

Platinum Mastercard Credit Card from Capital One

Key rewards (or offers, benefits)

- Get the credit you need with no annual fee
- Annual Fee: \$0
- Purchase Rate: 30.74% variable APR

Additional rewards (or offers, benefits)

- Automatic Credit Line Reviews: Be automatically considered for a higher credit line in as little as 6 months.
- CreditWise: Enjoy unlimited access to your credit score and tools to help you monitor your credit profile with CreditWise from Capital One. It's free and available to anyone, whether or not you have a Capital One product.
- Fraud Coverage: You're covered by \$0 Fraud Liability if your card is ever lost or stolen. That means you will not be responsible for fraudulent purchases.
- Tap to Pay: Check out faster and securely with your contactless card. Simply hold or tap your card on a contactless-enabled card reader and you are good to go.

Secondary Benefits

- Authorized User: Add an authorized user to your account, and track spending by user.
- No Foreign Transaction Fees: You won't pay a transaction fee when making a purchase outside of the United States.
- Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.
- \$0 Fraud Liability: If your card is lost or stolen, you will not be responsible for unauthorized charges.
- Virtual Card Numbers from Eno: Pay for online purchases with virtual card numbers and keep your actual card number to yourself. Learn more about virtual card numbers.

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Transfers: 30.74%. This APR will vary with the market based on the Prime Rate

- APR for Cash Advance: 30.74%. This APR will vary with the market based on the Prime Rate.
- Annual Fee: None.
- Transaction Fees
 - TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you. None for balances transferred at the Transfer APR.
 - Cash AdvanceTransaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late PaymentPenalty Fee: Up to \$40.

Sources

- <https://www.capitalone.com/credit-cards/platinum/>

Venture Rewards Credit Card from Capital One

Welcome offer

- Earn 75,000 bonus miles once you spend \$4,000 on purchases within the first 3 months from account opening

Key rewards (or offers, benefits)

- 5X miles Unlimited rewards: Earn 5X miles on hotels and rental cars booked through Capital One Travel
- 2X miles Unlimited rewards: Get 2X miles per dollar on every purchase
- Annual fees: \$95

Additional rewards (or offers, benefits)

- No Foreign Transaction Fees
- You won't pay a transaction fee when making purchases outside of the United States.
- Global Entry or TSA PreCheck® Credit: Receive up to a \$100 credit for Global Entry or TSA PreCheck® 6

- Authorized User: Add an authorized user to your account and track spending by user. Learn more about authorized users.
- Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.
- Capital One Dining: Make your next meal even more memorable with access to cardholder-only reservations at award-winning restaurants and tickets to curated culinary events. Explore dining benefits.
- Capital One Entertainment: Enjoy access to can't-miss events across music, sports and dining with exclusive pre-sales, tickets, suite experiences and more. Explore entertainment.
- \$0 Fraud Liability: If your card is lost or stolen, you will not be responsible for unauthorized charges.
- Virtual Card Numbers from Eno: Pay for online purchases with virtual card numbers and keep your actual card number to yourself. Learn more about virtual card numbers.
- Card Lock: Lock your card in the Capital One Mobile app if it's misplaced, lost, or stolen.
- CreditWise: Get alerts when your TransUnion® or Experian® credit report changes. Learn more about CreditWise.

Redemption Options

- Redeem Miles for Travel: Book a trip with miles through Capital One Travel—or use miles to get reimbursed for past travel purchases made elsewhere.

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Transfers: 19.99%, 26.24% or 29.99%, 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.
- Annual Fee: \$95 annually.
- Transaction Fees
 - TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
 - None for balances transferred at the Transfer APR.

- Cash Advance Transaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment Penalty Fee: Up to \$40.

Sources

- <https://www.capitalone.com/credit-cards/venture/>

Venture X Credit Card from Capital One

Welcome offer

- Earn 75,000 bonus miles once you spend \$4,000 on purchases within the first 3 months from account opening.

Key rewards (or offers, benefits)

- 10X Miles on hotels & rental cars booked through Capital One Travel
- 5X Miles on flights booked through Capital One Travel
- 2X Miles on all other purchases, every day
- Capital One Lounges: Escape the airport crowd by visiting our all-inclusive Lounges—enjoy unlimited complimentary access for you and 2 guests per visit.
- 10,000 Miles Anniversary Bonus: Get 10,000 bonus miles (equal to \$100 towards travel) every year, starting on your first anniversary.
- 300 Annual Travel Credit: Receive a \$300 annual credit for bookings through Capital One Travel, where you'll get our best prices on thousands of options
- Annual fees: \$395

Additional rewards (or offers, benefits)

- \$100 Global Entry or TSA PreCheck® Credit: Receive up to a \$100 credit for Global Entry or TSA PreCheck
- Premier Collection: Enjoy a \$100 experience credit, daily breakfast for 2 and other premium benefits, plus earn 10X miles on hotel stays booked through Capital One Travel.

- Hertz President's Circle® status: Skip the rental counter and enjoy the widest selection of cars with a complimentary upgrade.
- PROTECTION WITH VISA INFINITE - Auto rental collision coverage: Get reimbursed for damage or theft when you pay for a rental car with the Venture X card.
- Complimentary PRIOR Subscription: Access extraordinary travel experiences, destination guides and more with a complimentary PRIOR Subscription (a \$149 value).
- Complimentary membership to The Cultivist: Unlock the world of art. Get access to over 60 of the world's best museums with a 6-month complimentary Enthusiast membership to The Cultivist (a \$220 value).
- Start an adventure with Gravity Haus: Get \$300 toward an annual membership at Gravity Haus, a social club that enables your modern adventure lifestyle. Unlock top-of-the-line hotel accommodations, premium gear access and more.
- Free Additional Cardholders: Add cardholders to your account for no fee—they can enjoy benefits and you will earn rewards on every dollar they spend.
- No Foreign Transaction Fees: You won't pay a transaction fee when making purchases outside of the United States.
- Miles Don't Expire & No Blackout Dates: Your miles won't expire for the life of the account, so they're always there when you need them. Plus, there are no blackout dates.
- Cell Phone Protection: Protect your cell phone every time you pay your bill with your Venture X card. If it's stolen or damaged, you'll get reimbursed up to \$800. Certain terms, conditions and exclusions apply.
- Referrals Bonus: Refer your friends and family to apply for a Venture X card and earn up to 100,000 bonus miles when they're approved.

Redemption Options

- Miles Redemption: Use your Venture X miles to easily cover travel expenses, including flights, hotels, rental cars and more—plus transfer miles to your choice of 15+ travel loyalty programs.
- You can also redeem your miles for cash in the form of a check or account credit, gift cards and more. Rates for these other redemption options vary and can change in the sole discretion of Capital One. As an Accountholder,

you can enroll in online servicing at capitalone.com to see a complete description of current redemption offers.

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Transfers: 19.99%, 26.24% or 29.99%, 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.
- Annual Fee: \$395 annually.
- Transaction Fees
 - TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
 - None for balances transferred at the Transfer APR.
 - Cash AdvanceTransaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late PaymentPenalty Fee: Up to \$40.

Sources

- <https://www.capitalone.com/credit-cards/venture-x/>

QuicksilverOne Credit Card from Capital One

Key rewards (or offers, benefits)

- Unlimited Rewards: Earn unlimited 1.5% cash back on every purchase, every day
- Annual Fee: \$39
- Uber One monthly membership benefit: Get up to 6 months of complimentary Uber One membership
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Additional rewards (or offers, benefits)

- Automatic Credit Line Reviews: Be automatically considered for a higher credit line in as little as 6 months.
- CreditWise: Enjoy unlimited access to your credit score and tools to help you monitor your credit profile with CreditWise from Capital One. It's free and available to anyone, whether or not you have a Capital One product.
- Fraud Coverage: You're covered by \$0 Fraud Liability if your card is ever lost or stolen. That means you will not be responsible for fraudulent purchases.
- Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.
- Virtual Card Numbers from Eno: Pay for online purchases with virtual card numbers and keep your actual card number to yourself. Learn more about virtual card numbers.
- No Foreign Transaction Fees: You won't pay a transaction fee when making a purchase outside of the United States.

Redemption Options

- Redeem for Cash: We'll send you a check or you can apply rewards as a statement credit
- Cover Your Purchases: Apply your cash back to directly cover a recent purchase.
- Get Gift Cards: Spend your rewards on gift cards

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Transfers: 30.74%. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 30.74%. This APR will vary with the market based on the Prime Rate.
- Annual Fee: \$39 annually.
- Transaction Fees
 - TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
 - None for balances transferred at the Transfer APR.
 - Cash AdvanceTransaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees

- Late Payment Penalty Fee: Up to \$40.

Sources

- <https://www.capitalone.com/credit-cards/quicksilverone/>
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Capital One Walmart Rewards Credit Card

Welcome offer

Earn 5% cash back in Walmart stores for the first 12 months after approval when you use your Capital One Walmart Rewards® Card with Walmart Pay – the quick and touch-free way to pay with your phone at Walmart.

Key rewards (or offers, benefits)

- Earn 5% cash back on Walmart.com including pickup and delivery, with \$0 annual fee
- 2% Cash Back: In Walmart stores, at restaurants and on travel.
- 1% Cash Back: Everywhere else Mastercard® is accepted.

Additional rewards (or offers, benefits)

- Fraud Coverage: You're covered by \$0 Fraud Liability if your card is ever lost or stolen. That means you will not be responsible for fraudulent purchases.

Redemption Options

- Redeem for Cash: We'll send you a check or you can apply rewards as a statement credit.
- Cover a Purchase: Use your rewards toward any recent purchase you made with your Capital One Walmart Rewards® Card.
- Gift Cards: Redeem for gift cards from Walmart or other retailers.
- Redeem for Travel: Redeem rewards for trips and travel purchases you make using your Capital One Walmart Rewards® Card.

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Quick Cash: 18.99% or 29.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
- APR for Transfers: 18.99% or 29.99%, 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.
- Annual Fee: \$0
- Transaction Fees
 - Transfer Transaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
 - None for balances transferred at the Transfer APR
 - Cash Advance Transaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment Penalty Fee: Up to \$39.

Sources

- <https://www.capitalone.com/credit-cards/walmart-rewards/>

Savor Rewards Credit Card from Capital One

Welcome offer

Earn a one-time \$300 cash bonus once you spend \$3,000 on purchases within 3 months from account opening

Key rewards (or offers, benefits)

- 5% cashback on hotels and rental cars booked through capital one travel
- Earn unlimited 4% cash back on dining, entertainment, and popular streaming services
- 3% at grocery stores
- 1% on all other purchases

- Annual Fee: \$95

Additional rewards (or offers, benefits)

- No Foreign Transaction Fees: You won't pay a transaction fee when making purchases outside of the United States.
- No Foreign Transaction Fees: You won't pay a transaction fee when making a purchase outside of the United States.
- Complimentary Concierge Service: Enjoy comprehensive, personalized assistance in dining, entertainment and travel—24 hours a day, 365 days a year.
- Extended Warranty: You'll get additional warranty protection at no charge on eligible items that are purchased with your credit card.
- 24-hour Travel Assistance Services: If your credit card is lost or stolen, you can get an emergency replacement card and a cash advance.
- Travel Accident Insurance: Get automatic insurance for a covered loss at no extra charge when you use your credit card to purchase your fare.
- \$0 Fraud Liability: If your card is lost or stolen, you will not be responsible for unauthorized charges.
- Virtual Card Numbers from Eno: Pay for online purchases with virtual card numbers and keep your actual card number to yourself. Learn more about virtual card numbers.
- Card Lock: Lock your card in the Capital One Mobile app if it's misplaced, lost, or stolen.
- Account Alerts from Eno: Receive an alert if Capital One detects a potential mistake or unexpected charge like a potential duplicate purchase or a sudden recurring bill increase. Learn more about Eno.
- CreditWise: Get alerts when your TransUnion® or Experian® credit report changes. Learn more about CreditWise.
- Authorized User: Add an authorized user to your account and track spending by user. Learn more about authorized users.
- Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.

Redemption Options

- Use capital one card to checkout on PayPal
- Pay on amazon.com using your rewards

- Redeem Your Way: Rewards don't expire for the life of the account, and you can redeem cash back for any amount.

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Transfers: 19.99%, 26.24% or 29.99%, 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.
- Annual Fee: \$95
- Transaction Fees
 - Transfer Transaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
 - None for balances transferred at the Transfer APR
 - Cash Advance Transaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment Penalty Fee: Up to \$40.

Sources

- <https://www.capitalone.com/credit-cards/savor-dining-rewards/>

VentureOne Rewards Credit Card from Capital One

Welcome offer

Earn 20,000 bonus miles once you spend \$500 on purchases within the first 3 months from account opening

Key rewards (or offers, benefits)

- Unlimited Rewards: Earn unlimited 1.25 miles per dollar on every purchase
- Earn unlimited 5 miles per dollar on hotels and rental cars booked through Capital One Travel

- Low Intro APR: 0% intro APR for 15 months on purchases and balance transfers; 19.99% - 29.99% variable APR after that; 3% fee on the amounts transferred within the first 15 months; 3% on the amount of each transferred balance that posts to your account at a Promotional APR that we may offer you
- Annual Fee: \$0

Additional rewards (or offers, benefits)

- No Foreign Transaction Fees: You won't pay a transaction fee when making purchases outside of the United States.
- Auto Rental Collision Damage Waiver: Rent an eligible vehicle with your credit card and you can be covered for damage due to collision or theft.
- Travel Accident Insurance: Get automatic insurance for a covered loss at no extra charge when you use your credit card to purchase your fare.
- \$0 Fraud Liability: If your card is lost or stolen, you will not be responsible for unauthorized charges.
- Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.

Redemption Options

- Redeem Miles for Travel: Book a trip with miles through Capital One Travel—or use miles to get reimbursed for past travel purchases made elsewhere.
- Redeem With Ease: Once you make a travel purchase with VentureOne, redeem your miles as a statement credit toward the cost. Rewards don't expire for the life of the account.
- Transfer Your Miles: With our Venture X, Venture and VentureOne miles rewards cards, transfer your miles to your choice of 15+ travel loyalty programs for more flexibility.
- Capital One Travel: Get our best prices on thousands of trip options—even after you book. Plus, pay flexibly with your rewards, a card or both.
- Use rewards to shop at amazon.com
- Earn 1.25X miles for every purchase to redeem on flights, hotels and more

APR & Fees details

- Annual Percentage Rate (APR) for Purchases and Transfers: 0% introductory APR for the first 15 months that your account is open. After that, your APR

will be 19.99%, 26.24% or 29.99%, 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.
- Annual Fee: None.
- Transaction Fees
 - TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account during the first 15 months that your account is open or at a promotional APR that we may offer you at any other time.
 - None for transferred balances at the Purchase APR after the first 15 months that your account has been open.
 - Cash AdvanceTransaction Fee: Either \$3 or 3% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late PaymentPenalty Fee: Up to \$40.

Sources

- <https://www.capitalone.com/credit-cards/ventureone/>