



5% Cash Back on business essentials

on \$25k max combined spend



OUR BEST OFFER EVER

Earn ~~\$750~~ **\$1,000** bonus cash back

after you spend \$8,000 on purchases in the first 4 months after account opening.*

Apply now

[*Offer Details](#) [†Pricing & Terms](#)

\$0 annual fee†

0% intro APR for 12 months from account opening on purchases.‡ After that, 16.74%–24.74% variable APR.‡

The new cardmember bonus may not be available to you if you have ever had this card or any other Chase for Business card without an annual fee. We may also consider factors pertinent to your business in determining your bonus eligibility.

AT A GLANCE

Built For: Maximizing cash back on business

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on business essentials

Earn 5% cash back on the first \$25,000 spent in combined purchases each account anniversary year at office supply stores and on internet, cable and phone services.*

2%

on dining and gas

Earn 2% cash back on the first \$25,000 spent in combined purchases each account anniversary year at gas stations and restaurants.*

1%

Unlimited cash back

on all other purchases—with no limit to the amount you can earn.*



Low Intro APR

0% intro APR for 12 months from account opening on purchases.[†] After that, 16.74%–24.74% variable APR.[†]

\$0

\$0 Annual Fee[†]

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5

total cash back on Lyft rides

Earn 5% cash back now through September 30, 2027 with your Chase Ink Business Cash card.*



Your complimentary three-month Instacart+ membership

Spend more time focused on your business and less time shopping when you enroll in your complimentary three-month Instacart+ membership (auto renews at \$99/year after complimentary period).* Plus, once activated, Instacart+ members get a \$20 Instacart credit each month automatically loaded into their Instacart Business Account. Enrollment Required. Benefits end 12/31/27.*



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REWARDS CALCULATOR

See how much your business could earn in your first year.

MONTHLY SPEND

5% cash back on select business categories
on the first \$25,000 spent in combined
purchases each account anniversary year:

—

+

5% Monthly Cash Back:

\$125.00

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combined purchases each account
anniversary year:



\$2,500



2% Monthly Cash Back:

\$50.00

MONTHLY SPEND

on all other purchases:



\$2,500



1% Monthly Cash Back:

\$25.00

PLUS YOUR ONE-TIME \$1,000 CASH BACK BONUS

In your first year, your business could earn:

\$3,150

CASH BACK

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With no minimum redemption amount, your cash back is always ready to be redeemed through Chase Ultimate Rewards®.



Cash back

Invest your cash back into your business—from innovation and technology to everyday purchases.



Shop with points

Use your points to pay for all or part of your eligible orders at Amazon.com or when you check out with PayPal.*



Travel

Use points to book your next business trip including flights, hotels, car rentals and more. Plus, enjoy additional travel benefits with Chase TravelSM.



Gift cards and more

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CARD BENEFITS

Enjoy premium benefits and tools designed for business.

Credit line increase

As a Chase cardmember, you'll be automatically checked for a credit line increase at least every 6 months.

Purchase protection

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Zero Liability Protection

Zero Liability means you won't be held responsible for unauthorized charges made with your card or account information.*

Purchase Protection

Covers your eligible new purchases for 120 days from the date of purchase against damage or theft up to \$10,000 per item.[^], ^{^^}

Extended Warranty Protection

Extends the time period of the manufacturer's U.S. warranty by an additional year, on eligible warranties of three years or less, up to four years from the date of purchase.[^]

[^]**Travel And Purchase Protection:** These benefits are available when you use your card. Restrictions, limitations and exclusions apply. Most benefits are provided by unaffiliated companies who are solely responsible for the administration and claims. There are specific time limits and documentation requirements. For full coverage details, cardmembers can refer to their Guide to Benefits, provided after account opening, or call the number on the back of their card for assistance.

^{^^}**Specific limitations apply to New York residents: Purchase Protection** – coverage period is 90 days from the date of purchase.

Travel benefits



Auto Rental Coverage

Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary when renting for business purposes and provides reimbursement up to \$60,000 for theft and collision damage for most rental vehicles with an MSRP of \$125,000 or less.[^]

Travel and Emergency Assistance

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[Travel And Purchase Protection](#): These benefits are available when you use your card. Restrictions, limitations and exclusions apply. Most benefits are provided by unaffiliated companies who are solely responsible for the administration and claims. There are specific time limits and documentation requirements. For full coverage details, cardmembers can refer to their Guide to Benefits, provided after account opening, or call the number on the back of their card for assistance.

Employee cards at no additional cost



Amplify your earning potential with employee cards

Expand the power of cash back for your business—when your employees purchase, your business earns cash back. There's no additional cost for employee cards and you can monitor spend with digital tools like purchase alerts, set spending limits, reporting, and more.*

Account management



Manage your cash flow

Make payments using a business credit card to hold onto your money longer.

Build your business credit

As your business grows, you'll need access to more capital. With a business credit card, your business builds its own credit history.

Get insights into your business

Chase Ink® gives you 24/7 access to view account details, quarterly reports, up to 24 months of statement details, and more.

Separate business and personal expenses

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No need to swipe!
No need to worry!



TAP TO PAY

Quickly tap, securely pay and be on your way anywhere you see the contactless symbol.

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Chase provides the following business banking products for your needs

Chip-based Cards

We help make the transition to accepting chip-enabled cards (also called [EMV](#)) as seamless as possible while businesses across the U.S. get ready for the fraud liability shift with the EMV-compliant terminals.

Line of Credit

Compare between Business and Commercial [line of credit](#) options for your business's working capital needs. Help manage cash flow fluctuations, expand into new markets, or finance accounts receivable.

Business Credit Cards

Find and apply for the Chase for Business credit card best suited for your needs. Compare the benefits of Sapphire Reserve for Business, Ink Business Premier, Ink Business Preferred, Ink Business Unlimited and Ink Business Cash [business credit cards](#).

Merchant Services

Chase [Merchant Services](#) provides you with a more secure and convenient way to do business by giving your customers the flexibility to make purchases however they choose with added security that protects their accounts.

Business Debit Cards

More convenient than cash and checks to make purchases—money is deducted right from your business checking account. Make deposits and withdrawals at the ATM. Save time every month when you set up recurring payments with your [business debit card](#).

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Business Services

We're here to help with your [business banking](#) needs. From credit card processing to foreign exchange, Chase Business Banking has solutions that work for you.

Business Checking

Chase offers a wide variety of [business checking accounts](#) for different-sized businesses. Use our business checking comparison chart to select exactly which checking account is right for you.

[Additional Business Banking Solutions](#)

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