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## Business credit card selection

Provider	Card name/type	Limited to existing customers only?	Card fee	INTEREST RATES				CASH WITHDRAWALS		Interest charged	Interest free period	Maximum balance transfers	Minimum monthly repayment	Additional cards (no./cost)
				intro/Std	pm (pchse)	APR (pchse)	APR (cash)	Fee	Min					
<b>Alliance &amp; Leicester Commercial Bank</b> 0800 587 0800	Business Credit Card (VISA)	No	£35 p.a.	Intro: Std:	0.6% 1.2%	7.9%* 15.9%	7.9%* 15.9%	2.0%	£2.00	A	57 days	4 (min £50)	Lesser of 2.25% or interest + fees + £5	49 / £20 p.a. per card
<b>American Express</b> 01273 597 0100	Platinum Business Credit Card	No	£0	Intro: Std:	0%* 1.2%	0%* 14.9%	21.9%	2.0%	£2.00	A	56 days	4 (0% for 6mths, min £100)	Greater of 3% or £5	Unlimited / £0
<b>Barclay Business</b> 0870 154 0124	Business Credit Card (VISA)	No	£28 p.a.	Std:	1.1%	18.2%	18.2%	2.0%	£2.00	C	56 days	7	Greater of 5% or £5	5 / £28 p.a. per card
<b>Barclay Business</b> 0870 154 0124	Business Gold Credit Card (VISA)	No	£70 p.a.	Std:	1.1%	24.5%	24.5%	2.0%	£2.00	C	56 days	7	Greater of 5% or £5	5 / £70 p.a. per card
<b>Clydesdale Bank</b> 0870 527 5191	Business MasterCard	Yes	£20 p.a.	Std:	2.0%	30.1%	26.8%	2.0%	£2.00	A	56 days	7	Greater of 5% or £5	Unlimited / £20 p.a. per card
<b>MBNA Europe Bank</b> 0800 092 2955	Business Card (VISA)	No	£50 p.a.	Intro: Std:	0.6% 1.2%	7.9%* 15.9%	7.9%* 15.9%	2.0%	£2.00	A	57 days	4 (min £50)	Lesser of 2.25% or interest + fees + £5	49 / £50 p.a. per card
<b>MBNA Europe Bank</b> 0800 092 2955	Business Self-Employed Card (VISA)	No	£0	Intro: Std:	0.6% 1.4%	7.9%* 17.9%	4.9%* 17.9%	2.0%	£2.00	A	57 days (min £50)	4	Lesser of 2.25% or interest + fees + £5	2 / £0
<b>Natwest/RBS</b> 0870 909 3701	Business Card (Mastercard)	No	£25 p.a.	Std:	1.0%	16.6%	19.9%	2.0%	£2.00	B	45 days	7	Greater of 5% or £5	Unlimited / £25 p.a. per card

\* Rate shown is rate p.a. available for first 6mths after date of issue **A** Interest charged from date item charged to account if account not cleared in full each month, plus interest charged on cash withdrawals from date of transaction even if repaid in full **B** Interest charged from date item purchased if account not cleared in full each month. Interest on cash will be charged on a daily basis from the date of withdrawal **C** Interest charges from the date the purchase is applied to the account if the balance is not cleared in full by the payment due date. Cash withdrawals, including foreign currency purchases, accrue interest from the statement date if the balance is not cleared in full by the payment due date

## Grants

Scheme/Area of availability/contract margin	Purpose and eligibility	Funding limits
<b>Grant for Research &amp; Development</b> England 0845 600 9006	Grants to SMEs and individuals to research and develop technologically innovative products and processes. Various levels of support, including Micro projects, Research studies and Development projects	Various
<b>Leonardo da Vinci</b> EU, EEA and Bulgaria, Romania and Turkey 020 7389 4389	To support national policies on employability, lifelong learning and social inclusion through projects to develop transnational mobility and the exchange of good practice and innovation. Organisations involved in VET	Various
<b>Partnership Marketing Initiative for Tourism</b> GB 020 8846 9000	Financial support given to tourism partners who propose projects that develop targeted segments or stimulate new market activity. No restrictions	Various
<b>Selective Finance for Investment</b> Assisted areas and Tier 3 areas in England 020 7215 2564	To create or safeguard jobs and improve productivity and skills base. Grants are discretionary and are negotiated as the minimum necessary to proceed. Max 249 employees in Tier 3 areas. Some sectors subject to EU restrictions	See left. In Tier 3 areas, overall maximum of £100K
<b>The Princes Trust - Grant Schemes</b> England, Wales & N Ireland 0800 842842	Provides seedcorn funding and business advice to young people. Open to those aged 18-30 who are unemployed or under-employed and unable to raise all or part of funds needed to start a business from other sources	Up to £1.5K
<b>UK Trade &amp; Investment export marketing research scheme</b> UK 024 7669 4484	To encourage companies to undertake research in export markets. Open to British companies in the UK who have fewer than 250 employees and provide exportable products or services from the UK	For any one project max £20K, min £100

## Investment selection

Company/telephone number	Account name	Notice period	GROSS INTEREST %					Charges	Interest paid
			£1	£1K	£10K	£100K	£500K		
<b>Abbey</b> 0845 300 3040	Business Reserve	None	2.5	2.5	3.50	3.90	4.49	NDL	Yearly
<b>Alliance &amp; Leicester Commercial Bank</b> 0800 587 0800	Business Instant Reserve	None	4.00	4.00	4.00	4.00	4.00	NDL	Monthly
<b>Close Brothers</b> 020 7655 3407	Crystal	7 day	-	-	4.00	4.00	4.00	No	Yearly
<b>Scottish Widows Bank</b> 0845 845 0829	Treasury Tracker Call	None	-	4.00	4.00	4.10	4.20	*	Yearly
<b>Secure Trust Bank</b> 0870 417 0104	Secure Tracker	60 day	-	5.00	5.00	-	-	NDL	Quarterly
<b>Standard Life Bank</b> 0845 755 5659	Premium 10 Day Notice	10 day	3.85	3.85	3.85	4.10	4.20	†	Yearly

NDL: number of free debts limited \* : no transfer charges if two days notice given † : Charges apply if more than 3 withdrawals made by telephone per calendar year, unlimited withdrawals online

Source: Business Moneyfacts, the business finance bible. For subscription details telephone 08702 250100. Charts compiled on 03/11/05