

Product Summary

The Business Pro Account is a Business Bank Account that has a monthly fee of £19 as well as various transactional fees which are detailed below. The account also comes with a 1% cashback, paid on eligible card spend (up to £1k can be earned per month).

[See an online account description for this product here.](#)



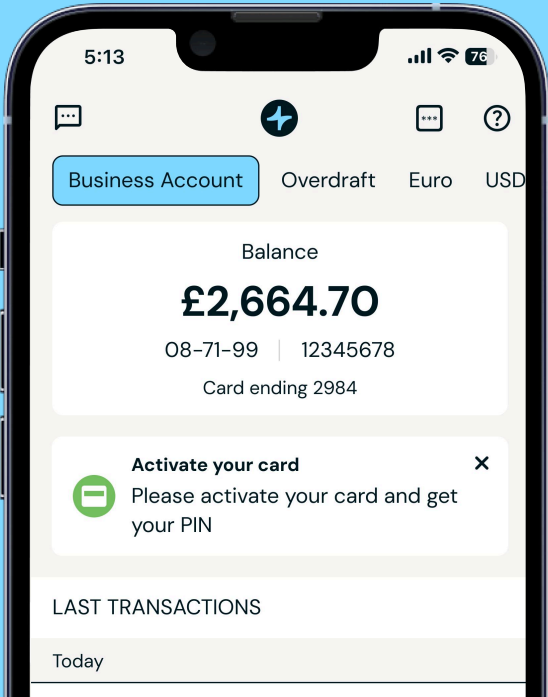
Who are Zempler Bank?

Zempler Bank is the trading name of Zempler Bank Ltd, a credit institution authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

[See an online summary of Zempler Bank here.](#)

Note

Prospective applicants should consider all our Products terms and tariffs, in order to make an informed choice.



Who's this product suitable for?

- ✓ Sole Traders    ✓ Small Businesses    ✓ UK based businesses
- ✓ 0-10 employees    ✓ 10-49 employees    ✓ Aged 18+    ✓ UK Residents
- ✓ New and established businesses with higher transaction volumes and account balances    ✓ Businesses that need to open an account quickly
- ✓ No immediate or significant credit requirements from bank
- ✓ Businesses that are happy to pay an account fee for additional features and pricing benefits

# Product details

## Fund protection

Financial Services Compensation Scheme (**FSCS**) protection up to £85,000.

## Customer service

UK telephone support Mon–Fri 8am–6pm & Sat 8am–4pm. [See details here.](#)

## Terms and conditions

See terms and conditions and fees summary [here.](#)

## Managing the account

App	Online Banking	Post Office	Card
<ul style="list-style-type: none"><li>Manage Account &amp; update details</li><li>Make Payments &amp; Transfers</li><li>Manage Direct Debits &amp; Standing Orders</li><li>Manage Statements</li></ul> <p>See FAQs about online banking &amp; mobile app <a href="#">here.</a></p>	<ul style="list-style-type: none"><li>Deposit Cash</li><li>Withdraw Cash</li></ul> <p>See details of PO services offered <a href="#">here.</a></p>	<ul style="list-style-type: none"><li>Comes with Business MasterCard</li><li>1% cashback earned on eligible card spend (up to £1k per month)</li><li>Free fraud &amp; purchase protection on card spend</li></ul> <p>See further details <a href="#">here.</a></p>	

## Product features

- 1% cashback earned on eligible card spend (up to £1k per month)
- 24/7 Mobile App & Online Banking
- Payments processed via faster payment within seconds
- Instant spend notifications
- Interest earning savings pot (limits apply)
- Dedicated Pro product support team and in-app messaging
- Spend Insights – Categorise your transactions on the go
- Create spend reports
- Receipt Capture
- Making Tax Digital (MTD) integrated – File your VAT return using Zempler Bank Online Banking
- Create Invoices
- Download statements in various formats
- Integrated to all leading Accountancy packages
- 24-hour fraud monitoring
- Add USD or Euro currency cards
- Add up to 20 additional cards for colleagues
- Limited companies can apply for an overdraft on application. Otherwise, overdraft is offered upon invitation, subject to eligibility (limits up to £3,000). [See details.](#)

## Pricing

See complete and up to date pricing online [here.](#) Headline costs/fees below:

↑ Funds in		... Other	
Electronic transfer	Free	Account fee	£19 per month
Cash (Post Office®)	0.55% (min £4 fee per deposit)	Card issue fee	Free
↓ Funds out		Foreign card transaction	0%
UK card transaction	Free	Foreign ATM withdrawal	£0
UK ATM withdrawal	£0 per withdrawal	Additional card issue fee	5 free then £5.95 each
Direct Debit	Free	Rejected Direct Debit fee	£15 (max £90 per month)
Electronic transfer	500 free per month	Inbound international transfer	Up to £22
	(£0.35 per transfer thereafter)		

## Account limits

- Max holding balance = Unlimited
- Max spend (card) = None
- Max ATM withdrawal per day = £500
- Max Post Office cash deposit = £6k per day\*
- Max single outbound payment = £100k

\*Possibility of lifting limit via review

See a complete list of up-to-date account limits online [here](#)

## Restrictions

- Outbound international payments can be made in USD to the United States and in EUR to [these countries in Europe](#)
- Inbound international payments restricted to [these countries](#)
- No Bank Branches however, customers can deposit/withdraw cash at the Post Office
- No cheque book and do not accept cheques
- The account's card is a prepaid MasterCard rather than Debit
- Only overdrafts up to £3k offered. [See details](#)
- Cashback restrictions and rules are detailed [here](#)