# Chase Sapphire Preferred Credit Card

# Welcome offer

* Earn 60,000 chase ultimate reward bonus points after you spend $4,000 on purchases in the first 3 months from account opening. That's $750 toward travel when redeemed through Chase Ultimate Rewards

# Offers (aka key benefits or rewards) highlights

* Earn 5 points on every $1 for travel purchased through Chase Ultimate Rewards®, excluding hotel purchases that qualify for the $50 Annual Ultimate Rewards Hotel Credit
* Earn 3 points on every $1 for dining at restaurants including eligible delivery services, takeout and dining out.
* Earn 2 points on every $1 for other travel purchases
* Earn 1 point on every $1 spent on all other purchases

# Additional offer Details (aka benefits or rewards)

* DoorDash Dashpass Subscription: Get complimentary access to DashPass – a membership for both DoorDash and Caviar —a value of $96/year - which unlocks $0 delivery fees and lower service fees on eligible orders for a minimum of one year when you activate by Dec 31, 2024
* Instacart Membership: Skip the trip and have your groceries delivered to your doorstep with 6 months of complementary Instacart+ —a value of $60 value.
* Quarterly Instacart Credit: Sapphire Preferred Instacart+ members earn up to $15 in statement credits each quarter through July 2024.
* Eligible cardmembers can break up card purchases of $100 or more into fixed monthly payments with My Chase Plan®. No interest, just a fixed monthly fee.
* Lyft: Earn 5 points for every $1 on Lyft rides through March 31, 2025.
* Peloton: Earn 5 points on every $1 on Peloton equipment and accessory purchases over $150 with a max earn of 25,000 total points now through Mar. 31, 2025. That's $75 when you purchase a Peloton Bike and redeem for cash.
* Trip Cancellation/Interruption Insurance: If your trip is canceled or cut short by sickness, severe weather and other covered situations, you can be reimbursed up to $10,000 per person and $20,000 per trip for your pre-paid, non-refundable travel expenses, including passenger fares, tours, and hotels.
* Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary and provides reimbursement up to the actual cash value of the vehicle for theft and collision damage for most rental cars in the U.S. and abroad.
* Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to $100 a day for 5 days
* Trip Delay Reimbursement: If your common carrier travel is delayed more than 12 hours or requires an overnight stay, you and your family are covered for unreimbursed expenses, such as meals and lodging, up to $500 per ticket.
* Travel and Emergency Assistance Services: If you run into a problem away from home, call the Benefit Administrator for legal and medical referrals or other travel and emergency assistance. (You will be responsible for the cost of any goods or services obtained.
* Purchase Protection: Covers your new purchases for 120 days against damage or theft up to $500 per claim and $50,000 per account.
* Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less
* No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States. For example, if you spend $5,000 internationally, you would avoid $150 in foreign transaction fees.
* Apply for a card, use it the same day: Receive instant access to your card by adding it to a digital wallet, like Apple Pay®, Google Pay™ or Samsung Pay. Find out how at chase.com/digital/spend-instantly
* Break up eligible card purchases into budget friendly payments with no interest—just a fixed monthly fee. My Chase Plan lets you pay off eligible purchases of $100 or more\*Opens offer details overlay over time in equal monthly payments. There's no interest for purchases once it's placed in a plan, just a fixed monthly fee. Plan durations range from 3-24 months, based on the purchase amount, your creditworthiness and your account history. Track your payment progress at a glance on chase.com or in the Chase Mobile® app.
* Earn up to 75K bonus points per year. You can earn 15,000 bonus points for each friend that gets approved for the card.

# Redemption options

* Get 25% more value when redeemed for travel. For example 60,000 points are worth $750 toward travel when redeemed through Chase Ultimate Rewards®.\*Opens offer details overlay Plus, ultimate rewards points do not expire as long as the account is open.
* Each account anniversary you'll earn bonus points equal to 10% of your total purchases made the previous year. That means if you spend $25,000 on purchases, you'll get 2,500 bonus points.
* 1:1 points transfer to leading frequent travel programs at 1 to 1 value.
* Airline Travel Partners
* Aer Lingus, AerClub
* Air Canada Aeroplan
* British Airways Executive Club
* Emirates Skywards®
* Flying Blue AIR FRANCE KLM
* Iberia Plus
* JetBlue TrueBlue
* Singapore Airlines KrisFlyer
* Southwest Airlines Rapid Rewards®
* United MileagePlus®
* Virgin Atlantic Flying Club
* Hotel Travel Partners
* IHG® Rewards Club
* Marriott Bonvoy®
* World of Hyatt®

# APR details

* Purchase Annual Percentage Rate (APR): 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
* My Chase Loan APR: 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
* Balance Transfer APR: 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
* Cash Advance APR: 29.99%. This APR will vary with the market based on the Prime Rate.
* 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>.

# Fee details

* Annual Membership Fee: $95
* My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.d
* Balance Transfers: Either $5 or 5% of the amount of each transfer, whichever is greater.
* Cash Advances: Either $10 or 5% of the amount of each transaction, whichever is greater.
* Foreign Transactions: None
* Late Payment Up to $40.
* Return Payment Up to $40.
* Return Check: None

# Sources

1. <https://creditcards.chase.com/rewards-credit-cards/sapphire/preferred/control?iCELL=61GD>
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC56014.html>