# Venmo Credit Card

# Key benefits (aka rewards, offers)

* Earn unlimited cash back: Apply for the Venmo Credit Card with no impact to your credit bureau score if you’re not approved.
* Earn up t o 3% on eligible purchases: With the Venmo Credit Card, you can shop by your own rules. Automatically earn 3% cash back on your eligible top spend category, 2% on the next, and 1% on all other eligible purchases. All with no annual fee.
* Score rewards on almost everything: Earn cash back on travel, dinner and drinks, grocery runs, and beyond. With 8 flexible spend categories that are always eligible for rewards, you’ll earn maximum cash back.

# Additional benefits (aka rewards, offers)

* Pay friends, not a fee: Settle up without thinking twice. Until December 31, 2023, use your Venmo Credit Card to pay friends in the app, and skip the 3% Venmo fee typically charged when you send money with a credit card. Plus, there’s no annual fee. And, there are no surprises.
* Turn your cash back into crypto With the Venmo Credit Card, you can auto-purchase crypto with the cash back in your Venmo account every month.Just toggle on the Purchase crypto feature in the app, and choose your favorite crypto type.
* Start earning cash back ASAP: Once you’re approved, you can find your virtual card number in the app, and shop online before your physical card arrives
* Tap into exclusive Visa features: Your card comes with Visa Credit Card benefits like touch-free shopping, no-worry security, and more. Plus, Visa Signature cardholders get extra travel and lifestyle perks