

# **BOV DEBIT AND CREDIT CORPORATE VISA CARDS**

Brochure

**BOV**

Bank of Valletta



# THE BOV CORPORATE CARDS

We are proud to offer a range of cards that are specifically created to target the needs of our Business Customers. The product range includes both Visa Debit, and Visa Credit cards. Hereunder are the benefits at a glance:



FEATURES AT A GLANCE			
Card Functionality	Visa Business Debit	Corporate Credit Card	Corporate Premium Credit Card
Chip & PIN/ Contactless Transactions at Point of Sale	✓	✓	✓
3D Secure App for Secure Online Payments	✓	✓	✓
eWallets (e.g. ApplePay and Google Wallet)	✓	✓	✓
Free Internet Banking & Mobile Banking	✓	✓	✓
Full ATM Functionality	✓	✓	✓
Automatic settlement by Direct Debit from Business Overdraft	X	✓	✓
Enjoy up to 56 days of interest free credit	X	✓	✓
Receive (electronic) monthly statements for each card account	X	✓	✓
Allocate different credit, or daily, spending limits on each card	✓	✓	✓
Card Benefits	Visa Business Debit	Corporate Credit Card	Corporate Premium Credit Card
Credit Limit	X	✓	✓
Purchase Protection	✓	✓	✓
Loyalty Scheme	X	✓	✓
Travel Insurance	X	X	✓
Subscription to Priority Pass	X	X	✓
Entry to Airport Lounges	X	X	✓
Global Customer Assistance (Free of Charge)	X	X	✓

## CREDIT CARDS

### Corporate Card & Corporate Premium Card

The BOV Corporate credit cards enable you to streamline your business, travel and entertainment spending, whilst also keeping them separate from your personal expenses, thus enabling greater control and traceability of all expenses.

### BOV Corporate Credit Card

As described in the grid above, with both the regular BOV Corporate card, as well as the BOV Corporate Premium card, you may:

- ✳ Use your card at all retail outlets displaying the Visa logo, for **chip and PIN transactions**, as well as **contactless payments**;
- ✳ Enrol your card to the **BOV 3D Secure app** to shop online with confidence making secure payments with Verified by Visa;
- ✳ Enrol your BOV Corporate Credit card to eWallets, such as Google Wallet and Apple Pay, to be able to make contactless payments with your smart device. This also allows you to bypass inserting a PIN code at the Point of Sale;
- ✳ Operate your cards, pay third parties, effect transfers, see your balance and much more through the **BOV Internet and Mobile Banking** services which are provided free of charge;
- ✳ View your cards and financials whilst on the go through the BOV Mobile Banking App;
- ✳ Avoid the queues, by using BOVs extensive **ATM network** to view balances, withdraw cash and settle the outstanding balance on your credit card, amongst other functionalities;
- ✳ Settle the outstanding balance on your credit card by setting up a **Direct Debit** from your business overdraft. You can choose to settle the full outstanding balance, or the minimum outstanding balance, thus keeping track of your cashflow;
- ✳ Enjoy up to **56 days of interest free credit** depending on when the transaction is effected;
- ✳ Receive monthly statements for the spending of each card;
- ✳ Issue additional cards for employees, and allocate different credit, or daily, spending limits on each card.

### Over and above, with the regular BOV Corporate Card, you may:

- ✳ Make day to day business expenses using a **Credit limit** between €700 and €5,000 depending on the requirements of your business (subject to bank lending criteria);
- ✳ Earn **Loyalty Points** on all your retail purchases (locally, online or overseas). For every 15,000 points earned we will give you €20 cashback directly into your card account. This cashback will be done automatically so you do not need to contact us or submit any written authorisations. Please read the dedicated *BOV Corporate Cards Loyalty Rewards Programme* on [www.bov.com](http://www.bov.com) for full details;

### The BOV Corporate Premium Credit card benefits:

- ✳ Ideal for all types of business expenses, including procurement, business, travel and entertainment. You will be allocated a **Credit limit** starting €5000 upwards, depending on the requirements of your business (subject to bank lending criteria);
- ✳ Enjoy **Travel Insurance** for business trips of up to 120 days; for you and any supplementary cardholder. The Travel Policy covers basic travel requirements, including any equipment you may take with you, and will also cover the excess on any rented vehicles up to a stated value without you having to pay any additional premium for this cover. Furthermore, claims for lost luggage may be placed on a complimentary basis without paying any excess since this claim value has been reduced to zero. Please read the *Travel Protection Policy* found on [www.bov.com](http://www.bov.com) to check eligibility - cover is provided by 'Antes Insurance' limited;
- ✳ Earn **Loyalty Points** on all your retail purchases (locally, online or overseas). For every 15,000 points earned we will give you €20 cashback directly into your card account. This cashback will be done automatically so you do not need to contact us or submit any written authorisations. Please read the dedicated *BOV Corporate Cards Loyalty Rewards Programme* on [www.bov.com](http://www.bov.com) for full details;

✿ Access airport lounges across the globe by means of the **'Priority Pass'** ([www.prioritypass.com](http://www.prioritypass.com)). The Bank provides this card for free to all its Premium Corporate cardholders. Lounge entries for the named cardholder are also fully subsidised by the Bank (up to 4 entries annually). Any guests accompanying the named cardholder will each be charged a standard fee of USD32 (excl applicable taxes) – these fees will be debited to the credit card account of the named cardholder;

✿ **Visa Global Assistance Service** is made available in connection with the provision of medical referral services, emergency cash and cards should the need arise. For full details please contact the Bank's Customer Service Centre on +356 2123 4821.





# BOV

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Issued by Bank of Valletta p.l.c. 58, Triq San Ķakkarija, Il-Belt Valletta VLT 1130. Bank of Valletta p.l.c. is regulated by the MFSA and licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).