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## Business Gold Card

Reward Your Growth



**Annual Fee:** \$375<sup>mt</sup>†

**Choose Your Color:** Gold



### WELCOME OFFER

## AS HIGH AS 200,000 Membership Rewards® Points

after you spend \$15,000 in eligible purchases on your Card within the first 3 months of Card Membership. Welcome offers vary and you may not be eligible for an offer.†

### Here's how it works:

1. Apply and find out your offer amount
2. Continue to see if you're approved
3. If approved, accept the Card with your offer
4. Spend \$15,000 in 3 months
5. Receive the points

**Know if you're approved with no personal credit score impact**

[Learn more](#) about potential personal and business credit score impacts.

Apply Now

[♦† Offer & Benefit Terms](#) [↗](#) [▫ Rates & Fees](#) [↗](#)



## How You Earn

**4X**

POINTS

### On Your Top 2 Eligible Categories Each Month

4X points are earned on the first \$150,000 in combined purchases each calendar year. Continue reading for category details.‡

**3X**

POINTS

### On Flights & Pre-Paid Hotels‡

Booked on AmexTravel.com.‡

**1X**

POINTS

### On All Other Eligible Purchases

Made using the Business Gold Card.‡



Categories Eligible to Earn 4X Points





## Learn how you can unlock up to **\$845** in Business Value Annually

Power your business with more value built in.



**ChatGPT Business**

### **\$240 Flexible Business Credit**

Enroll and get up to \$240 back annually in statement credits for eligible U.S. purchases at FedEx (through 10/01/2026), Grubhub, and Office Supply Stores with the Business Gold Card.†



**NEW**

### **\$300 ChatGPT Business Credit**

Get up to \$300 back in statement credits per calendar year on U.S. purchases of ChatGPT Business subscriptions on the Business Gold Card.

Enrollment required.†<sup>1</sup>

<sup>1</sup>Subject to auto-renewal.





### \$150 Squarespace Credit

Enroll and get up to \$150 back each calendar year on U.S. purchases with Squarespace on the Business Gold Card. ‡<sup>2</sup>

<sup>2</sup>Subscription purchases subject to auto-renewal.



### \$155 Walmart+ Credit

Use your Business Gold Card to pay for a monthly Walmart+ membership and get up to \$12.95 plus applicable taxes (excluding Plus Ups) back each month. ‡



## Card Design Choice

**When you apply for the Business Gold Card you have the option to choose your Card's design.**

Choose either the Gold, Rose Gold or White Gold design when applying for the Business Gold Card.



# More Features & Benefits

Get more from your business spend with flexible rewards and elevated benefits.



## No Preset Spending Limit

No Preset Spending Limit can give you flexibility in ways traditional credit cards don't. The amount you can spend adapts based on factors such as your purchase, payment, and credit history. Rather than having a set limit, you could grow your purchasing power the more you consistently use your Card and regularly make payments.†



## Pay Over Time

You decide what's best for your business - pay in full when it makes sense, or pay over time to help manage your cash flow. Eligible charges are automatically added to your Pay Over Time balance, up to your Pay Over Time Limit. You can choose to pay for those charges over time with interest. Any charge - or portion of a charge - not added to your Pay Over Time balance must be paid in full each month.‡



**Travel Benefits**



**Customer Service**



**Expense Management**



**Insurances**





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## Frequently Asked Questions about the Business Gold Card

How does the rewards structure work? [↕](#)

Can I earn points on everyday business purchases? [↕](#)

What can I do with Membership Rewards® points? [↕](#)

Does the Amex Business Gold card have lounge access? [↕](#)

Does the Amex Business Gold card have foreign transaction fees? [↕](#)

## Is Amex Business Gold card a charge card?



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