

Card Earnings Chart - Transferable Points

The earnings multiplier for each card is shown for the top categories of airfare, hotels, dining, gas, grocery, plus card specific earnings multipliers. ⁰No Annual Fee, ⁵Mid-tier annual fee <\$100/yr, ⁵⁵Premium annual fee >\$100/yr, [†]Earnings multiplier capped after reaching annual spend limit

		Card	Airfare	Hotels	Dining	Gas	Groceries	Card Specific		
CHASE	Transferable Points	Personal	Freedom Unlimited ⁰	1.5x	1.5x	3x	1.5x	1.5x	3x drugstores	
			Freedom Flex ⁰	1x	1x	3x	1x	1x	3x drugstores 5x quarterly categories	
			Sapphire Preferred ⁵	2x	2x	3x	1x	3x online grocery	5x Travel Portal	
			Sapphire Reserve ⁵⁵	3x	3x	3x	1x	1x	5x flights on Travel Portal 10x hotels & car rental on Travel Portal	
		Business	Ink Unlimited ⁰	1.5x	1.5x	1.5x	1.5x	1.5x		
			Ink Cash ⁰	1x	1x	2x [†]	2x [†]	1x	5x office supply, internet, cable, phone [†]	
	Branded Transferable Points	Personal	Marriott Bonvoy Bold ⁰	2x	3x Marriott	1x	1x	1x		
			Marriott Bonvoy Boundless ⁵	2x	6x Marriott	3x [†]	3x [†]	3x [†]		
			Marriott Bonvoy Bountiful ⁵⁵	2x	6x Marriott	4x	2x	4x		
			Marriott Bonvoy Bevy ⁵⁵	2x	6x Marriott	4x	2x	4x		
	AMERICAN EXPRESS	Transferable Points	Personal	EveryDay ⁰	1x	1x	1x	1x	2x [†]	
				EveryDay Preferred ⁵	1x	1x	1x	2x	3x [†]	50% extra points for 30 or more purchases in a billing period
Green Card ⁵⁵				3x	3x	3x	1x	1x	3x local transit & commuting	
Gold Card ⁵⁵				3x	1x	4x	1x	4x [†]	3x flights on Travel Portal	
Platinum Card ⁵⁵			5x	1x	1x	1x	1x	5x flights & prepaid hotels on Travel Portal [†]		
Business			Blue Plus ⁰	2x [†]	2x [†]	2x [†]	2x [†]	2x [†]		
			Green ⁵	1x	1x	1x	1x	1x	2x on travel on Travel Portal	
			Gold ⁵⁵	1x	1x	1x	1x	1x	4x on top 2 select categories [†]	
		Platinum ⁵⁵	1x	1x	1x	1x	1x	5x flights & prepaid hotels on Travel Portal 1.5x on purchases over \$5000 [†]		
Branded Transferable Points		Personal	Marriott Bonvoy ⁵	2x	6x Marriott	2x	2x	2x		
			Marriott Bonvoy Brilliant ⁵⁵	3x	6x Marriott	3x	2x	2x		
Business		Marriott Bonvoy ⁵⁵	2x	6x Marriott	4x	4x	2x	4x wireless phone & shipping		
citibank	Transferable Points	Personal	Double Cash ⁰	2x	2x	2x	2x	2x		
			Custom Cash ⁰	1x	1x	1x	1x	1x	5x on top spend category up to \$500/mo	
			Rewards+ ⁰	1x	1x	5x ^{**}	2x [†]	2x [†]	Rounds up to the nearest 10 points *Bonus earnings only in first 12 months of card opening	
			AT&T Access ⁰	1x	1x	1x	1x	1x	2x on eligible online retailers or AT&T directly	
			Premier ⁵	3x	3x	3x	3x	3x		
			Prestige ⁵⁵	5x	3x	5x	1x	1x		
Capital One	Transferable Points	Personal	VentureOne ⁰	1.25x	1.25x	1.25x	1.25x	1.25x	5x hotels & car rental on Travel Portal	
			Venture ⁵	2x	2x	2x	2x	2x	5x hotels & car rental on Travel Portal	
			Venture X ⁵⁵	2x	2x	2x	2x	2x	5x flights/10x hotels & car rental on Travel Portal	
		Business	Spark Miles Select ⁰	1.5x	1.5x	1.5x	1.5x	1.5x	5x hotels & car rental on Travel Portal	
	Spark Miles ⁵		2x	2x	2x	2x	2x	5x hotels & car rental on Travel Portal		
	Cash Back Converts to Flexible Points	Personal	Quicksilver ⁰	1.5x	1.5x	1.5x	1.5x	1.5x	5x hotels & car rental on Travel Portal	
			QuicksilverOne ⁵	1.5x	1.5x	1.5x	1.5x	1.5x	5x hotels & car rental on Travel Portal	
			SavorOne ⁰	1x	1x	3x	1x	3x	3x entertainment & streaming services	
		Savor ⁵	1x	1x	4x	1x	3x	4x entertainment & streaming services		
		Business	Spark Classic ⁰	1x	1x	1x	1x	1x	5x hotels & car rental on Travel Portal	
Spark Cash Select ⁰			1.5x	1.5x	1.5x	1.5x	1.5x	5x hotels & car rental on Travel Portal		
Spark Cash Plus ⁵⁵	2x		2x	2x	2x	2x	5x hotels & car rental on Travel Portal			
Brex	Transferable Points	Business	Brex Cash ⁰	1x	1x	3x	1x	1x	7x rideshare 4x travel on Travel Portal 2x software	
BILT	Transferable Points	Personal	Bilt ⁰	2x	2x	3x	1x	1x	1x on rent [†] 2x Travel on Travel Portal	

Card Earnings Chart - Fixed Value Points and Branded Airline/Hotel Points

The earnings multiplier for each card is shown for the top categories of airfare, hotels, dining, gas, grocery, plus card specific earnings multipliers. ⁰No Annual Fee, ⁵Mid-tier annual fee <\$100/yr, ^{5S}Premium annual fee >\$100/yr, [†]Earnings multiplier capped after reaching annual spend limit

		Card	Airfare	Hotels	Dining	Gas	Groceries	Card Specific		
CHASE	Branded	Personal	Marriott Bonvoy Bold ⁰	2x	3x Marriott	1x	1x	1x		
			Marriott Bonvoy Boundless ⁵	2x	6x Marriott	3x [†]	3x [†]	3x [†]		
			Marriott Bonvoy Bountiful ^{5S}	2x	6x Marriott	4x	2x	4x		
			Marriott Bonvoy Bevy ^{5S}	2x	6x Marriott	4x	2x	4x		
			IHG Traveler ⁰	2x	5x IHG	3x	3x	2x	3x utilities, select streaming services	
			IHG Premier ⁵	5x	10x IHG	5x	5x	3x		
			World of Hyatt ⁵	2x	4x Hyatt	2x	1x	1x	2x select streaming services 2x gym	
			Aeroplan ⁵	3x AC	1x	3x	1x	3x		
			British Airways ⁵	3x BA,IB,EI	2x	1x	1x	1x		
			Iberia ⁵	3x BA,IB,EI	2x	1x	1x	1x		
		Aer Lingus ⁵	3x BA,IB,EI	2x	1x	1x	1x			
		SW Plus ⁵	2x Southwest	1x	1x	1x	1x	2x Southwest Rapid Rewards hotel and car rental partners 2x internet, cable, phone, and select streaming services 2x local transit & commuting		
		SW Premier ⁵	3x Southwest	1x	1x	1x	1x	2x Southwest Rapid Rewards hotel and car rental partners 2x internet, cable, phone, and select streaming services 2x local transit & commuting		
		SW Priority ^{5S}	3x Southwest	1x	1x	1x	1x	2x Southwest Rapid Rewards hotel and car rental partners 2x internet, cable, phone, and select streaming services 2x local transit & commuting		
		United Gateway ⁰	2x United	1x	1x	2x	1x	2x local transit & commuting		
		United Explorer ⁵	2x United	2x	2x	1x	1x			
		United Quest ^{5S}	3x United	2x	2x	1x	1x	2x select streaming services		
		United Club Infinite ^{5S}	4x United	2x	2x	1x	1x			
		Business	IHG Premier ⁵	3x	10x IHG	5x	5x	3x		
			World of Hyatt ^{5S}	1x	4x Hyatt	1x	1x	1x	2x in top 2 select categories each quarter 2x gym	
SW Premier ⁵	3x Southwest		1x	1x	1x	1x	2x local transit & commuting			
SW Performance ^{5S}	4x Southwest		1x	1x	1x	1x	3x Southwest Rapid Rewards hotel and car rental partners 2x social media & search engine advertising, internet, cable, phone 2x local transit & commuting			
United ⁵	2x United		1x	2x	2x	1x	2x office supply stores 2x local transit & commuting			
United Club ^{5S}	2x United	1.5x	1.5x	1.5x	1.5x					
AMERICAN EXPRESS	Branded	Personal	Marriott Bonvoy ⁵	2x	6x Marriott	2x	2x	2x		
			Marriott Bonvoy Brilliant ^{5S}	3x	6x Marriott	3x	2x	2x		
			Hilton Honors ⁰	1x	7x Hilton	5x	5x	5x		
			Hilton Honors Surpass ⁵	1x	12x Hilton	6x	6x	6x		
			Hilton Honors Aspire ^{5S}	7x	14x Hilton	7x	1x	1x		
			Delta SkyMiles Blue ⁰	2x Delta	1x	2x	1x	1x		
			Delta SkyMiles Gold ⁵	2x Delta	1x	2x	1x	2x		
			Delta SkyMiles Platinum ^{5S}	3x Delta	3x	2x	1x	2x		
		Delta SkyMiles Reserve ^{5S}	3x Delta	1x	1x	1x	1x			
		Business	Marriott Bonvoy ^{5S}	2x	6x Marriott	4x	4x	2x	4x wireless phone & shipping	
			Hilton Honors ⁵	1x	12x Hilton	6x	6x	1x	6x wireless phone & shipping	
			Delta SkyMiles Gold ⁵	1x	1x	2x	1x	1x	2x shipping & advertising	
Delta SkyMiles Platinum ^{5S}	3x Delta		3x	1x	1x	1x	1.5x on purchases over \$5000 [†]			
Delta SkyMiles Reserve ^{5S}	3x Delta	1x	1x	1x	1x	1.5x on purchases after spending \$150,000 in year				
citibank	Branded	Personal	AAdvantage MileUp ⁰	2x AA	1x	1x	1x	2x		
			AAdvantage Platinum Select ⁵	2x AA	1x	2x	2x	1x		
			AAdvantage Executive ^{5S}	2x AA	1x	1x	1x	1x		
		Business	AAdvantage Platinum Select ^{5S}	2x AA	1x	1x	2x	1x	2x telecommunications, cable, satellite providers, car rental	
BARCLAYS	Branded	Personal	Emirates Skywards Rewards ⁵	3x Emirates	2x	1x	1x	1x		
			Emirates Skywards Premium ^{5S}	3x Emirates	2x	1x	1x	1x		
			JetBlue ⁰	3x JetBlue	1x	2x	1x	2x		
			JetBlue Plus ⁵	6x JetBlue	1x	2x	1x	2x		
			Choice Privileges ⁰	5x Choice	2x	2x	2x	2x		
			AAdvantage Aviator Red ⁵	2x AA	1x	1x	1x	1x		
			Hawaiian Airlines ⁵	3x Hawaiian	1x	2x	2x	2x		
			Frontier Airlines ⁵	5x Frontier	1x	3x	1x	1x		
			Lufthansa Miles & More ⁵	2x Lufthansa	1x	1x	1x	1x		
			Wyndham Rewards Earner ⁰	5x Wyndham	1x	2x	5x	2x		
		Wyndham Rewards Earner Plus ⁵	6x Wyndham	1x	4x	6x	4x			
		Business	AAdvantage Aviator ⁵	2x AA	1x	1x	1x	1x	2x office supply, telecom, car rentals	
			Hawaiian ⁵	3x Hawaiian	1x	2x	2x	1x	2x office supply	
JetBlue ⁵	6x JetBlue		1x	2x	1x	1x	2x office supply			
Wyndham Rewards Earner ⁵	8x Wyndham	1x	1x	8x	1x	5x eligible marketing, advertising, utilities				
usbank	Fixed Value Points	Personal	Altitude Connect ⁵	4x	4x	2x	4x	2x	5x hotels & car rental on Travel Portal	
			Altitude Reserve ^{5S}	3x	3x	1x	1x	1x	5x hotels & car rental on Travel Portal 3x mobile wallet purchases	
			FlexPerks Gold ⁵	2x	1x	3x	2x	1x	5x hotels & car rental on Travel Portal	
BANK OF AMERICA	Fixed Value Points	Personal	BoA Travel Rewards ⁰	1.5x	1.5x	1.5x	1.5x	1.5x		
			BoA Premium Rewards ⁵	2x	2x	2x	1.5x	1.5x		
			BoA Premium Rewards Elite ^{5S}	2x	2x	2x	1.5x	1.5x		
	Branded	Business	Advantage Travel Rewards ⁰	1.5x	1.5x	1.5x	1.5x	1.5x	3x travel on Travel Portal	
			Personal	Alaska Airlines ⁵	3x Alaska	1x	1x	1x	1x	
				Free Spirit Travel More ⁵	3x Spirit	1x	2x	1x	2x	
Air France/KLM Flying Blue ⁵	3x AF/KL/SkyTeam	1.5x		1.5x	1.5x	1.5x				
Business	Allegiant ⁵	3x Allegiant	1x	2x	1x	1x				
Alaska Airlines ⁵	3x Alaska	1x	1x	1x	1x					