

 **Ulster Bank**
Help for what matters

Business Cash Card





A secure self-serve online card management service to allow non-signatory agents to withdraw and deposit cash and cheques at our branches, Post Offices[®], ATMs and Cash Deposit Machines (CDM) on your behalf. The Business Cash Card service offers a simple solution that makes it easy for your staff to withdraw and deposit cash and cheques regardless of the size of your business.

What is the Business Cash Card?

A typical business needs to access and deposit cash from their account. As a business owner, you may not have time to travel to the bank and may want to nominate an authorised person(s) to withdraw funds from your business account or deposit cash and cheques on your behalf.

Our Business Cash Card gives you a simple, secure and efficient way to allow your chosen staff members to withdraw funds from your business account at our branch network*, Post Offices, ATMs or CDMs.** Our Business Cash Card could also help reduce the number of cheques you need to write, saving you time and the administrative burden of cheque management.

The business will have access to a self-serve online portal that you can use to monitor cash withdrawals and deposits at individual card level. You will also be able to set cash withdrawal limits for each card, order new or replacement cards and PINs as well as many other card management functions. The portal will provide you with real time administration and greater spend management as well as a comprehensive suite of reports.

Who can have a Business Cash Card?

You can assign any staff members within your organisation to be cardholders. They do not have to be signatories on your Business Bank account but they should be any individuals who you would like to be only able to withdraw and/or deposit cash from your account.

Benefits of a Business Cash Card

Simplicity – you can manage your cards via our secure online portal, which also provides greater control and transparency over how much and where cash is being withdrawn and deposited and who by. You can also change the withdrawal limits on each card at any time on the online portal.

Convenience – use your card to withdraw or deposit cash wherever is most convenient – our branches*, any Post Office, or an ATM or CDM. You are no longer limited to one particular bank branch.

Ease administration – save time by switching from writing cheques to using the Business Cash Card.

Is a Business Cash Card right for you?

You might consider a Business Cash Card if you:

- have an Open Credit Arrangement with us, which will be replaced with our Business Cash Card service
- are looking for an online solution to manage your card requirements
- want to reduce the administrative burden of issuing staff with cheques or paying in slips
- want to offer your staff alternative channels for withdrawing and depositing cash.

How do I get a Business Cash Card?

We will contact all existing customers, who hold an Open Credit instruction, when the application process is live.

1. Speak to your dedicated Customer Service contact or usual Bank contact to make sure the new service is right for you.
2. Complete the online application forms and agree who will be responsible for administrating the self-serve portal.
3. Order cards and PINs and allocate card limits across your staff on the application form. You will also be able to order additional cards and PINs for staff members and manage your cards on the self-serve portal.
4. The card is ready to be used as soon as your staff receive it.

You will not be charged any setup fees or charges for the Business Cash Card service. However, your existing fees and charges will continue to apply for withdrawals and deposits as per existing business bank account tariff, however no additional charges will be levied for using this service.

* We will notify you in writing when cash withdrawals and cash deposits can be made with a Business Cash Card at our branches

** Withdrawal and deposit volume restrictions may apply at the Post Office, ATM and CDM devices.

To apply you must be a UK resident aged 18 or over and hold a business bank account in the same legal entity name with Ulster Bank. Subject to status, business use only. UK businesses only.





Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NatWest is entered on the Financial Services Register (Registration Number 121878).

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