

How to Choose the Best Fuelcard For Your Business

INTRODUCTION

As a small business owner, you will find yourself juggling many responsibilities. Because you are just starting up, you may not have the wherewithal to hire professionals to take charge of your key departments. Thus, you will find that you have to think almost about all the aspects of your business. This large number of responsibilities can easily make you miss out on money-saving opportunities. One area you can save big on is when it comes to fueling your company vehicles. The trick is to use the right [fuelcard](#) provider.

But where do you start if you have never used [fuel cards UK](#) before? What factors should you keep in mind to choose the best fuel card for your business needs? The range of choices available at your disposal is massive, and this makes choosing the fuel card that delivers all you need a herculean task. Fortunately, we break down the basics of selecting a fuel card here. Read on to learn the main things to consider when choosing a fuel card.

DO YOU NEED A FUEL CARD?

Even before you think of getting a fuel card, the first thing you need to consider is if a fuel card is a good thing for your business. Fuel cards UK may not be ideal for small business owners with only one vehicle in a small area. They could end up costing more than what you pay at the pump. But if you have a fleet of at least five vehicles plying long-distance routes, you will most likely benefit from a fuelcard company.

Firstly, you need to appreciate that several companies offer fuel cards. While some brands are instantly recognizable, others may be a bit new. However, different cards have varying benefits and are ideal for varied businesses. Also important is the need to know the different kinds of fuel cards available.

PUMP OR FIXED PRICE FUEL CARD?

With some fuel cards, your driver can pay a fixed rate for fuel nationally. This is important in controlling fuel costs. But while pump price cards give drivers the freedom to fill up at a greater number of locations, the price paid is what appears on the pump. Under this model, businesses are vulnerable to fuel price fluctuations, and it can be expensive for trunk roads and motorways.

DOES THE FUEL CARD NEED LIMITS?

While fuel cards are in many ways similar to credit cards, the main point of departure is that fuel cards are used exclusively for fueling your company vehicles and nothing else. But some cards let drivers buy other things like magazines, snacks, and hot drinks. Therefore, you will need to decide whether to allow your employees to have the freedom to purchase other things as well.

Fuel cards can be specific to a specific driver or vehicle or even both. They allow you to put restrictions on cards, for example, authorizing the card to purchase unleaded petrol or diesel.

VEHICLE TYPE

One vital consideration you will need to make when comparing fuel cards UK is the vehicle type making up your fleet.

Whether you operate an undersized mixed fleet, have a national

sales workforce, or are in a haulage business, the kind of vehicles you have will be critical in determining the choice you make.

Because haulage has unique challenges, it's important to select a card focusing on HGV-friendly routes. This will help you steer clear of unnecessary logistical problems.

But if saloon cars are the primary vehicles in your fleet, then flexibility is critical. That is because sales-focused drivers will need to be assured that the cards are widely accepted everywhere they travel.

COVERAGE AND LOCATION

Another key consideration when choosing a fuel card is the geographical area that you operate in. For example, if your business is such that drivers have to travel far and wide across the country, you will be better off with a card with broad motorway coverage.

However, if your operations are more local, branded providers like Esso and Shell are sure to have several outlets in the area. But for a rural-based business, a choice like Texaco makes perfect sense. This means you should opt for a branded fuelcard.

There are lots of options here, which is why you need to think carefully about your business travel needs. Local, national, and regional cards all have their advantages:

- **Local**

If your operations are mainly around a city or a town, you should choose a fuelcard based on the petrol stations in your locale. It makes no sense to opt for a branded card if only a few stations exist.

- **Regional**

If you have a local plumbing business, for example, you may not know where you may need to be called next. In that case, it is advisable to choose a card with a solid regional fuel network. Look for certain branded fuel stations in your area before committing.

▪ **National**

If you have a business that requires you to travel all parts of the country, you will need a fuel card accepted across several networks. Also, a card that allows you and your workers to buy other items like drinks and food, is something you want to strongly consider.

WATCH OUT FOR HIDDEN FEES

It's not uncommon for some fuel cards UK to include hidden charges. Avoid these cards since they could charge you more apart from your actual fuel bill. Some red flags to look out for include expensive annual membership fees. These can add up quickly if your fleet grows. The best fuel card is that which gives you value for money.

CONCLUSION

I am reminded of a famous quote by Richard Branson that says: a big business starts small. The quote captures the potential each small business has. But to become the multinational that you are dreaming of, you must make the right choices early. Make sure you take every advantage for succeeding, and one of these is opting for the right fuel card.