

bira

British Independent Retailers Association

The trade association for independent retailers



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www.bira.co.uk



membership@bira.co.uk



What are the benefits?

bira

Being the owner of an independent retail shop, you have so much to contend with - **mounds of paperwork, legislation, cashflow and staff issues** - you wonder when you'll find time to get on with the bit you love most, serving your customers!

By **joining the British Independent Retailers Association (bira)**, for as **little as £15.42 + VAT per month**, can help you with all of this and more. Our range of services include:

Preferential card processing rates

Members have their own packaged card processing deal with Global Payments, next day banking crediting with cleared funds when you bank with HSBC Bank plc, no separate authorisation fees, a cashback facility, no joining fee and 3 months free terminal rental.

Average Saving
£974

Preferential business banking terms

Free business banking is available for the first 18 months* Thereafter, preferential business banking rates and terms in partnership with HSBC Bank plc. Applies to all businesses with an annual turnover of up to £10 million.

Terms & conditions apply.* Free banking offer for new HSBC customers.

Average Saving
£639

Free legal advice

Get the right legal advice, fast and free with **bira legal**. Free indemnity cover and representation up to £50,000 per claim, for any employment disputes, Health & Safety prosecutions, Tax and VAT investigations and Data Protection cover.

Average Saving
£1300

Royalty free music

bira music store allows you to play royalty free music in your shop meaning you won't need to purchase a Performing Rights Society (PRS) and Phonographic Performance Ltd (PPL) licence.

Specialist retail insurance

bira insurance takes the hassle out of finding the right cover for you and provides you with the knowledge, experience and strength of a team of experts who understand the requirements of your business.

bira Insurance is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759. Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Towergate Underwriting Group Limited are authorised and regulated by the Financial Conduct Authority.

Exclusive member bank

bira bank offers a wide range of financial services for members from vehicle and personal loans to deposit accounts, cash ISAs and mortgages.

Average Saving
£345

Find out more

The above are just some of the services available for your business. Join bira today - using the contact details on the front - to take advantage of the wide range of member services available and experience the **benefits** and **savings** for yourself.

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