Allica Bank

When was the last time you *spoke* to someone at your bank?

Current accounts, savings and lending – built for established businesses.



Hello, I'm Tom Hine, a relationship manager at Allica Bank. We're here to give established businesses like yours the banking they deserve. With Allica, you get an account that rewards you for using it, and a relationship manager who'll give you their number. Looking for a better home for your money or funding to help you grow? Let's talk.

Book a meeting with me

Tom Hine
Relationship Manager

07927 536396
tom.hine@allica.bank

The business bank account that pays *you* back

Explore our Business Rewards Account

Designed for established UK businesses, our Business Rewards Account combines modern digital banking with dedicated relationship support, while helping your business earn more from its everyday banking.

Earn more from your balance

Earn with a competitive interest rate on surplus cash with an instant access Savings Pot linked to your account[1]. Your business savings work harder, without being locked away.

Get more from your spend

Earn **up to 1.5% cashback**[2] on card spend, turning everyday business purchases into real returns.

Banking with real people

A dedicated, UK-based relationship manager who takes the time to understand your business, and can support you with day-to-day banking and lending.

£0 monthly account fee[3] with no unexpected charges

Head to the Allica website for more

FSCS guaranteed

All our current accounts and savings accounts are covered by the Financial Services Compensation Scheme (FSCS). This means that, should anything happen to Allica Bank, any eligible deposit of up to £120,000 will be protected. allica.bank/blog/fscs-protection

Flexible business loans for established businesses

Loans to support your growth, cashflow, property plans, and more. Designed to move fast and back your business.

Property finance

Buy or refinance commercial property

- Owner-occupied and investment options
- Wide range of property types
- Long-term funding for stability

£150,000 to £15 million[4] | Up to 30 years



Business loans

Fuel your growth with fast access to finance

- Get a decision in principle in minutes
- Know your rate before you apply
- No early repayment fees

£25,001 to £150,000[4] | One to five years



Business overdraft

Flexible cashflow support, when you need it

- Bridge gaps and smooth out cashflow
- Only pay interest on what you use
- See how much you could borrow before applying

£25,001 to £2 million[4]



Join over 30,000 established businesses across the UK choosing better banking.

Rated 'Excellent' on Trustpilot

By 1,800+ customers

Best business finance provider four years running

British Bank Awards

Most Recommended Business Bank 2026

RFI Global

Interested?

Book a meeting with me



Important information

1. Rate applies to linked Savings Pot. Minimum balance applies. For the current Savings Pot interest rate, eligibility criteria and full terms and conditions, please visit www.allica.bank.
2. Cashback is variable and based on card spend. For further details see www.allica.bank/fees/rewards-account-fees-and-limits.
3. Customers whose balance falls below an average of £10,000 in the previous month will incur a £25 monthly fee. This does not apply to customers who hold an active loan product (including an overdraft) with Allica Bank. Account fees are based on average account balance and activity status. T&Cs apply. For more details visit allica.bank/fees/rewards-account-fees-and-limits.
4. All lending is subject to status, our lending criteria and a satisfactory credit assessment. Terms and conditions apply. Visit allica.bank to find out more.

Allica Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 821851). Registered office: 4th/5th Floor, 15 Worship Street, London EC2A 2DT. Registered in England and Wales with company number 07706156.

Allica Bank savings accounts and business current account products are regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allica Bank lending products are not regulated products. For more information on our products and other legal entities please visit www.allica.bank.