# Venture Rewards Credit Card from Capital One

# Welcome offer

* Earn 75,000 bonus miles once you spend $4,000 on purchases within the first 3 months from account opening

# Key rewards (or offers, benefits)

* 5X miles Unlimited rewards: Earn 5X miles on hotels and rental cars booked through Capital One Travel
* 2X miles Unlimited rewards: Get 2X miles per dollar on every purchase
* Annual fees: $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.
* Global Entry or TSA PreCheck® Credit: Receive up to a $100 credit for Global Entry or TSA PreCheck® 6
* 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.
* Capital One Dining: Make your next meal even more memorable with access to cardholder-only reservations at award-winning restaurants and tickets to curated culinary events. Explore dining benefits.
* Capital One Entertainment: Enjoy access to can't-miss events across music, sports and dining with exclusive pre-sales, tickets, suite experiences and more. Explore entertainment.
* $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.
* CreditWise: Get alerts when your TransUnion® or Experian® credit report changes. Learn more about CreditWise.

# Redemption Options

* Redeem Miles for Travel: Book a trip with miles through Capital One Travel—or use miles to get reimbursed for past travel purchases made elsewhere.

# 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 annually.
* 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/venture/>