

# Ultimate Guide to Five Easy Approval Business Credit Cards

If you're a small business owner, you know that access to credit can be essential for your success. But getting approved for a business credit card can be a challenge, especially if you have limited credit history or a low credit score.



## Ultimate Guide To Five Easy Approval Business Credit Cards: “Discover How To Get Business Credit With Vendors That Report To Dun & Bradstreet (D&B)”

by Gerald Lacey

★★★★★ 5 out of 5

Language : English  
File size : 2547 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting: Enabled  
Word Wise : Enabled  
Print length : 21 pages  
Lending : Enabled



That's where easy approval business credit cards come in. These cards are designed to be accessible to businesses of all sizes and credit profiles. They typically have lower credit score requirements and simpler application processes than traditional business credit cards.

In this guide, we'll introduce you to five of the best easy approval business credit cards on the market. We'll also provide tips on how to choose the right card for your needs and how to apply for and use your card responsibly.

## **Five Easy Approval Business Credit Cards**

### **1. Capital One Spark Classic for Business**

- APR: 0% intro for 12 months, then 15.99% - 24.99% variable
- Balance transfer APR: 0% intro for 12 months, then 15.99% - 24.99% variable
- Credit limit: \$500 - \$100,000
- Fees: \$0 annual fee
- Perks: 1% cash back on all Free Downloads

### **• American Express Blue Business Cash Card**

- APR: 0% intro for 12 months, then 15.99% - 24.99% variable
- Balance transfer APR: 0% intro for 12 months, then 15.99% - 24.99% variable
- Credit limit: \$1,000 - \$50,000
- Fees: \$0 annual fee
- Perks: 2% cash back on all Free Downloads at U.S. gas stations and select U.S. department stores, 1% cash back on all other Free Downloads

- **Chase Ink Business Cash Credit Card**

- APR: 0% intro for 12 months, then 15.99% - 19.99% variable
- Balance transfer APR: 0% intro for 12 months, then 15.99% - 19.99% variable
- Credit limit: \$1,000 - \$50,000
- Fees: \$0 annual fee
- Perks: 5% cash back on office supplies and telecom services, 2% cash back on gas and dining, 1% cash back on all other Free Downloads

- **Discover it® Business Credit Card**

- APR: 0% intro for 14 months, then 16.99% - 24.99% variable
- Balance transfer APR: 0% intro for 14 months, then 16.99% - 24.99% variable
- Credit limit: \$500 - \$50,000
- Fees: \$0 annual fee
- Perks: 5% cash back on rotating categories, 1% cash back on all other Free Downloads

- **Wells Fargo Business Platinum Credit Card**

- APR: 15.99% - 19.99% variable
- Balance transfer APR: 0% intro for 12 months, then 15.99% - 19.99% variable

- Credit limit: \$1,000 - \$100,000
- Fees: \$0 annual fee
- Perks: 1% cash back on all Free Downloads

## How to Choose the Right Easy Approval Business Credit Card

When choosing an easy approval business credit card, there are a few factors to consider:

- **Credit score:** Easy approval business credit cards typically have lower credit score requirements than traditional business credit cards. However, you'll still need to have a good credit score to qualify for the best rates and terms.
- **Business type:** Some easy approval business credit cards are designed for specific types of businesses, such as startups or freelancers. Make sure to choose a card that is tailored to your business needs.
- **Fees:** Easy approval business credit cards may have higher fees than traditional business credit cards. Be sure to compare the fees before you apply for a card.
- **Perks:** Some easy approval business credit cards offer rewards or perks, such as cash back or travel rewards. Consider your business needs and choose a card that offers the perks that are most valuable to you.

## How to Apply for an Easy Approval Business Credit Card

Applying for an easy approval business credit card is typically a simple process. You can usually apply online or by phone. You'll need to provide

some basic information about your business, including your business name, address, and phone number. You'll also need to provide your personal information, including your Social Security number and date of birth.

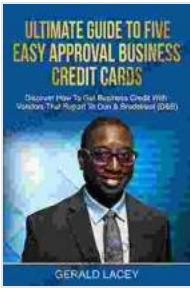
Once you've submitted your application, the lender will review your information and make a decision. If you're approved, you'll receive your credit card in the mail within a few weeks.

### **How to Use Your Easy Approval Business Credit Card Responsibly**

Once you have your easy approval business credit card, it's important to use it responsibly. Here are a few tips:

- **Pay your bills on time:** Late payments can damage your credit score and make it more difficult to qualify for future credit.
- **Don't overspend:** It's easy to get into debt when you have a credit card. Be sure to track your spending and only charge what you can afford to pay back.
- **Monitor your credit report:** Check your credit report regularly to make sure that there are no errors. If you find any errors, dispute them with the credit bureau.

Easy approval business credit cards can be a great way for small businesses to access credit. However, it's important to choose the right card for your needs and to use it responsibly. By following the tips in this guide, you can get the most out of your easy approval business credit card.

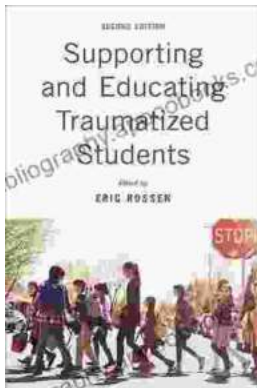


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