



# Silicon Valley Bank

## Your Card Tariff

This is our standard Tariff of charges for your Silicon Valley Bank Business Charge Card issued by the UK Branch of Silicon Valley Bank. It sets out the prices that we charge you for our Business Charge Card services in the UK.

### THE CHARGES IN THIS TARIFF HAVE BEEN DIVIDED INTO THE FOLLOWING SECTIONS:

- Section A:** MasterCard® Smart Data Charges
- Section B:** MasterCard® Business Controller Charges
- Section C:** Card Tariff

If we provide any other Business Charge Card service to you which has a charge associated with it and this is not included on this Card Tariff, we will tell you what the charge is before we provide the service to you.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR CHARGES, THIS TARIFF OR HOW WE WILL KEEP YOU INFORMED (INCLUDING DETAILS OF HOW WE GIVE YOU NOTICES OF CHANGES TO OUR CHARGES), YOU CAN REFER TO / CONTACT:

- Our Business Charge Card Terms and Conditions (incorporating our Banking Terms and Conditions), which are available on [www.svb.com/uk](http://www.svb.com/uk); or
- Your relationship manager; or
- The UK Card Services Team at [ukcardservices@svb.com](mailto:ukcardservices@svb.com) or on +44 (0) 800 023 1062 (or on +44 (0)20 7367 7852 if calling from outside the UK)

If you believe that there is an error in your statement, please contact us as soon as possible and in any event within the time limits specified in Business Charge Card Terms and Conditions (incorporating our Banking Terms and Conditions).

## SECTION A – SMART DATA CHARGES

SERVICE	CHARGES	
	£ Cards	€ Cards
Smart Data	None	None
Standard Direct Files from MasterCard (per card programme)	None	None
Bespoke Direct Files from MasterCard (per card programme)	Price on application	Price on application

## SECTION B – BUSINESS CONTROLLER CHARGES

SERVICE	CHARGES	
	£ Cards	€ Cards
Business Controller (per card programme per month)	£10	€11

Silicon Valley Bank is registered in England and Wales at Alphabeta, 14-18 Finsbury Square, London EC2A 1BR, UK under No. FCO29579. Silicon Valley Bank is authorised and regulated by the California Department of Business Oversight and the United States Federal Reserve Bank; authorised by the Prudential Regulation Authority with number 577295; and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

## SECTION C – CARD TARIFF

ITEM	CHARGE CARD
	<b>£ / € Cards</b>
Annual Fee per card	£0 / €0
Interest Free Period (Up to)	56 days from date of transaction for new purchases if you pay your balance in full and on time each month
Cash Advance Fee (% of amount)	3% (£3 / €4 minimum)
International / Foreign Exchange Fee (% of amount)	2.99%
Late Payment Fee	£12 / €15
Overlimit Fee	£12 / €15
Not Sufficient Funds Fee	£12 / €15
Copy of Sales Receipt / Voucher Fee	£5 / €6
Rush Card Fee	£15 / €20
Interest Rate – Purchases	20% per annum (21.9% APR)
Interest Rate – Cash	20% per annum (21.9% APR) from the date of the transaction until the date of repayment
Interest Charging Information for Card Purchases	If you do not pay the statement balance in full when it is due, interest will be charged on a purchase transaction from the payment due date until the day on which you fully repay that transaction balance.
Minimum Repayment	Full statement balance
Allocation of Payments	If you do not pay the total outstanding balance in full by the payment due date, we will apply the amount you do pay to reduce higher interest rate balances before lower interest rate balances. For further details, please refer to your Business Charge Card Terms and Conditions.

You can avoid paying additional charges by staying within your credit limit and ensuring that your monthly payments are received on time.

Interest is charged on your outstanding daily balance. By repaying more of your balance, or by making your repayments earlier, you will pay less interest.