# United Explorer Credit Card

# Welcome offer

* Earn 60,000 bonus miles after you spend $3,000 on purchases in the first 3 months your account is open

# Offers (aka key benefits or rewards) highlights

* ANNUAL FEE $0 intro annual fee for the first year, then $95.
* 2 miles per $1 spent on purchases from United, including tickets, Economy Plus®, inflight food, beverages and Wi-Fi, and other United charges.
* 2 miles per $1 spent on dining, including eligible delivery services.
* 2 miles per $1 spent on hotel accommodations when purchased directly with the hotel.
* 1 mile per $1 spent on all other purchases.

# Additional offer Details (aka benefits or rewards)

* For you and a companion, save up to $140 per roundtrip.
* Up to $100 as a statement credit for Global Entry, TSA Precheck® or NEXUS every 4 years as reimbursement for the application fee for either program when charged to your card.
* 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Explorer Card.
* Priority boarding - the primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding.
* Free first checked bag – save up to $140 per roundtrip. The primary Cardmember and one companion traveling on the same reservation will each receive their first standard checked bag free (up to $35 value, each way, per person) on United-operated flights when the primary Cardmember includes their United MileagePlus® number in their reservation and purchases their tickets from United with their card (this purchase requirement is waived for flights during the 90 days from account opening).
* Priority boarding: The primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding.\*Opens offer details overlay
* 2 United Club one-time passes after account opening and on each anniversary - over a $100 value per year
* Relax in comfort while waiting for your flight with complimentary beverages, snacks, high-speed Wi-Fi and more.
* Up to $100 Global Entry, TSA PreCheck® or NEXUS fee credit: Receive a statement credit of up to $100 every 4 years as reimbursement for the application fee for Global Entry, TSA PreCheck® or NEXUS when charged to your card.\*Opens offer details overlay
* 25% back on United inflight and Club premium drink purchases: 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Explorer Card.
* Premier upgrades on award tickets: The primary Cardmember who has MileagePlus® Premier® status and is traveling on an award ticket and one companion that is traveling on the same reservation are eligible for Complimentary Premier Upgrades on select United- and United Express-operated flights, subject to availability.
* No foreign transaction fees: Purchases made with your Explorer Card outside the U.S. will not be subject to foreign transaction fees. For example, if you spend $5,000 internationally, you would avoid $150 in foreign transaction fees.
* The Luxury Hotel & Resort Collection: This exceptional group of over 1,000 properties includes many of the world's most exquisite hotels, resorts, lodges and spas, each of which extend you complimentary Cardmember benefits with every stay.
* United Card Events from Chase and United MileagePlus Exclusive Events: Pursue more of your passions with the United Card Events from Chase. As a Cardmember, you will be delighted with opportunities to purchase private, curated once-in-a-lifetime experiences. Sample select wines and satisfy your palate with culinary events at some of the world's best restaurants, meet a sporting legend or make memories with your family.
* Earn Premier qualifying points (PQP): Premier qualifying points (PQP) help you earn MileagePlus Premier® status, which provides you with an enhanced travel experience. You'll earn 500 PQP for every $12,000 you spend on purchases with your Explorer Card (up to 1,000 PQP in a calendar year) that can be applied toward your Premier status qualification, up to the Premier 1K® level
* Earning MileagePlus miles: In addition to earning miles for purchases made with your card, you can earn miles by flying with United, United Express®, Star Alliance™ and other airline partners. You can also earn miles from Mileage Plus partners for hotel stays and car rentals, online shopping, eGift card purchases and by using the MileagePlus X app to pay at your favorite restaurants and retailers. Maximize your mileage earning power when you use your card to pay at MileagePlus partners. You'll earn miles for card purchases plus the miles offered from the partner.
* MileagePlus miles don't expire: MileagePlus miles never expire. This MileagePlus program benefit gives you a lifetime to use your miles on flights and much more.
* No blackout dates: MileagePlus members can use miles to book any United-operated flight, any time, with no restrictions or blackout dates.
* Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is primary and provides reimbursement up to the actual cash value of the vehicle for theft and collision damage for most rental cars in the U.S. and abroad.
* 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.
* 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.
* Trip Cancellation/Interruption Insurance: You can be reimbursed up to $1,500 per person and $6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.
* Trip Delay Reimbursement: If your common carrier travel is delayed more than 12 hours or requires an overnight stay, you and your family are covered for unreimbursed expenses, such as meals and lodging, up to $500 per ticket.
* Purchase Protection: Covers your new purchases for 120 days against damage or theft up to $10,000 per claim and $50,000 per year.
* Visa Concierge: Get complimentary Visa Signature® Concierge Service 24 hours a day. Find tickets to the top sports and entertainment events, make dinner reservations and even get help sending the perfect gift.
* Extended Warranty Protection: Extends the time period of the manufacturer's U.S. warranty by an additional year, on eligible warranties of three years or less.
* 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 miles per year: You can earn 10,000 bonus miles for each friend that gets approved for any United MileagePlus® Card.

# Redemption options

* Using MileagePlus miles: Your miles can reward you with getaways, unique experiences, or things you love - anything from electronics to dinner at one of your favorite restaurants. Use them for flights on United and other airline partners, hotel stays, car rentals, merchandise, eGift cards and more. Chase Cardmembers can also use miles they've earned with their card to receive a statement credit for United ticket purchases and their annual card membership fee.

# APR details

* Purchase Annual Percentage Rate (APR): 21.99% to 28.99%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.a
* My Chase Loan APR: 21.99% to 28.99%, 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: 21.99% to 28.99%, 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: $0 Intro fee for the first year. After that, $95
* 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: None
* Late Payment: Up to $40.
* Over-the-Credit-Limit: None
* Return Payment: Up to $40.
* Return Check: None

# Sources

1. [United Explorer Credit Card | Chase.com](https://creditcards.chase.com/travel-credit-cards/united/united-explorer?iCELL=6C1Y)
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC57432.html>