

Intro to Tide's features & benefits

More than just a business bank account

Help your clients spend less time on financial admin and more time running their business

tide

Business banking made simple

A leading financial platform built to save small businesses time and money

At Tide, we've created a modern business current account and financial platform that allows entrepreneurs to get back to doing what they love.

Let's look at **what Tide can offer** your clients – to help them run their business like a well-oiled machine.



Trusted by over 1,000,000 businesses



Great experience

Very happy great experience and wonderful support

Dawid, 53 minutes ago



I spoke to Silviya from the m...

I spoke to Silviya from the member success team and it was a positive experience. She...

Okwu, 1 hour ago



Vinnie was very informative a...

Vinnie was very informative and to the point which helps when you are on a tight sche...

Ben, 2 hours ago



Easy process

Easy process, spoke to Emmanuel. Fast and easy conversation on the phone

Oumar, 2 hours ago

Rated 4.0 / 5 based on 22,394 reviews. Showing our 4 & 5 star reviews.

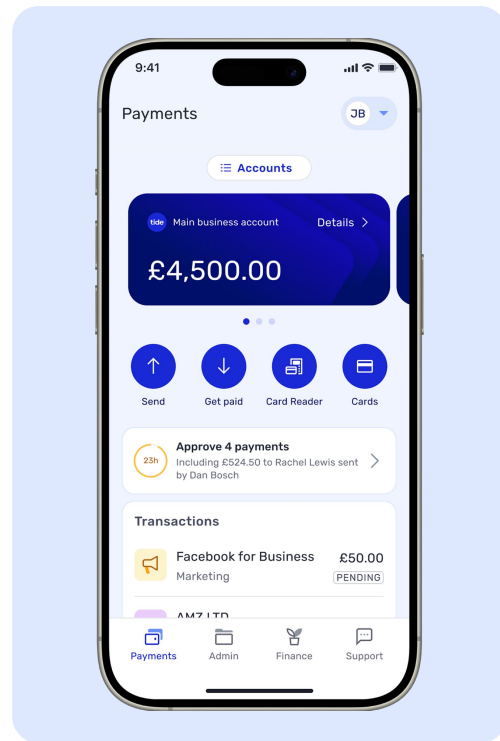


The free business bank account

A simple, online business current account with no monthly fees

Our free **business current account** is ideal for those who are just starting out. It has no monthly fees and only a small charge for each transaction.

Accounts are provided by our partner ClearBank, which means **up to £85,000 of eligible deposits are protected** under the Financial Services Compensation Scheme. This limit is applied to each person and to the total amount of money in all of their ClearBank accounts. [See FSCS information sheet.](#)



“Tide helps me find more time to focus on setting bricks. If I need to do something, I can put my trowel down, get my phone out, sort whatever I need to sort, then pick up the trowel and carry on.”

Jake, JSD Brickwork.
Tide Member and free account holder.



Membership paid plans

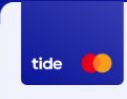



Everything a growing business needs

Your clients can upgrade to our **Smart, Pro or Max** paid plans as they scale.

Get free transfers, cashback on spending, free team expense cards - and more*.

Plans start from £12.49 + VAT per month for Tide Smart, and can be counted as an **allowable financial cost** on your tax return.

**Disclaimer: Features included will vary based on paid plan subscription.*

	 Free	 Smart	 Pro	 Max
Monthly fees	Free	£12.49 + VAT	£24.99 + VAT	£69.99 + VAT
UK card transactions	Free	Free	Free	Free
Foreign currency card transactions	2.75% FX fees	0% FX fees	0% FX fees	0% FX fees
Transfers to/from other bank accounts	20p / transfer	25 free transfers	Unlimited free transfers	Unlimited free transfers
Transfers to/from foreign bank accounts	20p/transfer + 1.50% FX fee	20p/transfer above free limit + 0.50% FX fee	No transfer fee + 0.50% FX fee	No transfer fee + 0.50% FX fee
ATM withdrawals	£1	£1	£1	£1
Cash deposits at the Post Office	0.99% (minimum £2.50)	0.5% (minimum £2.50)	0.5% (minimum £2.50)	0.5% (minimum £2.50)
Cash deposits at a PayPoint	3%	3%	3%	3%

Company registration and virtual office address

Set up your business for only £14.99 and protect your professional privacy

When your client opens a Tide account, they can choose to register a limited company with us for **£14.99 instead of £50** - we'll take care of the rest.

They can also sign up for a **virtual office address** based out of central London – keeping their home address private. We can even **scan and email their post** to them.

tide Register a Company Business Accounts Business Tools Borrow Support Open an account Log in to web

COMPANY REGISTRATION

Register your company online for only £14.99

- Incorporate a UK limited company with Tide for only £14.99 instead of paying £50 via Companies House.
- Check if your company name is available and apply in minutes.
- Receive your certificate of incorporation and be set up within one business day.
- Get a free business bank account at registration.

Enter company name * LTD Search

We only accept single shareholders

Tide Accounting

Simple accounting software
that makes finance admin easy

Tide Accounting brings your client's four essential bookkeeping and accounting jobs into one, **user-friendly platform**.

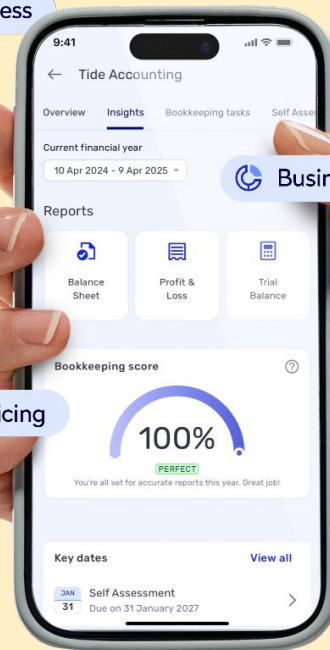
It allows them to personalise invoices, manage their bills, track performance, **calculate their taxes** and **submit their tax returns**.

[Tide Accounting](#) plans start from £13.99+VAT/month.

Accountant access

Business performance insights

Unlimited invoicing



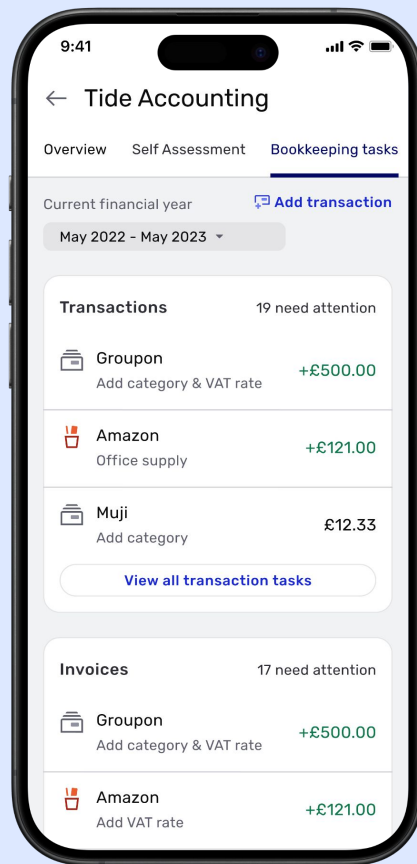
Automatic categorisation

Bookkeeping and accounting made easy

This feature allows your clients to upload receipts digitally, have them categorised automatically and stored securely within the Tide app.

Tide takes the hassle out of accounting by automatically **assigning spending** to categories that match those on HMRC's Self Assessment form.

Tide Members can track their spending at a glance and **make expense management effortless**.



“It tends to be me doing the banking and accounting so I need something that’s user friendly and quick and smooth. I can’t stress how easy Tide is to use.”

Claire, The Poured Project.
Tide Member and Tide Accounting subscriber.

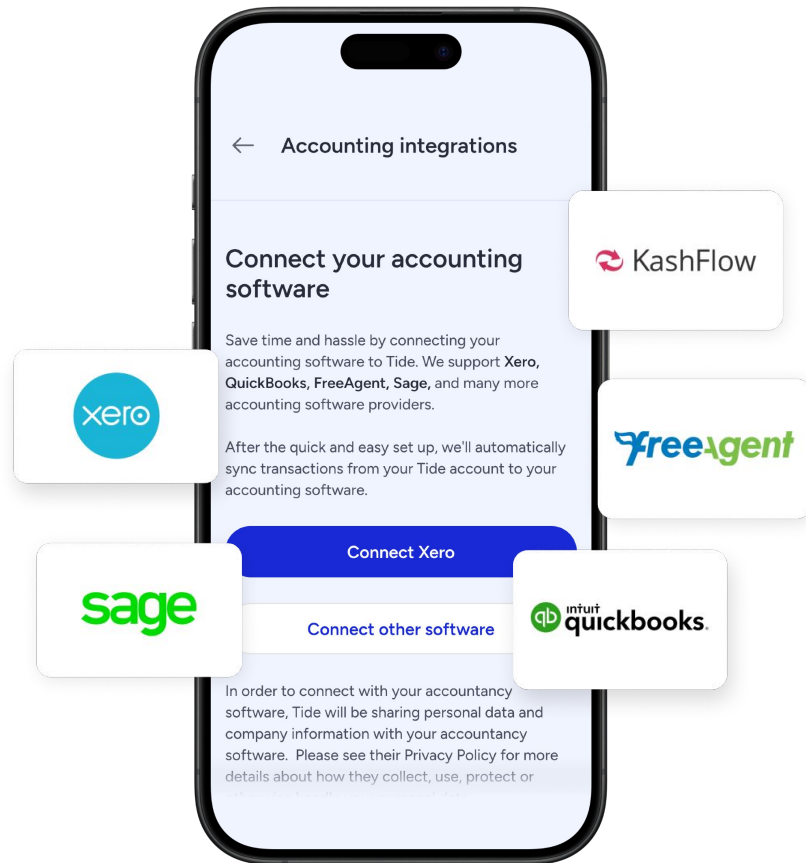


Accounting integrations

Connect your accounting software for seamless reporting

Tide accounts integrate with Xero, Sage, FreeAgent, KashFlow, QuickBooks, ClearBooks and Crunch, making bookkeeping and accounting a breeze.

Integration can be done in seconds to **automatically send transactions data** to your software every 24 hours. Saves time day to day, and at year-end.

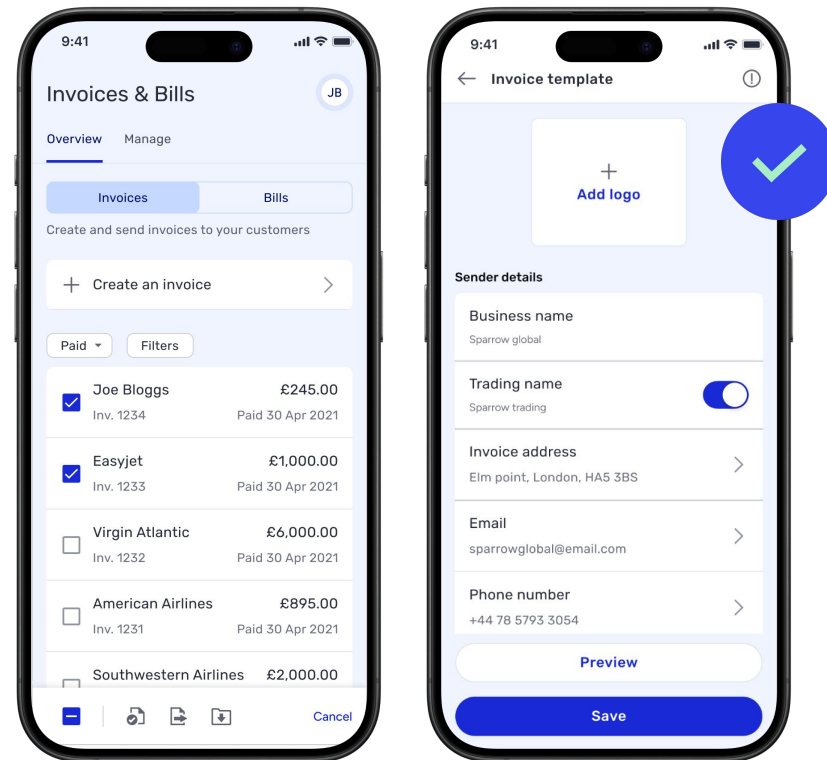


Create, send and track invoices

Keep on top of your finances and get paid faster

The Tide app comes with **free invoice templates** that can be customised with a company logo and sent from the app in seconds.

With **Tide's Invoice Assistant** your clients can get automatic invoice chasing, auto-matching and two free Direct Debits **for £5.99 + VAT/month**.



“I was on holiday in Nigeria and Moyo messaged asking if I could quickly do an invoice. It was immediate. It went straight to the customer and they paid it. It's a really great app, very user-friendly.”

Moyo and Nwanne, Simply Asoebi.
Tide Members and invoicing users.

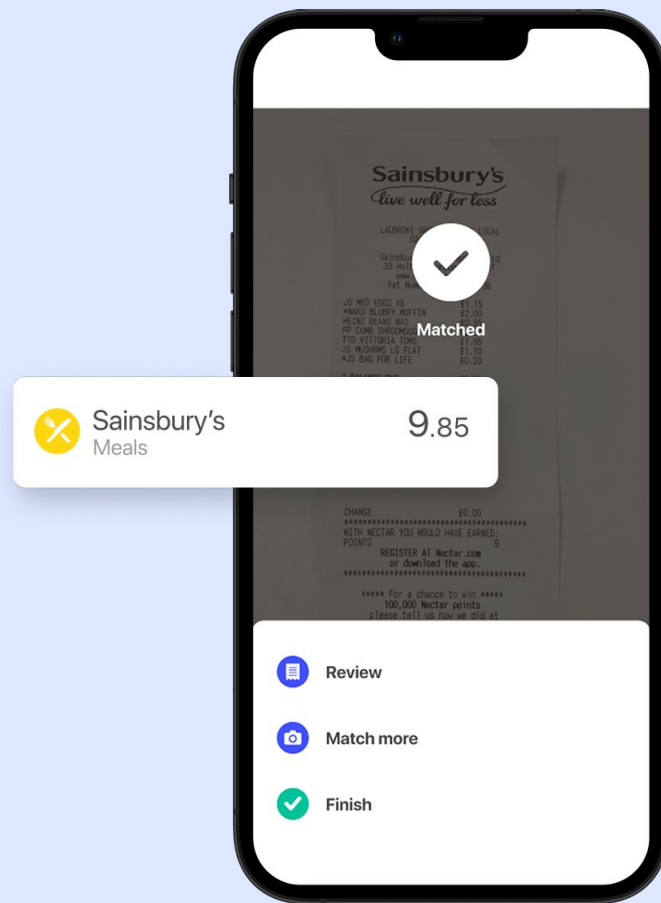


Digital receipt matching

Eliminate paper records and store your receipts securely in app

Tide Members can upload receipts one at a time or in bulk, and we'll **automatically match them** to the relevant transaction to keep their books up to date.

They can add comments or notes, enjoy **secure digital storage**, and download copies of their receipts at any time.

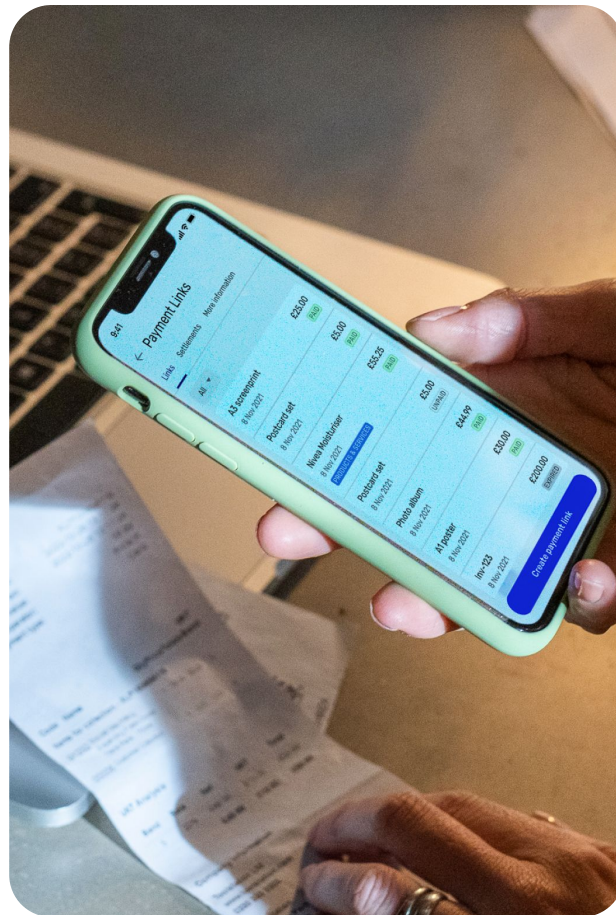


Payment Links

Accept card payments online
to get paid even faster

If your clients want to take **online card payments** but don't have an online shop, Payment Links allows them to accept these types of payments easily.

They can create and send links **directly from the Tide app**. Customers can pay by Visa or Mastercard, and your client receives the money in 1-3 days



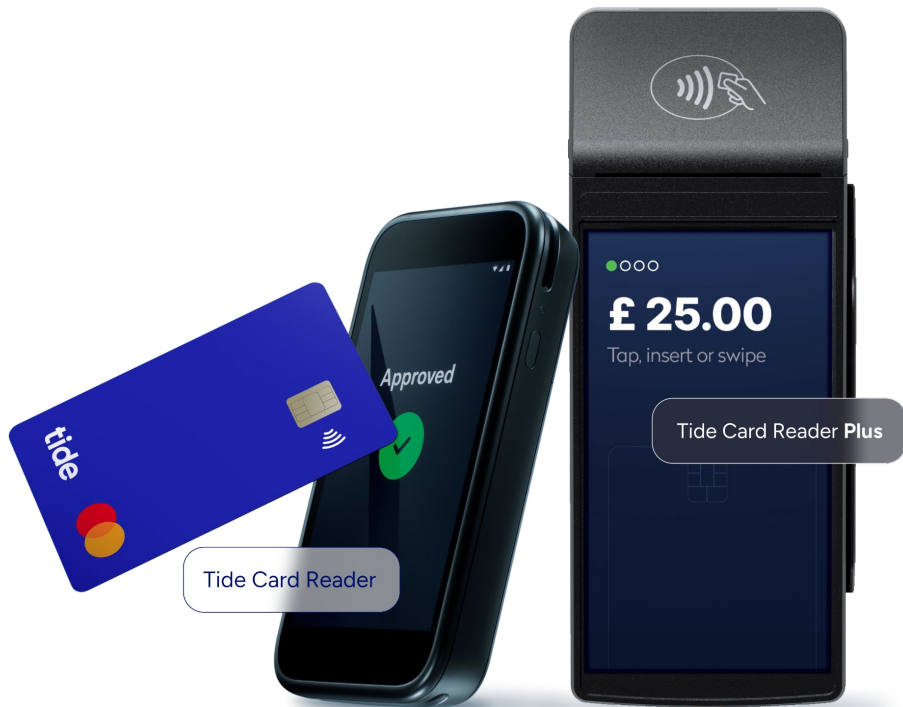
Tide Card Reader

Clients can get paid faster, from anywhere and grow their business effortlessly

Clients can choose from the Tide Card Reader or Tide Card Reader Plus and **get paid straight into their Tide account** within 1-3 business days.

With **free, unlimited mobile data**, payments can be taken from anywhere, allowing your clients to get paid faster.

They can pay for their device on their own terms with our new **Sell In-Person subscription** – found in the Tide app. Choose to buy, rent or pay as you go and enjoy **transaction fees as low as 0.79% + 3p**.



Tide Instant Saver Account

Get a competitive market rate of up to 4% AER (variable)* on client business savings

Your clients can grow their business capital with the [Tide Instant Saver](#) – they can open a Tide account or simply connect their existing account to access it.

*See more details [here](#).

Clients can earn a **tiered savings rate** – depending on how much they deposit – and reinvest back into their business, faster.

They can start saving from as little as £1 and **access funds at any time**. They can also save at their own pace, with no regular deposits required and **no penalties on withdrawals**.



Expense Cards

Control company spending while giving your team more flexibility

Our Expense Cards allow your clients to **eliminate manual expense claims** by giving their team the ability to spend directly from the company account.

Spending limits are easily set and adjusted for individual cards, and **all spending is visible** in real-time within the app. Simple, digital expenses.



Tap to Pay

Accept contactless card payments on your smartphone to get paid even faster

Accept secure payments easily using your smartphone and the Tide app, with **no additional hardware required**. Simply open a Tide Business Account for free to get started.

Reach more customers by taking seamless payments on the go, with **built-in security and privacy features** of the iPhone to ensure your customers' data is protected.

No upfront or monthly fees, just a small transaction fee of 1.65% per payment.



Virtual Cards

Pay for all your e-commerce and advertising needs

Create your free online debit card in minutes and connect it to the Tide app to pay for all your **digital marketing spend**.

Compatible with Google Ads, Amazon Business and other digital marketing platforms, Tide's Virtual Cards offer secure digital spending without the need for a physical card.

You'll find your 16-digit card number stored securely in the Tide app, that's different from your physical Tide card – to **avoid loss or theft**.



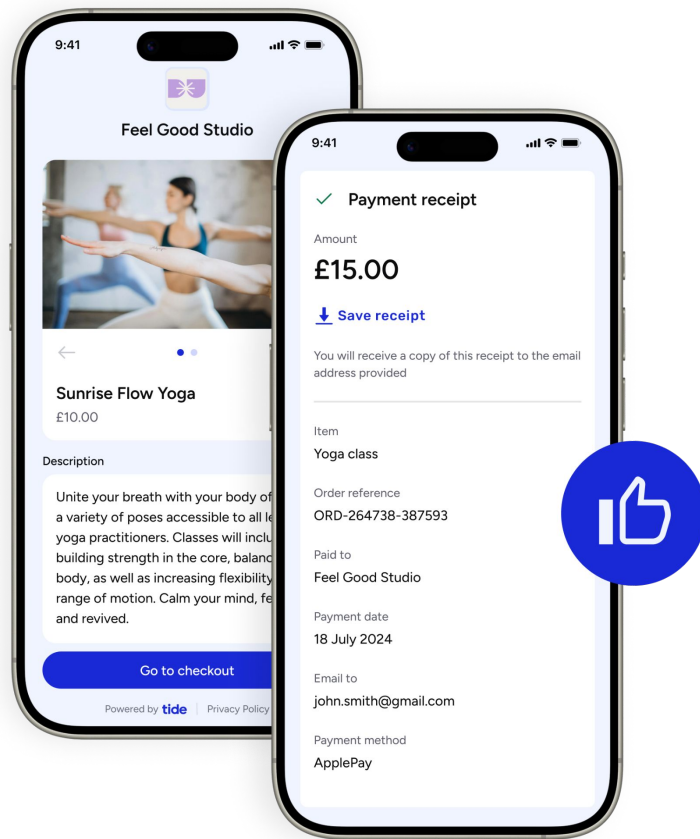
Instant Checkout

Generate custom, reusable payment links and sell your products from anywhere

Sell your products quickly online with **no coding required**. Simply list your products on the Tide app, generate a custom link and share it with your customers.

Give customers the flexibility to **pay for goods and services online** and get paid faster any time, from anywhere.

Pay a small transaction fee of **1.5% on card payments in the UK** and receive payments in 1-2 working days.



“Having separate Expense Cards is so important to us. It means wherever we are, whatever we’re cooking, we can each go off and get the ingredients and just start cooking.”

Caroline and Angelica, Buena Onda
Tide Members and Expense Cards users



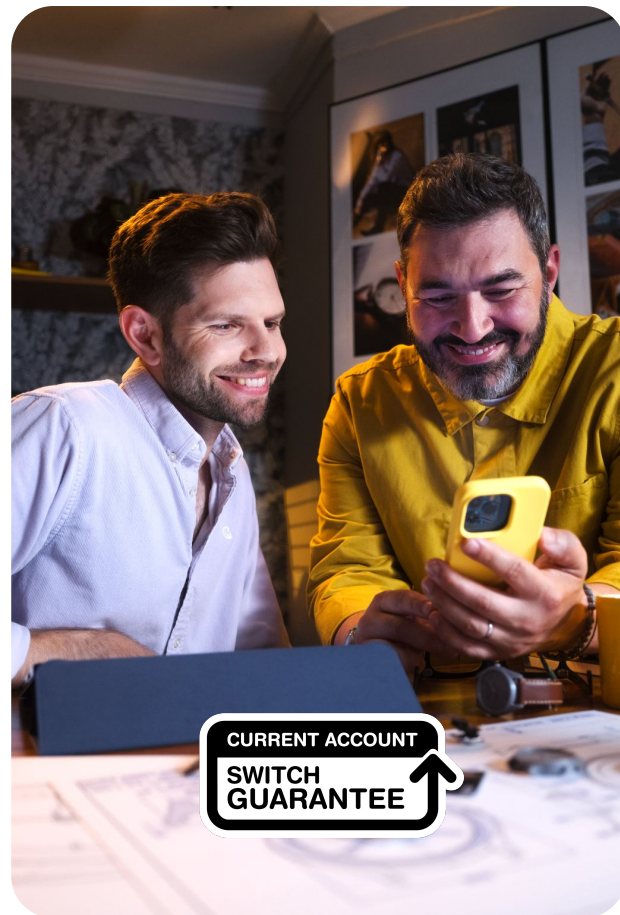
Tide Switching Service

Switch a business bank account to Tide and gain access to our all-in-one financial platform

Switching business bank accounts is effortless with the **Current Account Switching Service**.

Clients can manage finances straight from the Tide app – generate payment links, control company spend, and send personalised invoices to **get paid faster** and **save time**.

Switching is **easy, secure and fast** – clients simply give us their old bank account details and the switch will be done automatically, reliably and hassle-free.

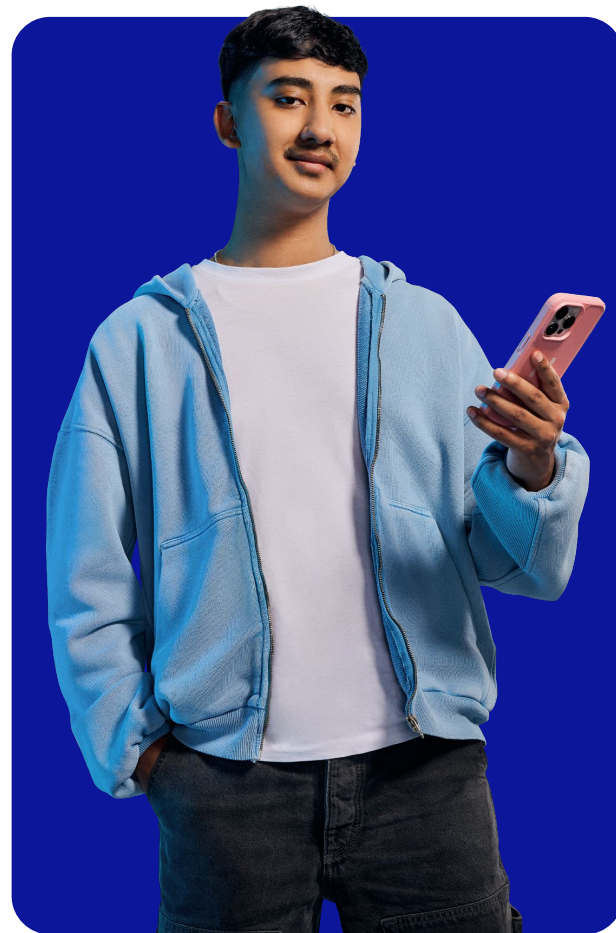


Open Banking

Enjoy the best of Tide without
having to switch bank accounts

If your client doesn't want to switch their business bank account, they don't have to. Thanks to secure open banking, they can still benefit from our **powerful financial platform**.

It takes your client **just a few minutes** to connect their account to Tide. The reward? Access to better invoicing, accounting, cash flow, and access to credit options.

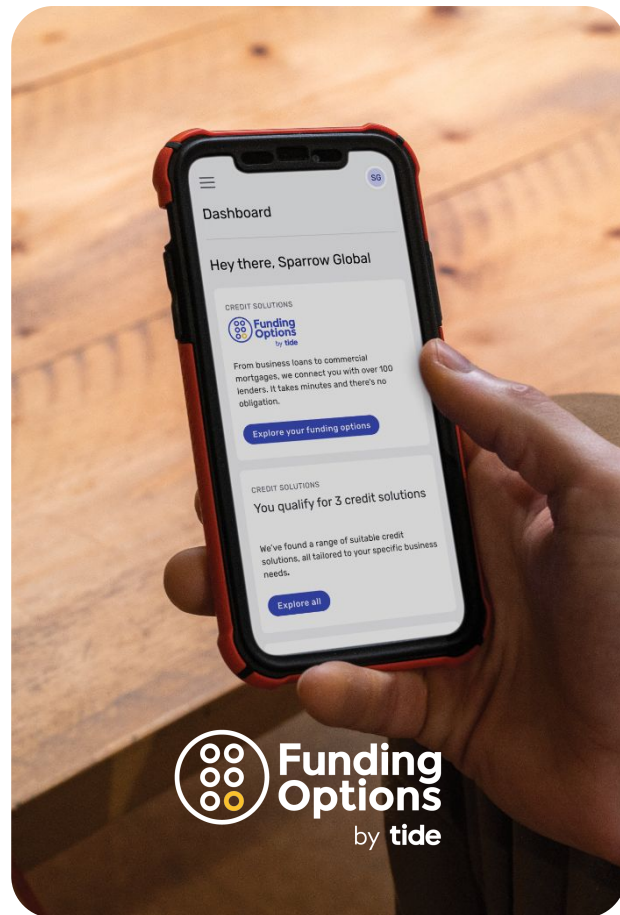


Funding Options

Compare business loans without impacting credit score

When your clients connect to Tide via secure open banking, we run checks to see if they could be eligible to [apply for a business loan](#) with our lending partners.

Whether they're looking for a traditional business loan, a merchant cash advance or a government-backed Start up Loan, connecting to Tide could help them find it.



“After submitting the application it was in our accounts in a couple of days, maybe even hours. It was very easy and straightforward, which was great.”

Sam and Rob, The Nest Climbing
Tide Members and business loan recipients



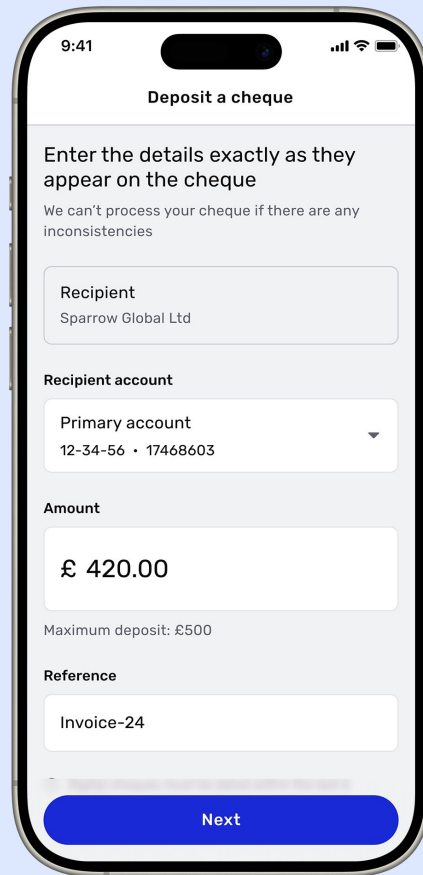
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The screenshot shows the 'Deposit a cheque' screen in the Tide app. At the top, the status bar shows the time 9:41 and signal strength. The title 'Deposit a cheque' is centered. Below it, a message says 'Enter the details exactly as they appear on the cheque' and 'We can't process your cheque if there are any inconsistencies'. The form has several sections: 'Recipient' with a text box containing 'Sparrow Global Ltd'; 'Recipient account' with a dropdown menu showing 'Primary account' and the account number '12-34-56 • 17468603'; 'Amount' with a text box showing '£ 420.00' and a note 'Maximum deposit: £500'; and 'Reference' with a text box showing 'Invoice-24'. At the bottom is a blue 'Next' button.

9:41

Deposit a cheque

Enter the details exactly as they appear on the cheque

We can't process your cheque if there are any inconsistencies

Recipient

Sparrow Global Ltd

Recipient account

Primary account

12-34-56 • 17468603

Amount

£ 420.00

Maximum deposit: £500

Reference

Invoice-24

Next

Member Perks

Unlock exclusive perks, offers and discounts for your clients

We've partnered with a range of companies to offer **exclusive benefits** to Tide members. Referring your clients to us gives them access to some great perks.

From discounts on **legal advice and pension services** to offers for workspaces, Tide Member Perks offer everything a growing business needs.



Become a Tide partner

Ready to add value for clients and boost your earnings?

Partner with us to **earn great commission** while saving your clients time and money.

Visit tide.co/partners for more information and inspiration about becoming a Tide partner.

Become a partner



tide | Do what you love.