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One of the lowest APRs available on a company credit card 0% April period No annual fee No cash back or points rewards 0% APR excludes balance transfers No interest period is shorter than other cards Bank of American does not disclose details of its additional card features. To find out more about these additional features, review your guide to benefits when you receive your card in the mail. Bank of America Platinum Plus® Mastercard® is an excellent low interest credit card that offers additional benefits like purchase security, extended warranty, roadside assistance and overdraft protection. This small business credit card is best for business owners who want a credit card with no annual fee and low ongoing annual percentage results (APRs). Who Bank of America Platinum Plus® Mastercard® offers a low ongoing April that is well below the average April. Owners who plan to make a big purchase: Bank of America Platinum Plus® Mastercard® is also a great option for business owners who plan to make a big purchase because it offers interest-free financing on purchase sowners who plan to make a big purchase because it offers interest-free financing on purchase sowners who plan to make a big purchase because it offers interest-free financing on purchase sowners who plan to make a big purchase sowners who plan to make a big purchase because it offers interest-free financing on purchase sowners who plan to make a big purchase sowners who because the big purchase sowners w Mastercard® does not offer ongoing rewards on purchases. How we evaluate low interest rate Business Credit Cards When grading low interest visit credit cards like Bank of America Platinum Plus® Mastercard®, we weigh the initial and ongoing April heaviest. We also take into account the card's extra features, ongoing rewards, and introductory rewards. Bank of America Platinum Plus® Mastercard® Business Card Fees Initial April: 0% on purchases for the first seven billing cycles from account opening Ongoing April: 10.24% to 21.24% variable, which adjusts with prime rate Annual fee: No Balance transfer fee: \$10 or 4% of the amount for each transaction, which is greater Foreign transaction fee: 3% Cash advance fee: \$10 or 4% the amount of each transaction, whichever is the greater. APR is 24.24% Bank of America Platinum Plus® Mastercard® Business Card Rewards Bank of America Platinum Plus® Mastercard® Business Cards do not offer ongoing rewards for every day business-related purchases. Welcome Offer: Get a \$300 bank statement credit after spending at least \$3,000 in net purchases within 90 days of account opening Bank of America Platinum Plus® Mastercard® Features Purchase security Purchased items are protected if they are stolen or damaged within 90 days of purchased for up to an amount determined by Bank of America. Upon application, you can refer to your benefits guide for detailed information about this coverage. Extended protection When you purchase an item that has an original manufacturer's warranty, Bank of America will provide additional warranty coverage. See the Bank of America benefits guide to learn about the levels of coverage and exceptions. Auto Rental Collision Damage Exception When you use your Bank of America credit card company for rental vehicle transactions, you will receive auto coverage for damage due to collision or theft. To learn more about the specific coverage levels and exceptions, see your benefits guide after you receive your card. Overdraft protection You can link your Bank of America Platinum Plus® Mastercard® to your existing corporate control bank account to reduce the risk of declined transactions, returned checks or other overdrafts. If you choose to have this coverage, funds in denominations of \$100 will be transferred from your account automatically to protect you from any overdrafts. There is an overdraft protection cash advance fee of \$10 or 4% of the transaction, whichever is the largest. Furthermore, your advance will have an April of 24.24%. Travel & Emergency Assistance Services When you travel or work anywhere in the world, your Bank of America Platinum Plus® Mastercard® gives you access to a call center 24 hours a day. The specific services included in this feature are set out in detail in the Bank of America Benefits Guide. Roadside assistance program As a cardholder, you get access to a payper-use roadside assistance program. This is a 24 hour a day, seven days a week roadside dispatch that can send out a tow truck operator or locksmith. You can check the services included and their corresponding rates in your Bank of America benefits guide after application. Bank of America Platinum Plus® Mastercard® Options American Express Blue Business® Plus Credit Card Fit Small Business Review? Fit Small Business's ratings are calculated by industry experts from our editorial team. Our rating rates consider the type of credit card (such as cash back or travel), and card rates, rewards and and functions such as insurance. Best for: Pocketing 2x points per \$1 and 0% initial April for 12 months on purchases Regular April annual fee Credit needed 0% on purchases 13.24% – 19.24% Variable No annual fee Good, Excellent Earn up to \$300 back to boost your business. You can earn up to \$100 in statement credits with each of the following merchants: Dell Technologies, DocuSign, or FedEx after you make a legitimate purchase on your new card within the first 3 months of card membership. Earn 2X Membership Rewards® points on everyday business purchases like office supplies or client dinners. 2X applies to the first \$50,000 in purchases per year, 1 point per dollar thereafter. Enjoy the flexibility to add more purchases to the Card and earn rewards when you buy above your credit limit\*. You have been given the power to use your card in addition to its credit limit \* with Extended Purchasing Power. More purchasing power for your business means more opportunities to earn points. It's everyday business Plus Card.\*The amount you can spend over your credit limit is not unlimited. It is adjusted with your use of the card, your payment history, credit record, financial resources known to us and other factors.0.0% intro April on purchases for 12 months from the date of account opening, then a variable rate, 13.24% – 19.24%, based on your credit rating and other factors at account opening. No Annual FeeTerms Apply 0% APR for 12 Months on Purchase and Balance Transfer Earn 2x Points on All Expenses No lucrative welcome offer 2x points rewards are limited to \$50,000 in extended warranty protection expenses: American Express will match the length of the original manufacturer's warranty if it is less than two years. This gives an additional two years if the original manufacturer's warranty is between two and five years. Coverage is limited to \$10,000 per occurrence and \$50,000 per occurren been damaged or stolen within 120 days of purchase. Coverage is limited to \$1,000 per occurrence and \$50,000 per account each year. Chase Ink Business PreferredSM Credit Card Now Applies to Chase's Secure Website Fit Small Business Review ? Fit Small Business's ratings are calculated by industry experts from our editorial team. Our grades take into account the type of credit card (such as cash back or travel) and card rates, fees, rewards and additional features such as insurance. Best for: Office-based companies looking for top cash back rewards Intro April ?0% April for 12 months on purchases Regular April annual fee Credit needed 0% Intro April on Purchases 13.24% - 19.24% Variable \$0 Good - Excellent Earn \$500 bonus cash back after you spend \$3,000 on purchases in the first 3 months from öppningEarn cash back on the first \$25,000 spent in combined purchases at office stores and on the internet, cable and telephone services each account anniversary yearEarn 2% cash back on the first \$ 25,000 spent in combined purchases at gas stations and restaurants every account anniversary yearEarn 1% cash back on all other card purchases with no limit to the amount you can earn0% initial April for 12 months on purchasesEmployee cards without additional costNo annual fee: The information relating to the ChaseInk Business Cash credit card has been collected by fitsmallbusiness.com and has not been reviewed or provided by the issuer of this card. Top rewards for office delivery spending Initial April on purchase cash sign-up bonus 0% APR does not apply to balance transfer fee of 5% Designed primarily for office-oriented businesses Car hire collision damage waivers; Coverage is primary—meaning it replaces any coverage your personal insurance can offer—when renting for business purposes. It provides compensation up to the actual cash value of the vehicle for theft and collision damage for most cars in the United States and abroad. Purchase protection: Covers your new purchases for 120 days against damage or theft up to \$10,000 per claim and \$50,000 per account per year. Extended Warranty Coverage: Extends the time period of the U.S. manufacturer's warranties of three years or less. Us Bank Business Platinum Card Apply Now on U.S. Bank's Secure Website Fit Small Business Review ? Fit Small Business's ratings are calculated by industry experts from our editorial team. Our grades take into account the type of credit card (such as cash back or travel) and card rates, fees, rewards and additional features such as insurance. Best for: Extended 0% April period on purchases and balance transfers Intro April 70% April for 20 billing cycles on purchases and balance transfers Regular April annual fee Credit needed 0%\* 9.99% - 17.99% Variable \$ 0 Excellent 0% Intro April \* on purchases and balance transfers for the first 20 billing cycles. After the variable APR currently 9.99% – 17.99%\* No annual fee\* Free employees card Zero fraud liability \* protects you against unauthorized transactions One of the longest 0% April period offered No annual fee Extended warranty coverage: U.S. Bank will double an original manufacturer's warranty up to another year for warranties of three years or less. Coverage is limited to \$10,000 per item. Purchase protection: U.S. Bank offers purchase protection for items that are damaged or stolen within 90 days of purchase. Coverage is limited to \$500 per claim and up to \$50,000 per cardholder, per year. Bottom Line Bank of America Platinum Plus® Mastercard® is best for business owners who want a card that offers a low ongoing April and annual fee. It is is note that this card does not offer ongoing rewards. If you want to earn rewards, compare the best visit credit cards to find a card that might be better for your business. Business.

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