

## GENERAL RULES FOR ALL CARDS

- Convenience stores, warehouse clubs such as WalMart and Target, and meal-kit delivery services are not considered supermarkets or grocery stores

### Alliant

- Alliant Cashback Visa Signature Card
  - o 1.5% cash back on all purchases
  - o 2.5% cash back on purchases up to \$10,000 per month if qualified by Tier One Rewards (direct user to confirm with Alliant if they qualify for Tier One Rewards)

### American Express

- Amazon Business American Express Card
  - o 5% cash back on all purchases made at Amazon Business, AWS, Amazon.com and Whole Foods Market up to \$120,000 per year, then 1% cash back cash back on all purchases made at Amazon Business, AWS, Amazon.com and Whole Foods Market after \$120,000 per year has been spent
  - o 2% cash back at U.S. restaurants, U.S. gas stations and on wireless telephone services
- American Express Cash Magnet Card
  - o 1.5% cash back on all purchases
- American Express Gold Card
  - o 4x points on dining at restaurants
  - o 4x points on grocery stores for the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores, convenience stores, warehouse clubs such as WalMart and Target, and meal-kit delivery services are not considered supermarkets)
  - o 3x points on flights
  - o 2x points on hotels booked through amextravel.com
  - o 1x on everything else
- American Express Green Card
  - o 3x points on travel purchases including airfare, hotels, tours, campgrounds, car rentals, cruises, vacation rentals
  - o 3x points on transit purchases including trains, taxicabs, rideshare services, ferries, tolls, parking, buses, and subways
  - o 3x points on dining at restaurants including takeout and eligible delivery services
  - o 1x on everything else
- Amex Everyday Preferred Credit Card
  - o 3x points on grocery stores for the first \$6,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets)
  - o 2x points on gas at U.S. gas stations
  - o 1x on everything else
- Blue Cash Everyday Card from American Express

- 3% cash back on groceries up to \$6,000 per year in purchases, then 1% cash back for purchases beyond \$6,000
  - 3% cash back on U.S. online retail purchases up to \$6,000 per year in purchases, then 1% cash back for purchases beyond \$6,000
  - 3% cash back on gas at U.S. gas stations up to \$6,000 per year in purchases, then 1% cash back for purchases beyond \$6,000
  - 1% cash back on all other purchases
- Blue Cash Preferred Card from American Express
  - 6% cash back on the first \$6,000 of purchases in a calendar year (then 1%) at supermarkets located in the U.S. (superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets)
  - 6% cash back on eligible purchases of U.S. streaming subscriptions
  - 3% cash back on eligible purchases on transit, including trains, taxicabs, ride share services, ferries, tolls, parking, buses, and subways (airfare, car rental and cruises are not considered transit)
  - 3% cash back on eligible purchases of gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations)
  - 1% cash back on all other eligible purchases
- Business Green Rewards Card from American Express
  - 5x points on flights booked through amextravel.com
  - 5x points on hotels booked through amextravel.com
  - 1x points on everything else
- Delta SkyMiles Blue American Express Card
  - 2x miles on dining at restaurants including takeout and delivery
  - 2x miles on all Delta Airlines purchases
  - 1x miles on everything else
- Delta SkyMiles Gold American Express Card
  - 2x miles on dining at restaurants including takeout and delivery
  - 2x miles on groceries
  - 2x miles on all Delta Airlines purchases
  - 1x miles on everything else
- Delta SkyMiles Gold Business American Express Card
  - 2x miles on dining at restaurants including takeout and delivery
  - 2x miles on purchases made with shipping providers and advertising purchases
  - 2x miles on all Delta Airlines purchases
  - 1x miles on everything else
- Delta SkyMiles Platinum American Express Card
  - 3x miles on all Delta Airlines purchases
  - 3x miles on all purchases made with hotels
  - 2x miles on dining at restaurants including takeout and delivery
  - 2x miles on groceries
  - 1x miles on everything else
- Delta SkyMiles Platinum Business American Express Card

- 3x miles on all Delta Airlines purchases
  - 3x miles on all purchases made with hotels
  - 1.5x miles on purchases made with shipping providers and advertising purchases
  - 1x miles on everything else
- Delta SkyMiles Reserve American Express Card
  - 3x miles on all Delta Airlines purchases
  - 1x miles on everything else
- Delta SkyMiles Reserve Business American Express Card
  - 3x miles on all Delta Airlines purchases
  - 1.5x miles on purchases made with shipping providers and office supply purchases
  - 1x miles on everything else
- Hilton Honors American Express Aspire Card
  - 14x points on all purchases made with hotels and resorts in the Hilton portfolio
  - 7x points on all flights
  - 7x points on dining at U.S. restaurants including takeout and delivery
  - 3x points on everything else
- Hilton Honors American Express Card
  - 7x points on all purchases made with hotels and resorts in the Hilton portfolio
  - 5x points on dining at U.S. restaurants including takeout and delivery
  - 5x points on groceries
  - 5x points on gas
  - 3x points on everything else
- Hilton Honors American Express Surpass Card
  - 12x points on all purchases made with hotels and resorts in the Hilton portfolio
  - 6x points on dining at U.S. restaurants including takeout and delivery
  - 6x points on groceries
  - 6x points on gas
  - 4x points on U.S. online retail purchases
  - 3x points on everything else
- Marriott Bonvoy Bevy American Express Card
  - 6x points on all purchases made with hotels and resorts in the Marriott Bonvoy portfolio
  - 4x points on dining at U.S. restaurants including takeout and delivery and groceries up to a combined \$15,000 in purchases at restaurants and supermarkets then 2x points on all purchases above \$15,000
  - 2x points on everything else
- Marriott Bonvoy Brilliant American Express Card
  - 6x points on all purchases made with hotels and resorts in the Marriott Bonvoy portfolio
  - 3x points on dining at U.S. restaurants
  - 3x points on flights
  - 2x points on everything else
- Marriott Bonvoy Business American Express Card

- 6x points on all purchases made with hotels and resorts in the Marriott Bonvoy portfolio
  - 4x points on dining at restaurants worldwide
  - 4x points on gas
  - 4x points on wireless telephone services
  - 4x points on shipping purchases
  - 2x points on everything else
- The American Express Blue Business Cash Card
  - 2% cash back on purchases up to \$50,000 per year then 1% cash back after that
- The Blue Business Plus Credit Card from American Express
  - 2x points on purchases up to \$50,000 per year then 1x points after that
- The Business Platinum Card from American Express
  - 5x points on flights
  - 5x points on hotels booked through amextravel.com
  - 1x points on everything else
- The Hilton Honors American Express Business Card
  - 12x points on all purchases made with hotels and resorts in the Hilton portfolio
  - 5x points on everything else up to \$100k of purchases, then 3x points after that
- The Platinum Card from American Express
  - 5x points on flights
  - 5x points on hotels booked through amextravel.com
  - 1x points on everything else
- The Plum Card from American Express
  - 1.5% cash back when balance paid within 10 days of the statement closing date

## Bank of America

- Alaska Airlines Business Credit Card
  - 3x miles on Alaska Airlines purchases
  - 2x miles on eligible gas, EV charging station, shipping and local transit (including rideshare) purchases
  - 1x miles on all other purchases
- Alaska Airlines Visa Signature Credit Card
  - 3x miles on Alaska Airlines purchases
  - 2x miles on eligible gas, EV charging station, shipping and local transit (including rideshare) purchases
  - 1x miles on all other purchases
- Bank of America Air France KLM World Elite Mastercard
  - 3x miles on Air France, KLM Royal Dutch Airlines and SkyTeam member airlines purchases
  - 1.5x miles on all other purchases
- Bank of America Allways Rewards Visa Credit Card

- 3x points on Allegiant purchases (air, hotel, car rental and attractions)
  - 2x points on qualifying dining purchases
  - 1x point on all other purchases
- Bank of America Business Advantage Customized Cash Rewards Credit Card
  - 3% cash back on gas stations and EV charging stations (if this was your category of choice)
  - 2% cash back on dining purchases
  - Unlimited 1% cash back on all other purchases
- Bank of America Business Advantage Travel Rewards Credit Card
  - 1.5x points on all purchases
- Bank of America Celebrity Cruises Visa Signature Credit Card
  - 2x MyCruise points on purchases with Celebrity Cruises, Royal Caribbean and Silversea
  - 1x MyCruise point on all other purchases
- Bank of America Customized Cash Rewards Credit Card
  - 3% cash back on gas and EV charging (if this was the category of your choice) – Applies only to the first \$2,500 spent each quarter for gas and grocery stores, 1% thereafter
  - 2% cash back at grocery stores and wholesale clubs – Applies only to the first \$2,500 spent each quarter for gas and grocery stores, 1% thereafter
  - 1% cash back on all other purchases
- Bank of America Customized Cash Rewards for Students
  - 3% cash back on gas and EV charging (if this was the category of your choice) – Applies only to the first \$2,500 spent each quarter for gas and grocery stores, 1% thereafter
  - 2% cash back at grocery stores and wholesale clubs – Applies only to the first \$2,500 spent each quarter for gas and grocery stores, 1% thereafter
  - 1% cash back on all other purchases
- Bank of America Norwegian Cruise Line World Mastercard
  - 3x WorldPoints points on Norwegian Cruise Line purchases
  - 2x WorldPoints points on air and hotel purchases
  - 1x WorldPoints point on all other purchases
- Bank of America Premium Rewards Credit Card
  - 2x points on travel and dining purchases
  - 1.5x points on all other purchases
- Bank of America Premium Rewards Elite Credit Card
  - 2x points on travel and dining purchases
  - 1.5x points on all other purchases
- Bank of America Royal Caribbean Visa Signature Credit Card
  - 2x MyCruise points on purchases with Celebrity Cruises, Royal Caribbean and Silversea
  - 1x MyCruise point on all other purchases
- Bank of America Travel Rewards Credit Card for Students
  - 1.5x points on all purchases

- Bank of America Travel Rewards Credit Card
  - o 1.5x points on all purchases
- Bank of America Unlimited Cash Rewards Credit Card
  - o 1.5% cash back on all purchases

## Barclays

- AAdvantage Aviator Red World Elite Mastercard
  - o 2x AAdvantage points on American Airlines purchases
  - o 1x AAdvantage points on all other purchases
- Athleta Rewards Mastercard
  - o 5x points on all purchases at Gap, Banana Republic, Old Navy, and Athleta
  - o 1x points on all other purchases
- Banana Republic Rewards Mastercard
  - o 5x points on all purchases at Gap, Banana Republic, Old Navy, and Athleta
  - o 1x points on all other purchases
- Barnes & Noble Mastercard
  - o 2x points at restaurants
  - o 5% cash back at Barnes & Noble and Paper Source
  - o 1x points on all other purchases
- Breeze Easy Visa Card
  - o 10x BreezePoints on Nicer Bundles, Nicest Bundles and Trip Add-Ons purchased through Breeze Airways
  - o 4x BreezePoints on Nice Bundles purchased through Breeze Airways
  - o 2x BreezePoints on grocery store & restaurant purchases including Breeze Airways inflight food and beverages
  - o 1x BreezePoints on all other purchases
- Emirates Skyward Rewards World Elite Mastercard
  - o 3x Skywards miles on Emirates purchases at emirates.com
  - o 2x Skywards miles on travel purchases
  - o 1x Skywards miles on all other purchases
- Frontier Airlines World Mastercard
  - o 5x miles on purchases at flyfrontier.com
  - o 3x miles on restaurants
  - o 1x miles on all other purchases
- GAP Good Rewards Mastercard
  - o 5x points on all purchases at Gap, Banana Republic, Old Navy, and Athleta
  - o 1x points on all other purchases
- Hawaiian Airlines World Elite Business Mastercard
  - o 3x miles on Hawaiian Airlines purchases
  - o 2x miles on gas, dining and office supply store purchases
  - o 1x miles on all other purchases
- Hawaiian Airlines World Elite Mastercard
  - o 3x miles on Hawaiian Airlines purchases

- 2x miles on gas, dining and office supply store purchases
  - 1x miles on all other purchases
- JetBlue Business Card
  - 6x points on JetBlue purchases
  - 2x points on restaurants
  - 2x points on office supply stores
  - 1x points on all other purchases
- JetBlue Card
  - 3x points on JetBlue purchases
  - 2x points on restaurants
  - 2x points on grocery stores
  - 1x points on all other purchases
- JetBlue Plus Card
  - 6x points on JetBlue purchases
  - 2x points on restaurants
  - 2x points on grocery stores
  - 1x points on all other purchases
- Miles & More World Elite Mastercard
  - 2x miles on ticket purchases directly from Miles & More integrated airline partners
  - 1x miles on all other purchases
- Navyist Rewards Mastercard
  - 5x points on all purchases at Gap, Banana Republic, Old Navy, and Athleta
  - 1x points on all other purchases
- RCI Elite Rewards Mastercard
  - 5x points on RCI purchases
  - 2x points on travel including rideshare, gas, and EV charging purchases
  - 1x points on all other purchases
- Wyndham Rewards Earner Card
  - 5x points on eligible purchases made at Hotels by Wyndham as well as on qualifying gas purchases
  - 2x points on eligible dining and grocery store purchases (excluding Target and Walmart)
  - 1x points on all other purchases
- Xbox Mastercard
  - 5x points on eligible products at the digital Microsoft Store
  - 3x points on eligible streaming services
  - 3x points on eligible dining delivery services
  - 1x points on all other purchases

## HSBC

- HSBC Premier World Mastercard Credit Card
  - 8X points on contactless payments
  - 5X points on groceries

- 5X points on online shopping and e-wallet spend on purchases made from Lazada, Shopee, Zalora, Grab and Fave
- 10X points on overseas spend
- 1x points on all other purchases

## Chase

- Chase Sapphire Preferred
  - 2x points on travel purchases
  - 5x points on travel purchases made through Chase Travel
  - 3x points on dining at restaurants including takeout and eligible delivery services; select streaming services; online grocery (excluding Target®, Walmart® and wholesale clubs)
  - 1x on everything else
- Chase Sapphire Reserve
  - 3x points on travel purchases
  - 5x points on flights made through Chase Travel
  - 10x points on hotels and car rentals made through Chase Travel
  - 3x points on dining at restaurants including takeout and eligible delivery services
  - 1x on everything else