

2026 Premium Card Credits Cheat Sheet

Annual fees, statement credits, reset cadence, and earn rates for eight premium cards. The credits reset on their own schedule, so the ones you forget are money left on the table. Every figure is verified against the issuer's official page.

American Express Platinum Card

\$895 / year

Earn: 5X on flights booked directly with airlines or through Amex Travel (up to \$500,000/year), 5X on prepaid hotels through Amex Travel, 1X on everything else.

STATEMENT CREDIT	AMOUNT	RESETS
Hotel (Fine Hotels + Resorts, The Hotel Collection)	Up to \$300	Semiannual (\$600/yr)
Resy dining, U.S. restaurants	Up to \$100	Quarterly (\$400/yr)
Digital entertainment (Disney+, Hulu, Peacock, NYT, and others)	Up to \$25	Monthly (\$300/yr)
lululemon	Up to \$75	Quarterly (\$300/yr)
Uber Cash, rides and eats (\$20 bonus in December)	\$15	Monthly (up to \$200/yr)
Equinox club or digital membership	Up to \$300	Annual
CLEAR Plus	Up to \$219	Annual
Oura Ring	Up to \$200	Annual
Airline fee, one selected airline	Up to \$200	Annual
Walmart+ membership	Up to \$12.95	Monthly (approx. \$155/yr)
Uber One membership	Up to \$120	Annual
Global Entry (\$120) or TSA PreCheck (\$85)	Up to \$120	Every 4 years

Note: Enrollment required for most credits. Amex lists \$2,994 in annual statement credits across these categories.

American Express Business Platinum Card

\$895 / year

Earn: 5X on flights and prepaid hotels booked on amextravel.com, 2X on eligible business categories or single purchases of \$5,000 or more (up to \$2M/year), 1X on everything else.

STATEMENT CREDIT	AMOUNT	RESETS
Hotel (Fine Hotels + Resorts, The Hotel Collection)	Up to \$300	Semiannual (\$600/yr)
Dell Technologies (\$150, plus \$1,000 after \$5,000 spend)	Up to \$1,150	Annual
Indeed	Up to \$90	Quarterly (\$360/yr)
Adobe (after \$600 in U.S. purchases)	Up to \$250	Annual
CLEAR Plus	Up to \$219	Annual
Hilton properties	Up to \$50	Quarterly (\$200/yr)
Airline incidental, one selected airline	Up to \$200	Annual
Wireless phone service	Up to \$10	Monthly (\$120/yr)
ChatGPT Business (OpenAI subscription)	Up to \$300	Annual

High spenders: after \$250,000 in eligible purchases in a calendar year, up to \$1,200 in Amex Travel flight credits plus up to \$2,400 in One AP credits for the following year. Enrollment required for most credits.

Chase Sapphire Reserve		\$795 / year
Earn: 8X on Chase Travel, 4X on flights and hotels booked directly, 3X on dining worldwide, 1X on everything else. \$195 per authorized user.		
STATEMENT CREDIT	AMOUNT	RESETS
Travel purchases (applies automatically)	Up to \$300	Annual
The Edit by Chase Travel, prepaid hotels (2-night minimum)	Up to \$250/booking	Up to \$500/yr
Dining, Sapphire Reserve Exclusive Tables	Up to \$150	Semiannual (\$300/yr)
StubHub and viagogo	Up to \$150	Semiannual (\$300/yr)
DoorDash promos, plus DashPass membership	Up to \$25	Monthly (\$300/yr)
Lyft in-app credit (through 9/30/2027)	Up to \$10	Monthly (\$120/yr)
Peloton membership (through 12/31/2027)	Up to \$10	Monthly (\$120/yr)
Select Chase Travel hotels (through 12/31/2026)	Up to \$250	Annual
Apple TV+ and Apple Music (through 6/22/2027)	\$288 value	Complimentary
Global Entry, TSA PreCheck, or NEXUS	Up to \$120	Every 4 years
Note: Chase lists over \$3,000 in annual value. The \$300 travel credit applies automatically; the rest need to be used before they reset.		

American Express Gold Card		\$325 / year	Capital One Venture X		\$395 / year
Earn: 4X at restaurants worldwide (up to \$50,000/year), 4X at U.S. supermarkets (up to \$25,000/year), 3X on flights, 1X on everything else.			Earn: 10X on hotels and rental cars through Capital One Travel, 5X on flights and vacation rentals through Capital One Travel, 2X on everything else.		
STATEMENT CREDIT	AMOUNT	RESETS	STATEMENT CREDIT	AMOUNT	RESETS
Dining (Grubhub, Five Guys, Cheesecake Factory, Wonder)	Up to \$10	Monthly (\$120/yr)	Travel credit, Capital One Travel	\$300	Annual
Uber Cash	\$10	Monthly (\$120/yr)	Anniversary miles	10,000 miles	Annual
Resy, U.S. restaurants	Up to \$100	Annual	Global Entry or TSA PreCheck	Up to \$120	Every 4 years
Dunkin', U.S. locations	Up to \$7	Monthly (\$84/yr)	Welcome offer: 75,000 miles after \$4,000 in purchases in the first 3 months.		
Note: Enrollment required. Amex lists \$424 in annual statement credits.					

Bank of America Premium Rewards Elite		\$550 / year	Chase Sapphire Preferred		\$95 / year
Earn: 2X on travel and dining, 1.5X on everything else.			Earn: 5X on Chase Travel, 3X on dining, 3X on gas and EV charging, 3X on online groceries, 3X on streaming, 2X on other travel, 1X on everything else.		
STATEMENT CREDIT	AMOUNT	RESETS	STATEMENT CREDIT	AMOUNT	RESETS
Airline incidental fees	Up to \$300	Annual	Hotel stays booked through Chase Travel	Up to \$100	Annual
Lifestyle (streaming, food delivery, fitness, rideshare)	Up to \$150	Annual	DoorDash promos, plus DashPass (\$120 value)	Up to \$10	Monthly
Welcome offer: 75,000 points (\$750 value) after \$5,000 in purchases within 90 days.			Apple TV, one year (\$156 value)	Complimentary	By 12/31/2026
			Global Entry, TSA PreCheck, or NEXUS	Up to \$120	Every 4 years

Citi Strata Premier		\$95 / year
Earn: 10X on hotels, car rentals, and attractions through cititravel.com, 3X at restaurants, supermarkets, gas and EV charging, air travel, and other hotels, 1X on everything else.		
STATEMENT CREDIT	AMOUNT	RESETS
\$100 off a single hotel stay of \$500 or more, via cititravel.com	\$100	Annual (once/yr)

USE IT OR LOSE IT

- ☐ **Monthly, no rollover.** Amex Platinum Uber Cash, digital entertainment, and Walmart+. Amex Gold dining, Uber Cash, and Dunkin'. Business Platinum wireless. Sapphire Reserve DoorDash, Lyft, and Peloton. Sapphire Preferred DoorDash.

☐ **Semiannual, resets around June 30 and December 31.** Amex Platinum and Business Platinum hotel credit. Sapphire Reserve dining and StubHub.

☐ **Every four years.** Global Entry or TSA PreCheck on Platinum, Business Platinum, Sapphire Reserve, Sapphire Preferred, and Venture X.
- ☐ **Quarterly, spend before the quarter ends.** Amex Platinum Resy and lululemon. Business Platinum Hilton and Indeed.

☐ **Annual, claim before your card year closes.** Airline fee credits (select your airline first), CLEAR Plus, Oura, Equinox, Uber One, Capital One travel credit, Citi and Sapphire Preferred hotel credits.

☐ **Enroll first.** Most Amex credits pay out only after you activate them in your online account.

Sources: Verified against each issuer's official card page, as of June 2026: American Express (Platinum, Business Platinum, Gold), Chase (Sapphire Reserve, Sapphire Preferred), Capital One (Venture X), Citi (Strata Premier), and Bank of America (Premium Rewards Elite). Credits, earn rates, and terms change often. Confirm on the

