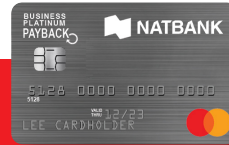


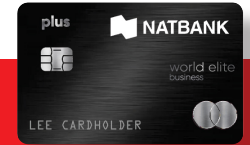
BUSINESS Credit Card Products*



Payback



World Elite



World Elite Plus

	Payback	World Elite	World Elite Plus
REWARDS	Rewards/Cash Back	1% cash back	\$1.00 = 1 point / 1% cash back
	25K Bonus Points (If a spend \$3k+ in first 90 days)	N/A	✓
SAFETY & SECURITY	ID Theft Protection™	✓	✓
	Zero Liability Protection	✓	✓
	Global Emergency Services	✓	✓
	Cell Phone Protection ¹	N/A	✓
OPERATIONAL EFFICIENCY	Mastercard Receipt Management	✓	✓
	Intuit® QuickBooks Online & Payroll Discount	✓	✓
	Intuit® TurboTax Discount	✓	✓
	Salesforce Essentials Discount	✓	✓
	Mastercard Easy Savings®	✓	✓
	Premium Easy Savings	N/A	✓
	24/7 Business Assistant	N/A	✓
DIGITAL ENABLEMENT	ShopRunner Membership	N/A	✓
	Microsoft Advertising Credit	✓	✓
	Zoho Social Discount	✓	N/A
TRAVEL	Zoho Marketing Plus Discount	N/A	✓
	Car Rental Insurance	✓	✓
	Mastercard Travel and Lifestyle Services	N/A	✓
RATES & FEES	Annual Airline Credit (Up to \$200)	N/A	✓
	APR - Purchase	16.74%	16.74%
	APR - Balance Transfer	4.99% for 1st 6 Months	4.99% for 1st 6 Months
	APR - Cash Advance	20.24%	20.24%
	APR - Penalty	23.99%	23.99%
	Annual Fee	\$0	\$29
	Additional Card Fee (charged annually)	\$0	\$29
Foreign Transaction Fee	3%	0%	

Balance Transfer Fee: \$10 or 4% (whichever is greater) / Cash Advance Fee: \$10 or 5% (whichever is greater) / Late Fee: Up to \$35 / Over the Limit Fee: None / Return Check Charge: \$25 per item

*Applicants should read the application disclosure for complete terms and conditions. Cardholders should go to <https://www.24-7cardaccess.com> to register their rewards account, and manage and redeem their rewards. APR will vary with the market based on the Prime Rate. Cardholders should read the Guide to Benefits that they receive with their credit card for a full and detailed description of all benefits, terms and conditions. Benefits are effective as of April 1, 2021 and are subject to change. For the most up to date list of benefits, please refer to the Guide to Benefits that came with your card. **FOR INTERNAL USE ONLY.**

¹ Only available as a core benefit until 1/1/2022, unless terminated earlier by issuer. Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by the new Hampshire Company, and AIG Company. Provides secondary coverage only. Mastercard is not a provider or broker of insurance and does not act as a third-party adjuster, claims assessor or as an agent for the underwriter or any other party.