



Advantages of having a credit card for your business

You may be tempted to use your personal credit card to pay your business's expenses, but beware, as this practice can affect your finances. The truth is that having separate accounts helps to preserve your budget.

Here are some of the advantages of having a credit card to handle your business's purchases:

- **Enhanced control of your budget.** With a business credit card, you can monitor your business's expenses individually and prepare better projections.
- **Expand your credit.** A credit card offers you immediate access to a credit line, thus contributing to the ability to grow your business.
- **Save time.** With a business card you simplify your business's accounting and account reconciliations to devote your time to other tasks.
- **Make your life easier.** Your business's credit card will only feature your business expenses. This is an advantage when preparing the corporate income tax return because expenses will already be separated.
- **Maximize the use of your business's cash flow.** You can avoid paying interest on payments or purchases when you make payments and pay off the total amount owed at the end of each cycle. You can stay current with your suppliers by paying immediately with your card and then paying off your balance later.

Business credit card options

At Popular we have two new commercial credit cards: **Visa PREMIA® Business Rewards¹** and **Visa PREMIA® Business Rewards Max¹**.

Both provide automatic enrollment in the PREMIA® rewards program² where you earn points for every \$1 in purchases with no annual limit on points. You can view your PREMIA® points balance from the Mi Banco App³ and redeem for cash, travel and gift cards. Furthermore, both cards include a welcome bonus of 10,000 and 30,000 PREMIA® points respectively, after purchase requirement is met during the first 90 days of account opening.⁴

In addition, both cards provide access to the Commercial Credit Card Manager⁵, an online platform that allows you to manage your cards. They also feature the Corporate Responsibility Waiver Program, price and purchase protection, extended warranty, and Visa Concierge services.

For more information about our business credit cards, please call 787.724.3653, go to popular.com/en/cards/business/ or visit one of our branches.

Products issued by Banco Popular de Puerto Rico. Only available in Puerto Rico and USVI. These products are not available in countries that are subject to the US Department of the Treasury's Office of Foreign Assets Control (OFAC), trade embargoes, or economic sanctions programs. ¹ Subject to credit approval. ² Subject to the terms and conditions of the PREMIA® Program. Please go to popular.com/terminos-programa-premia, for information regarding the accumulation, expiration and usage of points, as well as other terms and conditions. ³ You can view your PREMIA® points through Mi Banco Online and at Mi Banco Business if you are enrolled with your personal Social Security number. In addition, you can call 1.800.3PREMIA (1.800.377.3642) to get your points balance. ⁴ Welcome bonus will appear on your statement 4-6 weeks after \$3,000 in purchases for the PREMIA® Business Rewards and \$5,000 in purchases for the PREMIA® Business Rewards Max within the first 90 days of account opening. ⁵ There is no charge for this service.