



What cards are included in the Ink from Chase portfolio?

The Ink from Chase portfolio includes six distinct cards – Ink Bold, Ink, Ink Plus, Ink Cash, Ink Exclusives and Ink Capital Exclusives – designed specifically for small business owners:

- **Ink Bold** – Chase’s first pay-in-full charge card with no interest charges is designed for small business owners who want robust purchasing power and spending capacity that adjusts dynamically, giving them the purchase power needed to meet their businesses’ changing needs. With Ink Bold, small business owners earn premium rewards from business purchases with no limit on how many points may be earned, and the points do not expire. Rewards can be redeemed for a wide range of items, including cash, gift cards, merchandise, travel and unique experiences. Rewards points are worth 25 percent more when redeemed for air travel. Ink Bold customers can earn an annual bonus of up to 47,500 points. In addition, Ink Bold customers have direct access to Chase business card specialists, who are available without the use of an automated phone system. Ink Bold has no annual fee for the first year and \$95 thereafter.
- **Ink** – Developed for small business owners seeking business-sized credit limits, flexible payment options and online expense management tools with the ability to earn rewards from business purchases with no limit on how many points may be earned, and the points do not expire. Ink has no annual fee.
- **Ink Plus** – The solution for small business owners seeking business-sized credit limits, flexible payment options, online expense management tools and the ability to earn rewards from business purchases, including extra travel benefits with no limit on how many points may be earned, and the points do not expire. Rewards points also are worth 25 percent more when redeemed for air travel, and cardmembers can earn an annual spending bonus of up to 25,000 points. Ink Plus has no annual fee for the first year and \$60 thereafter.
- **Ink Cash** – Designed for small business owners seeking unlimited cash back and accelerated earnings on everyday business purchases: dining, fuel, home improvement and office supplies. Ink Cash provides business-sized credit limits, flexible payment options and online expense management tools. Ink Cash has no annual fee.
- **Ink Exclusives** – A no-fee business card for customers who want to maximize their rewards. Chase checking customers earn a 20 percent bonus – or 1.2 points for every dollar they spend on the card – with no limits on the points they can earn, and the points never expire. The rewards points can be redeemed for millions of rewards options through Ultimate RewardsSM, including cash back, gift cards, unrestricted travel, and brand-name merchandise.
- **Ink Capital Exclusives** – A no-fee business card for customers who want to manage their cash flow with a low interest rate. Chase checking account customers earn a refund of their twelfth month’s interest each

year when they have their monthly payment automatically deducted from a Chase checking account.

What are the product features of Ink Bold?

Features of the **Ink Bold** business card include:

- Purchasing Power:
 - Pay full balance each month
 - No interest charges
 - Flexible spending limit that adjusts over time to meet the changing needs of business owners
 - Free employee business credit cards
 - Ability to control employees' spending through custom alerts and employee spending limits
- Rewards:
 - Earn one point for every \$1 on purchases
 - No limits on how many points can be earned, and points never expire
 - Earn two points per \$1 on airfare booked through Chase's Ultimate Rewards Travel Booking Tool
 - Earn an annual spending bonus up to 47,500 points
 - Redeem rewards for items that can be reinvested back into the business or for the personal use of employees or business owners
 - Redeem rewards for a wide range of items, including cash, gift certificates, merchandise, travel or unique experiences
- Worldwide Acceptance:
 - Accepted at twice the number of locations worldwide as American Express and its suite of business credit cards
- Premium Travel Access:
 - Redeem rewards points for air travel with no blackout dates or travel restrictions
 - Points are worth 25 percent more when redeemed for airfare
 - Points can be transferred at full value to the industry's top frequent flyer and hotel programs
 - Airport lounge access at over 600 airports around the world
- Customer Support:
 - Direct access to a dedicated Chase business card specialist without having to deal with an automated phone system
- Premium Benefits:
 - Fraud and purchase protection
 - Identity theft and protection resolution
 - Return protection
 - Price protection
 - Travel protections
- Annual Fee: First year free; \$95 each year thereafter

What are the product features of the Ink card?

Features of the **Ink** business card include:

- Purchasing Power:
 - Ability to pay minimum, portion or full balance every month – giving small business owners more flexibility to manage their cash

- flow
- Ability to control employees' spending through custom alerts and card spending limits
- Rewards:
 - Redeem rewards for items that can be reinvested back into the business or for personal use
 - Earn one point for every \$1 on purchases
 - Unlimited points can be earned, without worry of an expiration date
 - Earn two points per \$1 on airfare booked through Chase's Ultimate Rewards online travel booking tool
- Premium Travel Access:
 - Redeem air travel rewards with no blackout dates or travel restrictions
- Access to a dedicated Chase business card specialist
- Additional Security:
 - Fraud and purchase protection
- No annual fee; competitive APR

What are the product features of Ink Plus?

Features of the **Ink Plus** business card include:

- Purchasing Power:
 - Ability to pay minimum, portion or full balance every month – giving small business owners more flexibility to manage their cash flow
 - Ability to control employees' spending through custom alerts and card spending limits
- Rewards:
 - Redeem rewards for items that can be reinvested back into the business or for personal use
 - Earn an annual spending bonus of up to 25,000 points
 - Earn one point for every \$1 on purchases
 - No limits on how many points can be earned and points never expire
 - Earn two points per \$1 on airfare booked through Chase's Ultimate Rewards Travel Booking Tool
- Premium Travel Access:
 - Redeem air travel rewards with no blackout dates or travel restrictions
 - Points are worth 25 percent more when redeemed for airfare
 - Points can be transferred at full value to the industry's top frequent flyer and hotel programs
 - Airport lounge access
- Access to a dedicated Chase business card specialist
- Additional Security:
 - Fraud and purchase protection
- Annual Fee: First year free; \$60 annual fee each year thereafter; competitive APR

What are the product features of Ink Cash?

Features of the **Ink Cash** card include:

- Purchasing Power:

- Ability to pay minimum, portion or full balance every month – giving small business owners more flexibility to manage their cash flow
- Ability to control employees’ spending through custom alerts and card spending limits
- Rewards:
 - Redeem rewards for unlimited cash back
 - Earn three percent cash back on eligible everyday business purchases
 - Earn one point for every \$1 on purchases
- Access to a dedicated Chase business card specialist
- Additional Security:
 - Fraud and purchase protection
- No annual fee; competitive APR

What are the product features of Ink Exclusives?

Features of the **Ink Exclusives** card include:

- Purchasing Power:
 - Ability to pay minimum, portion or full balance every month – giving small business owners more flexibility to manage their cash flow
 - Ability to control employees’ spending through custom alerts and card spending limits
- Rewards:
 - 1 point for every dollar spent
 - No limit on number of points earned
 - Points never expire on the Ultimate Rewards platform.
 - 20 percent bonus points per every \$1 spent
 - Example: \$1,000 spend = 1,000 points + 200 bonus points = 1,200 points
- No annual fee; competitive APR
- No monthly service fee on eligible Chase Checking accounts when linked to your active Ink business credit card
- Access to a dedicated Chase business card specialist
- Additional Security:
 - Fraud and purchase protection

What are the product features of Ink Capital Exclusives?

Features of the **Ink Capital Exclusives** card include:

- Purchasing Power:
 - Ability to pay minimum, portion or full balance every month – giving small business owners more flexibility to manage their cash flow
 - Ability to control employees’ spending through custom alerts and card spending limits
- Rewards:
 - Earn a refund of the twelfth month’s interest each year
 - Enroll in AutoPay from a Chase checking account for 12 months and receive your twelfth month of interest back (automatically credited to your checking account)

- No monthly service fee on eligible Chase Checking accounts when linked to your active Ink business credit card
- No annual fee; competitive APR
- Access to a dedicated Chase business card specialist
- Additional Security:
 - Fraud and purchase protection

Where are Ink from Chase cards accepted?

Ink from Chase cards are accepted worldwide at twice as many locations as American Express.

Where can small business owners get more information?

To get more information about the benefits of Ink and find the card that is right for their business, small business owners can visit www.chase.com/ink. Or visit one of our more than 5,000 Chase branches.

Contact:

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