# Venture X 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)

* 10X Miles on hotels & rental cars booked through Capital One Travel
* 5X Miles on flights booked through Capital One Travel
* 2X Miles on all other purchases, every day
* Capital One Lounges: Escape the airport crowd by visiting our all-inclusive Lounges—enjoy unlimited complimentary access for you and 2 guests per visit.
* 10,000 Miles Anniversary Bonus: Get 10,000 bonus miles (equal to $100 towards travel) every year, starting on your first anniversary.
* 300 Annual Travel Credit: Receive a $300 annual credit for bookings through Capital One Travel, where you’ll get our best prices on thousands of options
* Annual fees: $395

# Additional rewards (or offers, benefits)

* $100 Global Entry or TSA PreCheck® Credit: Receive up to a $100 credit for Global Entry or TSA PreCheck
* Premier Collection: Enjoy a $100 experience credit, daily breakfast for 2 and other premium benefits, plus earn 10X miles on hotel stays booked through Capital One Travel.
* Hertz President’s Circle® status: Skip the rental counter and enjoy the widest selection of cars with a complimentary upgrade.
* PROTECTION WITH VISA INFINITE - Auto rental collision coverage: Get reimbursed for damage or theft when you pay for a rental car with the Venture X card.
* Complimentary PRIOR Subscription: Access extraordinary travel experiences, destination guides and more with a complimentary PRIOR Subscription (a $149 value).
* Complimentary membership to The Cultivist: Unlock the world of art. Get access to over 60 of the world’s best museums with a 6-month complimentary Enthusiast membership to The Cultivist (a $220 value).
* Start an adventure with Gravity Haus: Get $300 toward an annual membership at Gravity Haus, a social club that enables your modern adventure lifestyle. Unlock top-of-the-line hotel accommodations, premium gear access and more.
* Free Additional Cardholders: Add cardholders to your account for no fee—they can enjoy benefits and you will earn rewards on every dollar they spend.
* No Foreign Transaction Fees: You won’t pay a transaction fee when making purchases outside of the United States.
* Miles Don’t Expire & No Blackout Dates: Your miles won’t expire for the life of the account, so they’re always there when you need them. Plus, there are no blackout dates.
* Cell Phone Protection: Protect your cell phone every time you pay your bill with your Venture X card. If it’s stolen or damaged, you’ll get reimbursed up to $800. Certain terms, conditions and exclusions apply.
* Referrals Bonus: Refer your friends and family to apply for a Venture X card and earn up to 100,000 bonus miles when they’re approved.

# Redemption Options

* Miles Redemption: Use your Venture X miles to easily cover travel expenses, including flights, hotels, rental cars and more—plus transfer miles to your choice of 15+ travel loyalty programs.
* You can also redeem your miles for cash in the form of a check or account credit, gift cards and more. Rates for these other redemption options vary and can change in the sole discretion of Capital One. As an Accountholder, you can enroll in online servicing at capitalone.com to see a complete description of current redemption offers.

# 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: $395 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-x/>