# Delta SkyMiles Gold American Express Card

# Welcome offer

* Earn 40,000 Bonus Miles: Earn 40,000 Bonus Miles after you spend $2,000 in purchases on your new Card in your first 6 months.

# Offer, benefits or rewards Highlights

* Earn 2 Miles per dollar on Delta purchases
* Earn 2 Miles per dollar at restaurants
* Earn 3 Miles per dollar on US supermarket purchases
* Earn 1 Miles per dollar you spend on purchases
* TAKEOFF 15: The Delta SkyMiles Gold American Express Card Members take 15% off when using miles to book Award Travel on Delta flights through delta.com and the Fly Delta app

# Other card benefits, offers or rewards

* First Checked Bag Free
* Pay with Miles
* No Foreign Transaction Fees
* No Foreign Transaction Fees: Enjoy international travel without additional fees on purchases made abroad
* Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.

# APR details

* Annual Percentage Rate (APR) for purchases: 20.99% 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 Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
* 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: $0 intro annual fee for the first year, then $99
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Foreign Transaction: None
* Late Payment: Up to $40
* Returned Payment: Up to $40

# Source

* <https://card.americanexpress.com/d/delta-gold-credit-card-compare/>