

# American Express Introduces Refreshed U.S. Business Gold Card With Enhanced Benefits and Rewards Built for Business

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Enhanced benefits and features include 4X Membership Rewards® points for essential business spending like new categories for transit and electronics, up to \$395 in statement credits each year on eligible purchases at select business merchants, and a new Rose Gold design option

The Business Gold Card also offers access to a suite of digital payment services, including payment flexibility and Business Blueprint insights

NEW YORK--(BUSINESS WIRE)-- American Express today introduced the refreshed U.S. American Express Business Gold Card with enhanced ability to earn 4X Membership Rewards points in top business spending categories, enroll in benefits to earn statement credits, and other new business-focused benefits. It also comes with the option for the popular Rose Gold design, which until now was only available to Consumer Gold Card Members.

American Express Business Gold Card (Photo: Business Wire)

According to a recent survey from American Express<sup>1</sup>, 86% of

small businesses surveyed say that either value, flexibility, convenience, or a breadth of benefits are most important when looking for a card to help run their business. The refreshed U.S. Business Gold Card provides all those features, as well as the powerful backing of American Express to help small businesses run and grow their business.

"The refreshed Business Gold Card helps our Card Members spend more time on what's important: running their business," said Anna Marrs, Group President of Global Commercial Services and Credit & Fraud Risk at American

Express. “Whether they’re making purchases for business needs like advertising, wireless bills, technology expenses, or on office supplies, booking travel, or dining with clients, the refreshed Business Gold Card will help small businesses unlock value.”

### Flexible Rewards that Adapt to Business Spend

As the smarter rewards Card for small businesses, Card Members can use the U.S. Business Gold Card to automatically earn 4X Membership Rewards points in the top two eligible categories where their business spent the most each billing cycle, to help take the guesswork out of earning rewards. Applicable on the first \$150,000 in combined purchases each calendar year, including:

- (NEW) U.S. purchases made from electronic goods retailers and software & cloud system providers,
- (NEW) Monthly wireless telephone service charges made directly from a wireless telephone service provider in the U.S.,
- (NEW) Transit purchases including trains, taxicabs, rideshare services, ferries, tolls, parking, buses, and subways,
- Purchases at U.S. media providers for advertising in select media (online, TV, radio),
- U.S. purchases at gas stations, and
- U.S. purchases at restaurants, including takeout and delivery.

Card Members will continue to earn 1X points on other eligible purchases.

### New Everyday Essentials to Help Run Your Business

In addition, U.S. Business Gold Card Members can now enjoy:

- (NEW) \$240 Flexible Business Credit: earn up to \$20 in statement credits each month after you use the Business Gold Card for eligible purchases at FedEx, Grubhub, and Office Supply Stores. Enrollment required.
- (NEW) Walmart+ Membership Credit: use the Business Gold Card to pay for a monthly Walmart + membership (subject to auto-renewal) and receive a statement credit that covers the full cost each month, valued at \$155 annually<sup>2</sup>.
- (NEW) Earn 3X Membership Rewards points: on eligible purchases through AmexTravel.com<sup>3</sup>.
- (NEW) Rose Gold: for the first time, the Business Gold Card now comes with the option for the popular Rose Gold design.

### Service, Support and Powerful Backing of American Express

In addition to the new business-focused benefits, the U.S. Business Gold Card offers a number of built-in digital

payment services and cash flow tools that help small and mid-size businesses seamlessly manage their accounts, meet their payment needs, and get more value from their Card – all backed by American Express' exceptional servicing.

- (NEW) Cell Phone Protection: with Cell Phone Protection<sup>4</sup>, you can be reimbursed the lesser of your repair or replacement costs following damage, such as a cracked screen, or theft for a maximum of \$800 per claim when your cell phone line is listed on a wireless bill and the prior month's wireless bill was paid by an Eligible Card Account. A \$50 deductible will apply to each approved claim with a limit of 2 approved claims per 12-month period. Additional terms and conditions apply.
- Payment Flexibility: with the Pay Over Time option you have the ability to carry a balance with interest up to your Pay Over Time Limit, so you can handle expected and unexpected expenses that come your way.
- Insights via American Express Business Blueprint™: integrate your Business Gold Card with **Business Blueprint**, plus other solutions for eligible Card Members like the **American Express Business Checking Account**<sup>5</sup>, to get a view of your business financials in one place.
- Membership Rewards® Program: from booking travel to top brands and everything in between, Card Members can use Membership Rewards points on the reward that means the most to them.

With these new benefits, the Business Gold Card will have an annual fee of \$375 starting February 1, 2024.

### American Express Presents: Raise the Bar with Business Gold

To celebrate the refreshed Business Gold Card, select greater NY area small business owners and their guests will be invited to join American Express at Raise the Bar with Business Gold, an interactive pop-up experience powered by small businesses for small businesses in New York City on November 2 and 3, 2023. Learn more about the experience [here](#).

Terms and limitations apply. For more information about the Business Gold Card, visit [here](#).

**AMERICAN EXPRESS SURVEY METHODOLOGY:** The survey of 556 U.S. small businesses was conducted by The Morning Consult LLC on behalf of American Express from July 12 to July 17, 2023. The survey includes responses from 252 businesses with < 10 employees (margin of error +/- 6 percentage points); 201 businesses with 11-100 employees (margin of error +/- 7 percentage points); and 103 businesses with 101-500 employees (margin of error +/- 10 percentage points). The margin of error for the full sample is +/- 4 percentage points.

### ABOUT AMERICAN EXPRESS

American Express is a globally integrated payments company, providing customers with access to products, insights

and experiences that enrich lives and build business success. Learn more at [americanexpress.com](https://americanexpress.com) and connect with us on [facebook.com/americanexpress](https://facebook.com/americanexpress), [instagram.com/americanexpress](https://instagram.com/americanexpress), [linkedin.com/company/american-express](https://linkedin.com/company/american-express), [twitter.com/americanexpress](https://twitter.com/americanexpress), and [youtube.com/americanexpress](https://youtube.com/americanexpress).

Key links to products, services and corporate sustainability information: **personal cards, business cards and services, travel services, gift cards, prepaid cards, merchant services, Accertify, Business Blueprint, Resy, corporate card, business travel, diversity and inclusion, corporate sustainability and Environmental, Social, and Governance reports.**

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1 Conducted by The Morning Consult LLC on behalf of American Express.

2 \$12.95 monthly plus applicable taxes. Plus Up Benefits not eligible.

3 American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay us commission and other incentives for reaching sales targets or other goals and may provide incentives to our Travel Consultants. For more information visit [www.americanexpress.com/travelterms](https://www.americanexpress.com/travelterms). California CST#1022318; Washington UBI#600-469-694

4 Coverage is provided by New Hampshire Insurance Company, an AIG Company.

5 Separate application and eligibility requirements apply. Accounts offered by American Express National Bank. Member FDIC

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