

AF Charge Card

Frequently asked questions



Q What is the AF Charge Card?

A The AF Charge Card gives members the ability to charge a greater range of business purchases to their AF account. Previously, AF members could only charge items to their account where AF has a business account with a supplier. The AF Charge Card provides members with a way to consolidate a greater number of purchases via their AF account.

Q How does it work?

A AF is the corporate account holder and administrator. Members can request AF Charge Cards with an agreed level of credit on each card. The AF Charge Card can be used to charge goods to an AF account in the same way as the AF Membership ID card but can also be used as a chip and pin card to pay for goods from suppliers where AF does not have an account. Members are billed for these transactions on their monthly account and payment from the member is taken by direct debit in the normal way.

Q Will I be sent an AF Charge Card automatically?

A No. You need to complete an AF Charge Card request form. As the administrator, AF will send this information to Barclaycard and your card and PIN will be sent to your home address direct from Barclaycard.

Q What details are required for a new AF Charge Card?

A You are required to provide personal details for each new cardholder, including title, first and last name, date of birth, gender, nationality and home address. These are required for security purposes. The card holder's mobile number is also required to assist with online transactions. From September 2019 the new EU regulation, Payment Services Directive 2 (PSD2), will be implemented with the aim of making online transactions more secure and with increased protection from fraud using strong customer authentication (SCA). Further information about PSD2 and

SCA can be found at www.barclaycard.co.uk/business/help-and-support/psd2-impact-business/making-secure-payments-psd2

Q Will I be able to use my card to make cash withdrawals?

A Initially you will not be able to use your card at an ATM as this facility is disabled. This service can be activated subject to cash withdrawal fees.

Q Will I receive a VAT analysis on AF Charge Card transactions?

A Transactions on your monthly AF Charge Card invoice will only show gross spend (ie zero VAT). To claim VAT, you should request and retain the supplier's original VAT invoice/receipt at the time of payment. You, or your accounts team, can then claim the VAT on purchased items, for example, fuel pump purchases.

Q I require a number of AF membership ID cards. Do they all need to be AF Charge Cards?

A No. You can choose how many AF Charge Cards you would like and how many AF membership ID cards you would like. To request an AF membership ID card you will need to complete an AF membership card request form. Copies are available from members@theAFgroup.co.uk

Q Is there a charge to have an AF Charge Card?

A There is a minimum annual spend of £100 per card. If the minimum spend is not met, an annual card fee will apply.

Q How is the credit limit managed and can I change it?

A When you complete the AF Charge Card request form you will be asked to indicate the level of credit that you feel is appropriate for each card. AF has an overall credit limit and is required to manage the level of credit requested by members within this overall limit. If you find that your limit is insufficient please contact AF on 01603 881 982.

Q How do I keep track of spend on my AF Charge Card?

A The cardholder can, with the approval of an authorised signatory, request to view their card account online. This service allows you to view your transactions in advance of receiving your monthly statement. To request this facility call 01603 881 982.

Q What do I do if my AF Charge Card is lost, stolen or used fraudulently?

A AF should be your first port of call for any card queries during normal office hours. For lost or stolen cards out of office hours, please call Barclaycard on 0800 008 008. You will be required to answer some security questions. The cards are registered to the AF office as follows:

Business address: The AF Group Ltd,
Honingham Thorpe, Colton, Norwich, NR9 5BZ

Email address: chargecard@theAFgroup.co.uk

Office phone number: 01603 881 881



The cardholder's own home address and date of birth are registered with Barclaycard as per information initially provided when applying for card – these will be known to you and should be provided if these are asked for.

Q Will I pay a levy on items purchased from non-AF suppliers?

A No. The card enables you to purchase items through your AF account where currently an account facility does not exist. This means a greater number of business purchases can be charged to your AF account. For example, if you need to purchase train tickets for business travel, you can use your AF Charge Card and payment will be due on your AF bill the month following.

Q Should I use the AF Charge Card to pay for items from current suppliers?

A If you use your AF Charge Card as a chip and pin card over the counter with existing suppliers you will quickly reach your credit limit. You will not get a copy invoice or VAT analysis on your AF invoice but you will still be charged the appropriate levy. Each card includes your membership number and an abbreviation of your trading title so that suppliers will be able to charge goods to your AF account in the normal way.

Q Is the AF Charge Card contactless?

A Yes, the AF Charge Card is a contactless card. This will allow for fast, easy and secure payments of £30 and under in seconds anywhere you see the symbol. If your card is lost or stolen you are 100% protected against any fraudulent activity on your card.

Q Can I upgrade an AF membership ID card to an AF Charge Card at a later date?

A Yes you can. You can ask for an AF Charge Card request form at any time. Simply provide all the details requested and send the form to the AF office. Your new card should be with you in approximately 7-10 working days, closely followed by your PIN.

Contact

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