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BUSINESS | PERSONAL FINANCE | CREDIT CARDS

Best travel credit card of September 2023

Travel can be very rewarding — especially if you have the right credit card. Read on to find the best travel credit card for your next voyage.

By **Beth Braverman**, *Special to SFGATE*
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With so many travel rewards cards, including hotel and airline credit cards, on the market, it can be hard to find the right card for you. The below list of 10 of the best cards out there is a great place to start.
Oscar Wong/Getty Images

Americans have fully doubled the amount that they spend on vacation in the past four years, with the average household expected to shell out $2,830 for leisure travel this year, according to Allianz partners. Savvy travelers know that one way to stretch a vacation budget even further is by using a travel rewards credit card, which can help offset the costs of hotel, airfare, and other expenses.

But with so many travel rewards cards, including hotel and airline credit cards, on the market, it can be hard to find the right card for you. The below list of 10 of the best cards out there is a great place to start.

Find the best travel credit card for you

Capital One Venture Rewards Card

Best overall

What we like about this card

The Capital One Venture Rewards Credit Card is the choice for frequent travelers who want a straightforward rewards program. The Venture Rewards card offers flexibility for cardholders to earn miles on all their spending to redeem them for travel, cash back, or other benefits.

Pros

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- Earn 5x miles on hotels and rental cars booked through Capital One's travel portal and 2x miles on all other purchases
- Two free lounge visits per year to Capital One Lounges or its more than 100 partner lounges
- Flexibility to redeem miles for travel (through the Capital One Travel Portal) or cash back, or to transfer them to one of Capital One's partner airline loyalty programs

Cons

- The current list of airline partners available for mile transfers does not include any of the large U.S. carriers
- No additional credits for things like Global Entry or checked bags

Chase Sapphire Preferred® Card

Best for travel rewards card beginners

What we like about this card

The Chase Sapphire Preferred® Card is a great credit card for folks new to the travel rewards game, since it has a relatively low annual fee ($95) and offers flexible rewards. You can redeem them through the Chase travel portal or transfer to a range of airline or hotel loyalty programs.

Pros

- Earn 5x reward points on travel purchased through Chase Ultimate Rewards, 3x points on dining, some online grocery purchases, and some streaming services; 2x points on travel not booked through Chase; and 1x point on all other purchases
- $50 statement credit each year for hotel stays booked through Chase Ultimate Rewards
- Six months free Instacart membership (must activate by July 31, 2024)

Cons

- Could earn more rewards with other cards for travel booked outside of Chase
- No airport lounge access

The Platinum Card from American Express

Best for frequent travelers

What we like about this card

In addition to the ability to earn flexible rewards, The Platinum Card® from American Express offers a range of travel-related perks. Platinum card benefits include airline fee and hotel credits (Hotel Collection properties require a two-night minimum stay), lounge access, and automatic gold status with Marriott and Hilton hotel loyalty programs (enrollment required; terms apply).

Pros

- Earn 5x points on flights booked directly with airlines or through the American Express travel portal, 5x points on prepaid hotels booked through the travel portal, and 1 points on all other purchases (terms apply)
- Statement credits for hotels (up to $200 per year for partner hotels), digital entertainment (up to $240 per year), Walmart+ credit ($155 per year), Uber ($15 per month; U.S. rides only), airline fees (up to $200 per year), Equinox membership (up to

$300 per year), Saks Fifth Avenue (up to $100 per year), and a $189 credit for CLEAR Plus membership (enrollment required)
- Access to 1,400 American Express airport lounges

Cons

- The $695 annual fee for this card is the highest on our list (see rates and fees)

Capital One Venture X Rewards Credit Card

Best for frequent travelers who don't have a favored airline

What we like about this card

Like its sister card, the Capital One Venture Rewards card, the Capital One Venture X Rewards Credit Card offers flexibility for cardholders to earn rewards on all their spending. You can then redeem those rewards for travel, cash back, or other benefits. The Venture X card also comes with lounge access and other travel-related perks.

Pros

- Earn 5x miles on hotels and rental cars purchased through Capital One's travel portal and 2x miles on all other purchases
- Unlimited access to Capital One lounges for the cardholder and two guests
- $300 travel credit and $100 credit for Global Entry or TSA PreCheck

Cons

- $395 annual fee
- The current list of airline partners available for mile transfers does not include any of the large U.S. carriers

Chase Sapphire Reserve®

Best for travelers who spend a lot on hotels and dining

What we like about this card

You can't beat the 10x rewards that the Chase Sapphire Reserve® pays for hotel stays, rental cars, and high-end dining booked through the Chase Ultimate Rewards portal. The Sapphire Reserve also offers a $300 travel credit each year, along with a $100 credit for TSA PreCheck or Global Entry.

Pros

- Earn 10x points on stays, rental cars, and high-end dining booked through the Chase Ultimate Rewards portal; 5x points on flights booked through the portal (after the first $300); 3x points on restaurants (after the first $300); 1x points on all other purchases
- $300 annual travel credit, $100 credit for TSA PreCheck or Global Entry, $5 monthly DoorDash credit and free one-year membership (activate by December 31, 2024), $15 monthly Instacart credit as well as a free one-year membership (must activate by July 31, 2024), and two free years of Lyft Pink membership (which must be activated by March 31, 2025)
- Complimentary access to Priority Pass airport lounges

Cons

- $550 annual fee
- Other cards may offer better rewards for everyday purchases

Capital One VentureOne Rewards Card

Best for travelers who want a user-friendly (and budget-friendly) rewards program

What we like about this card

Since the Capital One VentureOne Rewards Credit Card pays a flat 1.25 points per dollar spent, there's no need to track reward categories or activate bonuses. While other cards offer higher rewards, the VentureOne card doesn't charge an annual fee, which makes it a good option for budget-minded travelers.

Pros

- Earn 5x rewards for hotels and rental cars booked through Capital One Travel, and 1.25x rewards for all purchases
- No annual fee
- Cardholders have flexibility to redeem their points for travel, cash back, or other rewards

Cons

- Those who spend a lot on travel and dining might get better reward rates with other cards
- The current list of airline partners available for mile transfers does not include any of the large U.S. carriers

Ink Business Preferred Credit Card

Best travel card for small business owners

What we like about this card

While it offers travel perks and rewards comparable to some of the higher-end cards on this list, the Ink Business Preferred® Credit Card has a relatively low $95 annual fee. Plus, the Ink Business Preferred pays decent 3x rewards on a range of common business expenses.

Pros

- Earn 3x points on shipping, phone and internet service, advertising, and travel, up to $150,000 annually; 5x points on Lyfts, and 1x rewards on all other spending
- Flexibility to transfer points at a 1:1 value to partner airlines, use them to book travel with your chosen airline and hotel through the Chase Ultimate Rewards portal, or to redeem them for cash back, gift cards or merchandise purchases
- Theft and damage protection up to $600 per claim for your cell phone and every listed employee on your cell phone bill for up to three claims per year (with a $100 deductible)

Cons

- Businesses that spend significantly more than the $150,000 cap on key categories might earn more valuable rewards with a card that has an unlimited cap
- Does not offer lounge access or travel access

American Express Green Card

Best for Amex loyalists who want a lower annual fee

What we like about this card

The network of hotels and airlines that accept point transfers from American Express cards is among the widest you'll find — and the Green Card provides access to that network for an annual fee ($150) that's significantly lower than other American Express cards (see rates and fees).

Pros

- Earn 3x rewards for spending on travel, transit, and dining; and 1x rewards on all other purchases
- $189 statement credit for CLEAR membership; $100 credit for LoungeBuddy membership
- Free membership in ShopRunner, which provides two-day shipping for more than 100 online retailers
- Terms apply

Cons

- While the $150 annual fee is less than that of other American Express cards, it's still higher than many other travel cards
- Rewards for everyday spending are higher on some other cards

Capital One Spark Miles for Business

Best for businesses that want flexible rewards

What we like about this card

In addition to using your Capital One Spark Miles for Business rewards to book travel through the Capital One Travel portal, you can use them for airline tickets on partner airlines, or redeem them for cash back, gift cards, or shopping on Amazon. If you're an international traveler, you can also get a $100 credit to put toward Global Entry or TSA precheck.

Pros

- $0 annual fee in the first year ($95 after that)
- Earn unlimited 5x miles on hotels and rental cars booked through Capital One's travel portal and 2x miles on all other purchases
- Two free visits per year to Capital One airport lounges

Cons

- The current list of airline partners available for mile transfer does not include any of the large U.S. carriers
- Other cards with a comparable annual fee may offer more travel perks and higher reward rates on non-travel spending

Delta SkyMiles Gold American Express Card

Best for travelers who frequently fly Delta

What we like about this card

For travelers who prefer to fly on Delta, spending with the Delta SkyMiles® Gold

American Express Card is a great way to quickly earn miles that can increase your status with the airline loyalty program.

Pros

- Earn 2x SkyMiles per dollar on all Delta purchases, restaurant spending, and U.S. supermarket spending; 1x miles on most other purchases
- No annual fee in the first year ($99 per year after that; see rates and fees
- Free first checked bag on all Delta flights
- Terms apply

Cons

- No access to either Delta Sky Lounges (unless you have Delta status) or American Express lounges
- Travelers who often fly different airlines could earn better rewards with a card that's not affiliated with a specific airline

How do travel credit cards work?

Travel rewards credit cards work like most other rewards cards. You earn rewards for each dollar that you spend with the card, with most offering additional rewards for spending on travel and other specific categories. Some travel cards are affiliated with a specific airline or hotel chain, meaning they offer richer rewards for spending with those companies, while other cards are more agnostic, allowing you to earn the same rewards no matter which airline or hotel chain you choose.

Who needs a travel credit card?

Even those who don't travel frequently could benefit from a travel credit card, since many offer rewards for other types of spending. For frequent travelers, however, getting a travel credit card is a no-brainer to stretch your budget.

How to choose a travel rewards credit card

There are several factors to consider when choosing a travel rewards card, including whether you have a preferred airline or hotel chain, if there are certain categories in which you spend more than others, and whether you'll use enough benefits to offset any annual fee.

How to maximize travel credit card rewards

As long as you can pay off your card in full every month, you can maximize credit card rewards by using your travel card for all of your spending. While most cards have some flexibility in how you redeem rewards, you'll get the most value by using your travel card rewards to purchase flights or hotels.

Methodology for best travel credit cards

We reviewed dozens of credit cards and assessed them on quantifiable comparisons of APRs, intro offers, annual fees, balance transfer fees, required credit scores, rewards, and foreign transaction fees. We also factored in qualitative analysis of rewards value, how easy it is to redeem rewards, additional cardholder benefits, and customer experience. From there, we give each card a score between one and five stars (with five stars being the best score). We review our ratings and scores quarterly to make sure you're getting the latest analysis of a particular card's strengths and weaknesses. Each credit card category has additional requirements that must be met in order for it to be considered for a rating. You can read our full credit card methodology here.

To be considered one of the best travel credit cards, the card must earn bonus travel rewards, such as hotel, airline, or general travel. Rewards rate and flexibility of rewards redemption, introductory offer, travel-related perks (such as free checked bags or no foreign transaction fees), and ongoing rates and fees are weighted most heavily when reviewing travel credit cards.

Find the right credit card here.

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Beth Braverman is a freelance writer, covering mostly about personal finance, parenting, and careers. Throughout her 20-year career as a journalist, she's loved helping people see how making smart money decisions can improve their lives. Beth began her career as a daily newspaper reporter, before moving into the world of magazines and personal finance. A former Money magazine writer, Beth has been a full-time freelancer for seven years. Her work has appeared in dozens of publications, including magazines like Real Simple, Consumer Reports, and AARP, and online at sites like CNNBusiness.com, CNBC.com, and USNews.com. She has received multiple awards for her work, including recognition from the American Society of Business Publication Editors, the Society of American Business Editors and Writers, and the New York Financial Writers Association. Beth received her undergraduate degree in newspaper journalism from the S.I. Newhouse School of Public Communications at Syracuse University. She also holds a master's degree in business reporting from the Columbia University Graduate School of Journalism.

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