Hubstone

A HUBSTONE GUIDE

The Credit Card Points Guide

How points and miles work, what they are worth, which cards earn the most, and how to open them in the right order without paying interest or wasting a bonus.

Updated October 2026. Offers checked October 29, 2026. Offers change often and vary by applicant, so confirm each one on the bank's own page before you apply.

The interactive version is at hubstone.com/guides/credit-card-points. General information, not financial advice.

THE SHORT VERSION

A points card is worth having only if it is paid in full every month, and then it works like a debit card that pays you back on every purchase. The best results come from one flexible bank card that moves points to the airlines and hotels you already use, one or two brand cards for perks like free bags or hotel status, and a no-fee card for everything else.

Sign-up bonuses are where most of the value is. Each one asks for a set amount of spending in the first few months, so open one card at a time, make sure that spending fits your normal budget, and follow each bank's rules on how often you can apply. Before you apply for anything, read The Credit Guide on how scores work and how to freeze your credit.

01

How points work

Every rewards card pays you back in one of three currencies. They differ in how easy they are to use and how far they can stretch.

Kind	What it is	Examples	How flexible
Cash back	A percent of each purchase, paid as money or a statement credit.	Capital One Quicksilver (1.5%)	Simple. A dollar is a dollar, and it never loses value.
Bank points or miles	A bank's own currency. Spend it on travel at a set value, or move it to airlines and hotels.	Chase Ultimate Rewards, Amex Membership Rewards, Capital One miles, Citi ThankYou	The most flexible. What they are worth depends on how you use them.
Airline or hotel points	One brand's currency, earned by that brand's card, by flying or staying, or by moving bank points in.	United MileagePlus, American AAdvantage, Southwest Rapid Rewards, Hilton Honors	Locked to that brand and its partners. The card usually adds perks like free bags or status.

How earning works

Earn rates are written as a multiplier. 3X means 3 points for every dollar, so a $100 dinner on a card that earns 3X on dining adds 300 points. 1X, the rate on everything outside a card's bonus categories, means 1 point per dollar.

Each store reports a category code to the card network, and that code decides which rate applies. A grocery store inside a big-box store, a gas station at a warehouse club, or a restaurant inside a hotel can code differently than you expect. Banks list what counts on their own pages, and many exclude Target, Walmart and warehouse clubs from grocery bonuses.

Some bonus categories have yearly caps. The Amex Gold earns 4X at US supermarkets on the first $25,000 a year and 1X after that, for example. A cap only matters if your spending in that category is large.

Bank points versus brand points

Bank points are the better thing to collect by default, because they can become miles or hotel points later, when you know where you are going. Brand points are worth collecting when the card's perks pay for its fee on their own, such as free checked bags on an airline you fly often or status at a hotel chain you stay with every year.

THE ONE RULE THAT MATTERS MOST

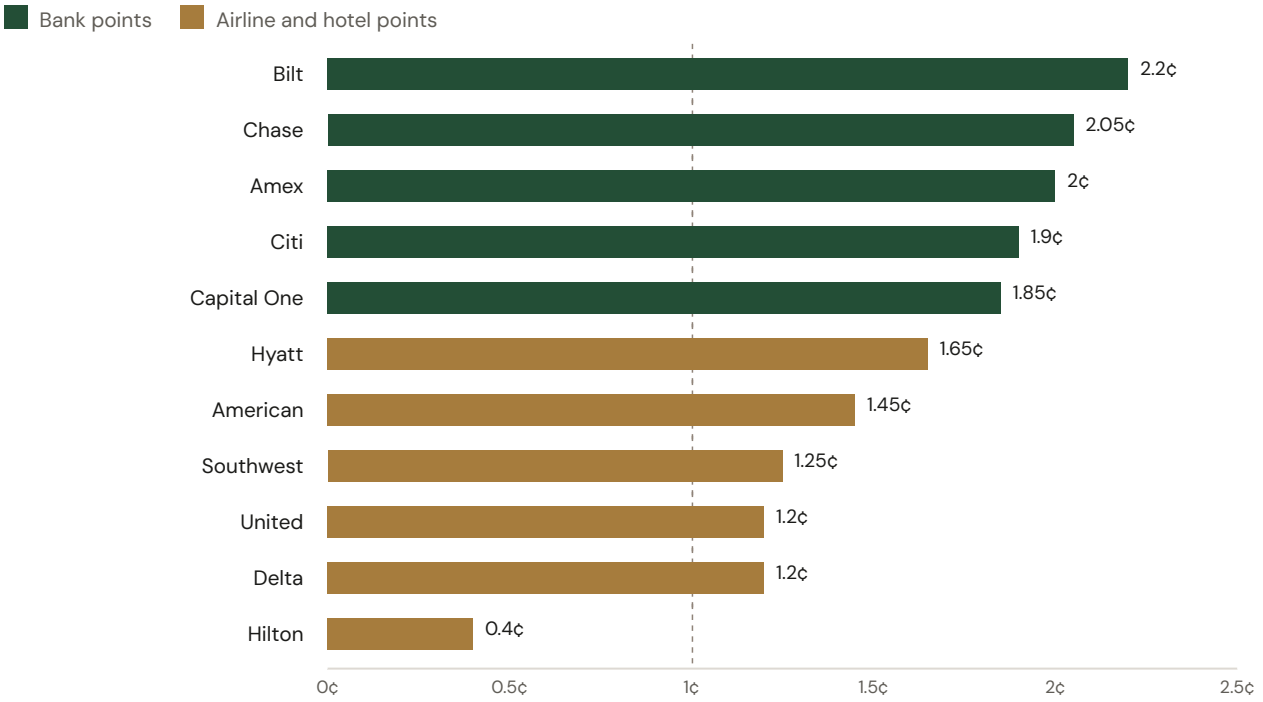
Card interest usually runs above 20% a year. Carrying a balance for even a month or two costs more than any points earned on it, so set every card to autopay the full statement balance before using it.

02

What a point is worth

A point has no fixed value. It is worth whatever it buys, divided by how many points it took. The floor for most bank points is about 1 cent, and the ceiling comes from moving them to an airline or hotel and booking an award.

Estimated value per point, in cents



Source: The Points Guy valuations for October 2026. These assume a good redemption. Easy redemptions are often worth less.

The four ways to use points

Way to use them	Typical value	How it works	When it makes sense
Cash or statement credit	About 1 cent for Chase, half a cent for Capital One miles, less for Amex	Points come off your bill or go to your bank account.	When you need the money. It is the floor, never the goal.
The bank's travel site	About 1 cent, more on some Chase bookings	Book a flight or hotel through Chase Travel, Amex Travel, Capital One Travel or Citi Travel and pay with points. Chase's Points Boost makes points worth up to 1.5 times as much on the Sapphire Preferred, and up to 2 times on the Reserve, on selected hotels and flights.	For cheap flights, small hotels, or when award seats are scarce. Capital One also lets you erase any travel charge on your statement at 1 cent a mile.
Transfer to an airline or hotel	1.2 to 2 cents or more	Move points to a partner program, then book an award seat or free night there.	For expensive flights, business class, and peak-season hotels. This is where the high estimates come from.

Way to use them	Typical value	How it works	When it makes sense
Gift cards and shopping	Often under 1 cent	Spend points at Amazon or on gift cards.	Rarely. Treat it as a last resort.

How to check the value of a redemption

Before using points, work out what each one is getting you. Take the cash price of the same booking, subtract any taxes and fees you still pay on the award, then divide by the points used.

(cash price minus taxes paid) ÷ points used × 100 = cents per point

A $520 flight that costs 30,000 points plus $6 in taxes works out to ($520 minus $6) ÷ 30,000 × 100, or about 1.7 cents a point. That beats the 1 cent floor, so the transfer is worth it. If the same flight cost 60,000 points, it would be 0.86 cents, and paying cash or using the travel site would be better.

Why hotel points look cheap

Hilton prices its free nights in large numbers of points, so each Hilton point is worth well under a cent. Hilton cards make up for it by paying many more points per dollar. Compare cards by value per dollar spent, never by points per dollar. 12X Hilton points at 0.4 cents is about 4.8 cents a dollar, while 3X Chase points at 2 cents is about 6 cents.

03

Transfers and award booking

A transfer moves bank points into an airline or hotel account, usually at 1:1. That means 1,000 Chase points become 1,000 United miles. A few partners use other rates, like Amex to Hilton at 1:2, where 1,000 Amex points become 2,000 Hilton points.

- Transfers are one way. Once points land in an airline account, they cannot come back.
- Most transfers post within minutes, and a few take a day or more.

- Banks sometimes run transfer bonuses, adding 15% to 40% to points moved to one partner for a few weeks. They are worth waiting for only if you have no trip booked yet.
- You can only move points into your own account at the partner, and in some programs into a household member's.

Where each bank's points can go

Airline or hotel	Chase	Amex	Capital One	Citi	Bilt
United	**1:1**	no	no	no	**1:1**
American	no	no	no	**1:1**	no
Southwest	**1:1**	no	no	no	**1:1**
Hilton	no	**1:2**	no	no	**1:1**
Delta	no	**1:1**	no	no	no
Alaska	no	no	no	no	**1:1**
Hyatt	**1:1 or 4:3**	no	no	no	**1:1**
Marriott	**1:1**	**1:1**	no	no	**1:1**
IHG	**1:1**	no	no	no	**1:1**
Air Canada Aeroplan	**1:1**	**1:1**	**1:1**	no	**1:1**
British Airways	**1:1**	**1:1**	**1:1**	no	**1:1**
Air France-KLM Flying Blue	**1:1**	**1:1**	**1:1**	**1:1**	**1:1**
Virgin Atlantic	**1:1**	**1:1**	no	**1:1**	**1:1**
JetBlue	**1:1**	**5:4**	**5:3**	**1:1**	**1:1**

Source: The Points Guy transfer partner list, October 21, 2026. Citi rates are for its premium cards. Chase moves to Hyatt at 4:3 on the Sapphire Preferred and 1:1 on the Reserve. Bilt is a card for paying rent, included for comparison.

Partner awards

Airlines belong to alliances and partnerships, so one airline's miles can often book another airline's seats. Air Canada Aeroplan miles can book United flights, and British Airways Avios can book American flights. This is how a bank with no direct path to United or American can still get you on those planes, though it takes more searching and the prices differ from the airline's own.

Saver and dynamic pricing

Most US airlines now price awards like cash fares: when the ticket is expensive, the award costs more miles. Southwest ties points directly to the fare. United and American release some cheaper saver seats, and partners like Aeroplan often only see those saver seats. Booking early, flying midweek and staying flexible on dates are the easiest ways to find them.

How to book an award, step by step

1. **Search the airline or hotel's own site with points selected**
   Note the points price, the taxes, and the cash price of the same trip.
2. **Work out the cents per point**
   Use the formula in section 02. If it is below what the bank's travel site gives you, book there instead.
3. **Make sure the program account is in your exact name**
   The name has to match your bank account and your ID. Open a free account first if you do not have one.
4. **Transfer exactly what the booking needs**
   Move points from the bank's site. Do not move extra to have on hand.
5. **Book right away**
   Award seats can disappear. Pay the taxes with a card that has travel protections, so the trip is covered if it is delayed or cancelled.

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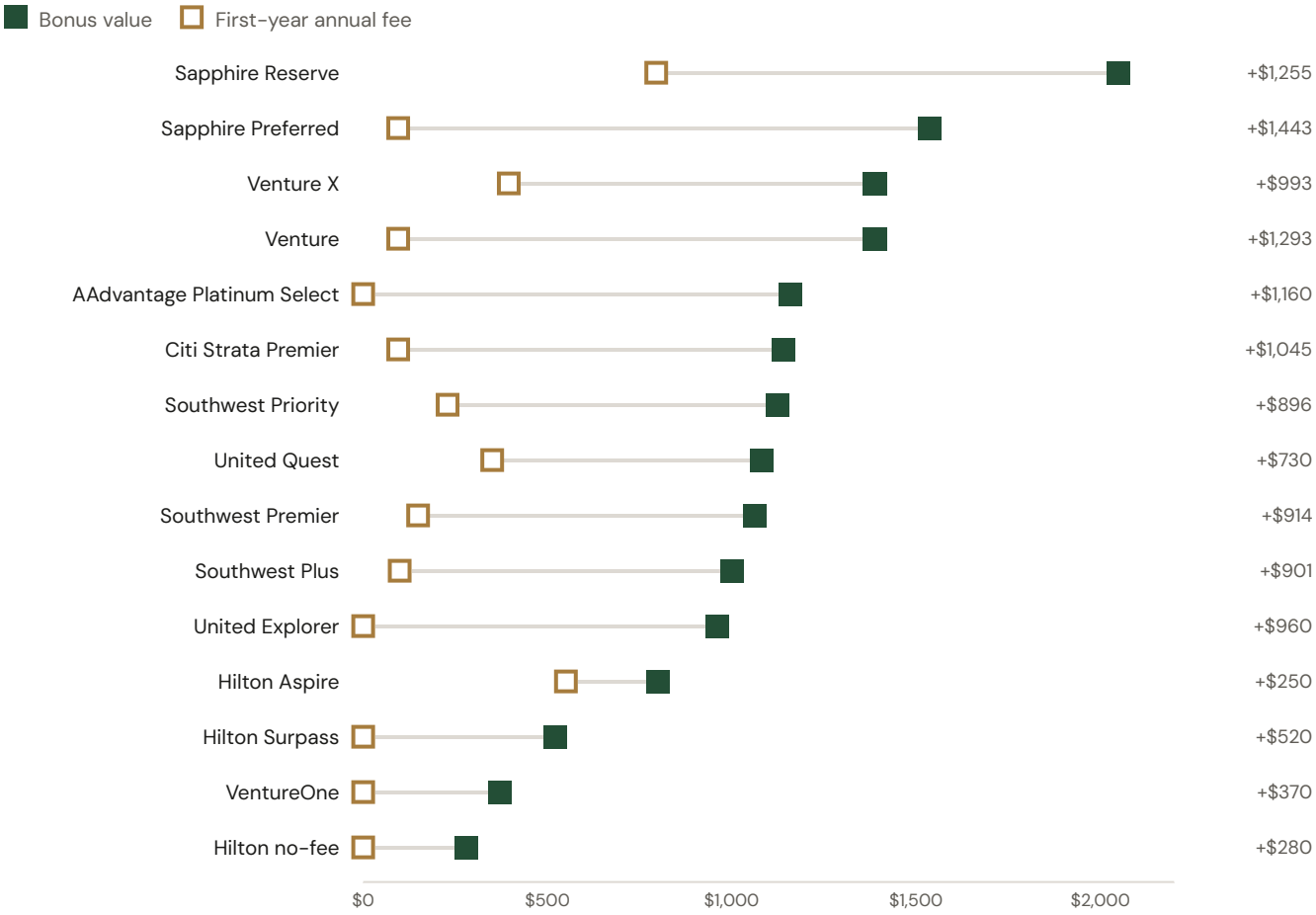
The cards compared

These are the main cards from the four big point-earning banks plus the major airline and Hilton cards. Offers are as of October 29, 2026. Sign-up offers change often and can differ from person to person, so the bank's own page on the day you apply is the one that counts.

Sign-up bonus value against the first-year fee



Not shown: Amex Gold and Platinum, whose offers are set per person when you apply. The Venture's $300 stays credit and the free night on the Hilton cards are left out of the bonus value.

Card	Annual fee	Sign-up offer	Spend a month	Earns	Worth knowing
Bank points cards					
Chase Sapphire Preferred Chase Ultimate Rewards	$95	75,000 points after $5,000 in 3 months	$1,667 for 3 months	5X Chase Travel; 3X dining, gas and EV charging, streaming and online groceries; 2X other travel	Moves 1:1 to United and Southwest. Up to $100 a year in hotel credit through Chase Travel. Strong trip and rental car protections.
Chase Sapphire Reserve Chase Ultimate Rewards	$795	100,000 points after $6,000 in 3 months	$2,000 for 3 months	8X Chase Travel; 4X flights and hotels booked direct; 3X dining	$300 yearly travel credit and airport lounges. Points Boost up to 2 times on select Chase Travel bookings.

Card	Annual fee	Sign-up offer	Spend a month	Earns	Worth knowing
Amex Gold Amex Membership Rewards	$325	Set per person when you apply. Recent reports show up to 100,000 after $8,000 in 6 months.	$1,333 for 6 months	4X restaurants (up to $50,000 a year); 4X US supermarkets (up to $25,000 a year); 3X flights booked direct	Moves to Delta and to Hilton at 1:2. Dining credits that only pay off if you use them.
Amex Platinum Amex Membership Rewards	$895	Set per person when you apply	Varies	5X flights booked direct and prepaid hotels through Amex Travel	Centurion and Priority Pass lounges, 10 Delta Sky Club visits a year, and a long list of monthly credits.
Capital One Venture X Capital One miles	$395	75,000 miles after $4,000 in 3 months	$1,333 for 3 months	10X hotels and rental cars and 5X flights through Capital One Travel; 2X everything else	$300 yearly Capital One Travel credit and 10,000 miles each anniversary. Lounges and cell phone protection.
Capital One Venture Capital One miles	$95	75,000 miles after $4,000 in 3 months, plus a $300 stays credit for a limited time	$1,333 for 3 months	5X hotels, vacation rentals and cars through Capital One Travel; 2X everything else	Same transfer partners as the Venture X, with a much lower fee.
Capital One VentureOne Capital One miles	$0	20,000 miles after $500 in 3 months	$167 for 3 months	1.25X everything	No fee, and it opens Capital One's transfer partners.
Capital One Quicksilver Cash back	$0	$200 after $500 in 3 months	$167 for 3 months	1.5% cash back on everything	Simple no-fee catch-all. Its cash can move into a Venture account as miles.
Citi Strata Premier Citi ThankYou	$95	60,000 points after $4,000 in 3 months	$1,333 for 3 months	10X hotels, cars and attractions through Citi Travel; 3X air travel, hotels, restaurants, supermarkets, gas and EV charging	The only bank card that moves points to American 1:1. The bonus is now once per lifetime.

Airline cards

United Explorer Chase, United MileagePlus	$0 the first year, then $150	70,000 miles after $3,000 in 3 months, plus 10,000 for adding an authorized user	$1,000 for 3 months	9X total on United flights (6X of that is what every member earns); 3X other United; 2X dining and hotels booked direct	First checked bag free for you and one companion. Two United Club passes a year.

Card	Annual fee	Sign-up offer	Spend a month	Earns	Worth knowing
United Quest Chase, United MileagePlus	$350	80,000 miles after $4,000 in 3 months, plus 10,000 for adding an authorized user	$1,333 for 3 months	10X total on United flights; 4X other United; 2X dining, other travel and streaming	First and second bags free for you and one companion, a $200 yearly United credit and a 10,000-mile award discount each year.
Citi AAdvantage Platinum Select Citi, American AAdvantage	$150, first year waived on the current offer	80,000 miles after $3,500 in 4 months	$875 for 4 months	3X AAdvantage hotels and cars; 2X American purchases, gas and EV charging, streaming, rides and rail	First checked bag free for you and up to 4 companions on domestic American flights. The fee rose from $99 in October 2026.
Southwest Plus Chase, Rapid Rewards	$99	80,000 points after $1,000 in 3 months	$333 for 3 months	2X Southwest, gas and groceries (up to $5,000 a year)	3,000 points each anniversary and a free first bag for up to 9 people on your reservation.
Southwest Premier Chase, Rapid Rewards	$149	85,000 points after $2,000 in 3 months	$667 for 3 months	3X Southwest; 2X groceries and restaurants (up to $8,000 a year)	6,000 anniversary points, free bags, and credit toward A-List status.
Southwest Priority Chase, Rapid Rewards	$229	90,000 points after $3,000 in 3 months	$1,000 for 3 months	4X Southwest; 2X gas and restaurants	7,500 anniversary points, free bags and extra-legroom upgrades close to departure.

Hotel cards

Hilton Honors Amex Amex, Hilton Honors	$0	70,000 points plus a free night after $2,000 in 6 months. Ends January 13, 2027.	$333 for 6 months	7X Hilton; 5X US restaurants, US supermarkets and US gas; 3X everything else	Silver status with no fee.
Hilton Honors Surpass Amex, Hilton Honors	$0 the first year on the current offer, then $150	130,000 points plus a free night after $3,000 in 6 months. Ends January 13, 2027.	$500 for 6 months	12X Hilton; 6X US restaurants, US supermarkets and US gas; 4X US online retail; 3X everything else	Gold status, up to $200 a year in Hilton credit at $50 a quarter, and a free night after $15,000 of spend in a year.
Hilton Honors Aspire Amex, Hilton Honors	$550	200,000 points after $6,000 in 6 months. Ends January 13, 2027.	$1,000 for 6 months	14X Hilton; 7X flights booked direct, Amex Travel car rentals and US restaurants; 3X everything else	Diamond status, a free night every year, and up to $400 in resort credit and $200 in flight credit a year.

Spend a month is the bonus spending divided evenly over the window. 1X on everything not listed.

05

Run your own numbers

Comparison sites all work the same basic way. They assume a household's spending in each category, multiply it by each card's earn rates, value the points at their own estimate, add the sign-up bonus and the credits most people use, and subtract the annual fee. They show a first-year number, which includes the bonus, and an ongoing number for every year after.

Their averages rarely match a real household, so this calculator lets you enter your own monthly spending. It shows which sign-up bonuses you can reach in each card's window without changing your habits, and what each card is worth to you in year one and after.

Your monthly spending

Worked out for an example household spending $2,850 a month: $500 restaurants, $600 US supermarkets, $200 gas, $150 flights on United, $100 hotels at Hilton, $50 other travel, $50 streaming and $1,200 everything else, with points at the October 2026 estimates and the main credits counted. Enter your own numbers at hubstone.com/guides/credit-card-points.

CARD	BONUS IN REACH	FIRST YEAR	EACH YEAR AFTER
Venture	Yes	$2,858	$1,170
Sapphire Reserve	Yes	$2,687	$637
Sapphire Preferred	Yes	$2,686	$1,149
Venture X	Yes	$2,558	$1,355
Citi Strata Premier	Yes	$2,502	$1,362
Citi AAdvantage Platinum Select	Yes	$1,708	$398
United Quest	Yes	$1,506	$426
United Explorer	Yes	$1,500	$390
Amex Gold	Yes	$1,463	$1,463
Southwest Premier	Yes	$1,441	$454
Hilton Honors Aspire	Yes	$1,438	$638
Southwest Priority	Yes	$1,429	$397

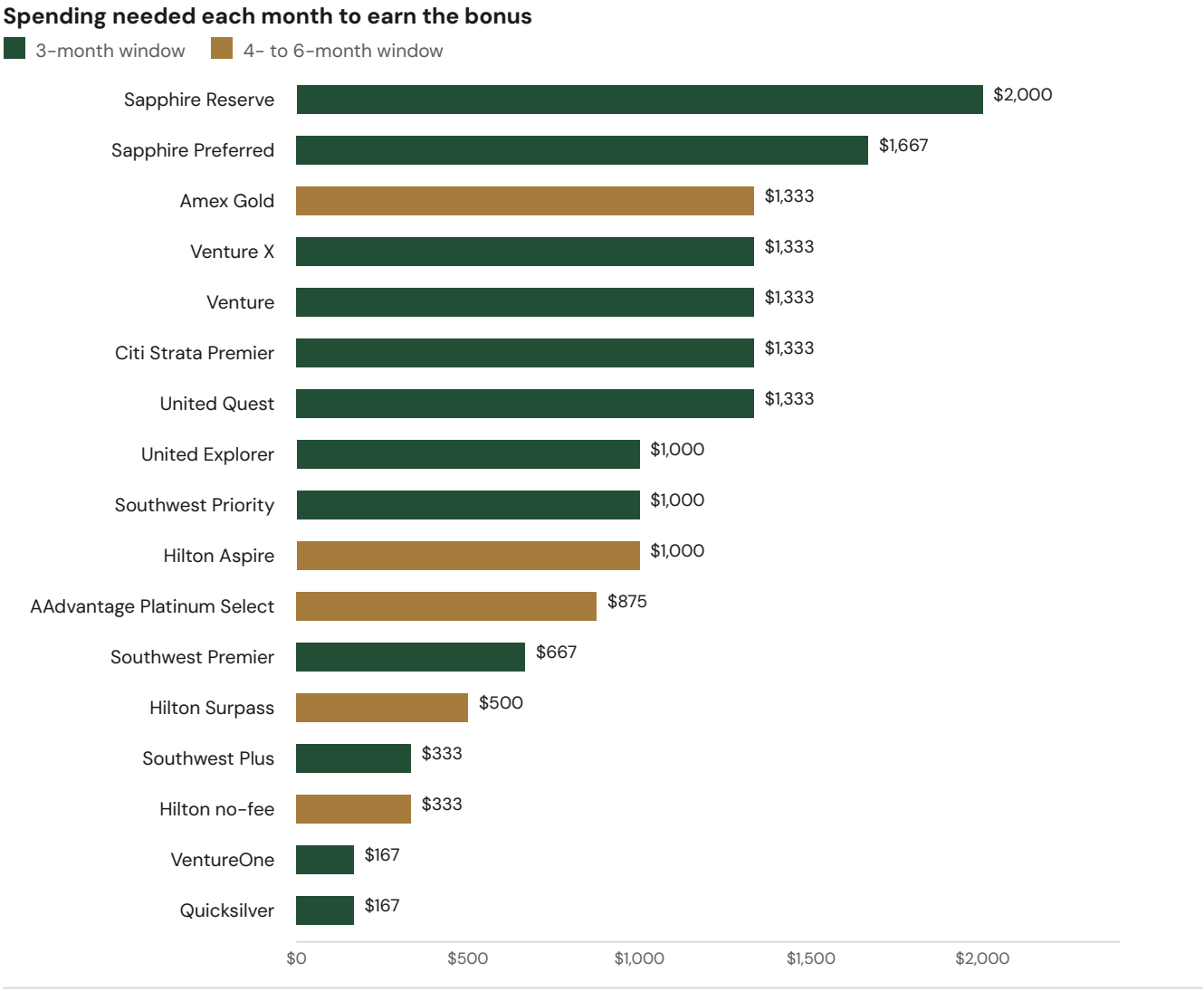
Southwest Plus	**Yes**	$1,391	$429
Hilton Honors Surpass	**Yes**	$1,361	$691
VentureOne	**Yes**	$1,161	$791
Hilton Honors Amex	**Yes**	$834	$554
Quicksilver	**Yes**	$713	$513
Amex Platinum	Offer varies	$333	$333

Flights and hotels count as booked directly, not through a bank's travel site. Airline cards earn their bonus rate only on the airline you choose, and Hilton cards only at Hilton. Amex Gold and Platinum offers vary, so their first year shows no bonus. Main credits counted: Sapphire Preferred $100, Reserve $300, Gold $240, Platinum $400, Venture X $300 plus 10,000 anniversary miles, Strata Premier $100, Quest $200, Surpass $200, Aspire $600, and the Venture's $300 stays credit in year one. Uncheck the box if you would not use them. Nothing you type here is saved or sent anywhere.

06

Sign-up bonuses and monthly spend

A sign-up bonus pays a large lump of points once you spend a set amount in the first few months. On most cards the bonus is worth more than two or three years of everyday earning, which is why the order you open cards in matters so much.



What counts toward the spend

- Counts: everyday purchases, bills paid by card (phone, utilities, insurance, streaming), and taxes paid through a card processor, which charges its own fee.
- Does not count: cash advances, balance transfers, the card's own annual fee, and anything returned for a refund.
- The window starts the day the account opens, not the day the card arrives in the mail.
- The bonus usually posts after the statement that closes once you cross the line, so it can take 6 to 8 weeks to show.

Meeting the spend without overspending

Move existing bills to the new card for the first three months: phone, internet, insurance, subscriptions, and any big planned purchase like tires or a vet bill. Time a new card for a month with a known expense, such as a property tax payment or a holiday trip. Never buy things you would not otherwise buy to reach a bonus. The bonus is worth about 1 to 2 cents a point, and unneeded spending costs 100 cents a dollar.

HOW TO SPACE APPLICATIONS

Open one card at a time and wait until its spend is finished or nearly finished before opening the next, usually two to three months apart. That keeps you from carrying two spend minimums at once, keeps your credit report calm, and stays inside every bank's limits. If an offer is about to end, that card can move up the line.

07

Annual fees and when to keep a card

A fee is worth paying when what you get back each year, at the value you will use, beats it. Count only credits you would have spent money on anyway.

Card	Annual fee	What can offset it	Net if fully used
Sapphire Preferred	$95	Up to $100 hotel credit through Chase Travel each year	About $0, before points
Venture X	$395	$300 Capital One Travel credit and 10,000 anniversary miles (worth $100 at 1 cent)	About $0, plus lounge access
Hilton Surpass	$150	Up to $200 Hilton credit a year, $50 a quarter	About $50 ahead
United Explorer	$150	Free first checked bag for you and a companion, two club passes	Covered by one or two round trips with bags
Sapphire Reserve	$795	$300 travel credit plus partner credits and lounges	Depends on how many credits you would use

What to do before year two

The fee posts on the account anniversary. A month before it, decide whether to keep the card, switch it, or close it.

- Keep it if the credits and perks you used last year beat the fee.

- Switch it to a no-fee card in the same family if you mostly want to keep the account open. Chase, Capital One and Citi usually allow this after a year, and it keeps your account age and your points.
- Close it only after moving or spending the points. Chase and Citi points disappear when the account closes unless you move them to another card of the same bank first.
- Ask for a retention offer. Some banks offer bonus points or a statement credit to keep you.

08

Application rules and spacing

Each bank limits how often you can open cards and earn a bonus. The order you apply in matters more than any single card.

Bank	The rule	What it means
Chase	5/24. Chase usually declines anyone who has opened 5 or more personal cards from any bank in the past 24 months. People also report a limit of about 2 new Chase cards in 30 days.	Open Chase cards first, while your count is low.
Chase	One bonus per card. United and Southwest cards pay no bonus if you have the card now or earned its bonus in the past 24 months. The Sapphire Preferred bonus may be unavailable if you held the card before.	Check your history before applying.
Amex	One bonus per card, per lifetime. The terms say you may not get a bonus if you have or had that card. Amex shows a message before the credit check if you won't get the bonus, and some people who held the Platinum are turned down for the Gold bonus.	If that message appears, you can back out before a hard pull.
Capital One	About one new Capital One card every 6 months. No Venture X bonus if you earned the Venture X bonus in the past 48 months. Earning a VentureOne or Venture bonus does not block it, but earning the Venture X bonus blocks the other two for 48 months. People report a cap of about 5 personal Capital One cards.	Start with the Venture X if you want it eventually.
Citi	Since September 2026, the Strata Premier bonus is once per lifetime. AAdvantage cards pay no bonus if you earned that card's bonus in the past 48 months. People report a limit of 1 Citi card every 8 days and 2 every 65 days.	Space Citi cards at least 8 days apart.

What applying does to your credit

Each application usually adds a hard inquiry, which can lower a score by a few points. Scoring models count it for about a year, and it drops off the report after two. A new account also lowers the average age of your accounts. The new credit line helps in the other direction, because it lowers the share of your available credit that you use. For someone who pays in full, these effects are small and fade within a year. Hold off on new cards for six months to a year before applying for a mortgage or car loan.

If your credit is frozen, lift the freeze at the bureau the bank uses before you apply, then freeze it again. The Credit Guide shows how at all three bureaus, and its section on hard inquiries goes further on what an application does to your score.

09

Perks beyond points

Some of a card's value never shows up as points. These are the perks worth knowing about.

Perk	What it does	Cards that have it
Trip protections	Pays back prepaid costs when a covered trip is cancelled or cut short, and pays for meals and a hotel during a long delay, when the trip was paid with the card.	Sapphire Preferred and Reserve: up to $10,000 a traveler for cancellation and $500 for delays (over 12 hours on the Preferred, 6 on the Reserve). Amex Platinum and Hilton Aspire, Venture X and the United cards carry smaller versions.
Rental car coverage	Covers theft and collision damage to a rental, so you can decline the counter's coverage. Primary coverage pays before your own auto insurance.	Primary on the Sapphire Preferred, Sapphire Reserve, United Explorer and Quest, and (reported) the Venture X. Secondary on the Amex and Citi cards.
Free checked bags	The first bag is free for you and companions on the same reservation, when you pay with the card.	United Explorer and Quest, Citi AAdvantage Platinum Select, all three Southwest cards.
Hotel status	Room upgrades, late checkout, bonus points, and at Hilton Gold, a daily food and drink credit or breakfast at most brands.	Hilton Surpass (Gold), Hilton Aspire (Diamond), Hilton no-fee card (Silver).

Perk	What it does	Cards that have it
Airport lounges	Quiet seating, food and drinks before a flight.	Venture X, Sapphire Reserve and Amex Platinum. Guests now cost extra at Capital One and Centurion lounges unless you spend $75,000 a year. United Explorer gives two single-visit passes a year.
Global Entry or TSA PreCheck	Pays the application fee, up to $120, every four years.	Sapphire Preferred, Sapphire Reserve, Venture X, United Quest and others.
Cell phone protection	Pays for a stolen or damaged phone, after a deductible, when the phone bill is paid with the card.	Venture X, Amex Platinum and Hilton Aspire, up to $800 a claim.
Return protection	Refunds an item the store will not take back, within 90 days.	Sapphire Reserve, Amex Platinum, Hilton Aspire, Venture X.
No foreign transaction fees	No 3% surcharge on purchases abroad.	Every card in this guide.

Every card's perks

The full list for each card, from the bank's own pages. Open a card to see its credits, status, lounge access, airline perks and insurance. Anything marked reported came from points sites rather than the bank.

Chase Sapphire Preferred

CREDITS

- Up to $100 hotel credit on stays booked through Chase Travel, per account anniversary year (first $100 earns no points)
- Global Entry, TSA PreCheck or NEXUS fee credit up to $120, once every 4 years
- DoorDash: complimentary DashPass for 12 months (activate by 12/31/2029) plus $10 per month off one non-restaurant order
- Apple TV complimentary for 1 year, activate by 12/31/2026

ANNIVERSARY REWARDS

- None. The 10% anniversary points bonus ended October 1, 2026

TRAVEL PROTECTIONS

- Auto rental: primary, up to $60,000 for vehicles with MSRP $125,000 or less (secondary in the US for NY residents)
- Trip cancellation or interruption up to $10,000 per traveler, $20,000 per trip
- Trip delay over 12 hours or overnight: up to $500 per traveler
- Baggage delay over 6 hours: up to $100 a day for 5 days
- Lost luggage up to $3,000 per traveler
- Travel accident up to $500,000
- Emergency evacuation up to $100,000 (trips 100+ miles from home)

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $500 per item
- Extended warranty: adds 1 year to US warranties of 3 years or less

FEES

- Annual fee: $95
- Foreign transactions: None
- Authorized users: $0 (reported)

Reported by points sites, not on the bank’s own page: Authorized user fee.

Chase Sapphire Reserve

CREDITS

- Travel credit up to $300 per account anniversary year
- The Edit hotel credit up to $250 per prepaid stay, up to $500 a calendar year, 2-night minimum
- Dining at Sapphire Reserve Exclusive Tables up to $150 January to June and $150 July to December
- StubHub up to $150 each half-year through 2027, activation required
- DoorDash up to $35 a month in promos through 2029, plus DashPass
- Lyft $10 a month through September 2027
- Peloton $10 a month through 2027
- Apple TV and Apple Music complimentary for at least 12 months, activate by June 22, 2027
- Global Entry, TSA PreCheck or NEXUS up to $120 every 4 years
- After $75,000 of spend in a calendar year: up to $250 Shops at Chase credit and up to $500 Southwest credit through Chase Travel

ANNIVERSARY REWARDS

- None

STATUS

- IHG One Rewards Platinum Elite through 2027 (activation)
- After $75,000 of spend in a calendar year: IHG Diamond Elite, World of Hyatt Explorist, Southwest A-List

LOUNGES

- Chase Sapphire Lounges: cardmember plus up to 2 guests free
- Priority Pass Select, 1,300+ lounges: cardmember and each authorized user, up to 2 guests each
- Air Canada Maple Leaf Lounges on Star Alliance departures, cardmember plus 1 guest

AIRLINE PERKS

- The Edit hotel perks: $100 property credit, breakfast for two, upgrade when available, early and late check-in

TRAVEL PROTECTIONS

- Auto rental: primary, up to $75,000
- Trip cancellation or interruption up to $10,000 per traveler, $20,000 per trip
- Trip delay over 6 hours or overnight: up to $500 per traveler
- Baggage delay over 6 hours: up to $100 a day for 5 days
- Lost luggage up to $3,000 per traveler
- Travel accident up to $1,000,000
- Emergency evacuation up to $100,000
- Emergency medical and dental up to $2,500
- Roadside assistance up to $50 per incident, 4 times a year

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $10,000 per item
- Return protection 90 days, up to $500 per item, $1,000 a year
- Extended warranty: adds 1 year to US warranties of 3 years or less

FEES

- Annual fee: $795
- Foreign transactions: None
- Authorized users: $195 per authorized user per year

Amex Gold

CREDITS

- Uber Cash $10 a month, up to $120 a year
- Dining credit up to $10 a month at Grubhub, Seamless, Buffalo Wild Wings, Five Guys, Cheesecake Factory and Wonder (enrollment)
- Resy up to $50 January to June and $50 July to December (enrollment)
- Dunkin' up to $7 a month (enrollment)
- The Hotel Collection: $100 property credit per stay of 2+ nights through Amex Travel

ANNIVERSARY REWARDS

- None

STATUS

- Hertz Five Star (enrollment)

TRAVEL PROTECTIONS

- Car rental loss and damage: secondary, no liability
- Trip delay over 12 hours: up to $300 per trip, 2 claims per 12 months
- Baggage insurance: up to $1,250 carry-on, $500 checked
- Global Assist Hotline

PURCHASE PROTECTIONS

- Purchase protection 90 days, up to $10,000 per item
- Extended warranty: up to 1 extra year on warranties of 5 years or less

FEES

- Annual fee: $325
- Foreign transactions: None
- Authorized users: $0 for the first 5 additional cards, then $35 each

Amex Platinum

CREDITS

- Hotel credit up to $600 a calendar year ($300 each half-year) on prepaid Fine Hotels + Resorts or The Hotel Collection stays through Amex Travel
- Resy up to $100 a quarter (enrollment)
- Digital entertainment up to $25 a month (enrollment)
- lululemon up to $75 a quarter (enrollment)
- Uber Cash $15 a month plus $20 extra in December
- Uber One membership up to $120 a year
- Airline incidental fee credit up to $200 a year on one selected airline
- CLEAR+ up to $219 a year
- Oura Ring up to $200 a year (enrollment)
- Walmart+ membership, up to $12.95 a month
- Global Entry $120 every 4 years or TSA PreCheck up to $85

ANNIVERSARY REWARDS

- None

STATUS

- Hilton Honors Gold (enrollment)
- Marriott Bonvoy Gold
- Leading Hotels of the World Leaders Club Sterling
- Premium car rental status at Avis, Hertz and National

LOUNGES

- Centurion Lounges; guests cost $50 per adult unless you spend $75,000 in a year (reported)
- Delta Sky Club: 10 visits a year when flying Delta
- Priority Pass membership (enrollment)

AIRLINE PERKS

- Airline fee credit above

TRAVEL PROTECTIONS

- Car rental loss and damage: secondary, no liability
- Trip delay over 6 hours: up to $500 per trip, 2 claims per 12 months
- Trip cancellation or interruption up to $10,000 per trip
- Premium Global Assist, including emergency medical transportation if approved

PURCHASE PROTECTIONS

- Purchase protection 90 days, up to $10,000 per item
- Extended warranty: up to 1 extra year on warranties of 5 years or less
- Return protection 90 days, $300 per item, $1,000 a year
- Cell phone protection up to $800 per claim, 2 claims per 12 months, $50 deductible

FEES

- Annual fee: $895
- Foreign transactions: None
- Authorized users: $195 per additional Platinum card

Reported by points sites, not on the bank's own page: Centurion guest fee and the $75,000 threshold.

Capital One Venture X

CREDITS

- $300 a year for bookings through Capital One Travel
- Global Entry or TSA PreCheck up to $120 every 4 years
- Premier Collection hotels: $100 experience credit and breakfast for two per stay; Lifestyle Collection: $50 experience credit

ANNIVERSARY REWARDS

- 10,000 bonus miles each account anniversary

STATUS

- Hertz President's Circle (enrollment)

LOUNGES

- Capital One Lounges and Landings for the primary cardholder
- Priority Pass, 1,300+ lounges (enrollment)
- Since February 1, 2026 guests are no longer free: about $45 per adult at Capital One Lounges and $35 at Priority Pass (reported)
- Free guests return after $75,000 of spend in a calendar year (reported)

TRAVEL PROTECTIONS

- Auto rental: primary collision damage coverage (reported)
- Trip cancellation or interruption up to $2,000 per person (reported)
- Trip delay over 6 hours or overnight: up to $500 per ticket (reported)
- Lost luggage up to $3,000 per bag (reported)

PURCHASE PROTECTIONS

- Cell phone protection up to $800, $50 deductible, 2 claims per 12 months
- Return protection 90 days
- Extended warranty

FEES

- Annual fee: $395
- Foreign transactions: None
- Authorized users: Free to add, but lounge access for an authorized user costs $125 a year since February 1, 2026 (reported)

Reported by points sites, not on the bank's own page: Guest fees, authorized user lounge fee and protection amounts come from points sites, not Capital One's page.

Capital One Venture

CREDITS

- Global Entry or TSA PreCheck up to $120 every 4 years
- Lifestyle Collection hotels: $50 experience credit per stay
- First year only: $300 Capital One Travel stays credit on the current offer

ANNIVERSARY REWARDS

- None

STATUS

- Hertz Five Star (enrollment)

LOUNGES

- None free. Capital One Lounge visits cost about $45 since 2025 (reported)

TRAVEL PROTECTIONS

- Auto rental collision damage coverage
- Travel accident insurance
- 24-hour travel and emergency assistance

PURCHASE PROTECTIONS

- Extended warranty

FEES

- Annual fee: $95
- Foreign transactions: None
- Authorized users: $0 (reported)

Reported by points sites, not on the bank's own page: Lounge visit price and authorized user fee.

Capital One VentureOne

ANNIVERSARY REWARDS

- None

FEES

- Annual fee: $0
- Foreign transactions: None
- Authorized users: Not stated

Reported by points sites, not on the bank's own page: Capital One's page lists no travel or purchase protections for this card.

Capital One Quicksilver

ANNIVERSARY REWARDS

- None

STATUS

- Hertz Five Star

TRAVEL PROTECTIONS

- Travel accident insurance
- 24-hour travel and emergency assistance

PURCHASE PROTECTIONS

- Extended warranty

FEES

- Annual fee: $0
- Foreign transactions: None
- Authorized users: Not stated

Citi Strata Premier

CREDITS

- $100 off one hotel stay of $500 or more (before taxes) through Citi Travel, once a calendar year

ANNIVERSARY REWARDS

- None

TRAVEL PROTECTIONS

- Trip delay over 6 hours: up to $500 (reported)
- Trip cancellation or interruption up to $5,000 per traveler (reported)
- Lost or damaged luggage up to $3,000 (reported)
- Car rental: secondary, rentals of 31 days or less (reported)

PURCHASE PROTECTIONS

- Extended warranty up to 24 months (reported)

FEES

- Annual fee: $95
- Foreign transactions: None
- Authorized users: $0

Reported by points sites, not on the bank's own page: Citi's page names the protections but not the amounts.

United Explorer

CREDITS

- United Hotels: $50 on each of the first 2 prepaid stays, up to $100 a year
- Rideshare up to $5 a month (enrollment)
- Avis or Budget: $25 United credit on each of the first 2 rentals a year
- Instacart $10 a month through 2027
- JSX up to $100 a year
- $100 United credit after $10,000 of spend in a calendar year
- Global Entry, TSA PreCheck or NEXUS up to $120 every 4 years

ANNIVERSARY REWARDS

- 10,000-mile award discount after $20,000 of spend in a calendar year

STATUS

- 1 Premier qualifying point per $20 spent, up to 1,000 a year

LOUNGES

- 2 United Club one-time passes a year

AIRLINE PERKS

- First checked bag free for the cardmember and 1 companion on the same reservation, when the ticket is bought with the card
- Group 2 priority boarding
- 25% back on inflight food, drinks and Wi-Fi
- Award flights cost 10% fewer miles (15% for Premier members)

TRAVEL PROTECTIONS

- Auto rental: primary, up to $60,000
- Trip cancellation or interruption up to $1,500 per traveler, $6,000 per trip
- Trip delay over 12 hours or overnight: up to $500 per traveler
- Baggage delay over 6 hours: $100 a day for 3 days
- Lost luggage up to $3,000 per traveler

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $10,000 per item
- Extended warranty: adds 1 year

FEES

- Annual fee: $0 the first year, then $150
- Foreign transactions: None
- Authorized users: $0 (reported)

Reported by points sites, not on the bank's own page: Authorized user fee.

United Quest

CREDITS

- $200 United credit at opening and each anniversary
- Renowned Hotels and Resorts up to $150 a year
- Rideshare up to $100 a year (enrollment)
- Avis or Budget: $40 United credit on each of the first 2 rentals a year
- Instacart up to $15 a month through 2027
- JSX up to $150 a year
- Global Entry, TSA PreCheck or NEXUS up to $120 every 4 years

ANNIVERSARY REWARDS

- 10,000-mile award discount each anniversary
- A second 10,000-mile discount after $20,000 of spend in a calendar year
- 2 Economy Plus upgrades after $40,000 of spend in a calendar year

STATUS

- 1,000 bonus Premier qualifying points each year, plus 1 per $20 spent, up to 18,000

AIRLINE PERKS

- First and second checked bags free for the cardmember and 1 companion
- Group 2 priority boarding
- 25% back on inflight food, drinks and Wi-Fi
- Award flights cost 10% fewer miles (15% for Premier members)

TRAVEL PROTECTIONS

- Auto rental: primary, up to $60,000
- Trip cancellation or interruption up to $1,500 per traveler, $6,000 per trip
- Trip delay over 12 hours: up to $500 per traveler
- Baggage delay over 6 hours: $100 a day for 3 days
- Lost luggage up to $3,000 per traveler

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $10,000 per item
- Extended warranty: adds 1 year

FEES

- Annual fee: $350
- Foreign transactions: None
- Authorized users: Not stated

Reported by points sites, not on the bank's own page: Authorized user fee.

Citi AAdvantage Platinum Select

CREDITS

- Turo up to $30 a trip, $180 a year
- Inflight purchase credit up to $100 a year (new; for existing cardholders from January 24, 2027)
- Global Entry or TSA PreCheck up to $120 every 4 years (new; same timing)
- Walmart+ membership (new; same timing)

ANNIVERSARY REWARDS

- $125 American Airlines flight discount after $20,000 of spend in a cardmember year and renewal, rising to $150

STATUS

- 1 Loyalty Point per eligible mile earned

AIRLINE PERKS

- First checked bag free on domestic American flights for the cardholder and up to 4 companions
- Preferred boarding for the cardholder and up to 4 companions
- 25% off inflight food and drinks
- 10% off American Airlines Vacations packages

TRAVEL PROTECTIONS

- Trip delay, trip cancellation, car rental and lost baggage coverage added in October 2026 (amounts not yet published)

FEES

- Annual fee: $150, first year waived on the current offer
- Foreign transactions: None
- Authorized users: Not stated

Reported by points sites, not on the bank's own page: Protection amounts are not published yet.

Southwest Plus

CREDITS

- Instacart $10 a month with Instacart+ through 2027
- DoorDash DashPass for 12 months plus $10 a month off a non-restaurant order

ANNIVERSARY REWARDS

- 3,000 points each anniversary
- A 10% off base fare code each anniversary (not Basic fares)

STATUS

- 10,000 Companion Pass qualifying points each calendar year (reported)

AIRLINE PERKS

- First checked bag free for the cardmember and up to 8 others on the same reservation
- Group 5 boarding
- Standard seat selection within 48 hours of departure
- 25% back on inflight drinks and Wi-Fi

TRAVEL PROTECTIONS

- Lost luggage up to $3,000 per traveler
- Baggage delay over 6 hours: $100 a day for 3 days

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $500 per item
- Extended warranty: adds 1 year

FEES

- Annual fee: $99
- Foreign transactions: None
- Authorized users: Not stated. Authorized users do not get the bag, boarding or seat perks

Reported by points sites, not on the bank's own page: Companion Pass boost on this card.

Southwest Premier

CREDITS

- Instacart $10 a month with Instacart+
- DoorDash up to $10 a quarter off a non-restaurant order with DashPass

ANNIVERSARY REWARDS

- 6,000 points each anniversary
- A 15% off base fare code each anniversary

STATUS

- 1,500 tier qualifying points per $5,000 spent
- 10,000 Companion Pass qualifying points each calendar year

AIRLINE PERKS

- First checked bag free for the cardmember and up to 8 others
- Group 5 boarding
- Preferred seat selection within 48 hours of departure
- 25% back on inflight drinks and Wi-Fi

TRAVEL PROTECTIONS

- Lost luggage up to $3,000 per traveler
- Baggage delay over 6 hours: $100 a day for 3 days

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $500 per item
- Extended warranty: adds 1 year

FEES

- Annual fee: $149
- Foreign transactions: None
- Authorized users: Not stated

Southwest Priority

CREDITS

- Instacart $10 a month with Instacart+ through 2027
- DoorDash up to $10 a quarter with DashPass through 2027

ANNIVERSARY REWARDS

- 7,500 points each anniversary

STATUS

- 2,500 tier qualifying points per $5,000 spent
- 10,000 Companion Pass qualifying points each calendar year

AIRLINE PERKS

- First checked bag free for the cardmember and up to 8 others
- Group 5 boarding
- Preferred seat at booking for up to 9 travelers
- Extra-legroom upgrades within 48 hours when available
- 25% back on inflight drinks and Wi-Fi

TRAVEL PROTECTIONS

- Lost luggage up to $3,000 per traveler
- Baggage delay over 6 hours: $100 a day for 3 days

PURCHASE PROTECTIONS

- Purchase protection 120 days, up to $500 per item
- Extended warranty: adds 1 year

FEES

- Annual fee: $229
- Foreign transactions: None
- Authorized users: Not stated

Hilton Honors Amex

ANNIVERSARY REWARDS

- None

STATUS

- Hilton Silver
- Hilton Gold after $20,000 of spend in a calendar year

TRAVEL PROTECTIONS

- Car rental loss and damage: secondary
- Global Assist Hotline

PURCHASE PROTECTIONS

- Purchase protection 90 days, up to $1,000 per item

FEES

- Annual fee: $0
- Foreign transactions: None
- Authorized users: Not stated

Hilton Honors Surpass

CREDITS

- Hilton credit up to $50 a quarter, $200 a year, at Hilton hotels

ANNIVERSARY REWARDS

- Free Night Reward after $15,000 of spend in a calendar year

STATUS

- Hilton Gold
- Hilton Diamond after $40,000 of spend in a calendar year
- National Emerald Club Executive (enrollment)

TRAVEL PROTECTIONS

- Car rental loss and damage: secondary
- Baggage insurance up to $1,250 carry-on, $500 checked
- Global Assist Hotline

PURCHASE PROTECTIONS

- Purchase protection 90 days, up to $1,000 per item
- Extended warranty: up to 1 extra year

FEES

- Annual fee: $0 the first year on the current offer, then $150
- Foreign transactions: None
- Authorized users: Not stated

Hilton Honors Aspire

CREDITS

- Hilton resort credit up to $200 each half-year, $400 a year
- Flight credit up to $50 a quarter, $200 a year
- CLEAR+ up to $219 a year
- Waldorf Astoria and Conrad: up to $100 property credit on 2+ night stays booked with the Aspire rate

ANNIVERSARY REWARDS

- 1 Free Night Reward each card year
- Another free night after $30,000 of spend in a calendar year, and another after a further $30,000

STATUS

- Hilton Diamond
- National Emerald Club Executive

AIRLINE PERKS

- Flight credit above

TRAVEL PROTECTIONS

- Car rental loss and damage: secondary
- Baggage insurance up to $3,000 per trip
- Trip delay over 6 hours: up to $500, 2 claims per 12 months
- Trip cancellation or interruption up to $10,000 per trip
- Premium Global Assist

PURCHASE PROTECTIONS

- Purchase protection 90 days, up to $10,000 per item
- Extended warranty: up to 1 extra year
- Return protection 90 days, $300 per item, $1,000 a year
- Cell phone protection up to $800, $50 deductible, 2 claims per 12 months

FEES

- Annual fee: $550
- Foreign transactions: None
- Authorized users: $0

Do points expire?

Program	Expiration
Chase, Capital One, Amex, Citi	No expiration while the account is open. Closing the account can forfeit them, so move or use them first.
United, Southwest, Delta	No expiration.
American AAdvantage	Expire after 24 months with no earning or redeeming. Holding an AAdvantage credit card keeps them active.
Hilton Honors	Expire after 24 months with no activity. Earning points with a Hilton card counts as activity.

10

Which card fits which traveler

Start from how you already travel and spend, then pick the card that rewards that. A good setup is usually one flexible bank card, one brand card that pays for itself in perks, and a no-fee catch-all.

If you	Start with	Why
Want simple, with no fees	Capital One Quicksilver or VentureOne	Flat rewards on everything and nothing to track.

If you	Start with	Why
Fly United or Southwest	Chase Sapphire Preferred	Points move 1:1 to both airlines, and it earns 3X on dining and gas.
Fly American	Citi Strata Premier, then the AAdvantage Platinum Select	Citi is the only bank that moves points to American 1:1. The airline card adds free bags.
Fly Delta	Amex Gold	Amex moves points to Delta 1:1 and earns 4X on dining and groceries.
Stay at Hilton	Hilton Surpass	Gold status, 12X at Hilton, and a Hilton credit that covers most of the fee.
Travel often and want lounges	Capital One Venture X	The credits cover the fee, and 2X on everything is simple.
Spend most at restaurants and groceries	Amex Gold	4X in both, the highest common rate in those categories.

The strongest card in this guide for each kind of spending

Spending	Card	Earns	About per $1
Restaurants	Amex Gold	4X Amex points	8.0¢
US supermarkets	Amex Gold	4X Amex points	8.0¢
Flights booked direct	Amex Platinum	5X Amex points	10.0¢
Gas and EV charging	Sapphire Preferred or Strata Premier	3X Chase or Citi points	6.2¢
Hilton stays	Hilton Aspire or Surpass	14X or 12X Hilton points	5.6¢
Everything else	Venture X or Venture	2X Capital One miles	3.7¢
Simple cash back	Quicksilver	1.5% cash	1.5¢

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Mistakes to avoid

- Carrying a balance. Interest wipes out the points within a month or two.
- Opening two cards with big spend minimums at once and missing both.
- Opening store or no-bonus cards before Chase cards, which uses up 5/24 room.
- Moving points to an airline before finding the seat, then being stuck with miles that do not fit the trip.

- Redeeming for gift cards or shopping at well under a cent a point.
- Closing a card with points still in it.
- Paying a big annual fee for credits you would not have spent money on.
- Applying for cards in the months before a mortgage or car loan.

Before each application

- [ ] Every card is paid in full every month, with autopay set to the full statement balance
- [ ] You have counted every personal card opened in the last 24 months before applying with Chase
- [ ] The monthly spend fits your normal budget, using the chart in section 06
- [ ] The last card's spend is done or nearly done
- [ ] The spend deadline is on your calendar the day the account opens
- [ ] You have read the offer and its terms on the bank's own page the day you apply

Words you will see

Award	A flight or hotel night booked with points.
Authorized user	A second person with a card on your account. Some offers pay extra points for adding one.
Cents per point	What a point is worth in a given redemption.
Hard pull	A credit check that shows on your report when you apply.
Product change	Switching a card to another card from the same bank without a new application.
Saver award	A cheaper award seat that airlines release in limited numbers and share with partners.
Transfer partner	An airline or hotel that accepts a bank's points.
5/24	Chase's rule against approving people with 5 or more new cards in 24 months.

Sources, checked October 29, 2026

- Chase card pages for the Sapphire Preferred, United Explorer and United Quest, and Chase's Points Boost guide.
- Capital One card comparison page and Venture X benefits.
- Amex card pages for the Gold, Platinum and Hilton cards, read the same day.
- The Points Guy, October 2026 valuations, transfer partners (October 21, 2026) and Southwest cards (updated October 27, 2026).

- The Points Party, Hilton Amex offers ending January 13, 2027. Hilton's points help page.
- Upgraded Points, Venture X bonus rules. Doctor of Credit, Citi Strata lifetime rule. InsideFlyer, AAdvantage Platinum Select changes. Autopilot, airline mile expiration.

This guide is information, not advice to open any card. Offers, fees and rules change often and can differ by person, so the bank's own page on the day you apply decides. No link here pays Hubstone or anyone else a referral.

The interactive version of this guide, with the charts and tools, is at hubstone.com/guides/credit-card-points.

General information, not legal, medical or financial advice. Requirements differ by state.