# SoFi Unlimited 2% Credit Card

# Key rewards (aka offers or benefits)

* Unlimited 2% cash back rewards: Earn unlimited 2% cash back rewards on all purchases and redeem as statement credit—or toward saving, investing, and paying down eligible SoFi debt.
* Fewer restrictions: Simplify your cash back rewards with no limits, caps, rotating categories, or minimum to redeem.
* SoFi Travel rewards: Earn 3% cash back rewards on trips booked through SoFi Travel

# Additional rewards (aka offers or benefits)

* Zero Fraud Liability Protection: Never pay for unauthorized charges thanks to enhanced fraud protection.
* ID Theft Protection: Don’t get thrown off your money goals in the event your identity is stolen.
* No annual fee: You read that right, you’ll pay no annual fee whatsoever.
* No foreign transaction fees: Enjoy globetrotting that much more by skipping foreign transaction fees.
* Mastercard World Elite Benefits: Enjoy 24/7 Travel Concierge, $5 monthly Lyft credits, free 2-day shipping with ShopRunner, 2-month Instacart free trial, and more.
* Cell phone protection: Get up to $1,000 of complimentary cell phone insurance coverage.

# Redemption options

* You can redeem rewards as statement credits or distribute them in other SoFi products including SoFi Checking & Savings, Invest, and eligible SoFi loan payment products.

# APR details

* Annual Percentage Rate (APR) for Purchases: The standard variable APR for purchases is 20.24% to 29.99%, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
* Annual Percentage Rate (APR) for Balance Transfers: 20.24% to 29.99%, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. SoFi is currently accepting Balance Transfers from recipients of promotional offers only. We will inform you when this feature is widely available.
* Annual Percentage Rate (APR) for Cash Advances: 32.24%. This APR will vary with the market based on the Prime Rate.

# Fee details

* Annual Fee: None
* Balance Transfer Fee: The greater of $10 or 5% of the Balance Transfer
* Cash Advance Fee: The greater of $10 or 5% of the Cash Advance
* Late Payment Fee: Up to $41
* Returned Payment Fee: None

# Sources

* <https://www.sofi.com/credit-card/>