



Visa® Platinum Business Credit Cards

Business Rewards

Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for first six billing cycles¹
- Purchase and Balance Transfer APR: 17.24% - 27.24% variable APR based on creditworthiness¹

cRewards®

- Easy access on cRewardscard.com
- Earn one point per dollar on net purchases
- Earn unlimited reward points²
- Choose from hundreds of merchandise, rental car and travel options
- Airline tickets good on any airline with no blackout dates

Business Cash Rewards

Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for first six billing cycles¹
- Purchase and Balance Transfer APR: 19.24% - 29.24% variable APR based on creditworthiness¹

Cash Rewards

- Earn 1% cash back on net purchases²
- Redemptions starting at \$25

Business Edition


Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for first six billing cycles¹
- Purchase and Balance Transfer APR: 16.24% - 26.24% variable APR based on creditworthiness¹

Card Features and Benefits

- Employee cards at no added cost
- Consolidated Statements (available upon request)
- Expense management system file integration
- Administrative access to online account management
- Contactless Cards
- Fraud Monitoring with Email & Text Fraud Alerts
- 24/7 U.S.-based customer service from real people — not robots
- Mobile Payments: Apple Pay®, Samsung Pay™, Google Pay™
- Travel Accident Insurance (\$150K)³

Visa Enhancements

- Auto Rental Collision Damage Waiver⁴
 - Purchase & Extended Protection
 - Emergency Card Replacement
 - Travel & Emergency Assistance
 - Zero Fraud Liability
 - Identity Theft Assistance
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¹ See card application's Important Disclosures for terms, rates and fees.

² In order to access rewards your account must be open and in good standing.

³ Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

⁴ To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage. This card is issued by TCM Bank, N.A. Subject to credit approval.