

One Key Card rewards and benefit terms

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This offer is not a guarantee of credit. Credit card is subject to credit qualification.

This product is available to you if you do not have a One Key, One Key+, or Hotels.com Card open.

Offers may differ from time to time and depend on the marketing channel, such as phone, email, online, direct mail, or in branch.

Eligibility for Introductory Offer

You may not be eligible for the introductory offer if you opened a One Key, One Key+, or Hotels.com Card within the last 48 months from the date of this application even if that account is closed and has a \$0 balance.

Introductory Offer

To qualify for \$400 in OneKeyCash, a total of at least \$1,000 in net purchases (purchases minus returns/credits) must post to your account within 3 months from the date your account is opened. The OneKeyCash earned through the introductory offer will post to your account within 1 - 2 billing periods after it is earned. Cash advances and balance transfers do not apply for purposes of this offer and may affect the credit line available for this offer. ATM charges, cash advances, traveler's checks, money orders, pre-paid gift cards, balance transfers, wire transfers, fees or interest posted to your card account such as returned payment fees, late fees, monthly or annual fees, bets or wagers transmitted over the internet, casino gaming chips, lottery tickets, off-track wagers, do not earn rewards. Refer to the [One Key Terms and Conditions](#) for details about OneKeyCash expiration and redemption. Refer to the [One Key Mastercard® Rewards Program Agreement Terms and Conditions](#) for additional details about the program.

Earning OneKeyCash on Purchases

3% (1.5% base plus 1.5% bonus) in OneKeyCash is earned per \$1 spent on eligible net purchases (purchases minus returns and credits) resulting from eligible accommodation rentals, activities, car rentals, cruises, flights, hotels, and packages booked through the U.S. version of Expedia, Hotels.com, or Vrbo using your One Key Mastercard. When outside of the U.S., you will need to actively select the U.S. version of the sites. The following transactions are not eligible and may not earn bonus rewards: 1) purchases made through Paypal, 2) charges made directly by the travel supplier after the booking is made including but not limited to resort fees, incidentals, upgrades, change fees, and cancellation fees, 3) damage deposits, damage fees, and damage protection on accommodation rental bookings, 4) bookings made prior to One Key Mastercard application approval, 5) bookings that are cancelled, changed or extended directly with the travel partner rather than Expedia, Hotels.com, or Vrbo, and 6) bookings that are made without being logged into the primary cardholder's One Key member account that is associated with the One Key Mastercard used for payment on purchases where Expedia, Hotels.com, or Vrbo is not the merchant of record. Additionally, transactions that process using information that does not match your reservation, such as hotel location or incorrect merchant category, may not be eligible for bonus rewards. Wells Fargo reserves the right to determine which transactions are eligible for bonus rewards. **3%** (1.5% base plus 1.5% bonus) in OneKeyCash is earned per \$1 spent on net purchases at retailers whose Mastercard merchant code is classified as: **Gas:** gas stations, automated fuel dispensers, and electric vehicle charging stations. **Groceries:** grocery stores, supermarkets, delis and bakeries. **Dining:** eating places and restaurants, drinking places, fast food restaurants, and/or caterers. **Other purchases:** 1.5% in OneKeyCash is earned per \$1 spent on other net purchases. Cash equivalents do not earn rewards. For a detailed list of cash equivalent exclusions, merchant examples that may not be billed under the Mastercard category codes listed above, and purchases that are not eligible for bonus rewards, refer to the [One Key Mastercard® Rewards Program Agreement Terms and Conditions](#).

Automatic Silver Tier

You must be a member of One Key, have created an account on the US-version of Expedia, Hotels.com or Vrbo's site or app (for app, the region in phone settings must be set to US when the account was created) and have an active One Key account linked to your active One Key Mastercard® to receive One Key Silver tier. You will continue to automatically receive Silver tier as long as your One Key Mastercard is open. Only the primary card holder is eligible to receive automatic One Key Silver tier. No Trip Elements are awarded as part of the automatic Silver tier. Learn more about [One Key Silver tier](#).

Spend to Unlock Gold

To qualify for Gold tier, you must make a total of at least \$15,000 in net purchases (purchases minus returns/credits) on the One Key Mastercard® in a calendar year. No Trip Elements are awarded as part of the tier qualification. It may take up to 30 days for the tier to be awarded after it is earned. Gold tier is valid for the remainder of the calendar year you qualified, the next full calendar year, and through February 28 of the following year. ATM charges, cash advances, traveler's checks, money orders, pre-paid gift cards, balance transfers, wire transfers, fees or interest posted to your card account such as returned payment fees, late fees, monthly or annual fees, bets or wagers transmitted over the internet, casino gaming chips, lottery tickets, off-track wagers, do not count towards tier qualification. Learn more about [One Key Gold tier](#).

Purchase Plan

“Purchase Plan” is an option of paying for an eligible purchase with monthly fixed plan payment amounts and no interest for the duration of the plan. To be eligible, the purchase must be at least \$100 and made with your One Key Mastercard where the U.S version of Expedia, Hotels.com, or Vrbo is the merchant of record. **Eligible purchases include:** 1) activities, car rentals, hotels and packages that are paid in full at the time of reservation, and 2) accommodation rentals where the payment is processed by Expedia, Hotels.com or Vrbo. **The following transactions are not eligible for a Purchase Plan:** 1) cruises and flights, 2) accommodation rentals, car rentals, and hotels where the payment is processed by a third-party partner, 3) gift cards, 4) purchases made through Paypal, and 5) transactions that are processed using information that does not match your reservation, such as hotel location or incorrect merchant category. Wells Fargo reserves the right to determine which transactions are eligible for a Purchase Plan.

Eligible purchases can be identified in your mobile app or online session two days after the transaction posts to your account and will remain eligible for 60 days. If payments, returns, or credits post to your account before you convert the eligible purchase, the amount available to convert to a Purchase Plan may be reduced. At the time you set up a Purchase Plan, if your outstanding account balance is less than the purchase amount, but greater than \$100, you will only be able to set up the plan for your outstanding balance amount. For example, if the eligible purchase amount was \$500, and you make a payment that leaves an outstanding account balance of \$300, you will be able to set up a Purchase Plan for \$300. If you had made other purchases during that time, and your outstanding account balance is \$700, you can create a Purchase Plan for the original \$500 purchase amount.

Transactions enrolled in a Purchase Plan will be divided in to equal monthly plan payment amounts for the duration of the plan. The monthly plan payment amounts will stay the same and will be included in your monthly Minimum Payment Due. The standard variable APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other purchases. You will not qualify for future grace periods on new purchases as long as you revolve a balance on this account. Refer to the [One Key Mastercard Important Credit Terms](#).

Your ability to create a Purchase Plan is impacted by a variety of factors, such as your creditworthiness, your credit limit, and your account behavior. You will not be able to create a Purchase Plan if you enroll in a debt management program, file for bankruptcy, or if your account is closed or in default. If your account is in default, we may cancel any Purchase Plans(s). You can have a maximum of 10 active Purchase Plans.

Cellular Telephone Protection

Cellular Telephone Protection can reimburse the One Key Mastercard® cardholder for damage to, theft of, or involuntary and accidental parting of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner’s, renter’s, automobile, or employer’s insurance policies) and may be applied after all other insurance is exhausted. Reimbursement is limited to the cost to repair or replace your original cell phone, less a \$25 deductible with an allowable maximum of two paid claims per 12-month period. Each approved claim has a benefit limit of \$1,000. **This benefit does not cover cell phones that are lost (i.e., mysteriously disappear).** This protection is only available when cell phone bills are paid with a One Key Mastercard. Eligible cell phones are the lines listed on your most recent cellular wireless service provider’s monthly billing statement for the billing cycle prior to when the incident occurred. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar

month following the payment of your first cell phone billing using your One Key Mastercard, and remains in effect when you continue to charge your total monthly cell phone bill to your One Key Mastercard. This protection may not be equivalent to or better than other applicable coverage. For complete coverage benefits and exclusions regarding this protection, refer to the [Guide to Benefits](#).

Note:

Call your cellular provider (or sign on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your One Key Mastercard to get up to \$1,000 protection.

Trip Cancellation & Interruption Protection

Coverage provided by this benefit is secondary. Cardholders are eligible for reimbursement for the cost of the nonrefundable scheduled common carrier passenger fare in the event the trip must be canceled or interrupted because of a covered reason. The entire fare, less redeemable certificates, vouchers, or coupons, must be paid with your One Key Mastercard® and/or rewards program associated with your covered account. A maximum benefit amount and certain restrictions and limitations apply. Please review the [One Key World Elite Mastercard Guide to Benefits](#).

Auto Rental Collision Damage Waiver

Coverage provided by this benefit is primary (except for New York Residents). In order for coverage to apply, you must pay for all of the cost to rent the car with your One Key Mastercard® and/or rewards program associated with your covered card account. Cardholder must decline coverage from the rental company to be eligible for this benefit. Certain vehicles are not covered. A maximum benefit amount and certain restrictions and limitations apply. Please review the [One Key World Elite Mastercard Guide to Benefits](#) for details.

Travel Accident Insurance

The cardholder is eligible for coverage in the event they suffer an accidental loss of life, limb, sight, speech, or hearing while on a covered trip. Common carrier fare must be paid in full with your One Key Mastercard® and/or rewards program associated with your covered account. A maximum benefit amount and certain restrictions and limitations apply. Please review the [One Key World Elite Mastercard Guide to Benefits](#) for details.

One Key Mastercard is issued and administered by Wells Fargo Bank, N.A., pursuant to a license from Mastercard. Mastercard is a federally registered service mark of Mastercard.