

# Could you be saving money on your card transactions?

Discover how with Lloyds Bank Cardnet plus explore Clover®  
- the payment terminal to help your business grow



Taking care of everything dental [hsbusinesssolutions.co.uk](http://hsbusinesssolutions.co.uk)

# Taking customers' payments quickly and easily is vital for your business and for your customers, so choose a name you can trust.

As a Henry Schein customer, Lloyds Bank Cardnet offers you fantastic rates for processing card payments, terminal rentals and greater payment control with business insight through their innovative point of sale system Clover®.

Switching is easy and doesn't involve changing your bank account. **What makes this really unique is that it also supports the UK's largest overseas dental health charity, Bridge2Aid, with a donation from Henry Schein Dental Business Solutions.**

## Our rates for card processing and terminal rental

Card type	Merchant service charge
Visa Debit	0.294%
Mastercard Debit (& Maestro)	0.291%
Visa Business Debit	0.896%
Visa Credit	0.801%
Mastercard Credit	0.850%
Visa Commercial (Corporate, Business and Purchasing)	1.712%
Mastercard Commercial (Corporate, Business and Purchasing)	1.838%
American Express®	1.900%
Terminal Rental	Price per month
<b>Terminal Clover Flex (Wifi/Bluetooth)†</b>	<b>£32.00</b>
Terminal (Countertop)†	£13.89
PCI DSS**	£5.00 + VAT
Authorisation fee	£0.02
Minimum monthly charge	£15.00

Rates based on transactions processed as chip and PIN. If your business has an annual card turnover of more than £1m and/or you process more than 10% as cardholder not present, please contact us for a personalised quote.

† See terms and condition on the back page for details.

# Discover Clover® it's more than just a payment system

Clover Flex WiFi is our innovative point of sale (POS) that adds real value to your business. Built around accepting payments, it keeps sales simple and convenient, so you can spend more time on growing the business you love.

## Software benefits:

Clover Flex WiFi comes equipped with our Payments Plus software plan, which provides essential features and more. For those who want a little extra flexibility, there is an option to upgrade to either the Register Lite or Register software plan.

- Your customers can pay with cash or debit, credit or contactless cards.
- Clover protects your business and reputation by safeguarding your customers' card data.
- Manage your business from anywhere through the Clover web dashboard.
- Enhance your customer relationships with electronic receipts, loyalty programmes and apps for social media management.
- Add more functionality from the Clover App Market for example simplify bookkeeping with apps which link to accounting software.
- Software updates are automatically delivered to your Clover device, so you'll always have the latest version and up-to-date security.

## Hardware features:

- Long battery life - enough for a full day of trading
- 5 inch high-resolution colour touchscreen display with PIN on glass
- Built in thermal receipt printer.



£32.00 per month + VAT over a 18 month period

## Why choose Clover?



Save time



User-friendly



Get insight



Happy customers



Reliable and secure



## Bridge2Aid is freeing communities in the developing world from chronic pain by teaching vital new skills to rural health workers.

Over 70% of the world has no access to any form of safe treatment for oral diseases and infection. In the developing world it is a vital part of primary healthcare which is often neglected. In Tanzania, there are only 111 dentists to care for a population of over 56 million people! So constant pain and life-threatening infections bring misery and danger to billions. The pain also impacts on the economy via the negative effects on school performance and attendance, and the ability to work, farm and look after one's family.

Bridge2Aid has a unique and pioneering solution to this issue, which is based around putting simple emergency dental skills into the hands of existing healthcare workers in the communities in the developing world providing a sustainable solution.

Since we began this partnership with Henry Schein and Lloyds Bank Cardnet, Henry Schein has donated over £9000 to Bridge2Aid through terminal rentals. This has paid for the training of 3 Rural Health Workers in Tanzania, who in turn are giving ongoing access to emergency dental care to over 30,000 people.

Shaenna Loughnane, CEO of Bridge2Aid said "This partnership with Henry Schein has been fantastic, and a real support of our work. Receiving regular donations means we are able to plan ahead and get as many people out of pain as possible."

**More information:**  
[www.bridge2aid.org](http://www.bridge2aid.org)  
Charity number 1170578



### Lloyds Bank Cardnet Terms and Conditions:

All applications will be subject to their own credit and risk assessment and we may ask for supporting documentation. \*\*The Payment Card Industry Data Security Standards (PCI DSS) are a set of standards mandated by the Card Schemes to protect cardholder data and are an important aspect of card data security. †Your terminal hire contract will be with your leasing company and subject to separate terms and conditions. Terminal rental costs are for standard offer only. \*\*\*The merchant service charge is made up of a number of elements including Scheme Fees and Interchange Fees. If you chose Cardnet, you will be provided with further information on these fees. £25.00 will be donated by Henry Schein Dental to Bridge2Aid.

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