

CARD PROCESSING QUOTE · HARBOUR STREET CAFÉ

Harbour Street Café, you could save **£1,367.30** in your first year

We compared your Acme Merchant Services statement with our offer, line by line, using your own card turnover and transactions. Here is what switching to Example Payments Ltd means for your business.

Now, with Acme Merchant Services

£399.10

a month

A year	£4,789.16
All-in rate	2.04%
Card fees	£236.63

VS

With Example Payments Ltd

£285.15

a month

A year	£3,421.86
All-in rate	1.46%
Card fees	£185.15

£113.94

saved every month

28.55%

lower monthly cost

£10,973.05

saved over 10 years

Where you save

Your biggest monthly savings, item by item.

Monthly rental / products		£37.48 a month
Consumer Debit		£13.46 a month
Consumer Credit		£10.33 a month
Business Credit		£9.76 a month
Pence per transaction		£9.00 a month

+£36.90

Your bill is higher than your listed charges

You were charged £436.00, but the charges on your statement add up to £399.10. That gap may be hidden or unexplained fees. We will help you find out.

Based on your statement

£19,579.35 Monthly card turnover	1,500 Transactions a month	£13.05 Average transaction	2.04% All-in rate you pay now
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SIDE BY SIDE

How our offer compares, line by line

Your monthly charges

MONTHLY CHARGES	ACME MERCHANT SERVICES	EXAMPLE PAYMENTS LTD	YOU SAVE
Card fees	▲ £236.63	▼ £185.15	£51.47
PCI compliance	▲ £4.99	▼ £2.50	£2.49
Pence per transaction	▲ £45.00	▼ £36.00	£9.00
Authorisation fees	▲ £30.00	▼ £22.50	£7.50
Rental and products	▲ £74.98	▼ £37.50	£37.48
Additional fees	▲ £7.50	▼ £1.50	£6.00
Total a month	£399.10	£285.15	£113.94
Total a year	£4,789.16	£3,421.86	£1,367.30

Card rates

Your card turnover stays the same. Only the rate you pay changes.

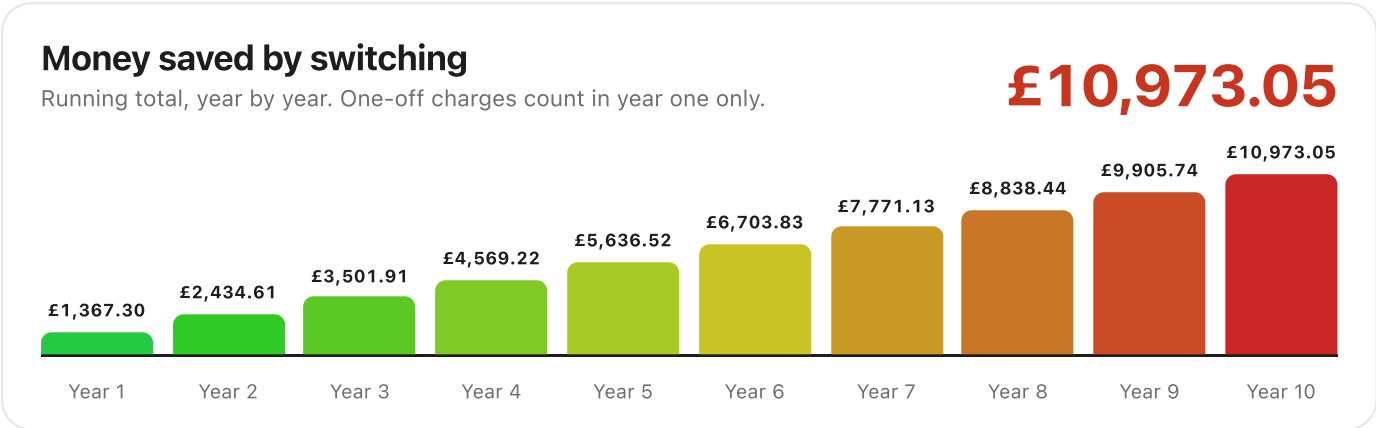
CARD TYPE	TURNOVER	RATE NOW	OUR RATE	FEE NOW	OUR FEE	YOU SAVE
Consumer Debit	£6,731.40	▲ 0.60%	▼ 0.40%	£40.39	£26.93	£13.46
Consumer Credit	£5,165.80	▲ 0.85%	▼ 0.65%	£43.91	£33.58	£10.33
Visa Business Debit	£1,850.90	▲ 1.20%	▼ 0.90%	£22.21	£16.66	£5.55
Mastercard Business Debit	£1,175.60	▲ 1.20%	▼ 0.90%	£14.11	£10.58	£3.53
Business Credit	£2,440.25	▲ 1.90%	▼ 1.50%	£46.36	£36.60	£9.76
International SURCHARGE	£555.50	▲ 2.50%	▼ 1.80%	£13.89	£10.00	£3.89
Amex	£2,215.40	▲ 2.40%	▼ 2.20%	£53.17	£48.74	£4.43
Customer Not Present (CNP) SURCHARGE	£1,035.75	▲ 0.25%	▼ 0.20%	£2.59	£2.07	£0.52
Total	£19,579.35	1.21%	0.95%	£236.63	£185.15	£51.47

Effective rates

Card fees only				All-in, including every charge			
Acme Merchant Services		1.21%		Acme Merchant Services		2.04%	
Example Payments Ltd		0.95%		Example Payments Ltd		1.46%	

YOUR SAVINGS OVER TIME

Staying with Acme Merchant Services costs **£10,973.05** over 10 years



Equipment and extra fees

● Acme Merchant Services			● Example Payments Ltd		
ITEM	QTY	A MONTH	ITEM	QTY	A MONTH
A920, Terminal	2	£39.98	A920, Terminal	2	£30.00
Online payments, Pay by Link	1	£10.00	Online payments, Pay by Link	1	£7.50
Setup, Terminal (one-off)	1	£25.00	Setup, Terminal (one-off)	1	£0.00
Dashboard fee		£5.00	Online reporting		£1.50
Statement fee		£2.50	Total		£39.00
Total		£82.48			

NEXT STEPS

1

Review this quote

Check the figures against your latest statement.

2

Confirm with Sam Taylor

Ask any questions and agree the details.

3

Switch

We arrange the move so you can start saving.

Ready to save **£113.94** a month?

Get in touch to switch Harbour Street Café to Example Payments Ltd.

Sam Taylor

07700 900123

sam.taylor@example.com

How we worked this out. All amounts are in GBP. Figures are estimates based on the statement provided: card turnover of £19,579.35 and 1,500 transactions in one month.

International and CNP charges are treated as surcharges on top of other card types, as on your statement. One-off charges are spread over 12 months and counted in year one only.

This quote is valid until 28 November 2026.