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Costco Anywhere Visa Business Card review: Cash-back rewards and perks for small business owners

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The Costco Anywhere Visa Business Card is one of a few credit cards on the market that offers cash back for [small business owners](#). There's no annual fee, and you can get up to 4% cash back on eligible gas and EV purchases, up to \$7,000 annually. Aside from perks from shopping inside the wholesale store and online, you'll get unlimited 1% back on all other purchases wherever you use your card.



[Learn more](#)

Costco Anywhere Visa® Business Card by Citi

Annual fee

\$0

Welcome offer

None

Card type(s)

Cash-back, Business

Purchase APR

19.99% - 27.99% variable

Rewards rate

- 4% cash back on eligible gas and EV charging purchases worldwide (including gas and EV charging at Costco), for the first \$7,000 per year (1% after that)
- 3% cash back on restaurant and eligible travel purchases worldwide
- 2% cash back on all other purchases from Costco/Costco.com
- 1% cash back on all other purchases

Benefits

- No foreign transaction fees
- Damage and theft purchase protection
- Worldwide car rental insurance

Additional benefits

- **Tap to pay.** Add the Costco Anywhere Visa Business Card to your digital wallet and tap to pay so you don't have to pull out a physical card while shopping.
- **Damage and theft.** If your purchases are damaged or stolen, you are covered for repairs or refunds for 90 to 120 days (depending on where you live).

- **No foreign transaction fees.** You can use the Costco Anywhere Visa Business Card worldwide [without incurring extra costs](#) in other countries.
- **Citi Flex Pay.** Because the Costco Anywhere Visa Business Card is a Citi card, some purchases might also be eligible for Flex Pay. This is Citi's [buy now, pay later](#) service, which allows you to make monthly payments on purchases of \$75 or more with no added interest.

How to earn rewards

You can earn rewards every time you use your card. The biggest cash-back rewards come from using your card when you [fill up your gas tank](#), which you can do before or after your Costco shopping trip. For those with electric vehicles, charging on-the-go and using the Costco Anywhere Visa Business Card will also get you 4% cash back. The card terms do state, though, that gas or EV charging purchased at superstores, non-Costco warehouse clubs, supermarkets, or convenience stores will only earn 1% cash back, not the boosted 4%.

You'll get another 3% when you book travel, whether it's through Costco Travel or somewhere else. Because it's an unlimited 3%, there's no limit to how much you'll earn in this category.

No matter how much you shop at Costco, you'll earn an unlimited 2% back on all your in-person and online purchases. It's great for business owners who need a lot of company supplies at the store. You'll get an unlimited 1% back on all other purchases.

[*Read more about Costco benefits for travelers*](#)

How to redeem rewards

The Costco Anywhere Visa Business Card offers extremely limited rewards redemption. Most cash-back credit cards let you redeem rewards regularly. The Costco Anywhere Visa Business Card offers redemption as an annual credit card rewards certificate issued each February after your statement closes. You'll have

until December 31 of that year to bring that certificate into any Costco to redeem for cash or merchandise in a single transaction.

There's no minimum amount required to spend to get your cash back. If you head into Costco for a few things and pay with your certificate, the cashier will hand back the difference in cash.

Who is the Costco Anywhere Visa Business Card best for?

The Costco Anywhere Visa Business Card is best for business owners who regularly shop at Costco for business-related supplies and expenses. This card might fit your company's needs if your business frequents Costco for bulk shopping.

[Read our full list of the best credit cards for business owners](#)

Costco Anywhere Visa Business Card pros

- Great cash back on lots of different shopping options, both at Costco and other places
- No foreign transaction fees or annual fee on top of your Costco membership requirement
- Relatively low variable purchase APR

Costco Anywhere Visa Business Card cons

- Can only get cash back once a year in-store
- Need excellent credit to qualify
- No introductory APR or welcome offer

Where can you use the Costco Anywhere Visa Business Card?

You can use the Costco Anywhere Visa Business Card wherever Visa is accepted, which includes more than 200 countries and millions of merchants worldwide. Since the Costco Anywhere Visa Business Card doesn't charge foreign transaction fees, it truly is an "anywhere" card you can use wherever you go.

How to make a Costco Anywhere Visa Business Card payment

The Costco Anywhere Visa Business Card is issued by Citi. So if you don't have an account set up already, you'll need to create a login and password with citi.com when you get your credit card. When it comes time to make a payment, you have a few different options, including:

- **Online:** Log onto the [citi.com website](https://citi.com) and click the "make payment" to make a one-time payment. You can also manage autopay to set up recurring payments.
- **Through the app:** [Download the Citi app](#) and from your accounts tab, you can select "make a payment." You can also manage autopay through the app.
- **On the phone:** To make a payment over the phone, call customer service at 1-855-378-6468. The automated messages will guide you through the process.
- **At a branch:** Citibank, or Citi, is the fourth-largest bank in the country, with branches nationwide. You can make a payment on your card by visiting a Citi branch near you.
- **In the mail:** To mail your payment, you'll need to send it to PO Box 790046 St. Louis, MO 63179-0046
 - If you'd like to overnight your payment, you can send it to Attention: Bankcard Payments Department 6716 Grade Lane Building 9, Suite 910 Louisville, KY 40213

Costco Anywhere Visa Business Card customer service info

You can talk to someone about your Costco Anywhere Visa Business Card anytime by calling the number on the back of your card or 1-855-378-6468.

You can also try the Citi bot, the live chatbot on the [Citi website](#). It's available 24/7 and can answer pressing questions about your card or account without you having to call first.

Alternative cards to consider

The Costco Anywhere Visa Business Card is one of the best business credit cards on the market, especially for [cash-back offers](#). But there are other cards to compare it to as you're looking for a business credit card.

[Learn more](#)

The American Express Blue Business Cash™ Card

Rates & fees, terms apply

Annual fee

\$0

Welcome offer

Earn a \$250 statement credit after you make \$3,000 in purchases on your card in your first 3 months

Card type(s)

Business, Cash-Back

Introductory Purchases APR

0% on purchases for 12 months from date of account opening

Ongoing Purchases APR

17.74% - 25.74% Variable

Rewards rate

- 2% cash back on all eligible purchases on up to \$50,000 per calendar year, then 1%
- 1% cash back on all eligible purchases after spending \$50,000 per calendar year (cash back earned is automatically credited to your statement)

Benefits

0% intro APR on purchases for 12 months from the date of account opening (then variable rate 17.74% - 25.74%, based on your creditworthiness and other factors as determined at the time of account opening; APRs will not exceed 29.99%)

The [American Express Blue Business Cash](#) card doesn't charge an annual fee (see [rates & fees](#)) and you might qualify with good credit, compared with excellent credit for the Costco Anywhere Visa. Get up to 2% back on purchases up to \$50,000 a year, then 1% after that. For new cardholders, there's a solid 0% introductory APR offer and a welcome offer for \$250 statement credit after you spend \$3,000 in purchases in your first three months after opening.

[Learn more](#)

Ink Business Cash® Credit Card

Annual fee

\$0

Welcome offer

Earn \$350 after spending \$3,000 in the first 3 months, plus an additional \$400 after spending \$6,000 in the first 6 months

after spending \$5,000 in the first 6 months

Card type(s)

Business, Cash-Back

Introductory Purchases APR

0% Intro APR on Purchases for 12 months

Ongoing Purchases APR

17.74% - 25.74% Variable

Recommended credit score

Good, Excellent

Rewards rate

- 5% cash back on the first \$25,000 in combined spending at office supply stores and on internet, cable, and phone services each account anniversary year
- 2% cash back on the first \$25,000 in combined spending at gas stations and restaurants each account anniversary year
- 1% cash back on all other purchases

Benefits

- Earn 5% cash back on Lyft rides through March 2025
- Get a 10% bonus on the cash back you earn in your first year if you have a Chase Business Checking account on your card anniversary (available on cards opened between March and November 2024)

The [Ink Business Cash Credit Card](#) from Chase doesn't charge an annual fee. You could earn as much as 5% back on the first \$25,000 spent in combined purchases on internet, cable, phone services, and office supply stores annually. You can also get 2% on the first \$25,000 at gas stations and restaurants every year, plus an unlimited 1% on everything else. That makes this a versatile card option for business

owners who often spend across multiple categories. Right now, you can get a welcome offer of \$350 when you spend \$3,000 in the first three months and an extra \$400 (\$750 total) when you spend \$6,000 in the first six months after you open your account.

[*Read our full review of the Ink Business Cash Credit Card*](#)

[Learn more](#)

Bank of America® Business Advantage Customized Cash Rewards Mastercard®

Annual fee

\$0

Welcome offer

Get a \$300 online statement credit after you spending at least \$3,000 within the first 90 days

Card type(s)

Cash-back, Rewards

Introductory APR

0% intro APR on purchases for the first 9 billing cycles

Purchase APR

18.49% - 28.49% variable

Rewards rate

- 3% cash back* in the category of your choice: gas stations and EV charging

stations (default), office supply stores, travel, TV, telecom & wireless, computer services, or business consulting services

- 2% cash back* on dining purchases
- 1% cash back on all other purchases
- *Earn 3% and 2% cash back on the first \$50,000 in combined choice category/dining purchases each calendar year, then earn 1%

Benefits

- Earn up to 75% more cash back on every purchase if you have a business checking account with Bank of America and qualify for Preferred Rewards for Business Platinum Honors tier
- Choose how to redeem your cash rewards — as a deposit into your Bank of America checking or savings account, as a card statement credit, or as a check mailed to you
- 0% on purchases for the first 9 billing cycles, after which the standard APR applies

The Business Advantage Customized Cash Rewards credit card from Bank of America is another no annual fee card option. There's a 0% introductory APR offer on new purchases and you can earn a \$300 statement credit after you spend \$3,000 in the first 90 days of opening your account. You'll earn 3% cash back in the category of your choice and 2% back on dining (up to the first \$50,000 you spend on those combined purchases each calendar year, then 1%), plus 1% back on all other purchases. You can also qualify for the Preferred Rewards program with an eligible business checking account at Bank of America, which could boost your rewards up to 5.25% in your choice category plus 3.5% on dining purchases (up to the same limit), and an unlimited 1.75% on everything else.

[Read our full review of the Bank of America Business Advantage Customized Cash Rewards Mastercard](#)

This article was edited by [Kendall Little](#)

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Costco Anywhere Visa® Card review: Members earn cash rewards for future Costco spending

Earn up to 4% cash back with the Costco credit card, which you can redeem at the wholesale club once per year via annual rewards certificate.

How to save on travel with a Costco credit card

Costco members can book vacation packages, cruises, and more through Costco Travel — with multiple ways to earn rewards and discounts for future Costco spending.

My Best Buy Visa Card review: Earn rewards at Best Buy and on everyday purchases

Use your My Best Buy Visa Card to earn rewards at Best Buy, plus rewards on everyday purchases of gas, groceries, dining, and more.

How to use your credit card for international travel

Understanding how to use your credit card for international travel can help make your trip go more smoothly and potentially even elevate your experience.

Amazon credit card review: Cash-back savings for non-Prime members

If you don't have a Prime membership, you can use your Amazon visa card to earn 3% cash back on every purchase you make from Amazon.com



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