# QuicksilverOne Credit Card from Capital One

# Key rewards (or offers, benefits)

* Unlimited Rewards: Earn unlimited 1.5% cash back on every purchase, every day
* Annual Fee: $39
* Uber One monthly membership benefit: Get up to 6 months of complimentary Uber One membership

# 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.
* Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.
* 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.
* No Foreign Transaction Fees: You won’t pay a transaction fee when making a purchase outside of the United States.

# Redemption Options

* Redeem for Cash: We’ll send you a check or you can apply rewards as a statement credit
* Cover Your Purchases: Apply your cash back to directly cover a recent purchase.
* Get Gift Cards: Spend your rewards on gift cards

# 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 Advances: 30.74%. This APR will vary with the market based on the Prime Rate.
* Annual Fee: $39 annually.
* 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/quicksilverone/>