

VISA

BUSINESS Credit Cards

**Choose the card that's
right for your business.**



**CENTRAL
PACIFIC
BANK**

A VARIETY OF WAYS TO POWER YOUR BUSINESS.

APPLY TODAY!

SEE A REPRESENTATIVE FOR DETAILS.



PURCHASING POWER

VISA® BUSINESS CARD



SIMPLE, EASY REWARDS

VISA® BUSINESS REAL REWARDS CARD



TRIPLE CASH BACK

VISA® BUSINESS CASH PREFERRED CARD



AUTOMATIC MAX REWARDS

SMART BUSINESS REWARDS VISA® CARD

EXTENDED LOW INTRO RATE

PURCHASING POWER



Save on interest with a great low introductory rate for an extended time



Use for large purchases, unexpected expenses or last-minute necessities



Pay down your other high-rate credit card balances faster



Easily manage employee spending with employee cards

SIMPLE, EASY REWARDS

EARN 1.5X REWARDS WITH NO LIMITS



Points monthly per
\$1 spent on all
eligible purchases¹



Awarded after first purchase²
– that's 2,500 bonus
rewards points



Choices on how
you can redeem
your points



No caps or limits on the
number of points you
can earn

**VISA® BUSINESS REAL
REWARDS CARD**

SIMPLE, EASY REWARDS

LOTS OF OPTIONS TO REDEEM YOUR WAY



Merchandise

Music, Movies, Books,
Electronics & more



Brand-Name Gift Cards

Retailers & Restaurants
250+ brands



Travel

Air Travel, Hotel Stays,
Rental Cars & more



Cash Back

2,500 points for \$25
cash back³

**VISA® BUSINESS REAL
REWARDS CARD**

3% CASH BACK FOR YOUR BUSINESS

REWARD YOUR BUSINESS NEEDS



Cash back on eligible purchases at gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases⁴



Annual software credit after 11 consecutive monthly software transactions⁵



Unlimited cash back on all other eligible purchases



Cash back awarded after first purchase²



Redeem for a statement credit, rewards card, deposit to a qualifying account or PayPal

**VISA® BUSINESS CASH
PREFERRED CARD**

AUTOMATIC MAX REWARDS

2X REWARDS IN TOP 2 CATEGORIES



Points per \$1 spent in your top two spend categories each month – automatically⁶



Points monthly per \$1 spent on all other eligible purchases



Choices on how you can redeem your points



Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days of account opening⁷



No caps or limits on the number of points you can earn

**SMART BUSINESS
REWARDS VISA® CARD**

AUTOMATIC MAX REWARDS

REDEEM POINTS FOR TRAVEL, CASH BACK AND MORE



Merchandise

Music, Movies, Books,
Electronics & more



Brand-Name Gift Cards

Retailers & Restaurants
250+ brands



Travel

Air Travel, Hotel Stays,
Rental Cars & more



Cash Back

2,500 points for \$25
cash back

**SMART BUSINESS
REWARDS VISA® CARD**

CHOOSE THE CREDIT CARD WITH THE FEATURES YOU WANT.

	Visa® Business	Visa® Business Real Rewards	Visa® Business Cash Preferred	Smart Business Rewards Visa®
REWARDS EARNED	PURCHASING POWER	SIMPLE, EASY REWARDS	TRIPLE CASH BACK	AUTOMATIC MAX REWARDS
3% cash back on eligible purchases at gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases ⁸			✓	
2X points in your top two spend categories, automatically ⁸				✓
1 point/1% per \$1 on all other eligible purchases			✓	✓
1.5 points/1.5% per \$1 on all purchases		✓		
\$100 annual statement credit after 11 consecutive monthly software transactions			✓	
REDEEM REWARDS				
Cash Back		✓	✓	✓
Merchandise and Gift Cards		✓		✓
Travel		✓		✓
BENEFITS				
Enjoy peace of mind with zero fraud liability ⁹ , and auto rental collision damage waiver ¹⁰ and 24/7 live US-based customer service	✓	✓	✓	✓
Free employee cards	✓	✓	✓	✓
Online management reporting tool helps you stay on top of your business credit card spending	✓	✓	✓	✓

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned.

- ¹ **Business Real Rewards Card:** You will earn 1.5 Points for every dollar in eligible net purchases charged to your Account during each billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle.
- ² **Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.
- ³ **Business Real Rewards and Smart Business Rewards Cards:** Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption).
- ⁴ **Business Cash Preferred Card:** You will earn 3% cash back for every dollar in eligible net purchases at merchants classified as gas stations, office supply stores, dining, restaurants, fast-food restaurants, bars, food delivery services and cell phone service providers. All other net purchases will earn 1% cash back. Purchases at gas stations greater than \$200 are not considered an automotive gasoline purchase and will therefore earn 1% cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within one to two billing cycles, a Rewards Card, Real-Time Rewards or Pay with Rewards when you check out with PayPal.
- ⁵ **Business Cash Preferred Card:** An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or reverse any portion or all of any software services credit for unauthorized purchases or transaction credits.
- ⁶ **Smart Business Rewards Card:** You will earn 1 Point for every dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://card.myaccountaccess.com/smartbusinessvisa> to see the full list of eligible merchant categories.
- ⁷ If you're approved for a new Smart Business Rewards Card, one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.
- ⁸ **Business Cash Preferred and Smart Business Rewards Cards:** Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify.
- ⁹ Elan Financial Services provides Zero Fraud Liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.
- ¹⁰ Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

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