

Cat Financial Commercial Account

Frequently Asked Questions

1. Can I charge a product or rent a machine not made by Cat® through the Cat Rental Store?

Yes, the Commercial Account can be used to purchase all products and rent any machine offered at any Cat Dealers or Cat Rental Stores in the U.S.

2. Can I charge machines on the Commercial Account?

The Commercial Account can be used to pay for anything a dealer sells or services, other than new Cat machines. Examples of things that may be charged on the Commercial Account are parts, engines, Work Tools, Gen Sets, Customer Service Agreements, Agco Equipment, Ag Implements, Used Cat Equipment, Lift Trucks, Air Compressors and all Allied Equipment.

3. Who do I contact if I have questions about my account?

Please contact our Customer Service Department at 1-888-228-8811 if you have any questions. They can assist with things like lost/stolen cards, change of address, adding/deleting an authorized user, questions about your statement, etc. Hours of operation: Monday-Saturday 7:00 a.m.-6:00 p.m. EST

4. What if I need an increase in my credit line?

If you need an increase in credit, please contact our Customer Service Department at 1-888-228-8811 to request additional credit. Your account will be reviewed by one of our credit analysts and a determination will be made on an appropriate credit line.

5. What is the interest rate?

The annual percentage rate of the finance charge for your Commercial Account is prime +8%. If you make only the minimum payment (10%) on your parts and service purchases balance, you will be billed for interest charges on the balance. Rental payments are due in full, so the interest charge would not apply for rental charges.

6. Are there late fees for overdue payment?

If the Minimum Payment Due is not paid by the Due Date, you shall pay a late payment fee equal to 1.50% of the total unpaid Purchases, Rentals and Installments.

7. Am I required to carry a plastic card in order to do business?

No, the Commercial Account is a "card-less" system. Your Dealer or Rental Store has the ability to look up your account and verify that your name is on the authorized user list for your company.

8. Will I receive a statement with all of my transaction information?

You will receive a monthly statement in the mail detailing all of your purchasing activity. You can also access this information online. You may also receive an invoice from the Dealer or Rental Store where your transaction was made. This invoice is for informational purposes only. You should remit payment to the address provided on your monthly Commercial Account statement.

9. How can I access my account information online? What if I need my password reset?

You will receive a customer Welcome Kit in the mail 5-7 days after your account is activated. This kit contains details on how to login and view your account information. If you need your password reset, have questions or if you do not receive your Welcome Kit, please call 1-888-228-8811 or e-mail CommercialAccount.CustomerService@cat.com.

10. Can I make my payment online or over the phone?

You can login to your account through our website to make an online payment. You can also contact one of our Customer Service Representatives at 1-888-228-8811. Fees may apply.

11. Can I mail my Commercial Account payment to the dealer?

Your Dealer is not able to accept payment for the Commercial Account. Please use the return envelope provided with your statement or mail your payment to the address noted below.

Cat Financial Commercial Account
P.O. Box 905229
Charlotte, NC 28290-5229

For customer service call **1-888-228-8811**
Monday-Saturday 7:00 a.m.-6:00 p.m. EST

12. Where can I use my Commercial Account?

You may use your Commercial Account at any Cat Dealer or Cat Rental Store in the U.S.

13. Can I buy items on the PartStore and charge them to my Commercial Account?

This is up to each individual dealer. Dealers have the option to turn this functionality on individually through their website. Check with your local Cat Dealer to see if they offer this option.

