



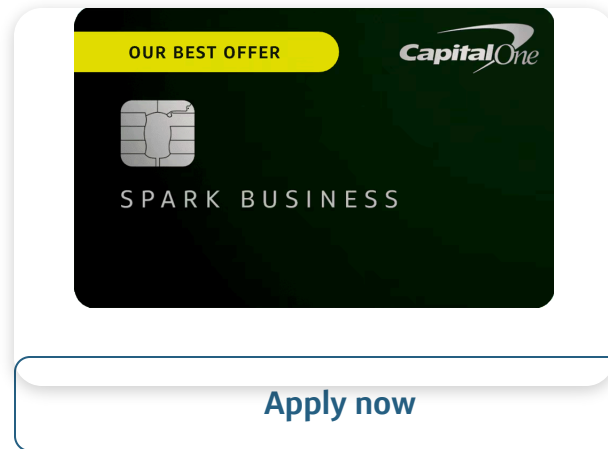
**OUR BIGGEST OFFER EVER:** Earn \$4,000 or more in cash bonuses

# Spark Cash Plus

**2% unlimited** cash back  
**\$4,000 or more** in cash bonuses  
**No preset** spending limit

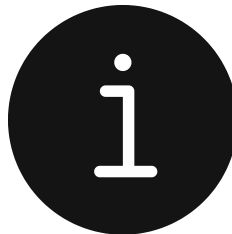
Find out if you're pre-approved with no impact to your personal credit score.

[See if I'm pre-approved](#)



[Apply now](#)

Credit Level: Excellent



[View important rates and disclosures](#)

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2%

## Unlimited rewards

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

\$2,000

## Welcome offer

Earn a \$2,000 cash bonus when you spend \$30,000 in the first 3 months.<sup>1</sup>

\$2,000+

## Year one bonuses

Earn an additional \$2,000 bonus for every \$500,000 spent in the first year. You can truly earn unlimited cash bonuses your first year.<sup>1</sup>

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### REWARDS YOUR WAY

Get cash back rewards for any amount at any time with no expiration date for the life of the account.<sup>2</sup>

### TRAVEL REWARDS

Earn unlimited 5% cash back on hotels and rental cars booked through Capital One Business Travel.

### BUSINESS-GRADE CAPABILITIES

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

### CARD TERMS

#### Payment terms

Your card is designed to be paid in full. However, you have the option to carry over a portion of your balance with interest if needed.<sup>4</sup>

#### Flexible spend capacity

This card comes with no preset spend limit that adapts to your needs based on spending behavior, payment history and credit profile.<sup>5</sup>

#### Annual fee refund

Get your \$150 annual fee refunded every year you spend at least \$150,000.<sup>6</sup>

See if I'm pre-approved

Apply now

[Rates and fees information](#)

[Rewards terms](#)

## REWARDS CALCULATOR

See how much your business can earn<sup>7</sup>



Monthly Spending

\$0

Your business could earn:

\$0

cash back in the first year 

### BENEFITS OF SPARK 2% CASH PLUS

Featured benefits Manage your accounts Employee access Travel Service & protection

#### Automatic payments

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

#### \$0 fraud liability

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

#### Year-end summaries

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.

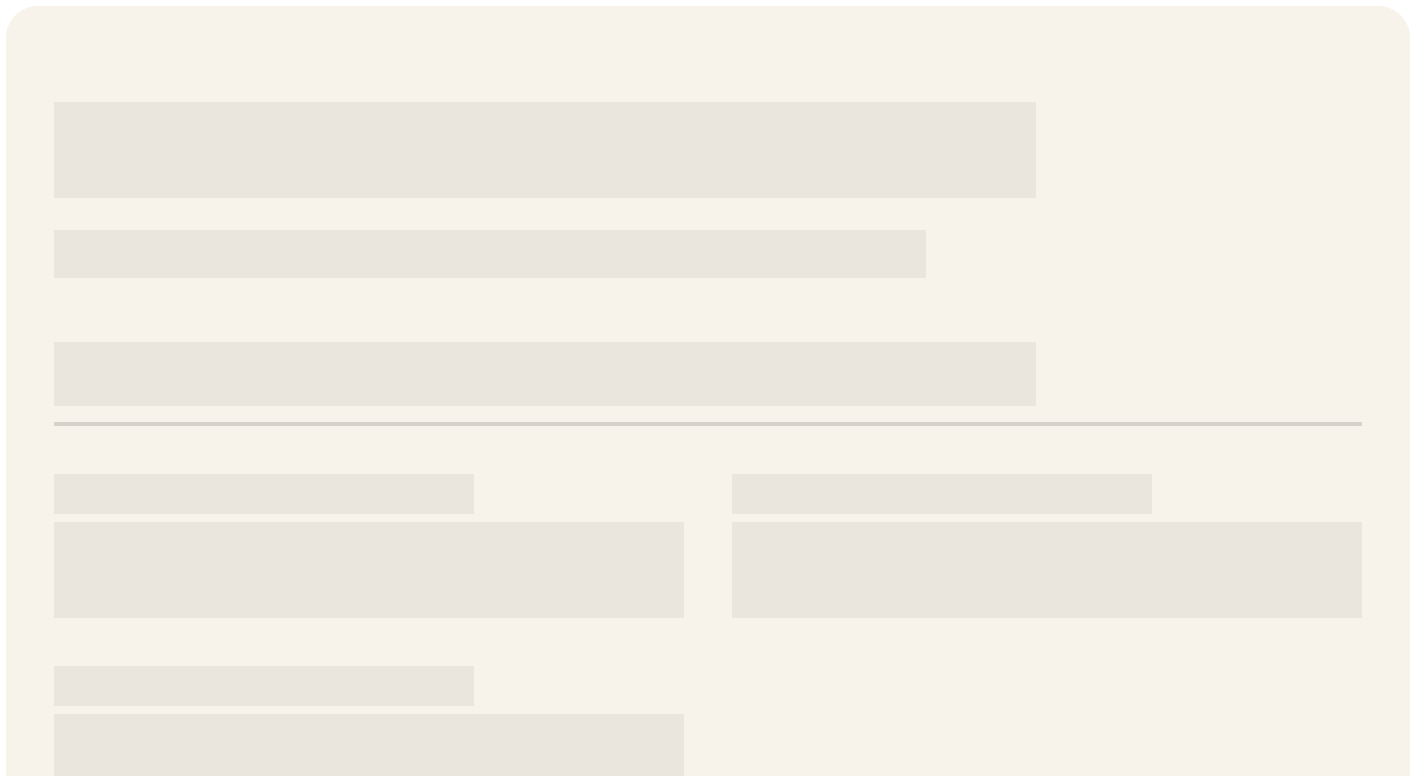
## Purchase records

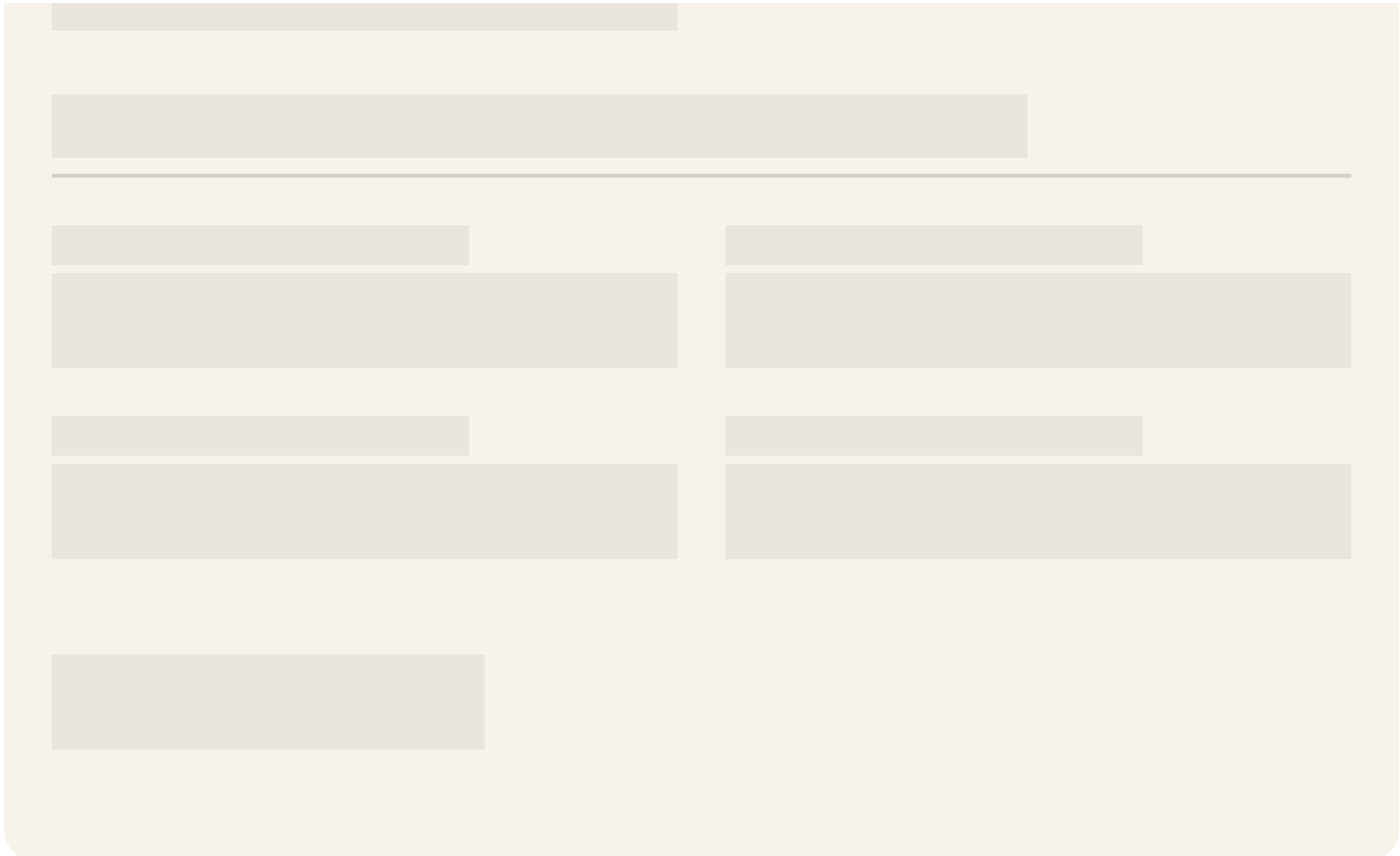
Quickly and securely download your purchase records into multiple formats including Quicken®, QuickBooks® and Excel®.

## Virtual card numbers

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

[View all business benefits >](#)





**MORE BUSINESS CARDS**



**Spark 2% Cash**  
Unlimited 2% cash back with a low  
annual fee.



## Venture X Business

Unlimited 2X miles on every purchase with spend capacity that adapts to your business.

[View all business cards >](#)

- 1 The bonuses may not be available for existing or previous Capital One Business card holders.
- 2 Your Spark Cash Plus card account must be open and in good standing at the time of rewards redemption. Your cash rewards are yours for the life of the account—they won't expire. But if your account is closed, you may lose any rewards you have not redeemed.
- 3 Rewards and benefits may vary between Capital One Travel and Capital One Business Travel. [See website for more details.](#)
- 4 Pay at least the minimum payment amount by your payment due date, otherwise you'll be charged a 2.99% late fee.
- 5 No preset spending limit does not mean unlimited spending. The amount you can spend can change over time based on your spending behavior, payment history, credit profile and other factors.
- 6 You will receive a statement credit of \$150 each year when you spend at least \$150,000 in net purchases by your membership anniversary date. You will see the statement credit within 2 billing cycles following your rewards membership anniversary date. Please note that statement credits lower your balance but do not count as payments. You must continue to make any required payments.
- 7 The actual amount of cash back you earn will depend on your purchase activity.



> [Small Business Card](#) > [Spark Cash Plus](#)

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