



CardRatings Outlines the Best Credit Card Welcome Offers for 2021

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Experts note bonus offers are better this year than in 2020

FOSTER CITY, Calif., Jan. 26, 2021 /PRNewswire/ -- Last year was full of financial uncertainty. With the start of a new year, should consumers feel confident that it is a good time to apply for a new credit card? The short answer is yes. The editors at [CardRatings.com](https://www.cardratings.com), one of the first websites to offer credit card ratings and reviews more than 20 years ago, today release their outline of the best welcome offers of 2021.

Many card offers are better now than at the same time in 2020. Some issuers created positive changes like extending the time cardholders have to earn a bonus or increasing the welcome bonus. From [cash back cards](#) to business cards, the offers for 2021 are shaping up to be more favorable to consumers than last year.

2021 Credit Card Welcome Bonus Offers

Chase Freedom Unlimited - New cardholders can earn \$200 once spending \$500 in the first three months of card membership. Last year it offered 1.5% cash back on all purchases, and now it offers this plus 5% cash back on travel purchased through Chase, 3% back at restaurants and at drugstores.

Capital One Venture Card - New accounts can earn 60,000 miles by spending \$3,000 with the card within the first three months of card membership; a bonus worth as much as \$600 in travel. Miles can be redeemed to cover travel purchases, and through April 2021 recent streaming service and food delivery purchases.

Blue Cash Everyday - New cardholders can earn up to \$300. Earn \$100 by spending \$1,000 within six months of opening an account plus 20% on [Amazon.com](https://www.amazon.com) purchases made during the same timeframe, up to \$200 back. Cardholders have six months to earn this bonus instead of the average three month window.

Platinum Card from American Express - New cardholders can earn 75,000 rewards points by spending \$5,000 with the card within the first six months. The points increased and the timeframe to meet the spend threshold was extended.

Gold Card from American Express - New accounts can earn 60,000 rewards points by spending \$4,000 within the first six months, nearly doubling what it was this time last year and the time to earn it.

Ink Business Preferred - New cardholders can earn 100,000 points once spending \$15,000 in the first three months of membership. The welcome offer increased, but so did the spend threshold, but those points are worth as much as \$1,250 in travel.

Ink Business Cash - New accounts can earn \$750 once spending \$7,500 in the first three months of card membership. This is a higher spend threshold, but an average spend of \$2,500 a month for a business (for three months) may not be a stretch.

Ink Business Unlimited - New cardholders can earn \$750 once spending \$7,500 in the first three months of card membership and the card includes 0% intro APR on new purchases for the first 12 months (then 13.24% - 19.24% variable), plus unlimited 1.5% cash back on every purchase.

Amex Business Platinum - New accounts can earn 85,000 rewards points once spending \$15,000 on qualifying purchases within the first three months of card membership, plus 5X points in five select business categories during the same timeframe.

"These types of bonus offers could help cardholders offset some of their expenses, or assist small businesses struggling to make ends meet," says Jennifer Doss, an editor for CardRatings. "Terms and welcome offers often change, so it's important to read the fine print and pay close attention to a card's details when opening a new account. We try to cut to the chase at CardRatings to make these offers easier to understand."

View the entire overview here [is it a good time to apply for a credit card?](#)

Jennifer Doss is available to discuss how to choose the [best credit cards](#) for consumers and businesses alike and walk through the best bonus offers of 2021.

About CardRatings

CardRatings is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. CardRatings is a member of QuinStreet's expert research and publishing division.

CardRatings innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs. Sign up for the bimonthly newsletter [here](#).

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