

Check the whole quote.

A practical card-machine quote check before you sign, renew or switch.

1. Gather five numbers

Monthly card sales; transaction count; card mix; terminal count and rental; and all recurring, one-off and conditional fees. Compare both providers using the same figures and contract period.

2. Work out the monthly cost

Card sales $\times$ percentage rate + transactions $\times$ pence charge $\div$ 100 + terminal rental + other monthly charges.

Calculate each card category separately where rates differ. Check whether a minimum charge tops up fees rather than adding in full. Compare VAT on a consistent basis.

3. See why the headline rate can mislead

Illustration only	Quote A	Quote B
Monthly sales / transactions	£20,000 / 1,000	£20,000 / 1,000
Percentage charge	0.50% = £100	0.65% = £130
Per-transaction charge	3p = £30	0p = £0
Monthly terminal rental	£20	£10
Illustrative monthly total	£150	£140

Here, B costs £10 less despite its higher percentage. These are invented examples, not offers. They exclude other fees, minimum charges and VAT; real quotes may differ.

Put the quotes side by side.

Business: _____ Monthly card sales: _____
 Transactions: _____ Terminals needed: _____

Check in writing	Current provider	New quote
Rates for each card category		
Pence per transaction		
Rental x terminal count		
Other fees / minimum charges		
Setup, delivery and installation		
Estimated monthly total		
Terminal and acquiring contract terms		
Renewal and cancellation notice		
Exit costs and equipment returns		
Settlement timing and conditions		
Support and replacement cover		

Check the cost of switching

One-off switching costs ÷ monthly saving = months to recover the cost. Example: £180 ÷ £15 = 12 months. Include exit fees, setup and overlapping contracts once. If there is no monthly saving, this calculation does not show a payback.

Want help understanding your quote?

Use the [quote comparison calculator](#) or [request a conversation with Awais](#). You do not need to send bank statements or identity documents with your initial enquiry.