# Savor Rewards Credit Card from Capital One

# Welcome offer

Earn a one-time $300 cash bonus once you spend $3,000 on purchases within 3 months from account opening

# Key rewards (or offers, benefits)

* 5% cashback on hotels and rental cars booked through capital one travel
* Earn unlimited 4% cash back on dining, entertainment, and popular streaming services
* 3% at grocery stores
* 1% on all other purchases
* Annual Fee: $95

# Additional rewards (or offers, benefits)

* No Foreign Transaction Fees: You won't pay a transaction fee when making purchases outside of the United States.
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* Complimentary Concierge Service: Enjoy comprehensive, personalized assistance in dining, entertainment and travel—24 hours a day, 365 days a year.
* Extended Warranty: You’ll get additional warranty protection at no charge on eligible items that are purchased with your credit card.
* 24-hour Travel Assistance Services: If your credit card is lost or stolen, you can get an emergency replacement card and a cash advance.
* Travel Accident Insurance: Get automatic insurance for a covered loss at no extra charge when you use your credit card to purchase your fare.
* $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.
* Card Lock: Lock your card in the Capital One Mobile app if it’s misplaced, lost, or stolen.
* Account Alerts from Eno: Receive an alert if Capital One detects a potential mistake or unexpected charge like a potential duplicate purchase or a sudden recurring bill increase. Learn more about Eno.
* CreditWise: Get alerts when your TransUnion® or Experian® credit report changes. Learn more about CreditWise.
* Authorized User: Add an authorized user to your account and track spending by user. Learn more about authorized users.
* Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.

# Redemption Options

* Use capital one card to checkout on PayPal
* Pay on amazon.com using your rewards
* Redeem Your Way: Rewards don't expire for the life of the account, and you can redeem cash back for any amount.

# APR & Fees details

* Annual Percentage Rate (APR) for Purchases and Transfers: 19.99%, 26.24% or 29.99%, 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.
* Annual Fee: $95
* 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/savor-dining-rewards/>