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Amazon store card vs amazon visa signature

Sign up now Sign-Up Bonus: No Rewards: Unlimited 3% cash back on spending on Amazon.com and Whole Foods market; unlimited 2% cash back in restaurants, petrol stations and drugstores; Unlimited 1% cash back on all other expenses Fees: 3% Foreign Transaction Fee Annual Fee: \$0 Credit Needed: Good for Excellent Advertiser Disclosure: This post contains links to offers from our partners. We will receive compensation when you click on the links to these products. However, the opinions expressed here are solely ours and the editorial content has not been provided, reviewed or approved by any issuer at any time. Amazon Rewards Visa Signature Card is a simple cash-back credit card with no annual fee. It is designed for the usual Amazon customers who spend freely with the retail giant and its grocery subsidiary Whole Foods Market. It also has above-average rewards for people who often dine, drive heavily and shop regularly at drugstores such as Walgreens and CVS. The easiest way to redeem cash back earned with this card is for instant discounts on purchases from Amazon.com. However, the card and its rewards program is managed by Chase, so users have access to the same expansive menu of cash-back redemption options provided to other Chase cardholders, including statement loans, travel expenses refunds, gift cards, and general merchandise. This card boasts standard slate visa signature benefits, but it's otherwise definitely a no-f candy piece of plastic. If you pay \$119 a year for an Amazon Prime membership, check out a similar Amazon Prime Rewards Visa Signature card that earns up to 5% cash back on eligible Amazon and Whole Foods purchases. Key Features These are the main features of the Amazon Rewards Visa Signature Card. Earning Cash-Back Rewards This card earns unlimited 3% cash back on all Amazon.com and Whole Foods market purchases. Purchases at restaurants, gas stations and drugstores earn unlimited 2% cash back. All other purchases earn unlimited 1% cash back. Redeem refund rewards You can redeem accumulated cash back for instant discounts on Amazon purchases, at no minimum. This is known as the Amazon Shop With Points feature, and it's the easiest way to redeem your money back. You can also redeem for real cash back (statement credits) on the Chase Ultimate Rewards portal, plus gift cards, general merchandise and travel (including flights, hotels, car hire, and more). For non-Amazon buyouts, minimum point limit requirements may vary, but generally don't exceed 2,500 points. Important fees This card has no annual fee. The fee for a foreign transaction is 3%. Credit Required This card requires good excellent credit. Any significant stains in your credit history are likely to disqualify your application. Benefits No annual fee. Amazon Rewards Visa Signature Card has no annual fee, which means there is no financial penalty for making it for occasional use. That's great news. Message. thrifty cardholders who don't spend enough on Amazon or elsewhere to offset the recurring annual fee. Excellent rewards on Amazon and Whole Foods purchases. This card earns 3% cash back on all Amazon.com and Whole Foods market purchases. This is an excellent highest earning rate. And since you can buy pretty much anything from Amazon, it's theoretically possible to get 3% cash back on most of your card expenses. Above average rewards in popular categories. In addition to the 3% cash-back earning rates on Amazon and Whole Foods purchases, this card offers above average cash-back earnings on three popular spending categories: restaurants, drugstores, and gas stations. If you pair your Amazon or Whole Foods shopping habit with casual (or frequent) meals and lots of driving, these categories will serve you well. A smooth process of redemption. It's super easy to redeem cash back earned with this card. In fact, you can do so without effort at all when you look at Amazon. If you prefer to redeem credits for general statements, gift cards or travel, simply log in to chase's rewards portal and state your preferences. There are no hoops to jump through, and in most cases no minimum redemption requirements. No april penalty. This card has no APSN penalty, which is great news for cardholders who occasionally lose payments due to temporary liquidity problems. Many popular cash-back credit cards carry ARS penalties that reach up to 30% and last indefinitely once the payment due date has been omitted. Cons No introductory promotions. Amazon Rewards Visa Signature Card does not offer 0% introductory APR promotion for purchases or balance transfers. This is a big disadvantage compared to many competing cash-back cards. For example, Citi Double Cash has an 18-month 0% AMSN promotion on balance transfers. No registration bonus. Visa Card Amazon Rewards occasionally organizes events for registration, but there is currently no offer on the table. This is a significant disadvantage compared to other popular cash-back credit cards. Competitors like Chase Freedom and Capital One Quicksilver have much bigger bonuses. A few marginal advantages. The main attraction of this card is the rather generous cash-back program. It has virtually no more benefits than the standard slate of visa signature perks. If you're looking for a credit card with attractive benefits like free car insurance and luggage protection for passengers, check out competing cards like Chase Sapphire Preferred. He has a foreign transaction fee. This card has a 3% foreign transaction fee. This is a big disadvantage for cardholders who often travel abroad, perhaps on trips to Mexico or Canada or international holidays on. The final word amazon rewards visa signature card does not have the easiest cash-back rewards program ever. It earns 3% back on Amazon.com and Whole Foods market purchases; 2% back to restaurants, drugstores and gas stations; and 1% cash to everything else. Other. competing cards offer flat cash-back rates on all purchases, regardless of category. However, Amazon Rewards Visa Signature Cards is simple: reward frequent Amazon.com and Whole Foods shoppers who also eat out and drive frequently, and who like credit card rewards programs that make redeeming rewards as easy as possible. If that sounds like you, take a closer look at this card. Is amazon rewards visa signature card right for you? Why or why not? Apply Now The Amazon Rewards Visa Signature Card is ideal for engaged Amazon and Whole Foods customers. Not a bad deal for those who spend heavily in restaurants, drugstores and gas stations, either. It's especially useful for people in rural or sparsely populated areas who drive a lot for granted and don't have easy access to major shopping spots (though it's equally convenient for urban Amazonian regulars within easy reach of Whole Foods or two). This card is not ideal for cardholders who shun Amazon and Whole Foods, nor those who crave juicy sign-up incentives, introductory April promotions, or marginal benefits. Amazon Rewards Visa Card key benefits include no annual fee, excellent rewards on Amazon and Whole Foods expenses, above average earnings rates on spending at restaurants, drugstores and gas stations, a smooth redemption process, and no APR penalties. Its main disadvantages include no initial promotion of the ARP, a non-existent registration bonus, no marginal benefits and a 3% foreign transaction fee. Overall, this is a great credit card for frequent Amazon customers who also make their fair share of spending in their 2% categories. Editorial note: Editorial content on this site is not provided by any bank, credit card issuer, airline or hotel chain and has not been reviewed, approved or otherwise approved by any of these entities. The opinions expressed here are solely the author's, not those of the bank, credit card issuer, airline or hotel chain, and have not been reviewed, approved or otherwise approved by any of these entities. See why 218,388 people subscribed to our newsletter. Sign up now Sign-Up Bonus: No Rewards: Unlimited 5% cash back on spending on Amazon.com and Whole Foods market; unlimited 2% cash back in restaurants, petrol stations and drugstores; Unlimited 1% cash back on all other expenses Fees: 3% Foreign Transaction Fee Annual Fee: \$0 (Amazon Prime membership requires \$12.99 per month or \$119 per year) Credit Needed: Good for Excellent Advertiser Disclosure: This post contains links to offers from our partners. We will receive compensation when you click on the links to these products. However, the opinions expressed here are solely ours and the editorial content has not been provided, reviewed or approved by any issuer at any time. Amazon Prime Rewards Visa Signature Card is a cash-back credit card exclusively for Amazon members Built for regular Amazon.com and Whole Foods market shoppers, it offers up to 5% cash back on purchases made within Amazon ecosystem and 2% cash back on a wide range of other purchases. Backed by Chase, Amazon Prime Rewards Visa Signature requires paid-up prime membership, but otherwise has reasonable fees. The easiest way to redeem your Amazon Prime Rewards cash back is for instant discounts on purchases from Amazon. With chase's extensive range of other buyback options, you can also redeem cash equivalents such as statement credits, travel expense refunds, merchandise, and gift cards. If you're not sure prime membership is right for you, check out a similar Amazon Rewards Visa Signature card that provides 3% cash back on Amazon and Whole Foods purchases. If your Prime membership is cancelled or expires due to non-payment, your Prime Rewards Visa Signature account will automatically downgrade and you'll get 3% cash back on Amazon and Whole Foods purchases. Key Features Sign-Up Bonus Currently there is no registration bonus for this card. Check out the latest offers frequently. Earning Cash-Back Rewards This card earns unlimited 5% cash back on all Amazon and Whole Foods purchases on the market with eligible prime memberships. It earns 2% cash back on eligible purchases at restaurants, gas stations and drugstores. All other eligible purchases earn unlimited 1% cash back. Cash back increases as points, with one point equal to \$0.01 cash back. To guarantee that you will maintain 5% cash-back eligibility, Amazon recommends keeping your card in your secure Amazon Wallet in your Amazon account. If you remove the card from your wallet or add it to another account, you may temporarily lose your 5% claim. If that happens, you'll still earn 3% back on Amazon purchases, but you may need to contact Chase or Amazon to get 5% renewed. Redeem refund rewards The best way to redeem points collected is instant discounts on Amazon purchases, known as Amazon Shop With Points. There is no minimum that can be redeemed. On the Chase Ultimate Rewards portal, you can also redeem for general refunds (via statement credit), travel (flights, hotels, car rental companies and more) and general merchandise. Visa Signature Travel Benefit This card has some useful travel benefits supported by Visa: Travel Accident Insurance. This bare form of travel insurance covers catastrophic events up to \$500,000 per cardholder. Compensation for lost luggage. Costs associated with lost baggage of cardholders and family members are covered up to \$3,000. Baggage delay insurance. If your baggage is delayed by more than six hours, any necessary purchases made as a result will be reimbursed up to \$100 per day. 24/7 Travel and emergency assistance. Get referrals for medical, legal and other emergency services if you get into trouble. Additional charges may apply. Free insurance for car rental. Collisions and damage are covered when you pay for the rental in full with your 24/7 Roadside dispatching. Additional charges may apply. Benefits within visa signature luxury luxury Collection. These include the best price, automatic room upgrade and free in-room Wi-Fi (all subject to availability). 24/7 Concierge service. Get help creating hard-to-get reservations and planning itineraries in unknown cities. Visa Signature Consumer Benefits This card has some potentially valuable benefits for everyday shoppers too. You will receive extended warranties up to one year after the manufacturer's warranty period has expired. You will also benefit from purchase protection (theft and damage coverage) on new purchases for up to 120 days, limited to \$500 per claim and \$50,000 per account. Important fees This card has no annual fee, but requires a paid Amazon Prime membership. Prime costs \$12.99 per month or \$119 per year, on an individual or domestic account. This card has no foreign transaction fee. Credit Required This card requires good excellent credit. If you have any significant defects in your credit history, your application may be denied. Benefits Up to 5% Cash Back on Amazon and Whole Foods Purchases. Amazon Prime Rewards Visa Signature Card's distinctive benefit is 5% cash back on purchases at Amazon and Whole Foods. There is no limit to 5% of cardholders' earnings and virtually no restrictions on what they can buy. Needless to say, it's a fantastic rate. Most other cash-back cards, even those that charge annual fees, cap cash back below 5% or impose strict spending caps on categories that earn 5% or higher cash back. Wide 2% Cash Back category. 2% of the cash-back category of this card includes pharmacies, restaurants and gas stations. Most consumers regularly spend in at least one of these categories. When they do, they will earn money back at a very competitive price. A seamless process of redemption. Amazon Shop With Points makes it incredibly easy to redeem accumulated Amazon Rewards Points. Simply apply them against your Amazon transaction balances and get on with your life. You can also redeem it on the Chase Ultimate Rewards dashboard, which is also very easy to use. No foreign transaction fee. The Amazon Prime Rewards Visa Signature Card has no annual fee. This is welcome news for cardholders who often travel outside the US, whether travelling to Canada or on international holidays to Europe and beyond. No direct annual fee. This card does not charge an annual fee. If you're already taking full advantage of your Amazon Prime membership and keep your Prime membership, whether you had this card or not, there really aren't any extra costs out of pocket. Solid visa signature benefits. Although it's not the right travel rewards credit card, the Amazon Prime Rewards Visa Signature Card has a nice lineup of Visa signature benefits for shoppers and travelers. Visa Signature Luxury Hotel Collection benefits are especially nice, as are the various travel insurance inclusions. No penalty APSN. This card has an APSN without penalty. If you occasionally miss the due dates of the statement due to expenditure or monetary save hundreds of dollars in penalty interest each year. Cons required paid-up Amazon Prime membership. Amazon Prime Rewards Visa Signature Card requires paid Amazon Prime membership to earn 5% cash back on Amazon and Whole Foods purchases. Prime memberships cost \$12.99 per month or \$119 per year, roughly equivalent to the cost of premium cash-back credit cards such as Blue Cash Preference from American Express. Prime has attractive benefits such as free two-day shipping, but it's not for everyone. If you are no longer a Prime member, or feel that you are not getting your money's worth from the program, think twice about applying for this card. No. 0% April Introductory Action. This card does not have a 0% April introductory promotion for purchases and balance transfers. If you're looking for a new home for your high-interest credit card balances, or need to fund big purchases, check out no-yearly cash back card fees like Chase Freedom and Chase Freedom Unlimited, both of which offer a 15-month 0% APR on purchases and balance transfers. Automatic downgrade if prime membership expires. If you cancel your Prime membership or let it expire due to non-payment, you will lose the 5% refund benefit on this card. You can avoid this in the short term by choosing an annual Prime membership, but it's something to keep in mind. Low base rate of rewards. The basic reward rate for this card is low — only 1% back for purchases that are not included in the 5% and 2% categories. This is far from some competitive cash-back cards' base rates. Citi Double Cash Card earns unlimited 2% cash back on all eligible expenses, for example. No registration bonus. This card does not offer a registration bonus. That's a big drawback over some other popular cash-back credit cards whose sign-up bonuses top \$100. The final word of the Amazon Prime Rewards Visa Signature Card has one job to do: reward loyal Amazon Prime members for their continued patronage. Its three-tiered rewards program gets up to 5% cash back on Amazon and Whole Foods Market purchases, rewarding cardholders who prefer to shop at home, except when it's time to restock the closet. The promise of a 2% back on shopping at restaurants, drugstores and gas stations is nothing to sneeze at, either. For a card that technically doesn't charge an annual fee, it's a pretty strong cash-back scheme. Bottom line? For heavy Amazon customers, this card can cost a Prime membership fee, even if you don't use it outside the Amazon/Whole Foods ecosystem. However, if you don't spend enough on Amazon or Whole Foods to justify a Prime membership, you might want to give this card a pass — or at least hold a truly no-yearly Amazon Rewards Visa Signature Card fee. Attractive as this card is, it provides the best deals specifically for Amazon Prime members. Is amazon prime rewards visa signature card for you? Why or why not? Use Now Amazon Prime Rewards Visa Signature Card tailored to loyal Amazon Prime members who regularly shop with the online retail giant and its subsidiary, Whole Foods Market. Its wide 2% category means that consumers can save on many everyday purchases. This card is not as suitable for occasional Amazon customers or those whose spending patterns are better served by cards with wider, flatter cash-back modes. For consistent Prime members, however, there is little downside to keeping it in the old Amazon Wallet. Key benefits include up to 5% cash back on Amazon.com and Whole Foods purchases, broad 2% cash-back categories, fixed Visa benefits, seamless redemption, no fees for foreign transactions or penalties, and no direct annual fee. Disadvantages include an active Amazon Prime membership requirement, no registration bonus, no introductory promotions 0% APR, automatic downgrade if Prime membership expires, and a low base reward rate. Overall, this is a fantastic card for loyal Amazon customers who would still sign up for a Prime membership even if it's not used outside the Amazon/Whole Foods line. The disadvantages are quite small. Editorial note: Editorial content on this site is not provided by any bank, credit

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