# 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
* 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.
* Late PaymentPenalty Fee: Up to $39.

# Sources

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