# American Express Blue Cash Everyday Credit Card

# Welcome offer

* Earn $200 back after you spend $2,000 on purchases on your new Card in your first 6 months of Card Membership. The $200 will come in as statement credit

# Offer, benefits or rewards Highlights

* 3% back on groceries at US supermarkets upto $6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
* 3% back on online retail purchases upto $6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
* 3% back at US gas stations upto $6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
* 1% back on all the other purchases
* $84 Disney Bundle Credit: Get a $7 monthly statement credit after using your enrolled Blue Cash Everyday Card to spend $9.99 or more each month on a subscription to the Disney Bundle. Valid only at DisneyPlus.com, Hulu.com, or Plus.espn.com in the U.S.
* $180 Home Chef Credit: Get up to $15 in statement credits monthly when you purchase a Home Chef subscription with your Blue Cash Everyday Card. That’s up to $180 in statement credits annually.

# Other card benefits, offers or rewards

* Global Assist Hotline: Whenever you travel more than 100 miles from home, Global Assist Hotline‡ is available for 24/7 emergency assistance and coordination services, including medical and legal referrals, emergency cash wires, and missing luggage assistance. Card Members are responsible for the costs charged by third-party service providers. Other terms and conditions apply.
* Shop With More Confidence with Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.
* American Express Experiences: Stay in the know with exclusive access to ticket presales and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more. For more information, please visit americanexpress.com/entertainment.

# Redemption options

* Redeem cashback as statement credit with no redemption minimum
* Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express App and then using their enrolled Card to pay.
* Membership Rewards Pay With Points at your favorite brands like amazon, grubhub, dell, bestbuy and more. Minimum redemption 5,000 points.
* Membership Rewards Program allows you to transfer Points into the Frequent Flyer program of some U.S. domestic airlines.

# APR details

* Annual Percentage Rate (APR) for purchases: 0% introductory APR for the first 15 months from the date of account opening. After that, your APR will be 19.24% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
* APR for Balance Transfers: 0%, introductory APR for the first 15 months from the date of account opening on balance transfers requested within 60 days of account opening. After that, your APR for those transactions and any other balance transfer requests, if we accept them, will be 19.24% to 29.99% based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
* Pay Over Time: Penalty APR and When it Applies: 29.99%.
* Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date.
* If you are enrolled in Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.
* For 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>.

# Fees details

* Annual Membership Fee: No annual fees
* Balance Transfer: Either $5 or 3% of the amount of each transfer, whichever is greater.
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Foreign Transaction: 2.7% of each transaction after conversion to US dollars.
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Late Payment: Up to $40
* Returned Payment: Up to $40

# Source

* <https://card.americanexpress.com/d/blue-cash-everyday-credit-card/>