Provisional or Full (both card and paper parts) 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) 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) 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) NB: This doesn't include mobile phone bills.
Firearms Certificate or shotgun licence NB: This can't be used for both Proof of Address and Proof of Identity.	Firearms Certificate or shotgun licence 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 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
  - 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 doc.

\*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 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)