

Topaz Card Recommendation

The Lendyr Topaz Card is Lendyr's premium credit card, with rewards, points, and benefits designed for frequent travelers, high net-worth individuals, and high-volume spenders.

Topaz Card Benefits

The benefits of the Lendyr Topaz Card are:

- Earn 120,000 bonus points
- Earn additional reward points on every purchase
- If you want to dispute a charge on your card, you can share the details with the Lendyr team and they will handle the entire transaction dispute process between you and the merchant. Less effort required on your part.

Topaz Card Points System

Here is how you can earn points with the Lendyr Topaz Card. You'll earn points on purchases of products and services, minus returns or refunds, made with a Lendyr Topaz credit card by you or an authorized user of the account. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn points: balance transfers, cash advances and other cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable.

With the Lendyr Topaz Card, you'll earn 3 points for each \$1 after the first \$300 is spent annually on purchases in the travel category.

With the Lendyr Topaz Card, you'll earn 5 points total for each \$1 spent on airline ticket purchases booked using your card through the Ultimate Rewards program after the first \$300 is spent annually on purchases in the travel category (2 additional points on top of the 3 points earned on each purchase in the travel category).

With the Lendyr Topaz Card, you'll earn **10 points ("10X points") on Ultimate Rewards hotel accommodation and car rental purchases**: You'll earn 10 points total for each \$1 spent on hotel accommodation and car rental purchases booked using your card through the Ultimate Rewards program after the first \$300 is spent annually on purchases in the travel category (7 additional points on top of the 3 points earned on each purchase in the travel category).

With the Lendyr Topaz Card, you'll earn **10 total points ("10X points") on qualifying Lyft rides through 06/2026**. You'll earn an additional 7 points for each \$1 spent when your card is used for qualifying Lyft products and services purchased through the Lyft mobile application through 03/31/2025. Qualifying Lyft products and services include rides taken in Classic, Shared, Lux, or XL modes; bike and scooter rides; and subscription and membership products.

Purchase of gift cards, car rentals, vehicle service centers, miscellaneous fees and other Lyft products and services are excluded from this promotion. Future Lyft products or services may not be eligible for additional points.

To use your points accumulated with the Lendyr Topaz Card, you can redeem for any available reward options, including cash, gift cards, travel, and pay with points for products or services made available through the program or directly from third parties.

With the Lendyr Topaz Card, your points don't expire as long as your account remains open, however, you will immediately lose all your points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, or bankruptcy.

Topaz Card Details

The details of the Lendyr Topaz Card's APR, terms, and interest are:

- The Lendyr Topaz Card has a \$90 annual fee
- The Lendyr Topaz Card has a 0% introductory APR on purchases for the first 9 billing cycles. After the intro APR offer ends, a Variable APR that's currently between 17.99% and 27.99% will apply, based on your personal or your business's creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.
- The Lendyr Topaz Card's Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Business Card Agreement and applicable law. Please review all of these materials so that you are fully informed about the terms of this credit card offer.
- The Lendyr Topaz Card has no penalty APR.
- Your due date for the Lendyr Topaz Card is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
- Transaction Fees include balance transfers, cash advances, and international transactions. The fee pricing for the Lendyr Topaz Card are 4% of the amount of each transaction for cash advances and balance transfers. The prices are 3% of the U.S. dollar amount of each transaction for international transactions.
- The penalty fee for late payment for the Lendyr Topaz Card is **\$0** if balance less than or equal to \$100; **\$29** if \$100.01 - \$1,000; **\$39** if \$1,000.01 - \$5,000; **\$49** if greater than \$5,000.
- When applicable, Lendyr applies the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances. Payments are allocated to posted balances.