



→ → Make big ideas happen → → with One Card → →

An easy way to accelerate your spending and earn some of the richest rewards in the industry.

J.P.Morgan

Innovative card features

- ✓ No personal guarantee or cash collateral needed¹
- ✓ No credit history required for application¹
- ✓ Pay in full each month with one automatic debit payment

Rewards you can reinvest in your business

- ✓ Earn 1 reward point for every dollar spent with no limits—and points never expire²
- ✓ Redeem points for cash back, travel, gift cards and merchandise
- ✓ Exclusive 25,000 bonus points worth up to \$250 at sign-up

Protection and resources you expect

- ✓ Robust program controls
- ✓ Automated and customized reporting
- ✓ Protection from fraud on unauthorized charges³
- ✓ Dedicated commercial card service teams to help with your account 24/7

All at low or no cost

- ✓ \$95 annual rewards fee per card, only for the first 10 cards
- ✓ Fees waived if annual spend is greater than \$1mm

¹ Credit limit will be determined by deposit balance ratio. Daily deposit balance for the legal entity obligated on the card may not be less than 20 percent of the average monthly spend balance. J.P. Morgan may make changes to credit line and payment terms in its discretion upon notice to the client.

² Terms and conditions of rewards are subject to the service terms and other legal agreements governing the product.

³ No liability for fraudulent transactions when the One Card program is operated in a manner consistent with our fraud prevention practices.

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