

PREFERENTIAL RATES ARE ON THE CARDS

– FOR INVERNESS CHAMBER OF COMMERCE MEMBERS

OUTSTANDING CARD ACCEPTANCE SOLUTIONS FROM
**BANK OF SCOTLAND
 MERCHANT SERVICES**



>> **Secure** >> **Flexible** >> **Speedy**

Reliable card payment processing with added-value benefits and services for all members

EXCEPTIONAL BENEFITS AND ADDITIONAL SERVICES

- Reduced rates for members
- No joining fee when switching from another service provider*
- Simple, straightforward application process
- State-of-the-art chip and PIN terminals
- American Express acceptance**
- Online visibility – reporting and statements**
- Cashback facility**
- Mobile short term hire for events, trade shows and exhibitions
- Real time currency conversion**
- Dedicated customer support line – 8am-9pm Mon-Sat

PREFERENTIAL MEMBER RATES...

CARD TYPE	ANNUAL CREDIT CARD TURNOVER					
	New to Cards	£0 to £40,000	£40,000 to £85,000	£85,000 to £175,000	£175,000 to £250,000	Above £250,000
Credit Card	1.95%	1.64%	1.44%	1.295%	1.2%	By Negotiation
Visa Debit/ Electron	30p	23p	21p	20p	18p	By Negotiation
Maestro/Solo	30p	23p	21p	20p	18p	By Negotiation
JCB & Commercial Cards	2.55%	2.24%	2.04%	1.895%	1.8%	By Negotiation
American Express	Fees negotiated separately					

Non-qualifying transactions will be charged at an additional 0.15% for credit and 3p for debit (excluding American Express). Bandings are based on credit card turnover only. JCB and Commercial card transactions are subject to a 0.6% increase on the above credit card rates.

TERMINAL RENTAL FROM#
£13.95
 PER MONTH + VAT

This will be for the most up to date terminal and will allow you to accept Chip cards with PIN at the point-of-sale.

Price based on a 5 year contract for each terminal.

For further information or to apply please call
07957 594152 quoting reference T914

lines open Mon-Fri 8.30am-5.30pm



A service provided to Bank of Scotland by First Data.



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*A reduced joining fee of £25 is required when the business is new to cards. **These are chargeable services. #Terminal rental pricing featured is based on a desk top terminal over a 5 year contract, other contract lengths and terminals are available. Settlement of funds will be transaction day plus 3 if the reconciliation is completed by 6pm. If reconciliation is later, then settlement will be the transaction day plus 4. Minimum rental period 3 years. Rates quoted are correct as at 18th January 2009. American Express* fees are negotiated separately.