

# Spark 2% Cash

**2% unlimited** cash back  
**\$1,000** cash bonus  
**\$0 intro** annual fee

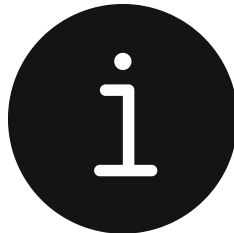
Find out if you're pre-approved with no impact to your personal credit score.

See if I'm pre-approved



Apply now

Credit Level: Excellent



[View important rates and disclosures](#)

[Rewards terms](#)

2%

## Unlimited rewards

Earn unlimited 2% cash back for your business on every purchase, everywhere, no limits or category restrictions.

# \$1,000

## Cash bonus

Earn a \$1,000 cash bonus when you spend \$10,000 in the first 3 months.

# \$0

## Intro annual fee

Enjoy a \$0 annual fee for the first year, and then \$95 after that.

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### **TRAVEL REWARDS**

Earn unlimited 5% cash back on hotels and rental cars booked through Capital One Business Travel.<sup>2</sup>

### **BUSINESS-GRADE CAPABILITIES**

Empower your team to make purchases while earning rewards on their transactions, with free employee and virtual cards. Plus, pay your vendors with ease.

**PURCHASE RATE**

24.49% variable APR.

**REWARDS CALCULATOR**

See how much your business can earn<sup>3</sup>



0

Monthly Spending

Your business could earn: \$0 cash back annually

**BENEFITS OF SPARK 2% CASH<sup>4</sup>**

Featured benefits   Manage your accounts   Employee access   Travel   Service & protection

Automatic  
payments

\$0 fraud  
liability

Year-end  
summaries

Set up AutoPay so you don't have to worry about signing into your account every month.

If your card is lost or stolen, you can get an emergency replacement and a cash advance.

Get an itemized report of your spending to simplify budgeting and tax time.

## Account managers

Assign an account manager to make purchases and payments, review transactions and resolve any problems.

## Purchase records

Quickly and securely download your purchase records into multiple formats including Quicken®, QuickBooks® and Excel®.

## Virtual card numbers

Make safer payments online without exposing your actual card number with merchants.

[View all business benefits >](#)

### APPLICATION REQUIREMENTS

# What to know for your application

#### 10 MINUTE APPLICATION

It takes about 10 minutes to apply and you'll get a decision in seconds.

#### BUSINESS OWNER INFORMATION

You'll need to know legal names, addresses and

#### BUSINESS INFORMATION

Gather your legal business name, address and business tax ID number (TIN).

SSNs for all business owners.

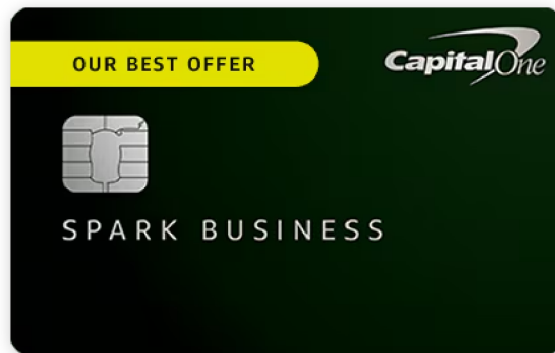
See if I'm pre-approved

Apply for Spark 2% Cash

[Rates and fees information](#)

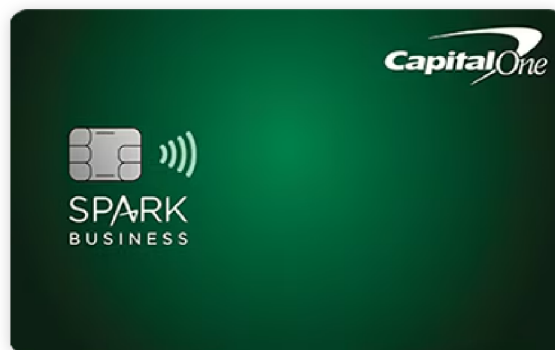
[Rewards terms](#)

## MORE BUSINESS CARDS



### Spark 2% Cash Plus

Unlimited 2% cash back with spend capacity that adapts to your business.



# Spark 1.5% Cash Select

Unlimited 1.5% cash back with no annual fee.

[View all business cards >](#)

- 1 This bonus is available by clicking the “Apply Now” button on this page, and may not be available if you navigate away from or close this page. The bonus may not be available for existing or previous Capital One Business card holders.
- 2 Rewards and benefits may vary between Capital One Travel and Capital One Business Travel. [See website for more details.](#)
- 3 The actual amount of cash back you can earn will depend on your credit limit and purchase activity.
- 4 Certain terms, conditions, and exclusions apply. In order for coverage to apply, you must use your covered card to secure transactions. Please refer to your Guide to Benefits for further details.



## Footnotes

Learn more about [FDIC insurance coverage](#).