# Discover it Cashback credit card

# Key rewards (aka benefits or offers)

* 5% Cash Back: Earn 5% cash back on everyday purchases at different places you shop each quarter like grocery stores, restaurants, gas stations, and more, up to the quarterly maximum when you activate. Plus, earn 1% cash back on all other purchases.

# Additional rewards (aka benefits or offers)

* Online Privacy Protection: We’ll help you regularly remove your personal info from select people-search websites that could sell your data. It’s free, activate with the Discover app.
* Free Social Security number alerts: Get an alert if we find your Social Security Number on any of thousands of Dark Web sites. Activate for free.  
  FICO® Credit Score for free: Viewing your Credit Scorecard will never impact your FICO® Score.
* 100% U.S. Based Customer Service: You can talk to a real person from our customer service team any time.
* Accepted where you love to shop nationwide: Discover is accepted nationwide by 99% of the places that take credit cards.
* Tap to pay: It's fast and easy to pay with your contactless Discover Card.
* Free recurring help removing your personal information from select people-search sites that could sell your data.
* $0 Fraud Liability - you're never responsible for unauthorized purchases on your credit card
* Freeze your account in seconds to prevent new purchases with an on/off switch available on both the mobile app and website
* Activate free alerts to know when anyone pulls your credit, so you can recognize possible fraud
* Activate free alerts to know when any new credit card, mortgage, car loan or other account shows up on your credit report
* Activate free alerts that notify you if your Social Security number is found on any of thousands of Dark Web sites.
* Free overnight shipping for card replacement to any U.S. street address at your request
* Paying late won't raise your APR.
* No late fee on your first late payment.

# Redemption options

* Get an unlimited dollar-for-dollar match of all the cash back you've earned at the end of your first year, automatically.
* Redeem your rewards for cash in any amount.
* Redeem your rewards for cash at any time.
* Your cash back never expires
* Use your rewards instantly at Amazon.com checkout
* Use your rewards instantly when you pay with PayPal

# APR details

* Annual Percentage Rate (APR) for Purchases: 0% intro APR for 15 months from date of account opening. After the intro APR expires, your APR will be 17.24% to 28.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
* APR for Balance Transfers: 0% intro APR for 15 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2024. After the intro APR expires, your APR will be 17.24% to 28.24% 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.

# Fee details

* Annual Fee: None
* Balance Transfer: Intro fee of 3% of the amount of each transfer for transfers that post to your account by February 10, 2024 with the 0% intro APR balance transfer offer described above. After that, 5% of the amount of each transfer.
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Late Payment: None the first time you pay late. After that, up to $41.
* Returned Payment: Up to $41.

# Sources

* <https://www.discover.com/products/it-card.html?sc=GJVC&iq_id=r43700070794954905&cmpgnid=ps-dca-google-brand-discovercreditcardexact&source=PSGOOGLE&gad=1&gclid=CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD_BwE&gclsrc=aw.ds>
* [https://www.discovercard.com/application/website/ratesrewards?srcCde=GJVC&iq\_id=r43700070794954905&cmpgnid=ps-dca-google-brand-discovercreditcardexact&source=PSGOOGLE&gclid=CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd\_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD\_BwE&adobe\_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORGID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1699982772&sv\_session=fdf800139a2d14fd9003fda652db963b&\_gl=1\*x733d3\*\_ga\*MjA1NDgwMjA3NC4xNjk2OTk3MzU4\*\_ga\_3MJNPV4VSE\*MTY5OTk4MjU2OS4yLjEuMTY5OTk4MzA1Mi42MC4wLjA.&\_ga=2.241275147.807271898.1699982571-2054802074.1696997358&\_gac=1.27889614.1699982772.CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd\_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD\_BwE](https://www.discovercard.com/application/website/ratesrewards?srcCde=GJVC&iq_id=r43700070794954905&cmpgnid=ps-dca-google-brand-discovercreditcardexact&source=PSGOOGLE&gclid=CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD_BwE&adobe_mc=MCMID%3D83668044169749505722671541371955937534%7CMCORGID%3D0D6C4673527839230A490D45%2540AdobeOrg%7CTS%3D1699982772&sv_session=fdf800139a2d14fd9003fda652db963b&_gl=1*x733d3*_ga*MjA1NDgwMjA3NC4xNjk2OTk3MzU4*_ga_3MJNPV4VSE*MTY5OTk4MjU2OS4yLjEuMTY5OTk4MzA1Mi42MC4wLjA.&_ga=2.241275147.807271898.1699982571-2054802074.1696997358&_gac=1.27889614.1699982772.CjwKCAiA0syqBhBxEiwAeNx9N4voDXLtrRxb7tU4PiuSWd_YyGp8SVZ4H3TXkpr4siKO1hVAj9eYMBoCr0sQAvD_BwE)