

# A Financial Survival Resources Comparative Research Study: The Most Popular and Best Offer Travel Rewards Credit Cards-Part 1



**Compiled by Alison D. Gilbert**

This comparison is part of a series describing financial survival tools called, 'Financial Survival Resources For The Former Middle Class'. As much as possible, card information is directly quoted from the original sources, images included and all documented as such. Articles are time sensitive. Card details may change. Card review dates are included. My comments are noted as mine.

# TRAVEL REWARDS CREDIT CARDS STUDY

## [Best Hassle Free Travel Card Also Has The Highest Rewards](#)

This information is from an article in [Wise Bread](#) by Greg Go, indicating that the BankAmericard Travel Rewards® Card is the author's top pick for travel rewards cards. This article is dated April 15, 2017

**WISEBREAD**  
LIVING LARGE ON A SMALL BUDGET

We're named best financial website by:



## Best Hassle Free Travel Card Also Has The Highest Rewards



by Greg Go - April 15, 2017

Greg Go is a credit card expert whose financial advice has been featured on *US News & World Report*, *Business.com*, and *Yahoo! Finance*.

Advertiser Disclosure

As a personal finance contributor for *US News & World Report* and *Wise Bread*, I have reviewed dozens of travel credit card deals each year. I've also planned several free vacations for my own family using travel credit cards.

The travel card that I recommend most frequently to my family and friends is the **BankAmericard Travel Rewards® Credit Card**.

This card is the winner of **Kiplinger's Best Travel Credit Card of the Year** honors, and for good reason.

» [Click here to learn more about the BankAmericard Travel Rewards® card](#)



### Recommended Articles

- [5 Best Travel Rewards Credit Cards](#)
- [How Cash Rewards Credit Cards Really Work](#)
- [6 Awesome Credit Card Tricks That Will Save You Money](#)
- [7 Best Debt Elimination Strategies](#)
- [5 Best Cash Back Cards for Groceries](#)

Earn Bonus Points	Get Answers
<b>Travel Center</b>	
Use your Travel Rewards credit card when you book travel through the Bank of America Travel Center and <b>earn 3 points per \$1 spent</b> on qualifying purchases.	

### Author's comment:

These issues with this card arose from my experience:

- The TRAVEL CENTER link is almost impossible to find on the Bank of America website. It requires four link clicks to reach it. Even then it is obscure and looks like part of a pop up rather than a hyperlink, no bold or color. (See example below)
- Some employees at the bank told me

there was no longer a TRAVEL CENTER.

- This review does not mention 3% refund on cost of ticket when TRAVEL CENTER is used to purchase tickets. In this case, I had to seek reservations elsewhere.
- As a result of this misinformation, I lost money using this card for my reservation. I am waiting to see if the bank will compensate me for my loss and annoyance.

# TRAVEL REWARDS CREDIT CARDS STUDY

Here is the application that comes up when you click on the link in the article to learn more and apply for the BankAmericard Travel Rewards® Credit Card.



## BankAmericard Travel Rewards® Credit Card



at Bank of America's  
secure website

### What We Love:

Great for existing Bank of America® customers! 10% customer points bonus on every purchase when you have an active Bank of America® checking or savings account.

### Offer Details:

- Earn unlimited 1.5 points per \$1 spent on all purchases, with no annual fee and no foreign transaction fees and your points don't expire
- 20,000 online bonus points if you make at least \$1,000 in purchases in the first 90 days - that can be a \$200 statement credit toward travel purchases
- Use your card to book your trip how and where you want - you're not limited to specific websites with blackout dates or restrictions
- Redeem points for a statement credit to pay for flights, hotels, vacation packages, cruises, rental cars, or baggage fees
- Comes with chip technology for enhanced security and protection at chip-enabled terminals
- 0% Introductory APR for 12 billing cycles for purchases, then 15.74% - 23.74% Variable APR
- Get an additional 10% customer points bonus on every purchase when you have an active Bank of America® checking or savings account
- If you're a Preferred Rewards client, you can increase that bonus to 25% - 75%

Purchases Intro APR	Balance Transfer Intro APR	Regular APR	Annual Fee	Credit Needed
0% Intro APR for 12 billing cycles	N/A	15.74% - 23.74% Variable	\$0	Excellent/Good

**Below is a quote from the following article by Jason Steele that originally appeared as part of the comment on the photo I have used for the cover.**

*This post contains references to products from our advertisers. We may receive compensation when you click on links to those products. The content is not provided by the advertiser and any opinions, analyses, reviews or recommendations expressed in this article are those of the author's alone, and have not been reviewed, approved or otherwise endorsed by any bank, card issuer, airline or hotel chain. Please visit our [Advertiser Disclosure](#) to view our partners. and for additional details.*

# TRAVEL REWARDS CREDIT CARDS STUDY

[Top 5 Travel Reward Credit Cards](#) By [Jason Steele, Wise Bread](#)  
last updated 17 April 2017.

## “Choosing The 5 Best Travel Rewards Credit Cards

“It would be nice to pick the best travel reward cards in a purely empirical manner, the way one would choose a card with the [lowest interest rate](#). Unfortunately, each travel rewards card offers a unique mix of benefits and drawbacks, and rarely is one card ideally suited for everyone's travel aspirations. I have read thousands of blog and forum posts, written hundreds of credit card reviews, and personally held dozens of different travel rewards cards over the last twenty years. In the end, I judge these cards based on three criteria:

- **Value:** The return in cents per dollar spent
  - **Flexibility:** Cards that offer the most opportunities for redemptions — no blackout dates, a variety of partners, etc.
  - **Costs And Fees:** If fees are justified by its rewards and benefits
- Of all the travel rewards cards currently offered, these are the ones I find most rewarding.

## “Choosing The 5 Best Travel Rewards Credit Cards

“It would be nice to pick the best travel reward cards in a purely empirical manner, the way one would choose a card with the [lowest interest rate](#). Unfortunately, each travel rewards card offers a unique mix of benefits and drawbacks, and rarely is one card ideally suited for everyone's travel aspirations. I have read thousands of blog and forum posts, written hundreds of credit card reviews, and personally held dozens of different travel rewards cards over the last twenty years. In the end, I judge these cards based on three criteria:

## TRAVEL REWARDS CREDIT CARDS STUDY

- **Value:** The return in cents per dollar spent
- **Flexibility:** Cards that offer the most opportunities for redemptions — no blackout dates, a variety of partners, etc.
- **Costs And Fees:** If fees are justified by its rewards and benefits”  
“Of all the travel rewards cards currently offered, these are the ones I find most rewarding.”

### Chase Sapphire Preferred® Card



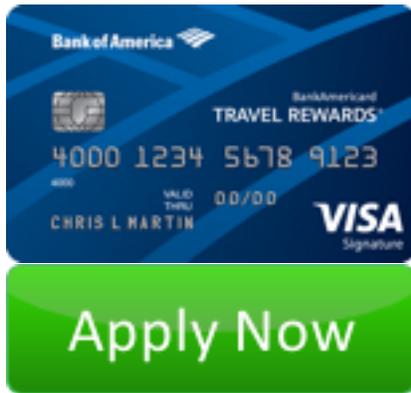
“Cardholders of the [Chase Sapphire Preferred® Card](#) are able to transfer their points to Chase travel partners at full value — 1,000 Chase points equal 1,000 partner miles/points. For most cards, some value gets lost during the transfer. Or get 20% off travel booked through Chase's site. Earn 2X points on travel and dining at restaurants & 1 point per dollar spent on all other purchases worldwide. There are no foreign transaction fees. The intro annual fee is \$0 the first year, then 95.

**Bonus offer:** Earn 50,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening. That’s \$625 in travel when you redeem through Chase Ultimate Rewards®. Earn 5,000 bonus points after you add the first authorized user and make a purchase in the first 3 months from account opening.”

[Click here to learn more and apply for the Chase Sapphire Preferred® Card today!](#)

## TRAVEL REWARDS CREDIT CARDS STUDY

### BankAmericard Travel Rewards® Credit Card



“The [BankAmericard Travel Rewards® Credit Card](#) offers 1.5 points per \$1 spent on every purchase, with no limit to the points you can earn and no expiration date on the points. If you're a Bank of America® customer, you get an additional 10% customer points bonus on every purchase when you have an active checking or savings account with Bank of America. Points can be redeemed as a statement credit to pay for flights, hotels, vacation packages, and more with no blackout dates and restrictions. This card has **no annual fee** and no foreign transaction fees.

**Online exclusive bonus offer:** Get 20,000 online bonus points if you make at least \$1000 in purchases in the first 90 days — redeemable for a \$200 statement credit that you can put towards travel purchases. New card members will get to enjoy a 0% introductory APR for 12 billing cycles on all their purchases, which then becomes a 15.74%-23.74% variable APR after the offer period.”

[Click here to learn more and apply for the BankAmericard Travel Rewards® Credit Card today!](#)

## TRAVEL REWARDS CREDIT CARDS STUDY

### Capital One® Venture® Rewards Credit Card



““The [Capital One® Venture® Rewards Credit Card](#) is a simple travel rewards card that offers two miles per dollar spent on all purchases. Earn unlimited miles and redeem them for statement credit on travel purchases, allowing you to choose any airline or hotel, *and* earn miles on your travel rewards. There is no annual fee for the first year. It's \$59 thereafter.

**Bonus offer:** Get a one-time bonus of 40,000 miles once you spend \$3,000 on purchases within 3 months of approval, equal to \$400 in travel.

**[Click here to learn more and apply for the Capital One® Venture® Rewards Credit Card today!](#)**

### Gold Delta SkyMiles® Credit Card from American Express

“The Gold Delta SkyMiles® Credit Card from American Express offers 2 miles per dollar spent on purchases made directly with Delta and 1 mile per dollar on all other eligible purchases. You also get a slew of travel benefits, including your first checked bag free on every Delta flight, Priority Boarding, discounted airport lounge access, and 20% savings on in-flight purchases. There is a \$0 introductory annual fee for the first year, then a \$95 fee applies annually. Terms and conditions apply. [See rates and fees.](#)”

**Bonus:** 30,000 miles after spending \$1,000 on purchases within the first 3 months, plus a \$50 statement credit after you make a Delta purchase within your first 3 months. Terms and conditions apply.”

## TRAVEL REWARDS CREDIT CARDS STUDY

### Capital One® VentureOne® Rewards Credit Card



“The [Capital One® VentureOne® Rewards Credit Card](#) offers unlimited 1.25 miles per dollar on every purchase. While the rewards are lower, the APR range is also lower than most cards (0% intro APR on purchases for 12 months; 12.74% - 22.74% variable APR after that). There are no foreign transaction fees and **no annual fee**.

**Bonus:** 20,000 one-time bonus miles after spending \$1,000 on purchases within 3 months of approval — equal to \$200 in travel!

[\*\*Click here to learn more and apply for the Capital One® VentureOne® Rewards Credit Card today!\*\*](#)

### Conclusions

*“No discussion of rewards credit cards is complete without the warning that these products are only best for those who always pay their balances in full and never incur interest. Everyone else should use the card with the lowest APR. That said, if you do pay your balance off every month, and you love to travel, then you have much to gain by applying for and using one of these top travel rewards cards. Join me in the exciting world of those who regularly travel for free.”* (Bold and italic type is Alison D. Gilbert’s emphasis)

# TRAVEL REWARDS CREDIT CARDS STUDY

[Capital One® Venture® Credit Card](#) from Lendingtree.com

Capital One® Venture® Rewards Credit Card

**Editor's Choice:**

Unlimited 2x Miles On  
Every Purchase, Every  
Day

Rewards Rating: ★★★★★

Overall Rating: ★★★★★ (3,857 applications)

 [Apply Now To Start Earning 2x Miles](#)

Apply on Capital One's secure website



## Card Details

### Ongoing APR

13.74% - 23.74% (Variable)

### Features

Enjoy a one-time bonus of 40,000 miles once you spend \$3,000 on purchases within the first 3 months, equal to \$400 in travel

### Annual Fee

\$0 intro for first year; \$59 after that

### Recommended Credit

Excellent/Good

# TRAVEL REWARDS CREDIT CARDS STUDY

## **In a Nutshell:**

Our Editor's Choice travel rewards card combining a best-in-class miles rewards rate, simple, flexible rewards redemption, 40K intro bonus miles (equivalent to \$400 in travel), no blackout dates, restrictions or foreign transaction fees.

## **Full Review**

Capital One® Venture® Rewards Credit Card combines best in class travel rewards (at \$2 in rewards value for every \$100 you spend) with total flexibility on how and where you use your rewards, resulting in a top place finish in our travel card comparison.

The key words for this card are plus rewards value and flexibility. Value in the sense that you earn at such a high rewards rate per dollar spent. Flexibility in the sense that you earn that 2X rate on all purchases, not just what you spend on travel (like some cards, which have different tiers, resulting in confusion), and in the fact that you can spend those miles on any airline at any time. You can also convert the rewards into hotel points, car rental points, or even cash.

Finally, the card is currently offering a bonus of 40,000 miles once you spend \$3,000 using it in the first 3 months. That's sizeable, amounting to \$400 in additional value based on our conservative calculations. If you generally spend about \$1,000 a month on your credit cards, than that can be viewed as a \$400 opening gift for doing what you would have done anyway. Not bad.

Unlike many airline-branded miles rewards cards, the Capital One® Venture® Rewards Credit Card does not restrict you to using your miles earned on any particular airline. Possibly the best feature of the card is the fact that there are no catches attached to the miles. You can truly redeem them on any airline. You can book at one of the popular flight search engines, find the best value, then use your rewards to pay for all or even part of the ticket cost. You also don't have to worry about blackout dates. You can use your miles on any available flight, 365 days a year.

There is a \$59 annual fee, but it is waived the first year.

Capital One® Venture® Rewards Credit Card is also a great card to use when you are actually on the road since it doesn't charge any foreign transaction fees. Many cards will hit users with large fees, sometimes as much as 3% of the purchase, for using the card abroad. Not only will the Venture Rewards card not charge foreign transaction fees, you will still earn the 2X miles when you make purchases using the card abroad. One thing to be aware of though is the fact that the Venture Rewards card does charge an annual fee of \$59, although this fee is waived during the first year you have the card.

In summary, we strongly recommend the Capital One® Venture® Rewards Credit Card , ranking it highest in our travel card comparison. It's combination of high miles per dollar rewards rate, flexibility on how you can redeem the miles earned, generous \$400 value intro bonus, and ancillary benefits make it the best in class travel rewards card.

# TRAVEL REWARDS CREDIT CARDS STUDY

## Highlights

- Enjoy a one-time bonus of 40,000 miles once you spend \$3,000 on purchases within 3 months of approval, equal to \$400 in travel
- Earn unlimited 2X miles per dollar on every purchase, every day
- Fly any airline, stay at any hotel, anytime
- Travel when you want with no blackout dates
- Miles don't expire and there's no limit to how many you can earn
- No foreign transaction fees
- \$0 intro annual fee for the first year; \$59 after that
- Limited Time Offer: Get a metal Venture Card when you apply today

## Rewards

- Early Spend Bonus
- Rewards Base
- Annual Fee
- Foreign Transaction Fee

## Fees and APR

- \$0 intro for first year; \$59 after that
- Purchase APR: 13.74% - 23.74% (Variable)
- Balance Transfers: 13.74% - 23.74% (Variable)
- Terms and Conditions



**Apply Now To Start Earning 2x Miles Rewards**

Apply on Capital One's secure website

*This content is not provided by Capital One. Any opinions, analyses, reviews or recommendations expressed here are those of the author's alone, and have not been reviewed, approved or otherwise endorsed by Capital One.*

*The entire Lendingtree.com segment is a direct quote from the article.*