

**Title:**

Cashing in With American Express Blue Cash for Business

**Word Count:**

432

**Summary:**

Cash rebate credit cards tend to come with a price tag in the form of an annual fee and above average APRs. Judging by the business credit card reviews that proliferate on the internet, this type of business credit card often doesn't quite deliver on business consumers' initial expectations. There are some exceptions though, with the American Express Blue Cash for Business credit card frequently singled out in consumer- and credit card site reviews.

**Keywords:**

credit,finance,cash,business

**Article Body:**

When you compare American Express Blue Cash for Business against other cash rebate business credit cards, you quickly come to understand why this is the case.

**Cash Rebates**

Unlike most other cash rebate business credit cards, the American Express Blue Cash for Business credit card allows you to start accumulating cash back rewards from the first time you use your card.

The cash back structure of the American Express Blue Cash for Business credit card is highly competitive and works on a sliding scale: 0.5% for the first \$7,500, 2.5% from 7,500.01 to \$15,000 and 1% from \$15,000 upwards. When you purchase from an OPEN partner, the percentages double automatically.

The cash back rewards you can earn on your American Express Blue Cash for Business credit card are not capped and you are not penalized if - like most small business owners - you decide to settle your monthly balance in full. Any additional American Express Blue Cash for Business credit cards you may choose to issue to your staff also earn cash rebate rewards.

**Discounts**

Over and above doubling the rebates you earn on your American Express Blue Cash for Business credit card, you receive discounts of between 3% and 25% from OPEN partners on business purchases such as travel, dining, business supplies, business services and business building tools.

### Terms

The American Express Blue Cash for Business credit card is a very economical cash rewards business credit card when compared to its direct competition. In most of the reviews the four salient features that differentiate the American Express Blue Cash for Business credit card are:

\$0 annual fee

0% APR on purchases for the first six months

Low on-going 11.24% APR on purchases

7.99% APR on balance transfers for the life of the amount transferred.

### Business Support

Finally, many of the reviews report a willingness on the part of American Express to go the extra mile for small businesses. As a holder of the American Express Blue Cash for Business credit card, you gain access to:

24/7 customer support services

Chat facilities and forums where you can speak to other small business owners and experts, Articles and reports purposely compiled for the small business sector.

American Express also offers online reporting and management tools, to help you automate some of your tedious administrative tasks.

### To conclude

The holistic, partnering approach adopted by American Express in designing products such as the American Express Blue Cash for Business credit card, indicates that they are serious about the small business market and committed to adding real value to their small business customers. Judging by the responses on the internet, it is clear that this particular approach has hit the mark.