

## X1 credit card

### Key Benefits (aka rewards and offers)

- 2 points for every dollar of purchase
- 2 points for every dollar if you spend \$1000 in a month
- Upto 10 points for every friend invited who gets a card
- Activate Boosts on your everyday spending to earn even more points

### Additional benefits (aka rewards and offers)

- TAKE CONTROL WITH VIRTUAL CARDS: Master subscriptions and keep your details private with disposable card numbers
- DESIGNED WITH THE ENTIRE FAMILY IN MIND: Add cardholders with no age restrictions, so everyone can build credit
- Shop in the X1 App and earn up to 10X points at leading online stores.
- Start spending immediately before the card arrives
- Credit limit is based on current and future income
- Perks
  - Cell Phone Protection
  - Trip Interruption Reimbursement
  - Purchase Security
  - Auto Rental Collision Damage Waiver
  - Extended Warranty Protection
  - Return Protection
  - Zero Liability Protection
  - Visa Signature Concierge Service
  - Travel and Emergency Assistance
  - Roadside dispatch

### Redemption options

- Redeem at the brands you love across fitness, tech, retail and travel
- Get instant cashback

### APR and Fee details

- Variable APRs range from 20.24% to 29.99% based on creditworthiness.  
Rates as of August 28, 2023.
- No annual fees
- No foreign transaction fees

- No late fees
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### Venmo Credit Card

#### Key benefits (aka rewards, offers)

- Earn unlimited cash back: Apply for the Venmo Credit Card with no impact to your credit bureau score if you're not approved.
- Earn up to 3% on eligible purchases: With the Venmo Credit Card, you can shop by your own rules. Automatically earn 3% cash back on your eligible top spend category, 2% on the next, and 1% on all other eligible purchases. All with no annual fee.
- Score rewards on almost everything: Earn cash back on travel, dinner and drinks, grocery runs, and beyond. With 8 flexible spend categories that are always eligible for rewards, you'll earn maximum cash back.

#### Additional benefits (aka rewards, offers)

- Pay friends, not a fee: Settle up without thinking twice. Until December 31, 2023, use your Venmo Credit Card to pay friends in the app, and skip the 3% Venmo fee typically charged when you send money with a credit card. Plus, there's no annual fee. And, there are no surprises.
  - Turn your cash back into crypto: With the Venmo Credit Card, you can auto-purchase crypto with the cash back in your Venmo account every month. Just toggle on the Purchase crypto feature in the app, and choose your favorite crypto type.
  - Start earning cash back ASAP: Once you're approved, you can find your virtual card number in the app, and shop online before your physical card arrives.
  - Tap into exclusive Visa features: Your card comes with Visa Credit Card benefits like touch-free shopping, no-worry security, and more. Plus, Visa Signature cardholders get extra travel and lifestyle perks.
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### Bilt Mastercard

#### Key benefits (aka rewards, offers)

- EARN POINTS ON RENT: The card that lets you earn points on rent, travel, dining, and more. Apply and start using right away
- 1 point per \$1 on rent payments without the transaction fee. Pay through Bilt using the card, a check, or ACH directly from your checking account. Up to 100,000 points each calendar year.
- 2 points per \$1 on flights, hotels, rental cars, and cruises.
- 5 points per \$1 on Lyft rideshare, when you link accounts
- 3 points per \$1 on dining. Up to 8X points at select Bilt Dining Restaurants
- Double points on Rent Day: 6X on dining, 4X on travel, 2X on other purchases except rent. Terms apply to earn points. Use the card 5 times each statement period to earn points
- No annual fees

#### Additional benefits (aka rewards, offers)

- Card features
  - Tap To Pay
  - Brushed Metal Card
  - Instant Credit Line, Upon Approval
  - Cellular Telephone Protection
  - Purchase Security
  - No Foreign Currency Conversion Fee
  - Trip Cancellation And Interruption Protection
  - Trip Delay Reimbursement
  - Auto Rental Collision Damage Waiver
  - Monthly Lyft Benefits
  - World Elite Mastercard Concierge
- Cellular Telephone Protection: Cellular Telephone Protection can reimburse the eligible Bilt World Elite Mastercard® Credit Card cardholder for damage to, theft of, or involuntary and accidental parting of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies) and may be applied after all other insurance is exhausted. Reimbursement is limited to the cost to repair or replace your original cell phone, less a \$25 deductible with an allowable maximum of two paid claims per 12-month period. Each approved claim has a benefit limit of \$800. This benefit does not cover cell phones that are lost (i.e., mysteriously disappear). This protection is only available when cell

phone bills are paid with an eligible Bilt World Elite Mastercard Credit Card. Eligible cell phones are the lines listed on your most recent cellular wireless service provider's monthly billing statement for the billing cycle prior to when the incident occurred. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following the payment of your first cell phone billing using your eligible Bilt World Elite Mastercard Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Bilt World Elite Mastercard Credit. This protection may not be equivalent to or better than other applicable coverage. For complete coverage benefits and exclusions regarding this protection, go to [www.wellsfargo.com/biltbenefits](http://www.wellsfargo.com/biltbenefits). Note: Call your cellular provider (or sign on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Bilt World Elite Mastercard Credit Card to get up to \$800 protection.

- Purchase Security: Coverage in excess of any other coverage, and receipt and other documentation are needed. Benefit may be used in the event of theft or damage of the eligible item. Theft or damage must occur within the first 90 days from the date of purchase, and eligible item must be purchased entirely with your Bilt World Elite Mastercard®. Benefit is paid at Benefit Administrator's discretion. A maximum benefit amount and certain restrictions and limitations apply. Please review the Bilt World Elite Mastercard® Guide to Benefits for details.
- Trip Cancellation & Interruption Protection: Cardholders can receive reimbursement for the cost of scheduled common carrier passenger fare in the event the trip must be canceled or interrupted because of a covered reason. The entire fare, less redeemable certificates, vouchers, or coupons, must be paid with your Bilt World Elite Mastercard®. A maximum benefit amount and certain restrictions and limitations apply. Please review the Bilt World Elite Mastercard® Guide to Benefits for details.
- Trip Delay Reimbursement: Coverage is provided in excess of other insurances for reimbursement of trip delay expenses incurred after the initial delay of 6 hours, up to \$200 per day per covered traveler and up to a maximum amount of \$1,800 for all covered travelers per trip, when a trip delay is caused by an eligible reason. Coverage begins on the trip departure date and ends on the trip completion date. Eligible trip delay expenses are

covered for you, your spouse or domestic partner and your dependent children traveling on the trip, when you charge the covered traveler's trip to your eligible Wells Fargo credit card. For New York residents, your eligible Wells Fargo credit card must be used to pay for the expenses incurred during the delay. Certain exclusions, restrictions, and limitations apply. Refer to the Bilt World Elite Mastercard® Guide to Benefits for further information.

- Auto Rental Collision Damage Waiver: Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Bilt World Elite Mastercard® to secure transactions. Please refer to your Bilt World Elite Mastercard® Guide to Benefits for details.
- Lyft Credits: Take 3, Get \$5: Beginning 4/1/21 and running through 3/31/24, Lyft users can participate in Lyft and Mastercard's Take 3, Get \$5 program ("Program") by taking and partially or fully paying for three (3) Eligible Rides in a calendar month to receive a \$5 Lyft credit ("Credit"). The rides must be paid for with an eligible World or World Elite Mastercard credit card (Apple Card is not eligible for this program, but Apple Pay or Google Pay may be eligible if your World or World Elite Mastercard credit card is the funding source). Limit one Credit per calendar month per Lyft account. An "Eligible Ride" is any Lyft ride type, excluding business rides and bicycle and scooter rental rides. Valid only in the USA. Whether a ride qualifies as an Eligible Ride for purposes of the Credit will be determined in Lyft's sole discretion. Credits expire 30 days after application. Limited time only and while supplies last. By participating in the Program, you agree to these terms and Lyft's Terms of Service at <https://www.lyft.com/terms>, and you agree that Lyft and Mastercard may share your information for the purposes of tracking and processing the Credit and may use anonymized, aggregated data for business analytics and offer optimization. Credits may take up to 2 days to be applied to your Lyft account.
- World Elite Mastercard Concierge: This benefit may be subject to change without prior notice. Please visit [www.mastercard.us/worldelite](http://www.mastercard.us/worldelite) or call 1-800-Mastercard (1-800-627-8372) for the latest benefit.

#### Redemption options

- REDEEM YOUR POINTS WITH BILT REWARDS: Bilt Mastercard cardholders get access to Bilt Rewards, our premier loyalty program. Redeem points with our loyalty partners across travel, fitness, shopping, and more

- Earn and redeem Bilt Points for travel: Book your next trip with the Bilt Travel Portal, where you can use and earn Bilt Points. Or, transfer 1:1 to one of our many loyalty partners.

#### APR details

- 21.49%, 24.49% and 29.49% based on your credit worthiness. The APRs will vary as the prime rate changes

#### Fee details

- Annual fees: None
- Transaction fees
  - Balance transfers: Upto 5% for each balance transfer with a min of \$5
  - Cash advances: Either \$10 or 5% of the amount, whichever is greater
  - Foreign currency conversion: None
- Late payment: Upto \$40

#### Source

- [https://go.biltrewards.com/get-started?utm\\_source=google&utm\\_medium=search-brand&utm\\_campaign=google-non-brand\\_web\\_core\\_conversion\\_prospe cting\\_generic-credit-card bmm tcpa &utm\\_audience=travel&utm\\_adgroup=148409669406&utm\\_content=660620244842&APP\\_SOURCE=PARTNER PAID\\_SEARCH\\_MARKETING&lang=en&locale=en\\_US&sub\\_channel=SEM&vendor\\_code=BL&gclid=Cj0KCQiAr8eqBhD3ARIsAJe-buN3OGBN9gJUsJRbySK4nwgsKPZOcRjLwYOCfIMtv-clrprVA1EO0EaArEhEALw\\_wcB](https://go.biltrewards.com/get-started?utm_source=google&utm_medium=search-brand&utm_campaign=google-non-brand_web_core_conversion_prospe cting_generic-credit-card bmm tcpa &utm_audience=travel&utm_adgroup=148409669406&utm_content=660620244842&APP_SOURCE=PARTNER PAID_SEARCH_MARKETING&lang=en&locale=en_US&sub_channel=SEM&vendor_code=BL&gclid=Cj0KCQiAr8eqBhD3ARIsAJe-buN3OGBN9gJUsJRbySK4nwgsKPZOcRjLwYOCfIMtv-clrprVA1EO0EaArEhEALw_wcB)

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#### SoFi Unlimited 2% Credit Card

##### Key rewards (aka offers or benefits)

- Unlimited 2% cash back rewards: Earn unlimited 2% cash back rewards on all purchases and redeem as statement credit—or toward saving, investing, and paying down eligible SoFi debt.
- Fewer restrictions: Simplify your cash back rewards with no limits, caps, rotating categories, or minimum to redeem.

- SoFi Travel rewards: Earn 3% cash back rewards on trips booked through SoFi Travel

#### Additional rewards (aka offers or benefits)

- Zero Fraud Liability Protection: Never pay for unauthorized charges thanks to enhanced fraud protection.
- ID Theft Protection: Don't get thrown off your money goals in the event your identity is stolen.
- No annual fee: You read that right, you'll pay no annual fee whatsoever.
- No foreign transaction fees: Enjoy globetrotting that much more by skipping foreign transaction fees.
- Mastercard World Elite Benefits: Enjoy 24/7 Travel Concierge, \$5 monthly Lyft credits, free 2-day shipping with ShopRunner, 2-month Instacart free trial, and more.
- Cell phone protection: Get up to \$1,000 of complimentary cell phone insurance coverage.

#### Redemption options

- You can redeem rewards as statement credits or distribute them in other SoFi products including SoFi Checking & Savings, Invest, and eligible SoFi loan payment products.

#### APR details

- Annual Percentage Rate (APR) for Purchases: The standard variable APR for purchases is 20.24% to 29.99%, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
- Annual Percentage Rate (APR) for Balance Transfers: 20.24% to 29.99%, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. SoFi is currently accepting Balance Transfers from recipients of promotional offers only. We will inform you when this feature is widely available.
- Annual Percentage Rate (APR) for Cash Advances: 32.24%. This APR will vary with the market based on the Prime Rate.

#### Fee details

- Annual Fee: None
- Transaction Fees

- Balance Transfer Fee: The greater of \$10 or 5% of the Balance Transfer
- Cash Advance Fee: The greater of \$10 or 5% of the Cash Advance
- Penalty Fees
  - Late Payment Fee: Up to \$41
  - Returned Payment Fee: None

#### Sources

- <https://www.sofi.com/credit-card/>

### Apple Credit Card

#### Key rewards (aka offers or benefits)

- Daily Cash.No points.No gimmicks.
  - Get Daily Cash back from a percentage of your purchases. Not a month from now. Every day. There's no limit to how much you can get.
- 3% On everything you buy from Apple and at select merchants when you use
- Apple Card with Apple Pay.
- 2% Every time you use an Apple Card with Apple Pay.
- 1% On all purchases where Apple Pay isn't accepted.

#### Additional rewards (aka offers or benefits)

- The perfect card when you're on the go.
  - Get up to 3% unlimited Daily Cashback on every purchase, anywhere Mastercard is accepted. That's real cash that never expires or loses its value.
  - Plus, no annual or foreign transaction fees.
  - No fees at all. Apply now and start using right away, anywhere you go
- Unlimited Daily Cash back. Real cash you can use right away. Get up to 3% Daily Cash back on every purchase you make. It's real cash, it's unlimited, and you get it every day.
- Helps you pay less interest. Choose any amount you wish to pay, and watch Apple Card estimate the interest cost for you. In real-time.
- Your card. Your info. Your business. Apple Card will never sell your data to third parties for marketing or advertising.



- Payments. Balances. Interest. Made simple. Unlike other credit cards, Apple Card estimates how much interest you'll owe, and suggests an amount to help you pay off your balance faster.
- Merchant offers may change at any time.
  - Panera Bread: 3% Daily Cash is not available at Panera locations outside the U.S. and excludes orders made on third-party apps, plastic gift card purchases made online and gift cards purchases through the Bulk Gift Card program.
  - Nike: 3% Daily Cash is not available at Nike-branded stores outside the United States.
  - Walgreens: 3% Daily Cash is not available at Sprint Express and independent health service providers, including Walgreens Optical and Walgreens Hearing, or for orders made on 3rd party delivery apps.
  - T-Mobile: 3% Daily Cash is available for purchases using Apple Card with Apple Pay in T-Mobile U.S. stores, and bill payments and AutoPay on T-Mobile.com and in the T-Mobile app. Authorized T-Mobile dealers are not eligible for 3% Daily Cash and can be found on [T-Mobile.com/store-locator](https://T-Mobile.com/store-locator). Sprint account payments, and purchases made through any Sprint checkout, including those at T-Mobile U.S. stores, are not eligible for 3% Daily Cash.
  - Exxon Mobil: 3% Daily Cash is available in the United States when using Apple Card with Apple Pay (where available) at Exxon- or Mobil-branded pumps and attached convenience stores. To pay at the pump with Apple Pay, either use Exxon Mobil Rewards+ mobile app or contactless payment. Excludes purchases at third-party merchants, including independent car washes, located within an Exxon- or Mobil-branded location or the attached convenience store.
  - Ace Hardware: 3% Daily Cash is available in the United States when using Apple Card with Apple Pay online, in the mobile app, and at participating stores listed at [acehardware.com/applecard](https://acehardware.com/applecard). Excludes online and mobile app gift card purchases and purchases from 3rd party merchants using independent point-of-sale systems within a participating Ace Hardware store. Please check with your local participating Ace Hardware store whether your purchases are eligible for 3% Daily Cash.

### Redemption options

- You can choose to direct Daily Cash to a Savings account or to an Apple Cash card. If you do not have either set up to receive your Daily Cash, it can be applied as statement credit. Apple Card and Savings accounts are issued or provided by Goldman Sachs Bank USA, Salt Lake City Branch, Member FDIC. The Apple Cash card is issued by Green Dot Bank, Member FDIC. Daily Cash is earned on purchases after the transaction posts to your account. Actual posting times vary by merchant. Daily Cash is subject to exclusions, and additional details apply. See the Apple Card Customer Agreement for more information.

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### Sources

- [https://apply.applecard.apple/?cid=apy-310-100000070000-100000000000876&utm\\_content=travel&utm\\_vendorid=100000070000&utm\\_se](https://apply.applecard.apple/?cid=apy-310-100000070000-100000000000876&utm_content=travel&utm_vendorid=100000070000&utm_se)

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