

OneCard

More control for peace of mind

Overview

OneCard is a payment card that provides a secure way to buy everyday business purchases, travel and entertainment expenses. Its flexibility allows businesses to have enhanced control over valuable business expenditure with the added ability to set spending limits and restrictions. OneCard comes with access to Smart Data Online. This provides access to management information so businesses can manage their card payment programmes efficiently.

Benefits

- Accepted at over 32 million outlets worldwide
- Contactless means you have a super-quick, no-fuss way to pay for everyday items under €30 at participating retailers
- Interest-free credit on purchases for 37 days (if you pay the monthly balance in full and on time by Direct Debit)
- Stay in control as you can set individual spending limits for each cardholder. 24/7 management access to spending activity and account balances through ClearSpend and Smart Data Online
- Ulster Bank Secure for online purchases and chip and PIN for face to face transactions
- More control of business spending – set monthly and single transaction limits and merchant blocking restrictions tailored to your expense policy
- Gives your business a stronger negotiating position with key suppliers or when forecasting spend budget
- Lower administration costs – easier expense management, efficient VAT accounting with accredited VAT reporting, saving your business cost and time
- Added protection with Travel Accident Insurance and Assistance (provided by Chubb European Group Limited), and Corporate Liability Waiver Insurance (provided by Jardine Lloyd Thompson)

Options, Fees and Features

- Global acceptance
- Contactless
- Interest-free credit
- ClearSpend a free mobile app that gives businesses control and visibility of transactions as they happen. It also enables businesses to set budgets at company, business and cardholder level and place limits on spending and Smart Data Online (SDOL) a powerful management information tool that allows businesses to easily monitor and analyse company expenditure
- Ulster Bank Secure
- Transparent spending
- Our fees and charges are outlined in the **OneCard application pack**. Available on our website www.ulsterbank.ie/onecard or in any branch.

Important Information

- Government stamp duty of €30 applies.
- An annual fee of €50 applies per card holder in addition to Government stamp duty.
- Available to over 18s only.
- Security may be required.
- Lending criteria, terms and conditions apply.
- Lending is for business purposes only.

* Further information including policy details on **OneCard** on www.ulsterbank.ie/onecard

Product Specifications

Number of cards permitted:	Unlimited
Statements:	Billing and cardholder level available
Currency:	Euro

Virtual OneCard is also available

Virtual OneCard is an extension of our existing OneCard product. It is designed for purchasing spend with frequently used suppliers by authorised users, enabling consolidated purchasing at department rather than individual level. The account details can be hosted with suppliers for convenience allowing authorised users to make telephone, online and mail order purchases only. No physical plastic or PIN is issued, instead account details are notified to the organisation who can then advise their preferred suppliers. There is no annual fee for a Virtual OneCard.

For more information and to find out how we can help log onto ulsterbank.ie