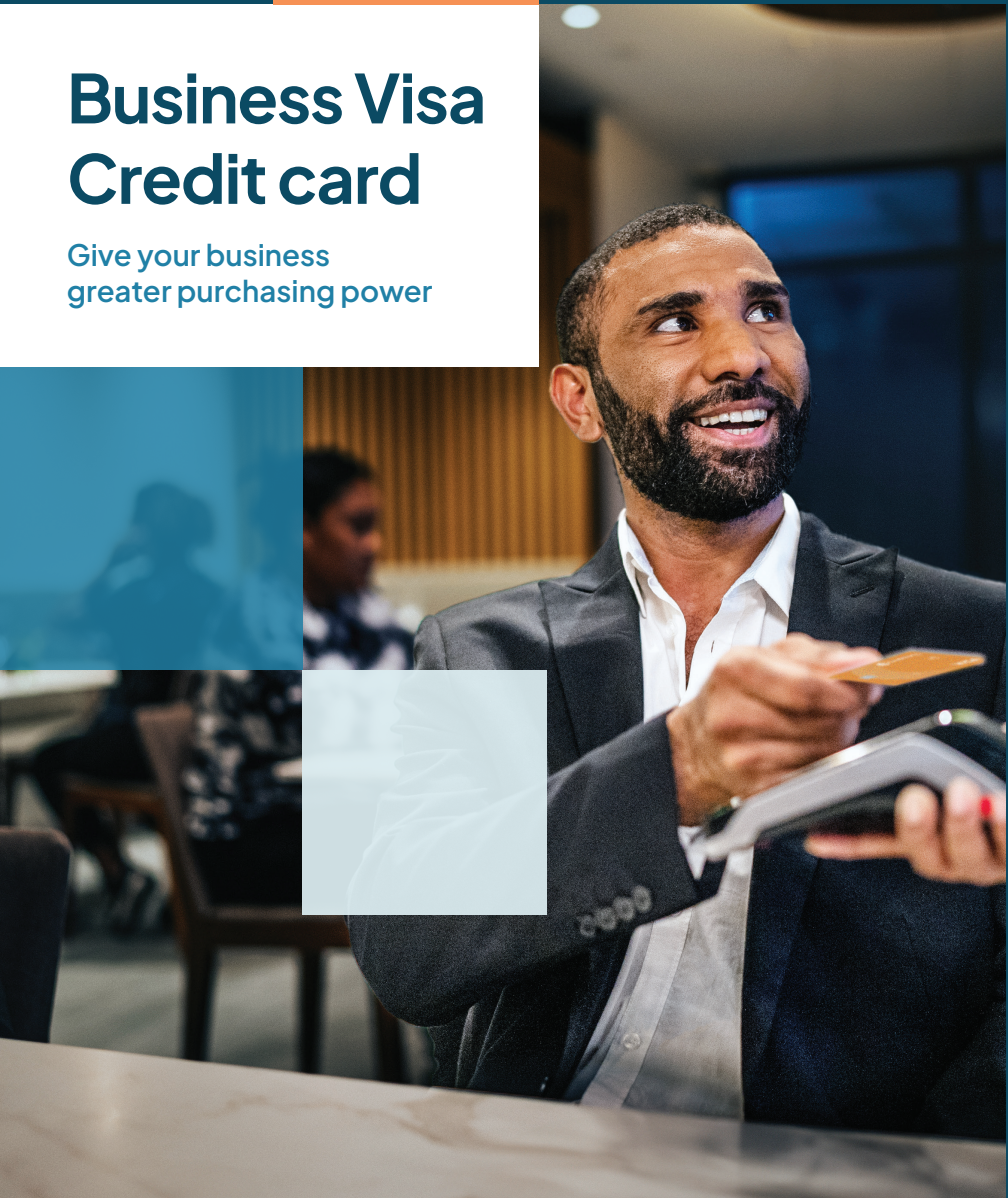# Business Visa Credit card

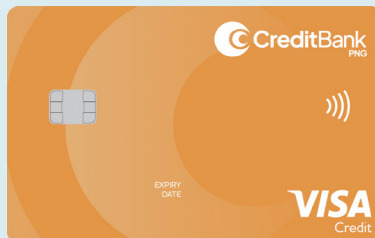## Give your business greater purchasing power

CreditBank
PNG

A relationship you can bank on.

Welcome to CreditBank PNG Business Visa Credit card.

We are delighted you are applying. Your CreditBank PNG Business Visa Credit card can give your business greater purchasing flexibility, convenience, and control.
Used correctly, it is the smarter way to pay.

Enjoy the many benefits of a CreditBank PNG Business Visa Credit card.

Move the business forward with a line of credit that gives you the power to make purchases big and small. And a view into spending that gives you better expense control.

Purchase flexibility

- **Use our money. Not yours.**
- Enjoy forty-five (45) interest free days to smooth cash flow. Purchase inventory. Meet short-term business needs. Or just enjoy greater peace of mind knowing you have an available line of credit in case of an emergency.

Budget management

- **Track spending**
- Separate business from personal expenses to get a clear, real-time view of your business' spending behaviours and balances.
- Track expenses and vendor payments, to negotiate better deals and better manage budgets.
- View a dashboard of your key business expenses.
- Temporarily turn a Card on and off easily.
- Place Spend Caps on individual cards in specific categories limiting purchase amounts.

Unmatched convenience

- **Save time**
- Quickly and easily make purchases online or in-store at over 38 million merchants worldwide that accept Visa.
- Use your card to make monthly supplier payments, at merchants that accept cards, to save even more time. Track YOY spending with specific merchants.

Built-in security

- You are never responsible for purchases the business did not make.
- Cards are continually monitored for fraud.
- Use the number on the back of your card to contact CreditBank PNG immediately if you see a fraudulent charge on your card, and we will flag the transaction.

Travel with confidence

- No need to carry large amounts of cash. Your card is accepted globally wherever you see the Visa logo.

Find out if you are eligible.

Are you:

- An existing Business Transaction account holder.
- A sole trader, partner, or company director with authority to borrow on behalf of your business.
- Using it for business only.

Keep in mind:

- CreditBank PNG will bill you on the 15th of each month. You have 25 days from that date to pay your bill*
- You will need to pay a minimum of 5% of your balance every month.
- If you only pay the minimum amount each month, interest can build up as it will take you longer to clear your statement balance.
- You should only spend what you can afford to pay back.
- Cash advances are costly. They incur interest from day 1 of the advance.
- A guarantee may be required for Limited Companies and Limited Liability Partnerships.
- If lending is agreed, we will carry out a credit check on you and your business. All lending is subject to status and credit application.

*See a full list of fees at creditbank.com.pg/business-banking-fees

*See Credit card FAQs at creditbank.com.pg/credit-card-business

Apply for a card:

Go to creditbank.com.pg/forms and complete the application form.

Submit completed form via email to contactus@creditbank.com.pg

Once your application is approved, it takes 10 business days for your card to be delivered to the branch for pick-up.

Use your card:

First you must activate your CreditBank PNG Business Visa Credit card.

The main cardholder must activate any additional cards.

Once your card is activated in-branch, you can set or change your PIN online.

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