

Business Credit Cards

Choose a business card that works for you.

Whether you want to be rewarded for purchases or are looking for a low rate card, Citizens Bank Business Credit Cards will help you improve efficiency and optimize cash flow while establishing credit in your business's name.

- Save on business purchases with a 6-month, 0% introductory rate* and no annual fee.
- Free up working capital for up to 50 extra days with 30-day billing cycles and 20-day settlement periods.
- Monitor your spending easily with online account management, consolidated statements, and convenient payment options
- Leverage worldwide purchasing power and the highest level of security with Chip and PIN technology.
- Control employee limits and spend categories with text or email alerts through accessCARD Command®

24/7 control of cash flow

Monitor expenses and employee spending.

Learn About accessCARD Command® >


Questions? Ask a Citizen. 1-800-4BUSINESS Visit a Branch >

View business credit cards

Compare business credit cards

	Everyday Points® Business Mastercard®	Business Platinum Mastercard®
	A business credit card that rewards you for your everyday purchases.	A business credit card that provides lower rates rather than reward points.
	Act Now	Act Now
Rewards	Points can be redeemed for hundreds of products and services on our Everyday Points website, including: <ul style="list-style-type: none">• Cash Back• Travel rewards• Gift cards• Merchandise Receive discounts of up to 10% at participating merchants plus 4% at over 10,000 participating restaurants with the Mastercard Easy Savings® program.	Receive discounts of up to 10% at participating merchants plus 4% at over 10,000 participating restaurants with the Mastercard Easy Savings® program.
Additional benefits	<ul style="list-style-type: none">• 24/7 online account management with accessCARD Command®• Worldwide purchasing power and the highest level of security with Chip and PIN technology• MasterRental Insurance• Purchase Assurance and Extended Warranty• MasterAssist• VAT Reclaim Service• Identity Theft Resolution• No charge for additional cards• Travel Insurance• Travel accident and baggage delay insurance• The Business Assistance Concierge Service See our Guide to Benefits for more details.	<ul style="list-style-type: none">• 24/7 online account management with accessCARD Command®• Worldwide purchasing power and the highest level of security with Chip and PIN technology• MasterRental Insurance• Purchase Assurance and Extended Warranty• MasterAssist• VAT Reclaim Service• Identity Theft Resolution• No charge for additional cards• Travel Insurance• Travel accident and baggage delay insurance• The Business Assistance Concierge Service See our Guide to Benefits for more details.


Other ways we can help



What are your needs for next year?

Our Working Capital Calculator will tell you.

Find Out >



YourPlace Banking®

Added benefits for your employees, at no cost to you.

How it works >

Learn more about this subject

Financing Your Growth

Getting to the next level takes focus, planning, and the right resources.

Business or Equipment Flex Loan

Secure equipment financing that allows you to purchase multiple assets over time.

Personalize your experience.

Specify Your Location > Find a Branch / ATM >

May We Suggest

New to Citizens Bank? Here are some of our most requested products and most popular areas of interest.

Featured Products

Personal Money Markets
IRA CD
CollegeSaver®

HomeBuyer Savings
Green Savings
Platinum Checking

ClearValue® Mastercard
Debit Cards

Customer Service

Branch Locator
Contact Us

Community

Community Initiatives

Company

About Citizens Bank
Careers



* Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

™ Variable APRs will vary with the market based on the Prime Rate. The Index is determined on the last business day of each month and is the highest Prime Rate published in the northeastern edition of The Wall Street Journal in its Money Rates table at any time within the immediately preceding three months, including the month in which the Index was determined. We will determine your margin and APR based upon our review of your application and your credit history. If approved, your margin and APR will be shown on the Pricing Addendum, which will be provided with your credit card and your Agreement. This invitation is only valid on new accounts. This offer is only available if the business does not already have a Citizens Bank Business Mastercard. The information about the costs of the card described in this application is accurate as of 10/27/16. To find out what may have changed, call us at 1-888-798-4600 or write us at Commercial Card Customer Service, P.O. Box 18290, Bridgeport, CT 06601.

¹ EVERYDAY POINTS® BUSINESS MASTERCARD®: This Rewards Program (the "Program") is governed by the Terms and Conditions located at citizensbank.com/small-business/cards-and-rewards/terms-and-conditions.aspx. It will explain the Program, including the following items: You receive two (2) Everyday Points for each \$1 in purchases you make using your Everyday Points Business Mastercard. You will accrue points for Purchases but not for non-purchase transactions such as Cash Advances, Cash Equivalent Transactions or unauthorized charges. Meeting the \$5,000 purchase threshold for bonus point eligibility varies based on account set-up. For "Business-Earn" accounts, the purchase threshold will be met by the aggregate spend of all cards under the company, and the bonus points will be applied to the business account. For "Cardholder Earn" accounts, each individual card under the master account that reaches the \$5,000 purchase threshold is eligible for bonus points; these bonus points will be posted to the individual account(s). The spend requirement will not be based on consolidated spend on all accounts and each individual card under the account that qualifies can earn the 25,000 bonus points. 25,000 bonus points will be posted to your Everyday Points Business Mastercard statement within 2 billing cycles of your meeting the \$5,000 purchase threshold, as detailed above. As noted, "Business-Earn" accounts will have bonus points applied to the business account associated with the cards; "Cardholder-Earn" accounts will have bonus points applied to the individual account associated with the card. Purchases totaling a minimum of \$5,000 must occur within 90 days of account opening in order to be eligible for bonus points. Points may be redeemed for rewards once you reach the minimum point value of 5,000. Redemption fees may be charged for some items. Points expire after three years. Program subject to change. Catalog items can be changed without notice. You are solely responsible for any taxes that may be owed as a result of rewards earned and/or redeemed under this card. Please consult your tax advisor. Citizens Bank, N.A. does not provide tax advice. Accounts must be open and in good standing, both at the time of reaching the purchase threshold and at the time bonus points are posted to your account statement, in order to receive points. Additional terms and conditions may apply. Customers who are in the Professionals First program will earn 25,000 bonus points upon first purchase in the first 90 days from account opening of their Everyday Points Business Mastercard.

All accounts, loans, and services are subject to individual approval. See a banker for details.

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