

Discover it Cashback credit card

Key rewards (aka benefits or offers)

- 5% Cash Back: Earn 5% cash back on everyday purchases at different places you shop each quarter like grocery stores, restaurants, gas stations, and more, up to the quarterly maximum when you activate. Plus, earn 1% cash back on all other purchases.
 - Jan-Mar: Grocery Stores, Drug Stores and Select Streaming Services. Earn 5% Cashback Bonus at Grocery Stores, Drug Stores and Select Streaming Services, January 1 to-March 31, 2023, on up to \$1,500 in purchases when you activate. Excludes Walmart and Target purchases.
 - Apr-Jun: Restaurants and Wholesale Clubs. Earn 5% Cashback Bonus at Restaurants and Wholesale Clubs, April 1 to-June 30, 2023, on up to \$1,500 in purchases when you activate.
 - Jul-Sep: Gas Stations and Digital Wallets. Earn 5% Cashback Bonus at Gas Stations and Digital Wallets, July 1 to-September 30, 2023, on up to \$1,500 in purchases when you activate.
 - Oct-Dec: Amazon.com and Target. Earn 5% Cashback Bonus at Amazon.com and Target, now to-December 31, 2023, on up to \$1,500 in purchases when you activate

Additional rewards (aka benefits or offers)

- Online Privacy Protection: We'll help you regularly remove your personal info from select people-search websites that could sell your data. It's free, activate with the Discover app.
- Free Social Security number alerts: Get an alert if we find your Social Security Number on any of thousands of Dark Web sites. Activate for free.
- FICO® Credit Score for free: Viewing your Credit Scorecard will never impact your FICO® Score.
- 100% U.S. Based Customer Service: You can talk to a real person from our customer service team any time.
- Accepted where you love to shop nationwide: Discover is accepted nationwide by 99% of the places that take credit cards.
- Tap to pay: It's fast and easy to pay with your contactless Discover Card.
- Free recurring help removing your personal information from select people-search sites that could sell your data.

- \$0 Fraud Liability - you're never responsible for unauthorized purchases on your credit card
- Freeze your account in seconds to prevent new purchases with an on/off switch available on both the mobile app and website
- Activate free alerts to know when anyone pulls your credit, so you can recognize possible fraud
- Activate free alerts to know when any new credit card, mortgage, car loan or other account shows up on your credit report
- Activate free alerts that notify you if your Social Security number is found on any of thousands of Dark Web sites.
- Free overnight shipping for card replacement to any U.S. street address at your request
- Paying late won't raise your APR.
- No late fee on your first late payment.

Redemption options

- Get an unlimited dollar-for-dollar match of all the cash back you've earned at the end of your first year, automatically.
- Redeem your rewards for cash in any amount.
- Redeem your rewards for cash at any time.
- Your cash back never expires
- Use your rewards instantly at Amazon.com checkout
- Use your rewards instantly when you pay with PayPal

APR details

- Annual Percentage Rate (APR) for Purchases: 0% intro APR for 15 months from date of account opening. After the intro APR expires, your APR will be 17.24% to 28.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 0% intro APR for 15 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2024. After the intro APR expires, your APR will be 17.24% to 28.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.

Fee details

- Annual Fee: None
- Transaction Fees
 - Balance Transfer: Intro fee of 3% of the amount of each transfer for transfers that post to your account by February 10, 2024 with the 0% intro APR balance transfer offer described above. After that, 5% of the amount of each transfer.
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment: None the first time you pay late. After that, up to \$41.
 - Returned Payment: Up to \$41.

Sources

- https://www.discover.com/products/it-card.html?sc=GJVC&iq_id=r43700070794954905&cmpgnid=ps-dca-google-brand-discovercreditcardexact&source=PSGOOGLE&gad=1&gclid=CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBocr0sQAvD_BwE&gclsrc=aw.ds
- https://www.discovercard.com/application/website/ratesrewards?srcCde=GJVC&iq_id=r43700070794954905&cmpgnid=ps-dca-google-brand-discovercreditcardexact&source=PSGOOGLE&gclid=CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBocr0sQAvD_BwE&adobe_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORGID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1699982772&sv_session=fd800139a2d14fd9003fda652db963b&gl=1*x733d3*_ga*_MjA1NDgwMjA3NC4xNjk2OTk3MzU4*_ga_3MJNPV4VSE*MTY5OTk4MjU2OS4yLjEuMTY5OTk4MzA1Mi42MC4wLjA.&_ga=2.241275147.807271898.1699982571-2054802074.1696997358&_gac=1.27889614.1699982772.CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBocr0sQAvD_BwE

Discover it Student Cashback credit card

Key rewards (aka benefits or offers)

- Earn 5% cash back on everyday purchases at different places you shop each quarter like grocery stores, restaurants, gas stations, and more, up to the quarterly maximum when you activate. Plus, earn 1% cash back on all other purchases.
 - Oct-Dec: Amazon.com and Target. Earn 5% Cashback Bonus at Amazon.com and Target, now to-December 31, 2023, on up to \$1,500 in purchases when you activate
- Cashback Match: Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we'll match. So you could turn \$50 cash back into \$100. Or \$100 into \$200
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Additional rewards (aka benefits or offers)

- Use your Discover student login to set alerts, viewing your Credit Scorecard will never impact your FICO® Score4 and more, all from your smartphone, tablet or wearable.
- Online Privacy Protection: We'll help you regularly remove your personal info from select people-search websites that could sell your data. It's free, activate with the Discover app.
- Track and redeem cashback reward: Easily message us for customer service right from our app
- Free Social Security number alerts: Get an alert if we find your Social Security Number on any of thousands of Dark Web sites. Activate for free.
- Freeze it® - If you misplace your card, you can prevent new purchases, cash advances and balance transfers in seconds with the Freeze it® on/off switch on our mobile app and website.

Redemption options

- Rewards your way: Redeem your rewards for cash at any time. Even use your rewards to shop for whatever you need at Amazon.com or at millions of online stores with PayPal.

APR details

- Annual Percentage Rate (APR) for Purchases: 0% intro APR for 6 months from date of account opening. After the intro APR expires, your APR will be 18.24%

to 27.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

- APR for Balance Transfers: 10.99% intro APR for 6 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2024. After the intro APR expires, your APR will be 18.24% to 27.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.

Fee details

- Annual Fee: None
- Transaction Fees
 - Balance Transfer: Intro fee of 3% of the amount of each transfer for transfers that post to your account by February 10, 2024 with the 0% intro APR balance transfer offer described above. After that, 5% of the amount of each transfer.
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment: None the first time you pay late. After that, up to \$41.
 - Returned Payment: Up to \$41.

Sources

- <https://www.discover.com/credit-cards/student-credit-card/it-card.html#calendar-link>
- https://www.discovercard.com/application/website/ratesrewards?srcCde=RJQX&adobe_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORGID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1700017675&sv_session=fdf800139a2d14fd9003fda652db963b&gl=1*fw3npg*_ga*MjA1NDgwMjA3NC4xNjk2OTk3MzU4*_ga_3MJNPV4VSE*MTcwMDAxNzY1Mi4zLjEuMTcwMDAxNzY3Ni4zNi4wLjA.&_ga=2.149405119.807271898.1699982571-2054802074.1696997358&_gac=1.22307529.1700017659.CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBocr0sQAvD_BwE

Discover it Student Chrome credit card

Key rewards (aka benefits or offers)

- Earn 2% Cashback Bonus at Gas Stations and Restaurants on up to \$1,000 in combined purchases each quarter, automatically. Plus, earn unlimited 1% cash back on all other purchases
- 1% Cash Back on all other purchases - at school, at home and everywhere in between
- Unlimited Cashback Match: Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we'll match. So you could turn \$50 cash back into \$100. Or \$100 into \$200
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Additional rewards (aka benefits or offers)

- Use your Discover student login to set alerts, viewing your Credit Scorecard will never impact your FICO® Score4 and more, all from your smartphone, tablet or wearable.
- Online Privacy Protection: We'll help you regularly remove your personal info from select people-search websites that could sell your data. It's free, activate with the Discover app.
- Track and redeem cashback reward: Easily message us for customer service right from our app
- Free Social Security number alerts: Get an alert if we find your Social Security Number on any of thousands of Dark Web sites. Activate for free.
- Freeze it® - If you misplace your card, you can prevent new purchases, cash advances and balance transfers in seconds with the Freeze it® on/off switch on our mobile app and website.

Redemption options

- Rewards your way: Redeem your rewards for cash at any time. Even use your rewards to shop for whatever you need at Amazon.com or at millions of online stores with PayPal.

APR details

- Annual Percentage Rate (APR) for Purchases: 0% intro APR for 6 months from date of account opening. After the intro APR expires, your APR will be 18.24% to 27.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 10.99% intro APR for 6 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2024. After the intro APR expires, your APR will be 18.24% to 27.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.

Fee details

- Annual Fee: None
- Transaction Fees
 - Balance Transfer: Intro fee of 3% of the amount of each transfer for transfers that post to your account by February 10, 2024 with the 0% intro APR balance transfer offer described above. After that, 5% of the amount of each transfer.
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment: None the first time you pay late. After that, up to \$41.
 - Returned Payment: Up to \$41.

Sources

- https://www.discover.com/credit-cards/student-credit-card/chrome-card.html?ICMPGN=SUBNAV_CCP_STUDENT_CHROME
- https://www.discovercard.com/application/website/ratesrewards?srcCde=RJQX&adobe_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1700017675&sv_session=fdf800139a2d14fd9003fda652db963b&gl=1*fw3np_g*_ga*MjA1NDgwMjA3NC4xNjk2OTk3MzU4*_ga_3MJNPV4VSE*MTcwMDAxNzY1Mi4zLjEuMTcwMDAxNzY3Ni4zNi4wLjA.&ga=2.149405119.807271898.1699982571-2054802074.1696997358&gac=1.22307529.1700017659.CjwKCAiA0

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