# X1 credit card

# Key Benefits (aka rewards and offers)

* 2 points for every dollar of purchase
* 2 points for every dollar if you spend $1000 in a month
* Upto 10 points for every friend invited who gets a card
* Activate Boosts on your everyday spending to earn even more points

# Additional benefits (aka rewards and offers)

* TAKE CONTROL WITH VIRTUAL CARDS: Master subscriptions and keep your details private with disposable card numbers
* DESIGNED WITH THE ENTIRE FAMILY IN MIND: Add cardholders with no age restrictions, so everyone can build credit
* Shop in the X1 App and earn up to 10X points at leading online stores.
* Start spending immediately before the card arrives
* Credit limit is based on current and future income
* Cell Phone Protection
* Trip Interruption Reimbursement
* Purchase Security
* Auto Rental Collision Damage Waiver
* Extended Warranty Protection
* Return Protection
* Zero Liability Protection
* Visa Signature Concierge Service
* Travel and Emergency Assistance
* Roadside dispatch

# Redemption options

* Redeem at the brands you love across fitness, tech, retail and travel
* Get instant cashback

# APR and Fee details

* Variable APRs range from 20.24% to 29.99% based on creditworthiness. Rates as of August 28, 2023.
* No annual fees
* No foreign transaction fees
* No late fees