# Southwest Rapid Rewards® Plus Credit Card

# Welcome offer

* Earn 75,000 points after you spend $3,000 on purchases in the first 3 months from account opening

# Offers (aka key benefits or rewards) highlights

* Earn 2 points for each dollar spent on Southwest purchases.
* Earn 2 points for each dollar spent on Rapid Rewards® hotel and car rental partners.
* Earn 2 points for each dollar spent on local transit and commuting, including rideshare.
* Earn 2 points for each dollar spent on internet, cable, and phone services; select streaming.
* Earn 1 point for each dollar spent on all other purchases
* 3,000 anniversary points each year.
* ANNUAL FEE: $69 applied to first billing statement.

# Additional offer Details (aka benefits or rewards)

* 3,000 points every year on your Cardmember anniversary.
* 2 EarlyBird Check-In® each year.
* 25% back on inflight purchases.
* 10,000 Companion Pass® qualifying points boost each year.
* Bags fly free
* No change fees.
* Unlimited reward seats with no blackout dates or seat restrictions.
* Lost Luggage Reimbursement: If you or an immediate family member check or carry on luggage that is damaged or lost by the carrier, you're covered up to $3,000 per passenger.
* Baggage Delay Insurance: Reimburses you for essential purchases like toiletries and clothing for baggage delays over 6 hours by passenger carrier up to $100 a day for 3 days.
* Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less.
* Purchase Protection: Covers your new purchases for 120 days against damage or theft up to $500 per claim and $50,000 per account.
* DoorDash: Get one-year complimentary DashPass, a membership for both DoorDash and Caviar that provides unlimited deliveries with $0 delivery fees and lower service fees on eligible orders. After that, you are automatically enrolled in DashPass at the current monthly rate
* Earn up to 100K bonus points per year: You can earn 20,000 bonus points for each friend or business that gets approved for any Southwest Rapid Rewards® Credit Card

# Redemption options

* Your points don't expire, a benefit of the Rapid Rewards program.
* Redeem for more than just flights: Redeem your points for flights, hotel stays, car rentals, gift cards, access to exclusive events, and merchandise.

# APR details

* Purchase Annual Percentage Rate (APR): 21.49% to 28.49%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.a
* My Chase Loan APR: 21.49% to 28.49%, 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: 21.49% to 28.49%, 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: $69
* 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.
* Balance Transfers: Either $5 or 5% of the amount of each transfer, whichever is greater.
* Cash Advances: Either $10 or 5% of the amount of each transaction, whichever is greater.
* Foreign Transactions: 3% of the amount of each transaction in U.S. dollars.
* Late Payment: Up to $40.
* Over-the-Credit-Limit: None
* Return Payment: Up to $40.
* Return Check: None

# Sources

1. [Southwest Rapid Rewards Plus Credit Card | Chase](https://creditcards.chase.com/travel-credit-cards/southwest/plus?iCELL=6C1Y)
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC57248.html>