# 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)

* Get up to 3% unlimited Daily Cashback on every purchase, anywhere Mastercardis 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.
* 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. 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. 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.

# 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
* 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
* Late Payment Fee: Up to $41
* Returned Payment Fee: None

# Sources

* <https://apply.applecard.apple/?cid=apy-310-100000070000-100000000000876&utm_content=travel&utm_vendorid=100000070000&utm_searchgroup=nb_noncore&utm_cmpid=20678580908&utm_adgid=154745711757&utm_adid=677543871507&utm_tgtid=kwd-122365095>