# Instacart Mastercard Credit Card

# Welcome offer

* Get a free year of Instacart+\*Opens offer details overlay and a $100 Instacart credit. Credit will be automatically loaded into your Instacart.com account upon the approval of your credit card application.
* By applying, you agree to a free year of Instacart+ membership that will auto-renew into an annual membership for $99/yr or under your existing Instacart+ membership terms. Cancel anytime. With Instacart+, the delivery fee will not be charged on orders over $35 per retailers and you'll get lower service fees

# Offers (aka key benefits or rewards) highlights

* 5% Cash Back on Instacart.com and Instacart app purchases on over 750 retailers delivering from more than 70,000 stores across 5,500 cities.
* 5% Cash Back on travel purchased over the phone through the Chase Travel Center, including flights, hotels and more.
* 2% Cash Back at restaurants, gas stations, and on select streaming services.
* Plus, 1% cash back on all other purchases.
* No annual fees

# Additional offer Details (aka benefits or rewards)

* No foreign transaction fees: You will pay no foreign transaction fees when you use your card for purchases made outside the United States.
* Free delivery: Enjoy free delivery on all purchases over $35.
* 5% credit back on pickup: Skip the shopping and save with every eligible pickup order.
* Family Account: Share your Instacart+ benefits with your plus-one for free.

# Redemption options

* Cash back: Choose to receive a direct deposit or a statement credit. There's no minimum to redeem.
* Travel: Book your next flight, hotel, car rental, and more.\*Opens offer details overlay
* Pay with Points: Use your cash back rewards to pay for all or part of your purchase in the Instacart app or on instacart.com.

# APR details

* Purchase Annual Percentage Rate (APR): 20.24% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
* My Chase Loan APR: 20.24% to 28.99%, 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: 20.24% to 28.99%, 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: $0
* 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 $5 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

* [Instacart Credit Card | Chase.com](https://creditcards.chase.com/cash-back-credit-cards/instacart?iCELL=6C1Y)
* [Pricing and Terms](https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC54134.html)