

The Highest Cash Back Card We've Come Across Has 0% Intro APR Until Nearly 2026

by: The Ascent Staff | Sept. 8, 2024

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Let's cut right to the chase.

Our experts have decades of experience and have reviewed *hundreds* of credit cards.

The Discover it® Cash Back card is one of the very few that's so good, our top experts have signed up for it personally. In fact, they named it the **Best Cash Back Credit Card of 2024!**

Here's why they use it:

- You'll **earn up to 5% cash back** on rotating activated categories you'll actually use on up to \$1,500 in purchases each quarter.
- Discover will **automatically match all the cash back new cardholders have earned at the end of the first year**. Even the purchases you earn 5% cash back on will get an unlimited match.
- On top of that, **you'll pay 0% interest until nearly 2026** on both purchases and balance transfers -- that's 15 months of a 0% intro APR. The go-to rate of 18.24% - 28.24% Variable APR applies after the intro period.
- No annual fee
- Click [APPLY NOW](#) to apply today

So what can this actually add up to in the real world? **We calculate that cardholders can secure \$1,306 from the first-year bonus and premium cash back alone.** (See how below.) Not a bad return on investment for the 2-minute application process!



[Apply Nowfor Discover it® Cash Back](#)

On Discover's Secure Website.

[Rates & Fees](#)

Long 0% Intro APR

Discover it® Cash Back

Great for: Massive cash back rewards

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5.00 out of 5

Our ratings are based on a 5 star scale. 5 stars equals Best. 4 stars equals Excellent. 3 stars equals Good. 2 stars equals Fair. 1 star equals Poor.

Credit Score:

Recommended Credit Score required for this offer is: Good/Excellent (670-850)

Poor

Fair

Good

Excellent

300-579

580-669

670-739

740-850

OFFER ALERT

Discover will automatically match all the cash back you've earned at the end of your first year!

Intro APR

Purchases: 0%, 15 months

Balance Transfers: 0%, 15 months

Regular APR

18.24% - 28.24% Variable APR

Rewards

1% - 5% Cashback

Annual Fee

\$0

Welcome Offer

Discover will match all the cash back you've earned at the end of your first year.

Card Details

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One thing we should note: it's not uncommon to see credit card companies adjust the benefits on cards over time. While we don't know if that'll happen here, if you're interested in the card we do recommend [using this link to apply today](#) to make sure you don't miss out on all of this card's perks.

How to secure \$1,306 of value

You'll be hard-pressed to find a no-annual-fee cash-back card that offers as much value as this card. That's because of the combination of the card's lucrative 5% cash rewards program, cash back match in the first year, a long list of secondary perks, and cutting fees. **Here's how the value adds up:**

- **Earn \$600 in bonus categories** — You can receive **\$600 cash back** in the first year by maxing out 5% categories. Many cardholders won't have a problem maxing out the \$1,500 spending cap each quarter for 5% categories you activate. You'll earn \$300 in this case, plus \$300 from Discover for your cash back match in the first year.
- **You can also earn \$706 cash back** in the first year in 1% categories — The average American budget* would result in earning \$353.45 cash back each year in 1% categories, and remember that Discover will match this amount in the first year for a total amount of \$706.

These categories alone tally up to **\$1,306 worth of value**. Keep in mind that **the value for many cardholders could be far higher**, given the card doesn't include an annual fee, doesn't charge a foreign transaction fee, and **you can avoid interest charges for 15 months** on purchases and balance transfers.

Why we rate this as a top cash back card

0% intro APR for 15 months for purchases -- on top of the high cash back rate, this card also features a very competitive 0% intro APR offer. This can be a smart way to finance larger purchases, or simply if you find yourself in a temporary bind and want to avoid interest until nearly 2026.

0% intro APR for balance transfers -- The same length 0% intro APR for 15 months applies for balance transfers. If you have credit card debt, you can transfer it to this card to avoid interest charges for well over a year on that transferred balance. Plus, you could use the cash back you earn from the card to help pay off any previous debt. Remember, the go-to rate of 18.24% - 28.24% Variable APR applies after each intro period (see [rates and fees](#)).

Earn up to 5% cash back -- Cardholders earn 5% cash back on everyday purchases at different places each quarter like grocery stores, restaurants, gas stations, up to the quarterly maximum of \$1,500 on purchases and when you activate. Category activation is easy: Discover will send you an email before each quarter, and then you simply activate with one click. All other purchases earn 1% cash back.

Unlimited Cashback Match sign-up bonus -- This is our favorite perk of the card, and one that is unique and highly valuable. Discover will automatically match all the cash back you've earned at the end of your first year for new cardholders, which can help lead to a truly incredible amount of cash back in your pocket.

\$0 annual fee -- Credit cards packed with valuable features tend to charge a high annual fee, but not this card.

Suggested credit score

When you apply for Discover it® Cash Back, it is recommended that you have good to excellent credit and a FICO score of at least 670. If you'd like some tips on increasing your credit score above 670, [see this page](#).

There's a right way to swipe

Credit cards with rewards and 0% intro APR offers are excellent, but remember, they are a tool to help you get the most out of your spending. The Ascent motto to follow:

- Pay off your card in full each month
- Choose a card whose rewards are a good fit for you.
- Don't spend more than you already would.

Follow this and you'll be making your money work overtime for you. Live richly, not risky.

Final take

Simply put, Discover it® Cash Back is among the best cash-back cards we've come across.

Depending on what card is in your wallet today, there's a high chance the Discover it® Cash Back card is a more lucrative upgrade -- and it could especially be an upgrade over debit cards, which have far worse fraud protections than credit cards and usually no rewards.

This card is a fantastic option for those looking for truly elite cash back potential or for a lengthy intro period of 0% interest (or both!). The fact that you get all of this for no annual fee makes the card a no-brainer for many consumers, in our opinion. These are all reasons why this card earned a spot in our experts' wallets, and why they use it regularly.