




reliancebank
The Salvation Army's Bank

BUSINESS... giving you a helping hand

'what is Reliance Bank?'

Established in 1890 it was known as The Salvation Army Bank. William Booth, The Salvation Army's founder, was a man renowned for getting things done. When he needed to attract investments to finance mortgages on property vital to the work of the movement, his response was to set up The Salvation Army's own bank. Reliance Bank Limited is built upon caring foundations - they remain as strong as ever.

Today, The Salvation Army Trustee Company and The Salvation Army International Trustee Company still retain ownership of Reliance Bank and each year receive an equal share of the bank's allowable profits.

Reliance Bank is a growing and thriving business. It is not only The Salvation Army that relies on the bank, but also many private customers, as well as other churches, charities and businesses too.

Reliance Bank makes customer care a priority - putting people first, just like The Salvation Army has always done. It cares about its customers and issues that matter to them. It believes in ethical banking and its investments are made within strict ethical boundaries and its profits are used to further the Christian and charitable work of The Salvation Army.

Business Banking

No matter how small your business, a Reliance Bank business account can help you manage your day-to-day transactions.

Business Current Account

You can pay salaries and set up standing orders and direct debits to pay bills from this account. What's more, with regular monthly statements, you'll have a complete record of income and expenditure. We can provide local paying in facilities through HSBC, Natwest, Lloyds TSB, Barclays and RBS, plus we are also able to offer a local encashment facility. A Visa Debit Card is available (subject to application).

Internet Banking

Our internet banking service, *i-bank*, offers you all the convenience of managing your account at any time of the day or night. Once your account is opened we will provide you with the necessary log in details to operate our secure service. You

can carry out a wide range of day-to-day transactions, including checking your balance, reviewing recent transactions, paying bills and transferring funds between Reliance Bank accounts.

Business Instant Access Account

Often, you find that you have surplus cash in your account that you'd like to put to better use - but you may also need to access the money at a moment's notice to cope with an unexpected bill. With a Business Instant Access Account, your money will be within easy reach at all times. At the same time, it can be earning interest for your business - right up to the moment when you need to meet a sudden expense. Interest is paid quarterly at the end of March, June, September and December.

Business Fixed Term Deposit Accounts

We have fixed term accounts ranging up to twelve months. These accounts offer a fixed interest rate guaranteed for the term of the deposit. Interest is paid on maturity of the deposit and a minimum balance of £50,000 is required to open this account.

Funds can be accessed through our counter services or by giving us electronic instructions via our internet banking service (*i-bank*) or written instructions to transfer money to another account elsewhere.

Charges

We are always hearing in the media that banks impose exorbitant charges on businesses to run an account. Here at Reliance Bank we offer an account to suit your needs, making sure you are not paying for the services you do not use. In this way we keep bank charges to a minimum.

These charges are reviewed on an annual basis and therefore it is always important to keep us up to date with your current business and any changes that could affect this financial review.

Lending

There are times when an overdraft facility may be required and we are happy to discuss your needs whether it is for a short term or longer (subject to application).

If you do go overdrawn without an agreed overdraft you could incur charges, as listed in our charges leaflet.

For any other type of lending for your business, call us and speak to one of our Relationship Managers who will be happy to discuss your requirements further. Lending fees and rates of interest will be discussed based on the type of lending, term and your business status.

Interested?

Simply complete the enquiry form which will help us assess the type of account you require and provide us with your banking activity.

Once we receive this information we will write to you within five working days, informing you of any costs that would be applied to your new account. We normally offer six months commission-free banking for business accounts operated in credit.

'so why bank with Reliance?'

Reliance Bank has been providing fast, friendly, efficient Christian banking services for over 100 years. In an age where financial insecurity and doubts plague people's minds we offer ethical banking services to all our customers whether they be personal, business or charity customers.

Reliance Bank donates its allowable profits each year to further The Salvation Army's Christian and charitable work.

Each year the donation from Reliance Bank contributes to The Salvation Army's work in the UK and over 100 countries worldwide. This work includes the provision of: Homeless Centres, Hospitals, Schools, Homes for Children and the Elderly, Health and Educational Services.



online



accounts



business



cards



loans



mortgages



savings



charities



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Kidz account 0-10 years... giving you a helping hand



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Teenz account 11-17 years... giving you a helping hand

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