# VentureOne Rewards Credit Card from Capital One

# Welcome offer

Earn 20,000 bonus miles once you spend $500 on purchases within the first 3 months from account opening

# Key rewards (or offers, benefits)

* Unlimited Rewards: Earn unlimited 1.25 miles per dollar on every purchase
* Earn unlimited 5 miles per dollar on hotels and rental cars booked through Capital One Travel
* Low Intro APR: 0% intro APR for 15 months on purchases and balance transfers; 19.99% - 29.99% variable APR after that; 3% fee on the amounts transferred within the first 15 months; 3% on the amount of each transferred balance that posts to your account at a Promotional APR that we may offer you
* Annual Fee: $0

# Additional rewards (or offers, benefits)

* No Foreign Transaction Fees: You won't pay a transaction fee when making purchases outside of the United States.
* Auto Rental Collision Damage Waiver: Rent an eligible vehicle with your credit card and you can be covered for damage due to collision or theft.
* Travel Accident Insurance: Get automatic insurance for a covered loss at no extra charge when you use your credit card to purchase your fare.
* $0 Fraud Liability: If your card is lost or stolen, you will not be responsible for unauthorized charges.
* Balance Transfer: Transfer your higher-rate balances onto a Capital One card. Learn more about balance transfers.

# 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.
* Redeem With Ease: Once you make a travel purchase with VentureOne, redeem your miles as a statement credit toward the cost. Rewards don't expire for the life of the account.
* Transfer Your Miles: With our Venture X, Venture and VentureOne miles rewards cards, transfer your miles to your choice of 15+ travel loyalty programs for more flexibility.
* Capital One Travel: Get our best prices on thousands of trip options—even after you book. Plus, pay flexibly with your rewards, a card or both.
* Use rewards to shop at amazon.com
* Earn 1.25X miles for every purchase to redeem on flights, hotels and more

# APR & Fees details

* Annual Percentage Rate (APR) for Purchases and Transfers: 0% introductory APR for the first 15 months that your account is open. After that, your APR will be 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: None.
* TransferTransaction Fee: 3% of the amount of each transferred balance that posts to your account during the first 15 months that your account is open or at a promotional APR that we may offer you at any other time.
* None for transferred balances at the Purchase APR after the first 15 months that your account has been open.
* 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/ventureone/>