# Platinum Mastercard Credit Card from Capital One

# Key rewards (or offers, benefits)

* Get the credit you need with no annual fee
* Annual Fee: $0
* Purchase Rate: 30.74% variable APR

# Additional rewards (or offers, benefits)

* Automatic Credit Line Reviews: Be automatically considered for a higher credit line in as little as 6 months.
* CreditWise: Enjoy unlimited access to your credit score and tools to help you monitor your credit profile with CreditWise from Capital One. It’s free and available to anyone, whether or not you have a Capital One product.
* Fraud Coverage: You're covered by $0 Fraud Liability if your card is ever lost or stolen. That means you will not be responsible for fraudulent purchases.
* Tap to Pay: Check out faster and securely with your contactless card. Simply hold or tap your card on a contactless-enabled card reader and you are good to go.

# Secondary Benefits

* Authorized User: Add an authorized user to your account, and track spending by user.
* No Foreign Transaction Fees: You won’t pay a transaction fee when making a purchase outside of the United States.
* Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.
* $0 Fraud Liability: If your card is lost or stolen, you will not be responsible for unauthorized charges.
* Virtual Card Numbers from Eno: Pay for online purchases with virtual card numbers and keep your actual card number to yourself. Learn more about virtual card numbers.

# APR & Fees details

* Annual Percentage Rate (APR) for Purchases and Transfers: 30.74%. This APR will vary with the market based on the Prime Rate
* APR for Cash Advance: 30.74%. This APR will vary with the market based on the Prime Rate.
* Annual Fee: None.
* TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you. None for balances transferred at the Transfer APR.
* Cash AdvanceTransaction Fee: Either $3 or 3% of the amount of each cash advance, whichever is greater.
* Late PaymentPenalty Fee: Up to $40.

# Sources

* <https://www.capitalone.com/credit-cards/platinum/>