

Frequently Asked Questions

1. Can I charge a non-Cat® product or rent a non-Cat machine through the Cat Rental Store?

Yes, the Cat AccessAccount can be used to purchase non-Caterpillar® products and rent any machine offered at a Cat Dealer or Cat Rental Store.

2. Can I charge machines on the Cat AccessAccount?

The Cat AccessAccount can be used to pay for almost anything a dealer sells or services, other than new Caterpillar machines. Examples of things that may be charged on the Cat AccessAccount are parts, engines, Work Tools, Gen Sets, 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 – Friday 8:00 AM – 8:00 PM EST

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

If you need an increase in credit, please call the Cat AccessAccount 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 Cat AccessAccount 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?

The standard late fee for the Cat AccessAccount is \$35 for any past due balance on parts and services. The late fee for a rental charge works differently than the standard late fee. All rental charges are due in full the month following the rental. If you fail to pay for the rental in full on the statement due date, you will be assessed a late fee of 2% of the past due balance.

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

No, the Cat AccessAccount 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 Cat AccessAccount 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 7-10 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 email accessaccount.customerservice@cat.com.

10. Can I make my payment on line 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 to make a payment over the phone. Fees may apply.



11. Can I mail my Cat AccessAccount payment to the dealer?

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

Caterpillar AccessAccount
PO Box 905229
Charlotte, NC 28290-5229

12. Where can I use my Cat AccessAccount?

You may use your Cat AccessAccount 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 Cat AccessAccount?

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.

14. Can I use my Cat AccessAccount at TEPS (Truck Engine Parts & Service) dealers?

No, the Cat AccessAccount can only be used at U.S. Cat Dealers or Cat Rental Stores.

For customer service call 1-888-228-8811 Monday –Friday 8:00 AM to 8:00 PM EST.