



Business... giving you a helping hand



'About us'

Established in 1890, when it was known as The Salvation Army Bank, Reliance Bank Limited is built upon caring foundations that remain as strong as ever. The Salvation Army's founder, William Booth, 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 Army's own bank.

Today, we remain part of The Salvation Army and all profits made by the Bank go to support its ongoing work. This will either be in the form of direct donations made to The Salvation Army or by increasing the value of shareholder investment in the Bank through retained earnings.

Reliance Bank Limited is a growing business and it is not only The Salvation Army which relies on the Bank, but it is also trusted by many private customers, as well as other churches, charities, and businesses.

Reliance Bank prioritises customer care and puts people first, just like The Salvation Army. We care about our customers and the issues that matter to you. We believe in ethical banking and our investments and loans are made within strict ethical boundaries. We're proud to support The Salvation Army's evangelical and charitable work.

Reliance Bank Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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, Barclays, Lloyds and Bank of Scotland

'What do these accounts offer?'

- ✓ Six months free banking if in credit
- ✓ Current account with a cheque book and paying-in book (if required)
- ✓ Corporate Visa Debit Card (subject to application)
- ✓ Internet banking (i-bank) giving you access and flexibility at the touch of a button
- ✓ Dual Internet banking for payment authorisations
- ✓ Set up standing orders and direct debits
- ✓ Customer Service team based in the UK
- ✓ Quarterly statement (paper or paperless)

- ☑ Simple transaction charges
- ☑ Verified by Visa and Contactless is available through your Corporate Visa Debit Card
- ☑ Relationship Manager to assist you with your banking requirements
- ☑ Business Lending (subject to status and affordability).

Corporate Visa Debit Card allows an authorised person in your company the ability to withdraw cash, make purchases on-line, or wherever the VISA symbol is displayed.

We also offer the Contactless service with this card and your transactions are covered by Verified by VISA. To apply you need to complete an application form.

Internet Banking (i-bank)

Our internet banking service 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

You may find that you wish to put funds away each month until they are needed for a future expense or an unexpected bill. With a Business Instant Access Account, your money will be within easy reach at all times and can be earning interest for your business. 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 these accounts. At the end of the fixed term you can either reinvest for another period, or access your funds by contacting us via our internet banking service or in writing.

Charges

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 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..

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.

Current Account Switch Service

We participate in the industry Current Account Switch Service (CASS). The Current Account Switch Service makes switching current accounts from one UK bank or building society to another simple and hassle-free. If you are interested please tick the box on the application form.



Identification

For each person named on the application form we require a fully completed Personal details form, with two proofs of ID and one proof of residency for each signatory (non-customers only)

- Copy of minutes agreeing to apply to Reliance Bank Limited
- Latest full three months business bank statements (if applicable)
- Copy of progress plan / budget / forecast

Each copy document must be certified as detailed in the 'Proving your Identity' brochure.

Data Protection Regulations

Please note that for any application, we will complete a credit search on all parties to the accounts.

Your identification documents will be copied and saved securely on the Bank's systems whilst you remain a customer with us. Should you cease to be a customer of the Bank, this data will be securely archived at the time and will be destroyed six years from the date of closing your account(s).

Where copies of identification documents have been supplied to the Bank, but the account application does not result in the account being opened, this data will be securely destroyed after three months.

Interested?

To help us assess the type of account you require, simply complete the business application form and return it to our postal address, or to find out more about our products and services and how they may benefit you, call 020 7398 5400 or email us at info@reliancebankltd.com.

'So why bank with Reliance?'

Reliance bank has been providing friendly, efficient Christian banking services for over 125 years. In an age where financial insecurity and doubts plague people's minds, we offer ethical banking services to all our customer, personal, business and charity. We are proud to make regular donations to support the work of The Salvation Army which is active in the UK and over 100 countries worldwide. As well as its evangelical mission, The Salvation Army has an extensive social Programme, worldwide, providing homeless centres, hospitals, schools, homes for children and the elderly, health and educational services

Reliance Bank Limited is a responsible lender, and will only sanction lending that is fit for purpose and has been assessed as being affordable for the borrower.

Our telephone lines are open from 8.30 am to 4.15 pm Monday to Thursday and 10.00 am to 4.15 pm on Friday. At other times, please leave your name and number on our messaging service and we will call you back as soon as we can, or alternatively, please send an email to info@reliancebankltd.com. All enquiries are treated in confidence.

our products... please visit www.reliancebankltd.com

RB/04/18



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 Charities & Societies... giving you a helping hand

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 Personal Loans... giving you a helping hand

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 Kids & Teenz... helping children to save

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 Products and Services... a bank with ethical values

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