pickwise

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Credit card checklist

We compared popular US credit cards for cash back, travel, low interest and building credit, so you can see which type of card fits the way you spend.

The 10 at a glance

#	Card	Best for	Type	Annual fee	Good for
1	Chase Sapphire Preferred	Best travel card	Travel rewards	Yes	Travel and dining
2	Citi Double Cash	Best flat-rate cash back	Cash back	None	Simple rewards
3	Chase Freedom Unlimited	Best no-fee all-rounder	Cash back	None	Everyday spending
4	Capital One Venture Rewards	Best simple travel card	Travel rewards	Yes	Easy travel rewards
5	American Express Blue Cash Preferred	Best for groceries	Cash back	Yes	Families
6	Capital One Venture X	Best premium travel card	Travel rewards	Yes, high	Frequent flyers
7	The Platinum Card from American Express	Best for lounges	Travel rewards	Yes, very high	Luxury travel
8	Wells Fargo Reflect	Best for low intro APR	Low interest	None	Paying off a big purchase
9	Discover it Cash Back	Best rotating categories	Cash back	None	Bonus categories
10	Discover it Secured	Best for building credit	Secured	None	Building credit

Quick answers

Which type of credit card is best?

It depends on how you spend and pay. Cash back cards suit most people, travel cards suit regular travellers, and low intro APR cards suit people paying down a balance.

Does applying for a credit card hurt my score?

A full application usually triggers a hard credit check, which can lower your score slightly for a short time. Checking pre-approval offers usually doesn't.

How to choose a credit card

Which type of card fits?

General guide only. Check each card's current terms.

Cash back	Travel	Low intro APR	Secured
Simple rewards on spending	Points or miles for trips	Paying off a big purchase	Building or rebuilding credit
No-fee options	Often a fee	0% for a time	Deposit needed

1 Pay in full if you can

Rewards are only worth it if you avoid interest. If you often carry a balance, a low-interest or intro APR card may save you more than any rewards card.

2 Match rewards to your spending

Look at where most of your money goes, such as groceries, dining or travel. Pick a card that earns most in those areas, or a flat-rate card if your spending is mixed.

3 Do the annual fee maths

A card with a fee can still be worth it if the rewards and credits you'll actually use are worth more than the fee. Be honest about what you'll use.

4 Check your credit before applying

Premium cards usually need good to excellent credit. Many issuers let you check if you're likely to be approved without a hard credit check.

5 Know when intro offers end

0% intro periods and welcome bonuses have time limits and spending rules. Put the end date in your calendar so you're not caught out.

6 Read the fees

Check for foreign transaction fees if you travel, plus balance transfer and late fees. They can wipe out the value of your rewards.

Your checklist

Tick things off as you go.

KNOW YOUR SPENDING

- [ ] List your biggest monthly categories
- [ ] Decide: cash back, travel or low APR
- [ ] Check if you'll carry a balance
- [ ] Check your credit score

BEFORE YOU APPLY

- [ ] Check pre-approval without a hard check
- [ ] Read the current terms
- [ ] Space out new applications

COMPARE CARDS

- [ ] Annual fee vs rewards you'll use
- [ ] Intro APR length
- [ ] Foreign transaction fees
- [ ] Welcome offer rules and deadline

ONCE YOU HAVE IT

- [ ] Set up autopay for at least the minimum
- [ ] Pay in full each month if you can
- [ ] Note when intro periods end
- [ ] Review your card once a year

See the full list online

All 10, with pros and cons and who each one suits.

pickwiseguides.com/money/credit-cards

Open the list