

Discover it® Cash Back Credit Card

Unlimited Cashback Match

Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we'll match.¹

Earn 5% cash back on everyday purchases at different places you shop each quarter, up to the quarterly maximum when you activate.

Plus, earn 1% cash back on all other purchases.

Applies to all categories: Purchases must be made with merchants in the U.S. To qualify for 5%, the purchase transaction date must be before or on the last day of the offer or promotion. For online purchases, the transaction date from the merchant may be the date when the item ships. Rewards are added to your account within two billing periods. Even if a purchase appears to fit in a 5% category, the merchant may not have a merchant category code (MCC) in that category. Merchants and payment processors are assigned an MCC based on their typical products and services. Discover Card does not assign MCCs to merchants. Certain third-party payment accounts and digital wallet transactions may not earn 5% if the technology does not provide sufficient transaction details or a qualifying MCC.

See *Cashback Bonus* Program Terms and Conditions for more information.

1. Activate to earn 5% *Cashback Bonus* at Restaurants, Home Improvement Stores, and Select Streaming Services from 1/1/25 (or the date on which you activate 5%, whichever is later) through 3/31/25, on up to \$1,500 in purchases.
 - Restaurant purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, caterers, and restaurant delivery services. Restaurants located inside of or affiliated with another business, such as hotels or retail stores and establishments classified as a bakery, may not qualify.
 - Home Improvement Store purchases include online and in store purchases at home improvement retail stores, building supply stores (e.g. lumber, paint, and hardware stores), as well as lawn, nursery, and garden supply stores. Purchases made through third parties, such as contractors, may not qualify. Purchases from home furnishings, home appliance, and floor covering stores are not included.
 - Examples of Select Streaming Service purchases include Amazon Music, Amazon Prime Video, AMC+, Apple Music, Apple TV, Audible, DirecTV Stream, FUBO, Google Play Music and Video, Max, iHeartRadio, MLB.TV, Netflix, Pandora, Paramount Plus, Peacock, Showtime, SiriusXM, Sling TV, Spotify, Starz, Vudu, YouTube Music, YouTube Premium, and YouTube TV. Other popular streaming services may be included. If your subscription is bundled with another product or service or billed by a third party (such as a digital platform, a cable or satellite provider, telecommunications, internet provider, or a car manufacturer), the purchase may not be eligible in this category. Add-ons associated with Select Streaming Services may not qualify for this promotion if they are not listed, billed in a bundle, billed separately, or billed through a third party. Listed merchants are in no way sponsoring or affiliated with this program.
2. Activate to earn 5% *Cashback Bonus* at Grocery Stores and Wholesale Clubs from 4/1/25 (or the date on which you activate 5%, whichever is later) through 6/30/25, on up to \$1,500 in purchases.

- Grocery Store purchases include those made at supermarkets, meat lockers, bakeries, smaller grocery stores, and grocery delivery services. All purchases made from Walmart or Target are not eligible. Purchases from convenience stores and discount stores may not qualify.
 - Check with your Wholesale Clubs to make sure your Discover Card is accepted. Purchases of affiliated Wholesale Club services, such as delivery services, travel, and cell phone purchases, may not be eligible in this category. Individual merchants and stand-alone stores within physical Wholesale Club locations, or online, may not be eligible in this category.
3. Activate to earn 5% *Cashback Bonus* at Gas Stations & EV Charging, Public Transit, and Utilities from 7/1/25 (or the date on which you activate 5%, whichever is later) through 9/30/25, on up to \$1,500 in purchases.
- Gas Stations & EV Charging purchases include those made at merchants classified as places that sell automotive gasoline that can be bought at the pump or inside the station and public electric vehicle charging stations. Gas Stations & EV Charging affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Certain parking garages where public electric vehicle charging is offered or included may not be eligible.
 - Public Transit purchases include local commuter passenger bus, rail, and ferry services. Taxi, rideshare services—including shared bikes and scooters—long-range passenger landrail, and water transportation services are not included.
 - Utilities purchases include purchases of residential electricity, natural gas, and water service. Utilities purchase also include purchases made over the phone or online for internet, cable, satellite TV, and mobile and landline phone services. Purchases at retail stores for internet, cable, satellite, and mobile and landline phone service do not qualify. Purchases made through third parties, such as through a landlord, property management company, or homeowners association, may not qualify. Purchases for standalone streaming services, some satellite phone and internet service, vehicle connectivity, accessories, or equipment may not qualify.
4. Activate to earn 5% *Cashback Bonus* at Amazon.com and Drug Stores from 10/1/25 (or the date on which you activate 5%, whichever is later) through 12/31/25, up to \$1,500 in purchases.
- Amazon.com purchases include those made through the Amazon.com checkout, like digital downloads, Amazon Fresh orders, Amazon Local Deals, Amazon Prime subscriptions, and items sold by third party merchants through Amazon.com's marketplace. This also includes purchases in-store at Amazon Go and Amazon Fresh. Purchases made online and in-store with Whole Foods Market are not included in the promotion. Amazon, the Amazon.com logo, the smile logo, and all related marks are trademarks of Amazon.com, Inc. or its affiliates. Listed merchants are in no way sponsoring or affiliated with this program.
 - Drug Store purchases include those made at stand-alone drug stores, pharmacies, and online pharmacies. Pharmacies inside of other retail stores may not qualify.