

Chase Sapphire Reserve Credit Card

Welcome offer

- 60,000 Bonus Points After You Spend \$4,000 On Purchases In The First 3 Months From Account Opening

Offers (aka key benefits or rewards) highlights

- Earn 3 points for each \$1 spent on purchases made in the travel category after the \$300 Annual Travel Credit is earned
- Earn 5 points total for each \$1 spent on airline ticket purchases made using your card through Chase Travel portal after the \$300 Annual Travel Credit is earned in the travel category
- Earn 10 points total for each \$1 spent on qualifying hotel accommodation and car rental purchases made using your card through Chase Travel after the \$300 Annual Travel Credit is earned in the travel category (7 additional points on top of the 3 points earned on each purchase in the travel category).
- Earn 10 points for each \$1 spent on Chase Dining purchases made using your card through the Ultimate Rewards program
- Earn 1 point for each \$1 spent on all other purchases

Additional offer Details (aka benefits or rewards)

- \$300 Annual Travel Credit: A statement credit will automatically be applied to your account when your card is used for purchases in the travel category, up to an annual maximum accumulation of \$300. Annual means the year beginning with your account open date through the first statement date after your account open date anniversary, and the 12 monthly billing cycles after that each year. (For applications submitted before May 21, 2017, annual means the year beginning with your account open date through the first December statement date of that same year, and the 12 billing cycles starting after your December statement date through the following December statement date each year.)
- Hotel accommodation purchases made using your card with The Luxury Hotel & Resort Collection will qualify to earn 3 points for each \$1 spent in the travel category

- 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.
- Priority Pass™ Select Membership: One time activation required. Priority Pass Select membership includes access to airport lounges, restaurants, cafes and markets participating in the Priority Pass Select network. There is no additional cost to activate your membership and certain terms, conditions and exclusions apply. Primary Cardmembers and Authorized Users are granted complimentary access to the Priority Pass lounges and are allowed a maximum of two accompanying guests each.
- Global Entry or TSA PreCheck® or NEXUS Application Fee Statement Credit: To be eligible for this statement credit, you must use your Chase Sapphire Reserve card to complete either the Global Entry, TSA PreCheck® or NEXUS application and pay the application fee. You will receive one (1) statement credit (up to \$100) every four (4) years after the first program (either Global Entry or TSA PreCheck® or NEXUS) application fee is charged to your Chase Sapphire Reserve card, by you or an authorized user
- 2-year complimentary Lyft Pink All Access membership: Your Chase Sapphire Reserve account will receive one complimentary Lyft Pink All Access membership for 2 consecutive years, a value of \$199/year, when the membership is activated with a Chase Sapphire Reserve card by 11:59 PM Eastern Standard Time on 12/31/2024. After your complimentary 2-year period ends, you'll be automatically enrolled in an annual membership at 50% off the then current annual Lyft Pink All Access rate for one year
- Complimentary DashPass from DoorDash: You and your authorized user(s) will receive at least 12 months of complimentary DashPass for use on both the DoorDash and Caviar applications during the same membership period based on the first activation date, when the membership is activated with a Chase Sapphire Reserve card by 12/31/2024
- Earn \$5 monthly DoorDash/Caviar Credits through 12/31/2024: Get \$5 in DoorDash/Caviar credits each calendar month while enrolled in DashPass through 12/31/2024. When applied to an order, the \$5 credit will apply only to the subtotal of your DoorDash or Caviar order at checkout
- Complimentary Instacart+ Membership: You will receive one complimentary Instacart+ membership per eligible card account for 12 months

- Monthly instacart credits: Instacart+ members earn up to \$15 in statement credits each month through July 2024
- Earn 10x total points on Peloton equipment and accessory purchases over \$150 through March 31, 2025
- My Chase Plan: My Chase Plan lets you pay off eligible purchases of \$100 or more over time in equal monthly payments. There's no interest for purchases once it's placed in a plan, just a fixed monthly fee. Plan durations range from 3-24 months, based on the purchase amount, your creditworthiness and your account history
- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary and provides reimbursement up to \$75,000 for theft and collision damage for rental cars in the U.S. and abroad
- Trip Cancellation / Interruption Insurance: If your trip is canceled or cut short by sickness, severe weather and other covered situations, you can be reimbursed up to \$10,000 per person and 20,000 per trip for your pre-paid, non-refundable travel expenses, including passenger fares, tours and hotels.
- Trip Delay Reimbursement: If your common carrier travel is delayed more than 6 hours or requires an overnight stay, you and your family are covered for unreimbursed expenses, such as meals and lodging, up to \$500 per ticket.
- Travel Accident Insurance: When you pay for your air, bus, train or cruise transportation with your card, you are eligible to receive accidental death or dismemberment coverage of up to \$1,000,000
- Travel and Emergency Assistance Services: If you run into a problem away from home, call the Benefit Administrator for legal and medical referrals or other travel emergency assistance. (You will be responsible for the cost of any goods or services obtained.)
- Lost Luggage Reimbursement: If you or an immediate family member check or carry-on luggage that is damaged or lost by the carrier, you're covered up to \$3,000 per passenger.
- Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 5 days.
- Emergency Evacuation and Transportation: If you or a member of your immediate family are injured or become sick during a trip far from home that results in an emergency evacuation, you can be covered for medical services and transportation up to \$100,000.

- Roadside Assistance: If you have a roadside emergency, you can call for a tow, jumpstart, tire change, locksmith or gas. You're covered up to \$50 per incident 4 times a year.
- Emergency Medical and Dental Benefit: If you're 100 miles or more from home on a trip, you can be reimbursed up to \$2,500 for medical expenses if you or your immediate family member become sick or injured.
- Purchase protection: Your new purchases will be covered for 120 days against damage or theft up to \$10,000 per claim and \$50,000 per year.
- Return Protection: You can be reimbursed for eligible items that the store won't take back within 90 days of purchase, up to \$500 per item, \$1,000 per year.
- Chip-enabled for enhanced security: You'll carry a credit card with an embedded chip that provides enhanced security and wider acceptance when you make purchases at chip-enabled card readers in the U.S. and abroad.
- 24/7 Fraud Monitoring: We help safeguard your credit card purchases using sophisticated fraud monitoring. We monitor for fraud 24/7 and can text, email or call you if there are unusual purchases on your credit card.
- Zero liability protection: You won't be held responsible for unauthorized charges made with your card for account information. If you see an unauthorized charge, simply call the number on the back of your card.
- Extended warranty protection: Extends the time period of U.S. manufacturer's warranty by an additional year on eligible warranties of three years or less
- No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States. For example, if you spend \$5,000 internationally, you would avoid \$150 in foreign transaction fees.
- 24/7 Access to a Customer Service Specialist: Enjoy 24/7 access to a customer service specialist from virtually anywhere in the world.
- Apply for a card, use it the same day: Receive instant access to your card by adding it to a digital wallet, like Apple Pay®, Google Pay™ or Samsung Pay. Find out how at chase.com/digital/spend-instantly
- Refer friends if you already have a chase sapphire reserve card: Earn up to 50,000 bonus points per year. You can earn 10,000 bonus points for each friend that gets approved

Redemption options

- 50% More in Travel Redemption: Get 50% more value when you redeem for travel through Chase Ultimate Rewards.

- When you use points to redeem for cash, each point is worth \$.01 (one cent), which means that 100 points equals \$1 in redemption value. Each point you redeem for travel booked through Chase Ultimate Rewards is worth \$.0150 (one and a half cents), which means that 100 points equals \$1.50 in redemption value, and points are worth 50% more than if redeemed for cash. For example, 60,000 points are worth \$900 when redeemed for travel purchases, or \$600 when redeemed for cash
- Turn points into travel experiences with 1:1 Point Transfer : Transfer your points to leading airline and hotel loyalty programs at 1 to 1 value. That means 1,000 Chase Ultimate Rewards points equal 1,000 partner miles/points.

APR details

- Purchase Annual Percentage Rate (APR): 22.49% to 29.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- My Chase Loan APR: 22.49% to 29.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- Balance Transfer APR: 22.49% to 29.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$550; each authorized user: \$75 per year.
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.

- Transaction Fees
 - Balance Transfers
 - Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances
 - Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions
 - None
- Penalty Fees
 - Late Payment
 - Up to \$40.
 - Return Payment
 - Up to \$40.
 - Return Check
 - None

Sources

1. Reward and offer details [Chase Sapphire Reserve Credit Card | Chase.com](#)
2. APR and fees details: [Pricing and Terms](#)

Chase Sapphire Preferred Credit Card

Welcome offer

- Earn 60,000 chase ultimate reward bonus points after you spend \$4,000 on purchases in the first 3 months from account opening. That's \$750 toward travel when redeemed through Chase Ultimate Rewards

Offers (aka key benefits or rewards) highlights

- Earn 5 points on every \$1 for travel purchased through Chase Ultimate Rewards®, excluding hotel purchases that qualify for the \$50 Annual Ultimate Rewards Hotel Credit
- Earn 3 points on every \$1 for dining at restaurants including eligible delivery services, takeout and dining out.
- Earn 2 points on every \$1 for other travel purchases
- Earn 1 point on every \$1 spent on all other purchases

Additional offer Details (aka benefits or rewards)

- DoorDash Dashpass Subscription: Get complimentary access to DashPass – a membership for both DoorDash and Caviar —a value of \$96/year - which unlocks \$0 delivery fees and lower service fees on eligible orders for a minimum of one year when you activate by Dec 31, 2024
- Instacart Membership: Skip the trip and have your groceries delivered to your doorstep with 6 months of complementary Instacart+ —a value of \$60 value.
- Quarterly Instacart Credit: Sapphire Preferred Instacart+ members earn up to \$15 in statement credits each quarter through July 2024.
- Eligible cardmembers can break up card purchases of \$100 or more into fixed monthly payments with My Chase Plan®. No interest, just a fixed monthly fee.
- Lyft: Earn 5 points for every \$1 on Lyft rides through March 31, 2025.
- Peloton: Earn 5 points on every \$1 on Peloton equipment and accessory purchases over \$150 with a max earn of 25,000 total points now through Mar. 31, 2025. That's \$75 when you purchase a Peloton Bike and redeem for cash.
- Travel confidently
 - Trip Cancellation/Interruption Insurance: If your trip is canceled or cut short by sickness, severe weather and other covered situations, you can be reimbursed up to \$10,000 per person and \$20,000 per trip for your pre-paid, non-refundable travel expenses, including passenger fares, tours, and hotels.
 - Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary and provides reimbursement up to the actual cash value of the vehicle for theft and collision damage for most rental cars in the U.S. and abroad.

- Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 5 days
- Trip Delay Reimbursement: If your common carrier travel is delayed more than 12 hours or requires an overnight stay, you and your family are covered for unreimbursed expenses, such as meals and lodging, up to \$500 per ticket.
- Travel and Emergency Assistance Services: If you run into a problem away from home, call the Benefit Administrator for legal and medical referrals or other travel and emergency assistance. (You will be responsible for the cost of any goods or services obtained.
- Shop with confidence
 - Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
 - Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less
- No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States. For example, if you spend \$5,000 internationally, you would avoid \$150 in foreign transaction fees.
- Apply for a card, use it the same day: Receive instant access to your card by adding it to a digital wallet, like Apple Pay®, Google Pay™ or Samsung Pay. Find out how at chase.com/digital/spend-instantly
- Break up eligible card purchases into budget friendly payments with no interest—just a fixed monthly fee. My Chase Plan lets you pay off eligible purchases of \$100 or more*Opens offer details overlay over time in equal monthly payments. There's no interest for purchases once it's placed in a plan, just a fixed monthly fee. Plan durations range from 3-24 months, based on the purchase amount, your creditworthiness and your account history. Track your payment progress at a glance on chase.com or in the Chase Mobile® app.
- Earn up to 75K bonus points per year. You can earn 15,000 bonus points for each friend that gets approved for the card.

Redemption options

- Get 25% more value when redeemed for travel. For example 60,000 points are worth \$750 toward travel when redeemed through Chase Ultimate

Rewards®.*Opens offer details overlay Plus, ultimate rewards points do not expire as long as the account is open.

- Each account anniversary you'll earn bonus points equal to 10% of your total purchases made the previous year. That means if you spend \$25,000 on purchases, you'll get 2,500 bonus points.
- 1:1 points transfer: Are you a member of a frequent travel program? With Chase Sapphire Preferred®, you can transfer your points to leading frequent travel programs at 1 to 1 value.
 - Airline Travel Partners
 - Aer Lingus, AerClub
 - Air Canada Aeroplan
 - British Airways Executive Club
 - Emirates Skywards®
 - Flying Blue AIR FRANCE KLM
 - Iberia Plus
 - JetBlue TrueBlue
 - Singapore Airlines KrisFlyer
 - Southwest Airlines Rapid Rewards®
 - United MileagePlus®
 - Virgin Atlantic Flying Club
 - Hotel Travel Partners
 - IHG® Rewards Club
 - Marriott Bonvoy®
 - World of Hyatt®

APR details

- Purchase Annual Percentage Rate (APR): 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- My Chase Loan APR: 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- Balance Transfer APR: 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.

- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$95
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers
 - Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances
 - Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions
 - None
- Penalty Fees
 - Late Payment
 - Up to \$40.
 - Return Payment
 - Up to \$40.
 - Return Check
 - None

Sources

1. <https://creditcards.chase.com/rewards-credit-cards/sapphire/preferred/control?iC=ELL=61GD>
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC56014.html>

Chase Freedom Ultimate Credit Card

Welcome offer

- Earn a \$200 bonus + 5% gas and grocery store offer: Earn a \$200 bonus after you spend \$500 on purchases in the first 3 months from account opening. Plus, earn 5% cash back on combined gas station and grocery store purchases (excluding Target and Walmart) on up to \$12,000 spent in the first year.

Offers (aka key benefits or rewards) highlights

- Earn 3% on dining at restaurants, including takeout and eligible delivery services
- Earn 3% on drugstore purchases
- Earn 5% on travel purchased through Chase Ultimate Rewards
- Earn 1.5% on all other purchases

Additional offer Details (aka benefits or rewards)

- Service and protections
 - Zero Liability Protection: Means you won't be held responsible for unauthorized charges made with your card or account information.
 - Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
 - Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less.
 - Trip Cancellation/Interruption Insurance: You can be reimbursed up to \$1,500 per person and \$6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.
 - 24/7 Fraud Monitoring: We help safeguard your credit card purchases using sophisticated fraud monitoring. We monitor for fraud 24/7 and can text, email or call you if there are unusual purchases on your credit card.

- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is provided for theft and collision damage for most cars in the U.S. and abroad. In the U.S., coverage is secondary to your personal insurance.
 - Travel and Emergency Assistance Services: If you run into a problem away from home, call the Benefit Administrator for legal and medical referrals or other travel and emergency assistance. (You will be responsible for the cost of any goods or services obtained.)
- DoorDash: \$0 delivery fee. Get a complimentary 3 months of DashPass, DoorDash's membership that provides unlimited deliveries with \$0 delivery fee and reduced service fees on eligible orders on DoorDash and Caviar. After that, you are automatically enrolled in DashPass at 50% off for the next 9 months. Activate by December 31, 2024
- Lyft: 5% Cash Back on Lyft Rides. Earn 5% cash back on Lyft rides through March 31, 2025. That's 3.5% cash back in addition to the 1.5% cash back you already earn
- Instacart+ Benefit: Get a complimentary 3 months of Instacart+ membership that provides unlimited deliveries with \$0 delivery fee and reduced service fees on eligible orders. After the complimentary Instacart+ membership period ends, you will be automatically enrolled in an annual Instacart+ membership unless you cancel. Enroll by July 31, 2024. Once enrolled, cardmembers can also earn up to \$10 in statement credits each quarter through July 31, 2024 when they make eligible Instacart purchases with their Chase Freedom Unlimited® card
- Free credit score with Chase Credit Journey: Credit Journey provides you with personalized insights to help you build, monitor and protect your credit health. Access your weekly score for free anytime, and dive into our resources like our score simulator and score factor breakdown to understand where you stand. We'll alert you of any new activity on your credit report and usage, in order to help detect any potential fraud. We're here for you 24/7, 365 days a year if you ever need support, and we'll work together to help you get back on your feet.
- Break up eligible card purchases into budget friendly payments with no interest—just a fixed monthly fee. My Chase Plan lets you pay off eligible purchases of \$100 or more*Opens offer details overlay over time in equal monthly payments. There's no interest for purchases once it's placed in a plan, just a fixed monthly fee. Plan durations range from 3-24 months, based on the

purchase amount, your creditworthiness and your account history. Track your payment progress at a glance on chase.com or in the Chase Mobile® app.

- Earn up to \$500 cash back per year. You can earn \$50 cash back for each friend who gets any participating Chase Freedom® credit card

Redemption options

- Cash Back rewards do not expire as long as your account is open and there is no minimum to redeem for cash back.
- Redeem for cash back: There is no minimum to redeem for cash back. You can choose to receive a statement credit or direct deposit into most U.S. checking and savings accounts.
- Shop with points at Amazon: Link your Chase Freedom Unlimited card to your Amazon.com account and instantly redeem your Cash Back rewards to pay for all or part of your eligible Amazon.com orders at checkout, including tax and shipping.*Opens offer details overlay
- Gift cards: Redeem for a variety of gift cards and certificates for shopping, dining and entertainment, and more.
- Travel: Book your travel with Chase Ultimate Rewards® for competitive rates and flexible ways to pay.

APR details

- Purchase Annual Percentage Rate (APR): 0% Intro APR for the first 15 months that your Account is open. After that, 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate
- My Chase Loan APR: 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts
- Balance Transfer APR: 0% Intro APR for the first 15 months that your Account is open. After that, 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: Up to 29.99%. This APR will vary with the market based on the Prime Rate. We may apply the Penalty APR to your account if you:
 - fail to make a Minimum Payment by the date and time that it is due; or

- make a payment to us that is returned unpaid.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$0
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers
 - Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances
 - Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions
 - 3% of the amount of each transaction in U.S. dollars
- Penalty Fees
 - Late Payment
 - Up to \$40.
 - Return Payment
 - Up to \$40.
 - Return Check
 - None

Sources

1. <https://creditcards.chase.com/cash-back-credit-cards/freedom/unlimited/control?iCELL=6C1Y>
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC56564.html>

Chase Freedom Flex Credit Card

Welcome offer

- Earn a \$200 bonus + 5% gas and grocery store offer: Earn a \$200 bonus after you spend \$500 on purchases in the first 3 months from account opening. Plus, earn 5% cash back on combined gas station and grocery store purchases (excluding Target and Walmart) on up to \$12,000 spent in the first year.

Offers (aka key benefits or rewards) highlights

- Earn 5% on travel purchased through Chase Ultimate Rewards.
- Earn 3% on dining at restaurants, including takeout and eligible delivery services.
- Earn 3% on drugstore purchases.
- Earn 1% on all other purchases.
- Earn 5% cash back on different categories like gas stations, grocery stores (excluding Target® and Walmart®) and select online merchants on up to \$1,500 in total combined purchases each quarter you activate

Additional offer Details (aka benefits or rewards)

- Your 5% quarterly cash back 2023 calendar: Explore your new bonus categories every quarter and start earning 5%
 - January – March
 - Grocery Stores (excluding Walmart®) and Target®. Fitness Clubs & Gym Memberships
 - April – June
 - Amazon.com and Lowe's
 - July – September
 - Gas Stations | EV Charging | Select Live Entertainment
 - October – December
 - PayPal | Wholesale Clubs | Select Charities
- Service and protections

- Zero Liability Protection: Means you won't be held responsible for unauthorized charges made with your card or account information.
- Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
- Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less.
- Trip Cancellation/Interruption Insurance: You can be reimbursed up to \$1,500 per person and \$6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.
- 24/7 Fraud Monitoring: We help safeguard your credit card purchases using sophisticated fraud monitoring. We monitor for fraud 24/7 and can text, email or call you if there are unusual purchases on your credit card.
- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is provided for theft and collision damage for most cars in the U.S. and abroad. In the U.S., coverage is secondary to your personal insurance.
- Travel and Emergency Assistance Services: If you run into a problem away from home, call the Benefit Administrator for legal and medical referrals or other travel and emergency assistance. (You will be responsible for the cost of any goods or services obtained.)
- DoorDash: \$0 delivery fee. Get a complimentary 3 months of DashPass, DoorDash's membership that provides unlimited deliveries with \$0 delivery fee and reduced service fees on eligible orders on DoorDash and Caviar. After that, you are automatically enrolled in DashPass at 50% off for the next 9 months. Activate by December 31, 2024
- Lyft: 5% Cash Back on Lyft Rides. Earn 5% cash back on Lyft rides through March 31, 2025.
- Instacart+ Benefit: Get a complimentary 3 months of Instacart+ membership that provides unlimited deliveries with \$0 delivery fee and reduced service fees on eligible orders. After the complimentary Instacart+ membership period ends, you will be automatically enrolled in an annual Instacart+ membership unless you cancel. Enroll by July 31, 2024. Once enrolled, cardmembers can also earn up to \$10 in statement credits each quarter through July 31, 2024 when they make eligible Instacart purchases with their Chase Freedom Flex® card

- Free credit score with Chase Credit Journey: Credit Journey provides you with personalized insights to help you build, monitor and protect your credit health. Access your weekly score for free anytime, and dive into our resources like our score simulator and score factor breakdown to understand where you stand. We'll alert you of any new activity on your credit report and usage, in order to help detect any potential fraud. We're here for you 24/7, 365 days a year if you ever need support, and we'll work together to help you get back on your feet.
- Break up eligible card purchases into budget friendly payments with no interest—just a fixed monthly fee. My Chase Plan lets you pay off eligible purchases of \$100 or more*Opens offer details overlay over time in equal monthly payments. There's no interest for purchases once it's placed in a plan, just a fixed monthly fee. Plan durations range from 3-24 months, based on the purchase amount, your creditworthiness and your account history. Track your payment progress at a glance on chase.com or in the Chase Mobile® app.
- Earn up to \$500 cash back per year. You can earn \$50 cash back for each friend who gets any participating Chase Freedom® credit card

Redemption options

- Cash Back rewards do not expire as long as your account is open and there is no minimum to redeem for cash back.
- Redeem for cash back: There is no minimum to redeem for cash back. You can choose to receive a statement credit or direct deposit into most U.S. checking and savings accounts.
- Shop with points at Amazon: Link your Chase Freedom Flex® card to your Amazon.com account and instantly redeem your Cash Back rewards to pay for all or part of your eligible Amazon.com orders at checkout, including tax and shipping
- Gift cards: Redeem for a variety of gift cards and certificates for shopping, dining and entertainment, and more.
- Travel: Book your travel with Chase Ultimate Rewards® for competitive rates and flexible ways to pay.

APR details

- Purchase Annual Percentage Rate (APR): 0% Intro APR for the first 15 months that your Account is open. After that, 20.49% to 29.24%, based on your

creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate

- My Chase Loan APR: 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts
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- Cash Advance APR: Up to 29.99%. This APR will vary with the market based on the Prime Rate. We may apply the Penalty APR to your account if you:
 - fail to make a Minimum Payment by the date and time that it is due; or
 - make a payment to us that is returned unpaid.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$0
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers
 - Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances
 - Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions
 - 3% of the amount of each transaction in U.S. dollars
- Penalty Fees
 - Late Payment
 - Up to \$40.

- Return Payment
 - Up to \$40.
- Return Check
 - None

Sources

1. <https://creditcards.chase.com/cash-back-credit-cards/freedom/flex?iCELL=6C1Y>
 2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC56686.html>
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Southwest Rapid Rewards® Plus Credit Card

Welcome offer

- Earn 75,000 points after you spend \$3,000 on purchases in the first 3 months from account opening

Offers (aka key benefits or rewards) highlights

- Earn 2 points for each dollar spent on Southwest purchases.
- Earn 2 points for each dollar spent on Rapid Rewards® hotel and car rental partners.
- Earn 2 points for each dollar spent on local transit and commuting, including rideshare.
- Earn 2 points for each dollar spent on internet, cable, and phone services; select streaming.
- Earn 1 point for each dollar spent on all other purchases
- 3,000 anniversary points each year.
- ANNUAL FEE: \$69 applied to first billing statement.
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Additional offer Details (aka benefits or rewards)

- 3,000 points every year on your Cardmember anniversary.
- 2 EarlyBird Check-In® each year.

- 25% back on inflight purchases.
- 10,000 Companion Pass® qualifying points boost each year.
- Bags fly free
- No change fees.
- Unlimited reward seats with no blackout dates or seat restrictions.
- Lost Luggage Reimbursement: If you or an immediate family member check or carry on luggage that is damaged or lost by the carrier, you're covered up to \$3,000 per passenger.
- Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 3 days.
- Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less.
- Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
- DoorDash: Get one-year complimentary DashPass, a membership for both DoorDash and Caviar that provides unlimited deliveries with \$0 delivery fees and lower service fees on eligible orders. After that, you are automatically enrolled in DashPass at the current monthly rate
- Earn up to 100K bonus points per year: You can earn 20,000 bonus points for each friend or business that gets approved for any Southwest Rapid Rewards® Credit Card

Redemption options

- Your points don't expire, a benefit of the Rapid Rewards program.
- Redeem for more than just flights: Redeem your points for flights, hotel stays, car rentals, gift cards, access to exclusive events, and merchandise.

APR details

- Purchase Annual Percentage Rate (APR): 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.^a
- My Chase Loan APR: 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.

Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.

- Balance Transfer APR: 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$69
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: 3% of the amount of each transaction in U.S. dollars.
- Penalty Fees
 - Late Payment: Up to \$40.
 - Over-the-Credit-Limit: None
 - Return Payment: Up to \$40.
 - Return Check: None

Sources

1. [Southwest Rapid Rewards Plus Credit Card | Chase](#)
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC57248.html>

Southwest Rapid Rewards® Premier Credit Card

Welcome offer

- Earn 75,000 points after you spend \$3,000 on purchases in the first 3 months from account opening

Offers (aka key benefits or rewards) highlights

- Earn 3 points for each dollar spent on Southwest purchases.
- Earn 2 points for each dollar spent on Rapid Rewards® hotel and car rental partners.
- Earn 2 points for each dollar spent on local transit and commuting, including rideshare.
- Earn 2 points for each dollar spent on internet, cable, and phone services; select streaming.
- Earn 1 point for each dollar spent on all other purchases
- Annual fees: \$99 applied to first billing statement
- 6,000 anniversary points each year

Additional offer Details (aka benefits or rewards)

- 6,000 points every year on your Cardmember anniversary.
- 2 EarlyBird Check-In® each year.
- Unlimited tier qualifying points (TQPs): Earn 1,500 TQPs toward A-List status for every \$10,000 you spend—there is no limit on the amount of TQPs you can earn.
- 25% back on inflight purchases.
- 10,000 Companion Pass® qualifying points boost each year
- Bags fly free
- No change fees.
- Unlimited reward seats with no blackout dates or seat restrictions.
- No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the U.S. For example, if you spend \$5,000 internationally, you would avoid \$150 in foreign transaction fees.

- **Lost Luggage Reimbursement:** If you or an immediate family member check or carry on luggage that is damaged or lost by the carrier, you're covered up to \$3,000 per passenger.
- **Baggage Delay Insurance:** Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 3 days.
- **Extended Warranty Protection:** Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less.
- **Purchase Protection:** Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
- **DoorDash:** Get one-year complimentary DashPass, a membership for both DoorDash and Caviar that provides unlimited deliveries with \$0 delivery fees and lower service fees on eligible orders. After that, you are automatically enrolled in DashPass at the current monthly rate
- **Earn up to 100K bonus points per year:** You can earn 20,000 bonus points for each friend or business that gets approved for any Southwest Rapid Rewards® Credit Card

Redemption options

- Your points don't expire, a benefit of the Rapid Rewards program.
- Redeem for more than just flights: Redeem your points for flights, hotel stays, car rentals, gift cards, access to exclusive events, and merchandise.

APR details

- **Purchase Annual Percentage Rate (APR):** 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.^a
- **My Chase Loan APR:** 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- **Balance Transfer APR:** 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- **Cash Advance APR:** 29.99%. This APR will vary with the market based on the Prime Rate.

- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$99
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: None
- Penalty Fees
 - Late Payment: Up to \$40.
 - Over-the-Credit-Limit: None
 - Return Payment: Up to \$40.
 - Return Check: None

Sources

1. [Southwest Rapid Rewards Premier Credit Card | Chase](#)
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC57249.html>

United Explorer Credit Card

Welcome offer

- Earn 60,000 bonus miles after you spend \$3,000 on purchases in the first 3 months your account is open

Offers (aka key benefits or rewards) highlights

- ANNUAL FEE \$0 intro annual fee for the first year, then \$95.
- 2 miles per \$1 spent on purchases from United, including tickets, Economy Plus®, inflight food, beverages and Wi-Fi, and other United charges.
- 2 miles per \$1 spent on dining, including eligible delivery services.
- 2 miles per \$1 spent on hotel accommodations when purchased directly with the hotel.
- 1 mile per \$1 spent on all other purchases.

Additional offer Details (aka benefits or rewards)

- For you and a companion, save up to \$140 per roundtrip.
- Up to \$100 as a statement credit for Global Entry, TSA Precheck® or NEXUS every 4 years as reimbursement for the application fee for either program when charged to your card.
- 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Explorer Card.
- Priority boarding - the primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding.
- Free first checked bag – save up to \$140 per roundtrip. The primary Cardmember and one companion traveling on the same reservation will each receive their first standard checked bag free (up to \$35 value, each way, per person) on United-operated flights when the primary Cardmember includes their United MileagePlus® number in their reservation and purchases their tickets from United with their card (this purchase requirement is waived for flights during the 90 days from account opening).

- Priority boarding: The primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding.*Opens offer details overlay
- 2 United Club one-time passes after account opening and on each anniversary - over a \$100 value per year
- Relax in comfort while waiting for your flight with complimentary beverages, snacks, high-speed Wi-Fi and more.
- Up to \$100 Global Entry, TSA PreCheck® or NEXUS fee credit: Receive a statement credit of up to \$100 every 4 years as reimbursement for the application fee for Global Entry, TSA PreCheck® or NEXUS when charged to your card.*Opens offer details overlay
- 25% back on United inflight and Club premium drink purchases: 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Explorer Card.
- Premier upgrades on award tickets: The primary Cardmember who has MileagePlus® Premier® status and is traveling on an award ticket and one companion that is traveling on the same reservation are eligible for Complimentary Premier Upgrades on select United- and United Express-operated flights, subject to availability.
- No foreign transaction fees: Purchases made with your Explorer Card outside the U.S. will not be subject to foreign transaction fees. For example, if you spend \$5,000 internationally, you would avoid \$150 in foreign transaction fees.
- The Luxury Hotel & Resort Collection: This exceptional group of over 1,000 properties includes many of the world's most exquisite hotels, resorts, lodges and spas, each of which extend you complimentary Cardmember benefits with every stay.
- United Card Events from Chase and United MileagePlus Exclusive Events: Pursue more of your passions with the United Card Events from Chase. As a Cardmember, you will be delighted with opportunities to purchase private, curated once-in-a-lifetime experiences. Sample select wines and satisfy your palate with culinary events at some of the world's best restaurants, meet a sporting legend or make memories with your family.
- Earn Premier qualifying points (PQP): Premier qualifying points (PQP) help you earn MileagePlus Premier® status, which provides you with an enhanced travel experience. You'll earn 500 PQP for every \$12,000 you spend on purchases with

your Explorer Card (up to 1,000 PQP in a calendar year) that can be applied toward your Premier status qualification, up to the Premier 1K® level

- Earning MileagePlus miles: In addition to earning miles for purchases made with your card, you can earn miles by flying with United, United Express®, Star Alliance™ and other airline partners. You can also earn miles from Mileage Plus partners for hotel stays and car rentals, online shopping, eGift card purchases and by using the MileagePlus X app to pay at your favorite restaurants and retailers. Maximize your mileage earning power when you use your card to pay at MileagePlus partners. You'll earn miles for card purchases plus the miles offered from the partner.
- MileagePlus miles don't expire: MileagePlus miles never expire. This MileagePlus program benefit gives you a lifetime to use your miles on flights and much more.
- No blackout dates: MileagePlus members can use miles to book any United-operated flight, any time, with no restrictions or blackout dates.
- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary and provides reimbursement up to the actual cash value of the vehicle for theft and collision damage for most rental cars in the U.S. and abroad.
- Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 3 days.
- Lost Luggage Reimbursement: If you or an immediate family member check or carry on luggage that is damaged or lost by the carrier, you're covered up to \$3,000 per passenger.
- Trip Cancellation/Interruption Insurance: You can be reimbursed up to \$1,500 per person and \$6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.
- Trip Delay Reimbursement: If your common carrier travel is delayed more than 12 hours or requires an overnight stay, you and your family are covered for unreimbursed expenses, such as meals and lodging, up to \$500 per ticket.
- Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$10,000 per claim and \$50,000 per year.
- Visa Concierge: Get complimentary Visa Signature® Concierge Service 24 hours a day. Find tickets to the top sports and entertainment events, make dinner reservations and even get help sending the perfect gift.

- Extended Warranty Protection: Extends the time period of the manufacturer's U.S. warranty by an additional year, on eligible warranties of three years or less.
- DoorDash Get one-year complimentary DashPass, a membership for both DoorDash and Caviar that provides unlimited deliveries with \$0 delivery fees and lower service fees on eligible orders. After that, you are automatically enrolled in DashPass at the current monthly rate.
- Earn up to 100K bonus miles per year: You can earn 10,000 bonus miles for each friend that gets approved for any United MileagePlus® Card.

Redemption options

- Using MileagePlus miles: Your miles can reward you with getaways, unique experiences, or things you love - anything from electronics to dinner at one of your favorite restaurants. Use them for flights on United and other airline partners, hotel stays, car rentals, merchandise, eGift cards and more. Chase Cardmembers can also use miles they've earned with their card to receive a statement credit for United ticket purchases and their annual card membership fee.

APR details

- Purchase Annual Percentage Rate (APR): 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.^a
- My Chase Loan APR: 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- Balance Transfer APR: 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$0 Intro fee for the first year. After that, \$95
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: None
- Penalty Fees
 - Late Payment: Up to \$40.
 - Over-the-Credit-Limit: None
 - Return Payment: Up to \$40.
 - Return Check: None

Sources

1. [United Explorer Credit Card | Chase.com](#)
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC57432.html>

United Quest Credit Card

Welcome offer

- Earn 70,000 bonus miles + 500 Premier qualifying points (PQP) after you spend \$4,000 on purchases in the first 3 months your account is open

Offers (aka key benefits or rewards) highlights

- ANNUAL FEE: \$250

- Receive up to \$125 in statement credits each account anniversary year as reimbursement for United purchases charged to your United Quest Card.
- Starting with your first anniversary, you'll get 5,000 miles back in your MileagePlus® account after you take a United® or United Express-operated award flight booked with your miles - up to 2 times every anniversary year.
- 3 miles per \$1 spent on United purchases immediately after earning your \$125 annual United purchase credit.
- 2 miles per \$1 spent on all other travel, including airfare, trains, local transit, cruise lines, hotels, car rentals, taxicabs, resorts, rideshare services and tolls
- 2 miles per \$1 spent on dining, including eligible delivery services
- 2 miles per \$1 spent on select streaming services
- 1 mile per \$1 spent on all other purchases.
- You'll earn 500 PQP for every \$12,000 you spend on purchases with your United Quest Card (up to 6,000 PQP in a calendar year) that can be applied toward your Premier status qualification, up to the Premier 1K® level.
- For you and a companion, save up to \$320 per roundtrip.

Additional offer Details (aka benefits or rewards)

- \$125 annual United purchase credit: You'll automatically receive up to \$125 in statement credits as reimbursement for United purchases charged to your United Quest Card each account anniversary year.
- Up to 10,000 miles in award flight credits each year: Starting with your first anniversary, you'll get 5,000 miles back in your MileagePlus® account after you take a United® or United Express-operated award flight booked with your miles - up to 2 times every anniversary year.
- Free first and second checked bags - savings of up to \$320 per roundtrip: The primary Cardmember and one companion traveling on the same reservation will each receive their first and second standard checked bags free (up to \$35 value for the first checked bag and up to \$45 value for the second checked bag, each way, per person) on United-operated flights when the primary Cardmember includes their United MileagePlus® number in their reservation and purchases their tickets from United with their card (this purchase requirement is waived for flights during the 90 days from account opening).
- Priority boarding: The primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding.*Opens offer details overlay

- Up to \$100 Global Entry, TSA PreCheck® or NEXUS fee credit: Receive a statement credit of up to \$100 every 4 years as reimbursement for the application fee for Global Entry, TSA PreCheck® or NEXUS when charged to your card.*Opens offer details overlay
- 25% back on United inflight and Club premium drink purchases: 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Quest Card.*Opens offer details overlay
- Premier upgrades on award tickets: The primary Cardmember who has MileagePlus® Premier® status and is traveling on an award ticket and one companion that is traveling on the same reservation are eligible for Complimentary Premier Upgrades on select United- and United Express-operated flights, subject to availability.
- No foreign transaction fees: Purchases made with your Quest Card outside the U.S. will not be subject to foreign transaction fees. For example, if you spend \$5,000 internationally, you would avoid \$150 in foreign transaction fees.
- The Luxury Hotel & Resort Collection: This exceptional group of over 1,000 properties includes many of the world's most exquisite hotels, resorts, lodges and spas, each of which extend you complimentary Cardmember benefits with every stay.*Opens offer details overlay Make a reservation through the program using your Chase card to receive the following benefits including daily breakfast for two, a special benefit unique to each property, such as a dining or spa credit, complimentary Wi-Fi, a room upgrade, if available, and early check-in and late checkout, if available.
- United Card Events from Chase and United MileagePlus Exclusive Events: Pursue more of your passions with United Card Events from Chase. As a Cardmember, you will be delighted with opportunities to purchase private, curated once-in-a-lifetime experiences. Sample select wines and satisfy your palate with culinary events at some of the world's best restaurants, meet a sporting legend or make memories with your family. Through MileagePlus Exclusives, Cardmembers can use their miles to enjoy unique opportunities, such as exclusive multi-course dinners, sporting events, concerts, and behind-the-scenes experie
- Earn up to 6,000 Premier qualifying points (PQP)
- Premier qualifying points (PQP) help you earn MileagePlus Premier® status, which provides you with an enhanced travel experience. You'll earn 500 PQP for every \$12,000 you spend on purchases with your Quest Card (up to 6,000 PQP in a calendar year) that can be applied toward your Premier status qualification,

up to the Premier 1K® level. Visit [united.com/premierOpens](https://www.united.com/premierOpens) Overlay for details about earning Premier status.*Opens offer details overlay

- Earning MileagePlus miles: In addition to earning miles for purchases made with your card, you can earn miles by flying with UnitedSM, United Express®, Star Alliance™ and other airline partners. You can also earn miles from Mileage Plus partners for hotel stays and car rentals, online shopping, eGift card purchases and by using the MileagePlus X app to pay at your favorite restaurants and retailers. Maximize your mileage earning power when you use your card to pay at MileagePlus partners. You'll earn miles for card purchases plus the miles offered from the partner.
- Trip Cancellation/Interruption Insurance: You can be reimbursed up to \$1,500 per person and \$6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.
- Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 3 days.
- Lost Luggage Reimbursement: If you or an immediate family member check or carry on luggage that is damaged or lost by the carrier, you're covered up to \$3,000 per passenger.
- Visa Concierge: Get complimentary Visa Signature Concierge Service 24 hours a day. Find tickets to the top sports and entertainment events, make dinner reservations and even get help sending the perfect gift.
- Trip Delay Reimbursement: If your common carrier travel is delayed more than 12 hours or requires an overnight stay, you and your family are covered for unreimbursed expenses, such as meals and lodging, up to \$500 per ticket.
- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary and provides reimbursement up to the actual cash value of the vehicle for theft and collision damage for most rental cars in the U.S. and abroad.
- Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$10,000 per claim and \$50,000 per year.
- Extended Warranty Protection: Extends the time period of the manufacturer's U.S warranty by an additional year, on eligible warranties of three years or less.
- Earn up to 100K bonus miles per year: You can earn 10,000 bonus miles for each friend that gets approved for any United MileagePlus® Card.
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Redemption options

- MileagePlus miles don't expire: MileagePlus miles never expire. This MileagePlus program benefit gives you a lifetime to use your miles on flights and much more.
- No blackout dates: MileagePlus members can use miles to book any United-operated flight, any time, with no restrictions or blackout dates.
- Using MileagePlus miles: Your miles can reward you with getaways, unique experiences, or things you love - anything from electronics to dinner at one of your favorite restaurants. Use them for flights on United and other airline partners, hotel stays, car rentals, merchandise, eGift cards and more. Chase Cardmembers can also use miles they've earned with their card to receive a statement credit for United ticket purchases and their annual card membership fee.

APR details

- Purchase Annual Percentage Rate (APR): 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.^a
- My Chase Loan APR: 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- Balance Transfer APR: 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$250

- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: None
- Penalty Fees
 - Late Payment: Up to \$40.
 - Over-the-Credit-Limit: None
 - Return Payment: Up to \$40.
 - Return Check: None

Sources

3. [United Quest Card | Chase.com](#)
4. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC57317.html>

Amazon Prime Visa Credit Card

Welcome offer

- \$100 Amazon Gift Card or more: Prime members, get a \$100 Amazon Gift Card (or more) instantly loaded into your Amazon account's Gift Card Balance upon approval of your credit card application

Offers (aka key benefits or rewards) highlights

- ANNUAL FEE: \$0
- Earn unlimited 5% back at Amazon.com, Amazon Fresh, Whole Foods Market, and on Chase Travel purchases with an eligible Prime membership

- Earn unlimited 2% back at gas stations, restaurants, and on local transit and commuting (including rideshare).
- Earn unlimited 1% back on all other purchases.

Additional offer Details (aka benefits or rewards)

- No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States.
- Extended Warranty Protection: Extends the time period of the manufacturer's U.S. warranty by an additional year, on eligible warranties of three years or less.
- Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
- Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to \$100 a day for 3 days.
- Zero Liability Protection: Zero Liability means you won't be held responsible for unauthorized charges made with your card or account information.*Opens offer details overlay
- Travel Accident Insurance: When you pay for your air, bus, train or cruise transportation with your card, you are eligible to receive accidental death or dismemberment coverage of up to \$500,000.
- Lost Luggage Reimbursement: If you or an immediate family member check or carry on luggage that is damaged or lost by the carrier, you're covered up to \$3,000 per passenger.
- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is provided for theft and collision damage for most cars in the U.S. and abroad. In the U.S., coverage is secondary to your personal insurance.
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Redemption options

- Redeem your points as soon as the next day with daily rewards.
- You'll see your rewards balance during checkout at Amazon.com. Use your rewards to pay for part or all of your purchase. There's no minimum rewards balance to redeem.*Opens offer details overlay

- You can also redeem for cash back, gift cards, and travel at Chase.com.
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APR details

- Purchase Annual Percentage Rate (APR): 19.49% to 27.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- My Chase Loan APR: 19.49% to 27.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- Balance Transfer APR: 19.49% to 27.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$0
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers: Either \$5 or 4% of the amount of each transfer, whichever is greater.
 - Cash Advances: Either \$5 or 4% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: None
- Penalty Fees
 - Late Payment: Up to \$39.
 - Return Payment: Up to \$39.

- Return Check: None

Sources

1. https://creditcards.chase.com/cash-back-credit-cards/amazon-prime-rewards?iC_ELL=6C1Y
 2. [Pricing and Terms](#)
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Instacart Mastercard Credit Card

Welcome offer

- Get a free year of Instacart+*Opens offer details overlay and a \$100 Instacart credit. Credit will be automatically loaded into your Instacart.com account upon the approval of your credit card application.
- By applying, you agree to a free year of Instacart+ membership that will auto-renew into an annual membership for \$99/yr or under your existing Instacart+ membership terms. Cancel anytime. With Instacart+, the delivery fee will not be charged on orders over \$35 per retailers and you'll get lower service fees

Offers (aka key benefits or rewards) highlights

- 5% Cash Back on Instacart.com and Instacart app purchases on over 750 retailers delivering from more than 70,000 stores across 5,500 cities.
- 5% Cash Back on travel purchased over the phone through the Chase Travel Center, including flights, hotels and more.
- 2% Cash Back at restaurants, gas stations, and on select streaming services.
- Plus, 1% cash back on all other purchases.
- No annual fees

Additional offer Details (aka benefits or rewards)

- No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States.
- Instacart benefits

- Free delivery: Enjoy free delivery on all purchases over \$35.
- 5% credit back on pickup: Skip the shopping and save with every eligible pickup order.
- Family Account: Share your Instacart+ benefits with your plus-one for free.

Redemption options

- Cash back: Choose to receive a direct deposit or a statement credit. There's no minimum to redeem.
- Travel: Book your next flight, hotel, car rental, and more.*Opens offer details overlay
- Pay with Points: Use your cash back rewards to pay for all or part of your purchase in the Instacart app or on instacart.com.

APR details

- Purchase Annual Percentage Rate (APR): 20.24% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- My Chase Loan APR: 20.24% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
- Balance Transfer APR: 20.24% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$0

- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
- Transaction Fees
 - Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater.
 - Cash Advances: Either \$5 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: None
- Penalty Fees
 - Late Payment: Up to \$40.
 - Return Payment: Up to \$40.
 - Return Check: None

Sources

3. <https://creditcards.chase.com/cash-back-credit-cards/instacart?iCELL=6C1Y>
4. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC54134.html>

DoorDash Rewards Mastercard Credit Card

Welcome offer

- Free DashPass (\$96 Value) for a year: Your free DashPass begins upon account opening. If you currently have a DashPass membership, this benefit will begin after your existing plan or replace your free plan. If approved for the DoorDash Rewards Mastercard, you will automatically receive a free year of DashPass that will auto-renew into an annual DashPass membership at the then current annual subscription fee.
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Offers (aka key benefits or rewards) highlights

- Earn 4% Cash back on DoorDash and Caviar orders: Enjoy this benefit on every type of DoorDash order, including restaurants, groceries, pet supplier, retail items, and more. No earning caps.
- Earn 3% Cash Back on dining when purchased directly from a restaurant.
- Earn 2% Cash Back on grocery stores online or in-store.
- And, 1% cash back on all other purchases.
- No annual fees

Additional offer Details (aka benefits or rewards)

- No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States.
- 10% Off” One convenience, grocery, alcohol, retail or DashMart order every month - Offer valid through 12/31/2023.
- \$5 off: One order each month during your Free Year of DashPass.
- Immerse yourself in virtual and in-person experiences across your passions with Mastercard Priceless Experiences®
- Save on rides with Lyft: Take 3 rides in one calendar month and pay with your World Elite Mastercard to earn a \$5 Lyft credit.
- World Elite Concierge: A complimentary 24/7 concierge service that acts as a relentless personal assistant. Reserve that perfect table, locate hard-to-find items and more.
- Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is provided for theft and collision damage for most cars in the U.S. and abroad. In the U.S., coverage is secondary to your personal insurance.
- Extended Warranty Protection: Extends the time period of the manufacturer's U.S. warranty by an additional year, on eligible warranties of three years or less.
- Purchase Protection: Covers your new purchases for 120 days against damage or theft up to \$500 per claim and \$50,000 per account.
- Trip Cancellation/Interruption Insurance: You can be reimbursed up to \$1,500 per person and \$6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.

Redemption options

- DoorDash and Caviar Orders: Use your rewards to pay for all or part of your orders at check out.
- Cash back: Redeem your cash back as a statement credit or direct deposit into your checking or savings account.
- Gift cards: Redeem for gift cards including DoorDash, restaurants and more.

APR details

- Purchase Annual Percentage Rate (APR): 20.24% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
- My Chase Loan APR: 20.24% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
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- Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
- Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fee details

- Annual Membership Fee: \$0
- My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
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 - Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater.

- Cash Advances: Either \$5 or 5% of the amount of each transaction, whichever is greater.
 - Foreign Transactions: None
- Penalty Fees
 - Late Payment: Up to \$40.
 - Return Payment: Up to \$40.
 - Return Check: None

Sources

1. <https://creditcards.chase.com/cash-back-credit-cards/doordash?iCELL=6C1Y>
2. [Pricing and Terms](#)