



Truist Business Premium Credit Card

Your go-to business credit card offers straightforward rewards that make every purchase an investment in your business.

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2% cash back

on all eligible purchases¹

Earn a welcome bonus

Earn \$1,000 in bonus rewards after you spend \$15,000 on purchases in the first 90 days after account opening^{*}

Annual fee

The \$299 annual fee is waived for your first year and in any given year once the organization reaches \$100,000 in eligible purchases²

15.74% - 24.74% variable APR

on all eligible purchases and balance transfers²

[Open Account](#) 

Benefits for you:

- ✓ Earn 2% unlimited cash back on all eligible purchases—no categories, spending rates, or earning caps to worry about.
- ✓ Earn \$1,000 in bonus rewards after you spend \$15,000 on purchases in the first 90 days after account opening.*
- ✓ Enjoy a 10% Loyalty Cash Bonus when rewards are redeemed into your Truist business deposit account¹
- ✓ \$299 annual fee waived for the first year. Annual fee waived each following year if, at the time we charge the fee, the organization has spent \$100,000 on eligible purchases during the preceding 12-month period.
- ✓ Carry a card balance when you need to—no requirement to pay in full each month.**

Benefits of all Truist business credit cards:

- ✓ Add authorized cardholders at no additional charge.
- ✓ Digital account management through Truist online banking.
- ✓ Accounting software integration to simplify your record-keeping.
- ✓ Contactless payments.
- ✓ Link your checking and credit accounts to add overdraft protection.
- ✓ Visa[®] Zero Liability protection against unauthorized card use.⁶
- ✓ [Additional Visa benefits.](#)

[Truist Business Premium Credit Card – Application Disclosures](#)

[Truist Business Premium Program – Terms and Conditions](#)

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Disclosures ^

* You will earn a bonus of \$1,000 cash back rewards after you spend \$15,000 or more in net Eligible Purchases within 90 days of account opening, including purchases on employee cards. Bonus will be added to your rewards balance within 2-3 billing cycles after the promotion ends. Limit one \$1,000 bonus award per organization. Card must remain open and in good standing; see your Rewards Program Terms for details on earning and redeeming rewards.

** The organization is responsible for the monthly minimum payment.

⁶ Visa's Zero Liability Policy does not apply to certain commercial card transactions or any transactions not processed by Visa. Cardholder must use care in protecting the card and notify Truist immediately of any unauthorized use. For specific restrictions, limitations, and other details, please consult your Business Credit Card Account Agreement.

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Equal Housing Lender 

Investment and Insurance Products:

- Are Not FDIC or any other Government Agency Insured
- Are Not Bank Guaranteed
- May Lose Value

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Limited English Proficiency Support: Applications, agreements, disclosures, and other servicing communications provided by Truist Bank and its subsidiary businesses will be provided in English. As a result, it will be necessary for customers to speak, read and understand English or to have an appropriate translator assisting them. Please note that Truist provides translations of webpages, documents and disclosures as a courtesy and in the event of any inconsistencies or discrepancies between the English content and the translated content, the English content supersedes the translation. Truist offers phone support in Spanish at 844-4TRUIST (844-487-8478), option 9. For assistance in other languages, please speak to a representative directly.

New York City residents: Translation or other language access services may be available. When calling our office regarding collection activity, if you speak a language other than English and need verbal translation services, be sure to inform the representative. A description and translation of commonly-used debt collection terms is available in multiple languages at <http://www.nyc.gov/dca>.

Borrowers with Limited English Proficiency (LEP) needing information can use the following resources:

The Consumer Finance Protection Bureau (CFPB) also provides additional resources for homeowners seeking payment assistance in select languages at: <https://www.consumerfinance.gov/housing/housing-insecurity/help-for-homeowners/>

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844-4TRUIST (844-487-8478)

Truist routing numbers

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