

Barclaycard Select Cashback credit card

Making business feel more rewarding



Get something back for getting on with business

Your Select Cashback credit card is packed with features. From 1% cashback on business purchases (T&Cs apply) every month to no annual fee, it's designed to help support your cash flow, so you can get on with business.



Cash flow and cashback

Add flexibility to your cash flow with up to 56 calendar days of interest-free credit, plus 1% cashback on business spend.



Control

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



Enhanced security

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



Benefits

Exclusive perks, discounts and access – only for Barclaycard business customers.

A more rewarding way to do business

Your Select Cashback credit card could offer lots of ways to help you stay in control of your business cash flow.

- 1% cashback on business spend every month* (as long as you pay on time). T&Cs apply
- No annual fee
- Add additional cardholders to your account for free at any time
- Up to 56 calendar days interest-free (when you pay in full and on time)[†]
- Set up recurring payments so you never miss one



*You'll get cashback on purchases with your Select Cashback card, but not on anything you later return or get refunded. You also won't get it on balance transfers, cash withdrawals, cheque purchases, insurance premiums, interest, default charges and other fees and charges.

[†]If you don't pay your full statement balance and only make the minimum payment, we'll charge you interest on your remaining balance.



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



Control over business spending

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

Barclaycard business online servicing

Get the information you need to manage your business spend 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

If you're an account administrator, you can use MyControls to:

- temporarily freeze misplaced cards on your account
- set business profiles for purchases, such as equipment or services
- add card permissions for travelling employees and pay international suppliers
- turn on ATM cash withdrawals
- allow online or in-store purchases, as and when you need
- set spending profiles for each card, including driver profiles for fuel, parking and servicing



Barclaycard for Business app

If you're a cardholder, you can use the Barclaycard for Business app⁴ to:

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





⁴Available on iOS and Android devices only. <u>T&Cs apply</u>.



View the tools to help you stay on top at <u>barclaycard.co.uk/business/getonline</u>



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.**



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 <u>here</u>.



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 <u>here</u> to contact us and we'll investigate any incidents for you.

**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.

fSubject to your company policy. T&Cs apply.



Business with benefits

It's true what they say – it's all about who you know. That's why we've chosen special partners to offer fantastic deals for you, your staff and your clients.^{ΔΔ}

Barclaycard business rewards could help you save money on:









Essentials

Marketing

Training

Entertainment

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



Barclaycard Entertainment

Exclusive customer benefits offering 3,500 gigs, comedy nights and family days out, every year.

Here's how it works:

- 1) Search Barclaycard Entertainment online at <u>barclaycard.co.uk/entertainment</u>
- 2) Browse through all our live events
- 3) Book, pay and save with your Select Cashback credit card







Purchase protection***

- · 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

Your insurance cover starts as soon as we open your account. Some exclusions and limitations apply – please check our insurance benefit document for details.

***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, 9am to 5pm.

Stay in check

Need to check your credit limit? It's in the letter that came with your card. Or you can always see it when you log in online or visit the app.

After an increase? Get in touch after six months of your account opening and we can have a chat. Of course, 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 uou're looking for?

For other account information, terms and conditions, FAOs, 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,** 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**

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