Find a card you will love by comparing credit cards now!

Best credit cards of February 2022

CardRatings' best credit card list showcases the top offers for cash back, travel rewards, balance transfer, small business and more card categories from among our database of hundreds of cards.

Brooklyn Lowery | Last Updated: February 8, 2022

20+ years
finding the best card for you

1,500+ cards
in our database

5,000+ cardholders
polled about their cards

243 reviews
from our experts

Learn about our methodology →

List of Winners

- Chase Sapphire Preferred® Card - **Best General Travel Rewards**
- Capital One Venture X Rewards Credit Card - **Best Premium Travel Rewards**
- Bank of America® Customized Cash Rewards credit card - **Best for Rotating Categories Cash Back**

View More

CardRatings has analyzed and reviewed credit cards for more than 20 years and, for more than 10 years, we've brought you a curated list of the Best Credit Cards of the Year based on our analysis of the fine print, the fees, the perks and comparisons to similar cards. In many cases, the winners are cards that partner with CardRatings, but in some cases, they are not, and you won't be able to apply for the card directly from this site.

For our most recent survey, we asked more than 1,500 cardholders across 87 individual cards to tell us what they think of the cards they carry. It's a task we started a few years ago and is designed to offer readers the expert analysis they need as well as scores from actual cardholders. Wondering about the customer service offered with a particular card? Check out the Customer Service score under the "User Scores" below. What about real-world satisfaction with the rewards program? Take a

View More

- All
- Best general travel rewards
- Best premium travel rewards
- Best rotating categories cash back
- Best tiered cash back
- Best card for dining out and delivery
- Best card for families

Filters

- Credit Score
- Annual Fee
- Rewards Type
- Rewards Currency
- Foreign Transaction Fee
- Intro 0% Offer

Best general travel rewards

☐ Add to compare

Chase Sapphire Preferred® Card

Winner

Apply Now

SAPPHIRE
PREFERRED
D. BARRETT
VISA
Signature

Why We Like It:

Lucrative signup bonus, excellent ongoing rewards and flexibility with redemptions make for an excellent card. Chase Ultimate Rewards® points can be redeemed through the Chase travel portal or transferred directly to a number of popular airline and hotel loyalty programs. This is a perennial "starter" card recommendation for people who want to start racking up travel rewards.

5.0 ★★★★★

Welcome Bonus	Annual Fee	Regular APR	Credit Score
60,000 points	$95	15.99% - 22.99% Variable	Excellent, Good

- Card Details
- Editor's Take
- User Scores

See more cards in this category

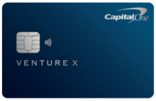
Best premium travel rewards

☐ Add to compare

Capital One Venture X Rewards Credit Card

Winner

Apply Now



Why We Like It:

This new card marks Capital One's entrance to the premium travel rewards card market – and it doesn't disappoint. With an excellent welcome offer, solid ongoing rewards, a lower-than-typical annual fee for this level of card and an array of useful additional perks, this card is definitely one worth checking out.

5.0 ★★★★★

Welcome Bonus	Annual Fee	Regular APR	Credit Score
100,000 miles	$395	16.99% - 23.99% (Variable)	Excellent

Card Details

Editor's Take

User Scores

See more cards in this category

Best rotating categories cash back

☐ Add to compare

Bank of America® Customized Cash Rewards credit card

Winner

Apply Now

BANK OF AMERICA
VISA
Signature

5.0 ★★★★★ ⓘ

Why We Like It:

Cardholders have the power here. You choose where you can earn the most cash back from among a list of six popular categories: gas, online shopping, dining, travel, drug stores or home improvement/furnishings. That makes this an incredibly flexible (and possibly lucrative!) card for a wide range of card users.

Welcome Bonus	Annual Fee	Regular APR	Credit Needed
$200 online cash rewards ⓘ	$0	13.99% - 23.99% Variable APR on purchases and balance transfers	Excellent/Good

Card Details

Editor's Take

User Scores

See more cards in this category

Best tiered cash back

☐ Add to compare

Chase Freedom Unlimited®

Winner

Apply Now

freedom
UNLIMITED
D. BARRETT
VISA

5.0 ★★★★★ ⓘ

Why We Like It:

With a base rewards earning rate of 1.5% and the opportunity to earn more on certain purchases, a solid bonus earning opportunity and rewards that accumulate as sought-after Ultimate Rewards® points, Chase Freedom Unlimited® could very well deserve a spot in your wallet.

Welcome Bonus	Annual Fee	Regular APR	Credit Score
up to $300ⓘ	$0	14.99% - 23.74% Variable	Excellent, Good

Card Details

Editor's Take

User Scores

See more cards in this category

Best card for dining out and delivery

☐ Add to compare

U.S. Bank Altitude® Go Visa Signature® Card

Winner

Apply Now

GO
usbank
Altitude Go
VISA
Signature

5.0 ★★★★★ ⓘ

See Rates and Fees

Why We Like It:

Top-flight rewards for dining purchases as well as a helpful introductory 0% APR and a nice welcome bonus make this card a favorite if dining out is a regular pleasure of yours.

Welcome Bonus	Annual Fee	Regular APR	Credit Score
20,000 bonus points ⓘ	$0	14.99% - 23.99%* Variable	Excellent, Good

Card Details

Editor's Take

User Scores

See more cards in this category

Best card for families

☐ Add to compare

Blue Cash Preferred® Card from American Express

Winner

Apply Now

Why We Like It:

This is the only card we know of that offers 6% back (up to $6,000 spent annually) in a category that just about every family spends in with some regularity: supermarkets. *American Express is a CardRatings advertiser*

5.0 ★★★★★

See Rates and Fees; terms apply

Welcome Offer	Annual Fee	Regular APR	Credit Score
$300 ⓘ	$0 introductory annual fee for the first year, then $95.	13.99% - 23.99% Variable	Good, Excellent

Card Details

Editor's Take

User Scores

See more cards in this category

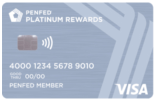
Best gas rewards credit card

☐ Add to compare

PenFed Platinum Rewards Visa Signature® Card

Winner

Apply Now



Why We Like It:

Great gas rewards are nice, but it's also good to find a high gas rewards rate in a card that offers useful other rewards as well. In this case, electric car charging, restaurants, grocery shopping and more make this card a winner.

5.0 ★★★★★

Gas Rewards	Annual Fee	Regular APR	Credit Score
5X points ⓘ	$0	13.49% to 17.99% Variable APR on purchases; 17.99% Fixed APR on balance transfers	Excellent

Card Details

Editor's Take

User Scores

See more cards in this category

Best small business card

☐ Add to compare

Ink Business Preferred® Credit Card

Winner

Apply Now

Why We Like It:

The categories in which you can earn the highest amounts of cash back run the gamut from fairly typical to pretty unusual and the spending cap is high enough to make this a reasonable card choice for many small businesses. Plus, mobile phone protection is a nice added perk that could save just about any business some money.

5.0 ★★★★★

Welcome Offer	Annual Fee	Regular APR	Credit Score
100,000 points ⓘ	$95	15.99%-20.99% Variable	Excellent, Good

Card Details

Editor's Take

User Scores

NOTE FROM THE EDITOR

Your rewards are doled out as Chase Ultimate Rewards® points and they're worth 25% more if you redeem them for travel through the Chase portal. Furthermore, you can transfer the points to a number of airline and hotel loyalty partners. One more thing, this card is complemented by Ink Business Unlimited® Credit Card, a no-annual-fee card that allows business owners to earn a flat 1.5% cash back on every purchase. A smart strategy would be to use your Ink Business Unlimited® Credit Card for all your purchases that don't earn at a higher rate with the Ink Business Preferred® Credit Card.

See more cards in this category

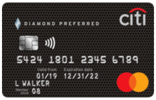
Best balance transfer offer

☐ Add to compare

Citi® Diamond Preferred® Card

Winner

Apply Now



Why We Like It:

This is a solid card if you want to transfer existing debt thanks to a lengthy intro period – nearly two years – during which you can pay down the debt without paying interest. *Citi is a CardRatings advertiser*

5.0 ★★★★★

Balance Transfer Intro APR	Annual Fee	Regular APR	Credit Score
21 months ⓘ	$0	13.74% - 23.74% Variable	Excellent, Good

Card Details

Editor's Take

User Scores

See more cards in this category

Best card for luxury perks

☐ Add to compare

The Platinum Card® from American Express

Winner

Apply Now

AMERICAN EXPRESS
7997
09
C F FROST

Why We Like It:

If you're paying this much of an annual fee, it better be worth it. And, trust us, this card is worth it in perks alone – and that's before you even talk about the rewards.

5.0 ★★★★★

See Rates and Fees; terms apply

Welcome Offer	Annual Fee	Regular APR	Credit Score
100,000 points ⓘ	$695	See Pay Over Time APR	Good, Excellent

Card Details

Editor's Take

User Scores

See more cards in this category

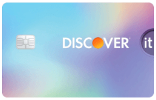
Best student credit card

☐ Add to compare

Discover it® Student Cash Back

Winner

Apply Now



Why We Like It:

This level of rewards-earning opportunity is rare with a student card. Plus, because of the need to enroll in the bonus category earning each quarter and track whether you've hit the spending cap, you'll need to actually pay attention to your account, which is a good lesson to learn.

4.0 ★★★★☆

See Rates and Fees

Welcome Bonus	Annual Fee	Regular APR	Credit Score
Cashback Match ⓘ	$0	12.99% - 21.99% Variable APR	Fair, New to Credit

Card Details

Editor's Take

User Scores

See more cards in this category

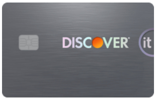
Best card for building credit/low credit scores

☐ Add to compare

Discover it® Secured Credit Card

Winner

Apply Now



Why We Like It:

This is the rare secured credit card that offers cardholders the chance to earn rewards. Racking up some cash back while you rebuild your credit is a nice option to have, though it shouldn't be the primary goal if you're looking at secured credit cards; that should be building your credit score and a positive credit history. After seven months, Discover will automatically begin reviewing your account to determine whether you can be transitioned to a non-secured card.

5.0 ★★★★★

See Rates and Fees

Welcome Offer	Annual Fee	Regular APR	Credit Score
Cashback Match ⓘ	$0	22.99% Variable APR	New, Rebuilding

Card Details

Editor's Take

User Scores

See more cards in this category

FAQ

How do credit cards work?
How to apply for a credit card
Types of credit cards
How to choose a credit card
What is the best credit card?

Credit cards work like loans in that there is a limit on how much you can spend in total, it must be paid back in full and, if you don't pay it back before the due date, there will be interest charges added to the amount you owe. In other words, credit cards are incremental loans that you, the cardholder, take from the issuing bank each time you use your card.

Upon approval of the card, you'll usually be given a credit limit, which is the total amount the bank is willing to "loan" you via your credit card. In most cases, you cannot spend above that limit on the card and, if you do, you may be charged a penalty fee. The credit limit for purchases is likely different (and higher) than your credit limit for cash advances, a kind of transaction through which you can withdrawal cash using your credit card.

Credit cards are a form of "revolving debt," meaning the amount you owe rises and falls with your purchases and payments up to a total debt amount. This is different than a car loan or mortgage with which there is an amount of money borrowed and you cannot borrow more against that amount even as you pay it off.

For example, let's assume you have a credit card with a $3,000 credit limit:

- One billing cycle you put $1,800-worth of purchases on your card, meaning your amount of available credit drops to $1,200 ($3,000 credit limit - $1,800 in purchases = $1,200)
- You pay $1,000 toward those purchases, so you now have $2,200 of available credit ($3,000 credit limit - $1,800 in purchases + $1,000 payment = $2,200)

Each time you make a purchase with your card, the payment goes through the following process:

1. You use your card to make a purchase at the point-of-sale with a retailer
2. That retailer sends your credit card information to its bank for approval
3. The retailer's bank gets authorization for the purchase from the bank that issued your card
4. If the purchase is authorized, the amount will be deducted from the available credit on your card and the retailer sends the transaction to its bank in a batch with other purchases made that day.

Whenever you make a purchase, the purchase amount is added to your credit card statement along with all the other purchases you made for that billing cycle, which can be 27 to 30 days of activity. All purchases added together, minus any returns that have processed or payments you've made against the balance mid-cycle, will be the statement balance come the end of the billing cycle. From there you have a couple of options:

1. You can choose to pay the balance off in full by the due date, which allows you to avoid paying interest on those purchases
2. You can choose to pay at least the minimum amount due by the due date. That will keep you in good standing with the bank since you paid your bill on time, but it will likely also result in interest charges since you didn't pay the bill in full. Those interest charges will reduce your available credit along with any purchases that you make.

How does credit card interest work? +

How do credit card rewards work? +

What is the difference between points, cash back and miles? +

Survey Methodology: CardRatings commissioned Op4G in September and October 2021 to conduct surveys among 1,524 cardholders nationwide. CardRatings website analytics from Jan. 1, 2021-Aug. 31, 2021 were used to determine a selection of the most popular cards and additional cards were included to add survey breadth. Responses to each of nine questions were given on a scale of 1-10 and respondents' scores were then averaged under broad topics. To determine the overall score, responses from questions 1-8 were summed and the answer to "How likely are you to recommend this card to a friend, coworker or family member?" was double weighted. "Current Scores" reflect scores from the most recent survey; "Past Scores (avg.)" are the scores averaged over each prior year the card has been surveyed. "Past Scores" indicates a card has only been surveyed in one prior year.

Ranking Methodology: CardRatings experts review the fine print, details, perks, rewards and features of hundreds of cards and compare them side-by-side with similar cards. A card that makes an excellent balance transfer card may not make a great cash-back rewards card even though it offers those rewards. While the Best of the Year list is announced annually, that list – and all other "best of" lists on CardRatings – are regularly reviewed and updated as issuers change the terms and features of each card often.

For rates and fees for American Express cards mentioned in this post, please see the following links: Blue Cash Preferred® Card from American Express (See Rates and Fees; terms apply); The Platinum Card® from American Express (See Rates and Fees; terms apply)

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