



Barclaycard Premium Plus credit card

Your new card is here to
help your business boom



Your new business card, designed around your growing business needs

When you're as busy as you are, time is precious. That's why our Barclaycard Premium Plus credit card is built to help keep your business spending and employee support as simple as they should be.

With so many features and benefits, we thought it would be a good idea to give you this handy run-through so you can get the most out of your new card.



Cash flow

You'll find how you could turn opportunity into a reality with cash flow when you need it most, thanks to enhanced interest-free periods and lower foreign exchange fees.



Control

Account administrators can use MyControls, the ultimate hub to control your cards.



Benefits

Check out the perks, discounts and exclusive access your Barclaycard has to offer.

Plus, your Premium Plus comes with free travel insurance to help your business go places.*



Enhanced security

Cutting-edge security tools to keep you covered, 24/7.

*Please note – if you've opted out of insurance, you won't be eligible for the insurance benefits and won't be able to make a claim. If you'd like to opt back in, please call us on 0800 008 008, we're here 24/7.

Seize the opportunity with enhanced cash flow

Whether you're hiring a superstar, making that unmissable deal, or just securing a new investment, Barclaycard Premium Plus credit card could help you seize the opportunity – whenever and wherever.



- **Annual fee** – £150 in total per account. There are no additional cardholder fees, so you can add additional cardholders to your account for free by logging in to your account at any time at barclaycard.co.uk/business/getonline.
- **Enjoy a six-month interest-free purchase period from account opening** when you make at least your minimum payment and stay within your credit limit¹ (from the date you opened the account)
- **Save 2% on foreign exchange fees**, plus get cash from most ATMs at home and abroad up to your daily limit and your available credit (0.99% fee applies for purchases, 3% for cash)
- **0.5% cashback on all qualifying spend, up to £400**

cashback per year. T&Cs apply

- **Up to 56 calendar days interest-free** when you pay in full and on time^a – so you can pay suppliers earlier and increase the time you have to pay it back
- **Use your card for regular payments** such as utility bills, subscriptions or other business services



Find out more about how Barclaycard could help your business at barclaycard.co.uk/business

¹If you do not make at least your minimum payment on time each month, or if you go over your credit limit, you'll immediately lose any promotional rates you have. If you do lose your promotional rate, or when your promotional term ends, we'll transfer the promotional balances to your standard balance, or cash balance if they relate to cash transactions.

^aIf you do not pay your full statement balance and only make the minimum payment, you will be charged interest on your remaining balance.

Control over business spending

Whether you're a cardholder or an account administrator, you can keep on top of your business costs with a clear view of your account and your cardholder spending, whenever you need it.

Manage your account online servicing

Get your account info on your desktop, tablet or mobile at barclaycard.co.uk/business/getonline

Cardholders can:

- check balances
- view statements
- update their contact details

Account administrators can:

- add or remove cardholders (for free) and set their limits
- make payments and set up a Direct Debit
- download transaction reports in a format ready to import directly into accounting software

MyControls

Account administrators can use MyControls to keep on top of business expenses, manage employee cards, monitor transaction amounts and set limits on where and how much your employees can spend.

- Temporarily freeze cards on your account – useful if they've been misplaced but you think you know where they are
- Set business profiles for purchases such as computer equipment, or services such as print and advertising
- Set worldwide card permissions for employees travelling internationally or for paying international suppliers
- Turn on cash withdrawals at ATMs
- Allow online or in-store purchases as and when you need
- Set individual spending profiles for each card, including driver profiles for fuel, parking or vehicle servicing



Barclaycard for Business app

If you're a cardholder, you can use the Barclaycard for Business app** to keep up to date with your day-to-day business spending. You'll be able to easily:

- view your balance so you can keep track of your spending
- check your available credit limit to avoid overspending
- look back at previous transactions and statements in one place
- temporarily freeze your card if you ever misplace it



**Available on iOS and Android devices only. T&Cs apply.



To view all the tools you can use, head over to barclaycard.co.uk/business/getonline

Business with benefits

It's true what they say – it's all about who you know. That's why we work with the best partners to offer fantastic deals for you, your staff and your clients.^{††}

For the latest rewards, discounts and exclusive offers from the world's leading retailers and suppliers, visit barclaycard.co.uk/business/rewards



Barclaycard business rewards could help you save money on:



Essentials



Marketing



Training



Entertainment

Barclaycard Entertainment

An exclusive package of customer benefits offering 3,500 gigs, comedy nights and family days out every year.

Browse all our live events, book and pay using your Barclaycard business card (Mastercard) at barclaycard.co.uk/entertainment

^{††}Please read the terms and conditions that apply at barclaycard.co.uk/business/rewards/terms



To find all the perks that come with your card, go to barclaycard.co.uk/business/rewards

Barclaycard has you covered

No need to do anything to get your insurance up and running – you're covered as soon as your account is opened.

Purchase protection*

Covers goods bought on your card for accidental damage or theft, for the first 90 days. Giving you plenty of time to organise extra covers after that.

- Cover for theft or damage
- Cover for items you buy as gifts
- You don't need to register the items you buy
- Up to £6,000 per claim (£2,500 for any one item) if a covered purchase, or covered purchase given as a gift is stolen or damaged, multiple claims can be made in any 12 month period up to an aggregate value of £/€10,000

Cardholder misuse*

- Cover for fraudulent card use by employees, including contract staff and temporary staff that took place in the 75 days before the discovery and 14 days after you notified us of the fraud
- Up to £15,000 per cardholder and £1,000,000 per account holder, per year

Some exclusions and limitations apply – please check our [insurance benefit document](#) for details.

Insurance that travels

There for you*

- Emergency medical expenses up to £2m worldwide
- Personal liability up to £2m
- Evacuation and repatriation expenses up to £1m
- Personal accident up to £350,000 when travelling on public transport and £25,000 at any other time during your trip
- Hospital benefit of £55 for each complete 24 hour period up to a maximum of 30 days
- Personal belongings and money up to £3,000 (including up to £250 cash)

There for your business*

- Legal expenses up to £25,000
- Cancellation up to £6,000
- Missed departure up to £1,000
- Travel delay up to £300
- Business document replacement up to £1,000
- Lost or stolen money replacement up to the value of £750
- Emergency personnel replacement up to £1,000

*Please note – if you've opted out of insurance, you won't get the insurance benefits and won't be able to make a claim. If you'd like to opt back in, please call us on 0800 008 008, Monday to Friday. We're here 24/7.

 Enhanced security

Enhanced safety and security

Our automated text service lets us contact you quickly if there's a transaction we're worried about. The message will include details about the transaction, and it'll tell you what to do next. Just make sure you keep your contact details up to date at barclaycard.co.uk/business/getonline

Chip and PIN

Using Chip and PIN helps minimise the risk of fraud. When you're buying online, use the three digits on the back of your card for extra security. If you need to change your PIN, you can select 'PIN services' at most UK ATMs, or you can ask us for a reminder on [0800 008 008](tel:0800008008).^{AA}

Contactless

You can use your card for contactless transactions. Your card doesn't need to leave your hand, helping to minimise the risk of fraud.

Please note, to enable contactless payments, you must first make a transaction using Chip and PIN.

Apple Pay

When you make a purchase using Apple Pay,^{***} your card information is secure because it isn't stored on your device or shared when you pay. To learn more, click [here](#).

PIN locking

To help keep your account protected, your card will be locked if the PIN is entered incorrectly three times in a row. You won't be able to use the card until the PIN is reset – you can do this at any UK ATM.

Online protection

When you log in to your account online or buy things online, you'll sometimes need to prove your identity using Strong Customer Authentication (SCA), commonly known as two-factor authentication. You'll need the following to prove it's you:

- something you know, e.g. a password or PIN
- something you have, e.g. a phone or card reader

Remember, if someone uses your card online without you knowing, we're here to help. Please click [here](#) to contact us and we'll investigate any incidents for you.

^{AA}Calls to 0800 and 0808 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. International calls will be charged at a higher rate. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service. We are here 9am to 5pm, Monday to Friday.

^{***}Subject to your company policy. **T&Cs apply.**

Stay in check

You can find your card's credit limit in the letter that came with your card, or when you log in online or visit the app. After an increase? Get in touch six months after you opened your account and we can have a chat, or if you'd like a lower limit, get in touch with us anytime. And if for any reason you've changed your mind about having the card, you can ask us about cancelling.

Can't find what you're looking for?

For other account information, terms and conditions, FAQs, and all the ins and outs of managing your account, visit barclaycard.co.uk/business

Keep in touch

Keep this useful guide for future reference (download it or save the email it came with somewhere handy). And of course, if there's anything else we can help with, just ask.

Call us on [0800 008 008](tel:0800008008),^{AA} we're here 24/7.

Know what's what

Our social media accounts are the best places to stay on the pulse with our latest news, launches, services and offers.



Request this information in large print, Braille or audio by calling 0800 008 008^{AA}

^{AA} Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. International calls will be charged at a higher rate. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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