# Chase Sapphire Reserve Credit Card

# Welcome offer

* 60,000 Bonus Points After You Spend $4,000 On Purchases In The First 3 Months From Account Opening

# Offers (aka key benefits or rewards) highlights

* Earn 3 points for each $1 spent on purchases made in the travel category after the $300 Annual Travel Credit is earned
* Earn 5 points total for each $1 spent on airline ticket purchases made using your card through Chase Travel portal after the $300 Annual Travel Credit is earned in the travel category
* Earn 10 points total for each $1 spent on qualifying hotel accommodation and car rental purchases made using your card through Chase Travel after the $300 Annual Travel Credit is earned in the travel category (7 additional points on top of the 3 points earned on each purchase in the travel category).
* Earn 10 points for each $1 spent on Chase Dining purchases made using your card through the Ultimate Rewards program
* Earn 1 point for each $1 spent on all other purchases

# Additional offer Details (aka benefits or rewards)

* $300 Annual Travel Credit: A statement credit will automatically be applied to your account when your card is used for purchases in the travel category, up to an annual maximum accumulation of $300. Annual means the year beginning with your account open date through the first statement date after your account open date anniversary, and the 12 monthly billing cycles after that each year. (For applications submitted before May 21, 2017, annual means the year beginning with your account open date through the first December statement date of that same year, and the 12 billing cycles starting after your December statement date through the following December statement date each year.)
* Hotel accommodation purchases made using your card with The Luxury Hotel & Resort Collection will qualify to earn 3 points for each $1 spent in the travel category
* Earn an additional 7 points for each $1 spent when your card is used for qualifying Lyft products and services purchased through the Lyft mobile application through 03/31/2025. Qualifying Lyft products and services include rides taken in Classic, Shared, Lux, or XL modes; bike and scooter rides; and subscription and membership products.
* Priority Pass™ Select Membership: One time activation required. Priority Pass Select membership includes access to airport lounges, restaurants, cafes and markets participating in the Priority Pass Select network. There is no additional cost to activate your membership and certain terms, conditions and exclusions apply. Primary Cardmembers and Authorized Users are granted complimentary access to the Priority Pass lounges and are allowed a maximum of two accompanying guests each.
* Global Entry or TSA PreCheck® or NEXUS Application Fee Statement Credit: To be eligible for this statement credit, you must use your Chase Sapphire Reserve card to complete either the Global Entry, TSA PreCheck® or NEXUS application and pay the application fee. You will receive one (1) statement credit (up to $100) every four (4) years after the first program (either Global Entry or TSA PreCheck® or NEXUS) application fee is charged to your Chase Sapphire Reserve card, by you or an authorized user
* 2-year complimentary Lyft Pink All Access membership: Your Chase Sapphire Reserve account will receive one complimentary Lyft Pink All Access membership for 2 consecutive years, a value of $199/year, when the membership is activated with a Chase Sapphire Reserve card by 11:59 PM Eastern Standard Time on 12/31/2024. After your complimentary 2-year period ends, you'll be automatically enrolled in an annual membership at 50% off the then current annual Lyft Pink All Access rate for one year
* Complimentary DashPass from DoorDash: You and your authorized user(s) will receive at least 12 months of complimentary DashPass for use on both the DoorDash and Caviar applications during the same membership period based on the first activation date, when the membership is activated with a Chase Sapphire Reserve card by 12/31/2024
* Earn $5 monthly DoorDash/Caviar Credits through 12/31/2024: Get $5 in DoorDash/Caviar credits each calendar month while enrolled in DashPass through 12/31/2024. When applied to an order, the $5 credit will apply only to the subtotal of your DoorDash or Caviar order at checkout
* Complimentary Instacart+ Membership: You will receive one complimentary Instacart+ membership per eligible card account for 12 months
* Monthly instacart credits: Instacart+ members earn up to $15 in statement credits each month through July 2024
* Earn 10x total points on Peloton equipment and accessory purchases over $150 through March 31, 2025
* My Chase Plan: My Chase Plan lets you pay off eligible purchases of $100 or more 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
* 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 $75,000 for theft and collision damage for rental cars in the U.S. and abroad
* 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.
* Trip Delay Reimbursement: If your common carrier travel is delayed more than 6 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 Accident Insurance: When you pay for your air, bus, train or cruise transportation with your card, you are eligible to receive accidental death or dismemberment coverage of up to $1,000,000
* 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 emergency assistance. (You will be responsible for the cost of any goods or services obtained.)
* Lost Luggage Reimbursement: If you or an immediate family member check or carry-on luggage that is damaged or lost by the carrier, you're covered up to $3,000 per passenger.
* 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.
* Emergency Evacuation and Transportation: If you or a member of your immediate family are injured or become sick during a trip far from home that results in an emergency evacuation, you can be covered for medical services and transportation up to $100,000.
* Roadside Assistance: If you have a roadside emergency, you can call for a tow, jumpstart, tire change, locksmith or gas. You’re covered up to $50 per incident 4 times a year.
* Emergency Medical and Dental Benefit: If you're 100 miles or more from home on a trip, you can be reimbursed up to $2,500 for medical expenses if you or your immediate family member become sick or injured.
* Purchase protection: Your new purchases will be covered for 120 days against damage or theft up to $10,000 per claim and $50,000 per year.
* Return Protection: You can be reimbursed for eligible items that the store won't take back within 90 days of purchase, up to $500 per item, $1,000 per year.
* Chip-enabled for enhanced security: You’ll carry a credit card with an embedded chip that provides enhanced security and wider acceptance when you make purchases at chip-enabled card readers in the U.S. and abroad.
* 24/7 Fraud Monitoring: We help safeguard your credit card purchases using sophisticated fraud monitoring. We monitor for fraud 24/7 and can text, email or call you if there are unusual purchases on your credit card.
* Zero liability protection: You won’t be held responsible for unauthorized charges made with your card for account information. If you see an unauthorized charge, simply call the number on the back of your card.
* Extended warranty protection: Extends the time period of 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.
* 24/7 Access to a Customer Service Specialist: Enjoy 24/7 access to a customer service specialist from virtually anywhere in the world.
* 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](https://www.chase.com/digital/spend-instantly)
* Refer friends if you already have a chase sapphire reserve car: Earn up to 50,000 bonus points per year. You can earn 10,000 bonus points for each friend that gets approved

# Redemption options

* 50% More in Travel Redemption: Get 50% more value when you redeem for travel through Chase Ultimate Rewards.
* When you use points to redeem for cash, each point is worth $.01 (one cent), which means that 100 points equals $1 in redemption value. Each point you redeem for travel booked through Chase Ultimate Rewards is worth $.0150 (one and a half cents), which means that 100 points equals $1.50 in redemption value, and points are worth 50% more than if redeemed for cash. For example, 60,000 points are worth $900 when redeemed for travel purchases, or $600 when redeemed for cash
* Turn points into travel experiences with 1:1 Point Transfer : Transfer your points to leading airline and hotel loyalty programs at 1 to 1 value. That means 1,000 Chase Ultimate Rewards points equal 1,000 partner miles/points.

# APR details

* Purchase Annual Percentage Rate (APR): 22.49% to 29.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
* My Chase Loan APR: 22.49% to 29.49%, 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: 22.49% to 29.49%, 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: $550; each authorized user: $75 per year.
* 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

* Reward and offer details [Chase Sapphire Reserve Credit Card | Chase.com](https://creditcards.chase.com/rewards-credit-cards/sapphire/reserve)
* APR and fees details: [Pricing and Terms](https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC56007.html)