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## Best Small Business Credit Cards of 2012

*Whether you need the capital or just crave the rewards, these four cards are the year's best for small business owners.*

There are two primary reasons to get a small business credit card: One, capital, is a necessity; the other, rewards, are a luxury, says Anisha Sekar, vice president of credit and debit products at the credit card website NerdWallet.com. Which credit card is best for your business, therefore, depends largely on your motivation: bills or benefits.

"If you're looking for working capital, the first and only thing you're looking for is a low interest rate," Sekar says. "If you're lucky enough to not need your business [credit] card as a source of working capital, you're looking for the best rewards."

Whether your goal is more miles, cash back or an affordable way to finance overhead, here are the year's best small business credit cards to help you achieve it:



Cards via Shutterstock

### Best Overall Card:



**Chase Ink credit cards** are ideal for business owners who want both a low interest rate and generous rewards. Options include the Ink Cash, which gives 2% rewards on gas and restaurants, and the Ink Classic, which gives 2% rewards on gas and hotels. Although rewards are subject to an annual limit, both cards offer 5% on office supplies and cable/telecom services, and 1% on all other purchases. Neither has an annual fee and both boast an attractive introductory offer of 0% APR for 12 months.

### Best Travel Card:



**Capital One Spark Miles cards** are a favorite among road warriors because they offer two "no-hassle" miles on every dollar spent. Miles can be redeemed for many travel expenses, including fees, gas, hotels and restaurants, not to mention airfare on any airline. Although there's a \$59 annual fee, it's waived in the first year.

RELATED: [Credit Card Fraud: 5 Steps to Protect Your Business](#)

### Best Low-Interest Card:



Although credit unions typically offer the best interest rates, **Bank of America's Platinum Plus card** has a relatively low minimum APR of 9.24%. While that doesn't compare to the 0% introductory APR offered by some cards, it's certainly competitive over the long term. NFIB members have access to special [Bank of America business products](#).

### Best Card for Streamlined Accounting:



Compared to personal cards, business cards offer higher credit limits and more generous rewards. Some cards also offer sophisticated expense tracking tools. The **American Express SimplyCash Business card** has some of the best expense tracking features around—including the ability to download information directly to Quickbooks—with no annual fee.

Whatever card you choose, proceed with caution, as business cards are not covered by consumer protection laws that prevent double billing, arbitrary interest rates and unannounced interest rate hikes. "Read the fine print and make sure you understand the terms of the cards completely," says Gerri Detweiler, director of consumer education at Credit.com.

RELATED: [Avoiding the Credit Card Trap](#)

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