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.

You may not be eligible for this product if you currently have an open One Key or One Key+ Mastercard account.

Offers may differ from time to time and depend on the marketing channel. You must select Check Now to take advantage of the offer(s).

Eligibility for Introductory Offer

You may not be eligible for introductory annual percentage rates, fees and/or rewards bonus offers if you opened a One Key, One Key+, or Hotels.com Card within the last 48 months from the date of the application even if that account is closed and has a $0 balance.

Introductory Offer

To qualify for $250 in OneKeyCash, a total of at least $2,000 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 60 days after it is earned. “Purchases” that do **not** apply to this offer and do **not** earn rewards include: cash advances and cash equivalents of any kind (such as ATM transactions, cash advances (including overdraft protection advance), traveler’s checks, money orders, pre-paid gift cards, person-to-person money transfers, digital currencies (to the extent accepted), and wire transfers); balance transfers; disputes, illegal actions, and violations (such as disputed or illegal purchases or purchases that violate the terms of your agreements); fees and interest of any kind (such as late fees, returned payment fees, monthly or annual fees); gambling transactions of any kind (such as bets or wagers transmitted over the internet, casino gaming chips, lottery tickets or off-track wagers). Cash advances and balance transfers may affect the credit line available for this offer. 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 more information about the rewards 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 advances and cash equivalents of any kind do not earn OneKeyCash. For a detailed list of cash advance and 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. Cash advances and cash equivalents of any kind do not count towards tier qualification and do not earn OneKeyCash. Cash advances and cash equivalents are not considered purchases and may affect the credit line available for this offer. For a detailed list of cash advance and cash equivalent exclusions, refer to the One Key Mastercard® Rewards Program Agreement Terms and Conditions. Learn more about One Key Gold tier.

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. 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).** Electronic failure or issues related to the software of the device are not covered. This protection is only available when cell phone bills are paid with a One Key Mastercard. 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. 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. This is supplemental coverage not otherwise covered by another insurance policy, may be applied after all other insurance is exhausted and 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 for details.

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.