

amex business blue plus

amex business blue plus is a powerful tool for small business owners looking to manage their expenses efficiently while earning valuable rewards. This American Express card offers a unique combination of benefits, including competitive rewards rates, no annual fee, and useful business management tools. In this article, we will delve into the features, benefits, and drawbacks of the Amex Business Blue Plus card, as well as how it compares to other options in the market. Whether you are a seasoned entrepreneur or just starting your business journey, understanding the Amex Business Blue Plus can help you make informed financial decisions.

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Key Features of amex business blue plus

Rewards Structure

The Amex Business Blue Plus card stands out with its rewards structure, allowing cardholders to earn 2x points on the first \$50,000 spent in combined purchases at U.S. restaurants and on U.S. office supply stores each year. This is particularly beneficial for businesses that frequently purchase office supplies or dine out for meetings. Additionally, all other purchases earn 1x points, making it a solid choice for everyday business expenses.

No Annual Fee

One of the most attractive features of the Amex Business Blue Plus is that it comes with no annual fee. This makes it accessible for small business owners who may be cautious about incurring additional costs. The absence of an annual fee allows businesses to maximize their rewards without the burden of a yearly charge.

Flexible Payment Options

Amex Business Blue Plus offers flexible payment options, which is crucial for managing cash flow. Cardholders can choose to pay their balance in full or carry a balance with interest. This flexibility can be beneficial for businesses needing to manage their expenses over time.

Benefits of Using amex business blue plus

Comprehensive Expense Management

Using the Amex Business Blue Plus can simplify expense management significantly. The online account management tools provide detailed spending reports and categorization, making it easier for business owners to track their expenditures. This can be invaluable during tax season or when preparing financial statements.

Additional Purchase Protections

The card also offers several purchase protections, including purchase protection, extended warranty, and return protection. These features provide peace of mind, knowing that your business investments are safeguarded against theft or damage. Cardholders can benefit from these protections, which add value to their purchases.

Access to American Express Offers

Cardholders gain access to exclusive American Express Offers, which can provide discounts and cashback at various retailers. These offers frequently change, allowing businesses to take advantage of savings on essential purchases. Engaging with these offers can enhance the card's value significantly.

Drawbacks of amex business blue plus

Foreign Transaction Fees

One notable drawback of the Amex Business Blue Plus is the foreign transaction fee, which is typically around 2.7%. This can be a concern for businesses that operate internationally or travel frequently. The fee may deter some users from using the card abroad, as it can add to the overall cost of purchases made outside the U.S.

Lower Rewards on Non-Category Purchases

While the card offers 2x points on specific categories, all other purchases earn only 1x points. For businesses that spend heavily in categories outside of the specified ones, this may not be as rewarding as other business credit cards offering higher flat-rate rewards on all purchases.

Limited Travel Benefits

Compared to other premium business credit cards, the Amex Business Blue Plus lacks extensive travel benefits such as airport lounge access, comprehensive travel insurance, or travel credits. Businesses that prioritize travel rewards may find other cards more suitable for their needs.

How amex business blue plus Compares to Other Business Cards

Comparison with Other Business Credit Cards

When evaluating the Amex Business Blue Plus against other business credit cards, several factors come into play.

- **Amex Business Gold Card:** Offers higher rewards in specific categories but comes with an annual fee.
- **Chase Ink Business Cash:** Provides a similar rewards structure but includes cash back options and no annual fee.
- **Capital One Spark Cash:** Offers a flat-rate cash back on all purchases, which might be appealing for businesses with varied spending habits.

By considering your business's unique spending patterns and needs, you can determine if the Amex Business Blue Plus aligns well with your financial goals compared to other available options.

Conclusion

The Amex Business Blue Plus card is a versatile option for small business owners looking for a reliable rewards credit card. With its no annual fee, solid rewards structure, and expense management tools, it provides significant value to its users. However, potential cardholders should consider its drawbacks, such as foreign transaction fees and limited travel benefits, to ensure it aligns with their business needs. By understanding the full spectrum of features and comparing them to other offerings in the market, business owners can make informed decisions that foster financial growth.

Q: What type of rewards can I earn with amex business blue plus?

A: With the Amex Business Blue Plus, you can earn 2x points on the first \$50,000 spent at U.S. restaurants and U.S. office supply stores each year, and 1x points on all other purchases.

Q: Is there an annual fee for amex business blue plus?

A: No, the Amex Business Blue Plus does not have an annual fee, making it a cost-effective choice for small businesses.

Q: Does amex business blue plus offer purchase protections?

A: Yes, the card includes purchase protection, extended warranty, and return protection, which safeguard your purchases against theft, damage, or dissatisfaction.

Q: Are there foreign transaction fees with amex business blue plus?

A: Yes, the Amex Business Blue Plus charges a foreign transaction fee of approximately 2.7% on purchases made outside the U.S.

Q: How does amex business blue plus compare to other business credit cards?

A: The Amex Business Blue Plus is strong in rewards and expense management but lacks in travel benefits compared to premium cards like the Amex Business Gold Card or cash-back options like the Chase Ink

Business Cash.

Q: Can I redeem my points with amex business blue plus?

A: Yes, points earned with the Amex Business Blue Plus can be redeemed for various rewards, including travel, merchandise, gift cards, and more through the American Express Membership Rewards program.

Q: Is the amex business blue plus card suitable for startups?

A: Yes, the Amex Business Blue Plus is suitable for startups, especially due to its no annual fee and solid rewards on common business expenses, making it accessible for new business owners.

Q: How can I manage my expenses with amex business blue plus?

A: The Amex Business Blue Plus provides online account management tools that allow you to categorize spending, generate reports, and track expenses, making it easier to manage your business finances.

Q: What are the eligibility requirements for amex business blue plus?

A: To apply for the Amex Business Blue Plus, you typically need to provide information about your business, including its legal structure, revenue, and personal credit history. Meeting specific credit criteria is also essential.

Q: Can I add employee cards to my amex business blue plus account?

A: Yes, you can add employee cards to your Amex Business Blue Plus account. This allows employees to make purchases on behalf of the business while you manage spending and earn additional rewards.

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