

# American Express Gold Card review: An iconic card for travel

The American Express Gold Card has a long-standing reputation as a top credit card for travelers and foodies. Is it right for you?

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June 6, 2023 | Updated: June 6, 2023 10:20 a.m.



The iconic American Express Gold Card is a rewards card that offers some sizable benefits, especially for those cardholders who like to shop, travel, or cook. *wera Rodasawag/Cinety Images*

The iconic **American Express® Gold Card** is a rewards card that offers some sizable benefits, especially for those cardholders who like to shop, travel, or cook. The \$250 annual fee could put the card out of reach for some consumers, but for those who optimize the rich rewards and perks, the expense could be worth it. (See rates and fees; terms apply.)

## American Express® Gold Card highlights

Benefits of the AmEx Gold Card include:

- Earn 4x Membership Rewards Points for restaurant spending
- 4x Membership Rewards Points for spending at U.S. supermarkets, on up to \$25,000 per year in purchases
- 3x Membership Rewards Points for plane tickets booked either directly through airlines or via Amextravel.com
- 1x Rewards Points for all other purchases
- \$10 monthly Uber credit (to put toward rides or orders from Uber Eats) for linking the card to your Uber account
- \$10 monthly dining credit (after opting in) to use with Grubhub or certain restaurants

## Pros and cons of the American Express® Gold Card

As with any credit card, there are advantages and disadvantages to the American Express Gold Card.

### Amex Gold card Pros

- Ability to earn significant rewards on restaurant, dining, and [travel](#)
- American Express Membership Rewards Points are worth \$.02 apiece, according to [The Points Guy](#), making them among the more valuable points offered by rewards cards
- Monthly credits for spending with Uber or certain restaurants
- Access to American Express "Preferred Access" for entertainment, which gives cardholders a chance to purchase premier seats at events like concerts and professional sports

### AmEx Gold card Cons

- Annual fee of \$250
- [Current APR](#) ranges from 20.99% to 28.99%, depending on the purchase type
- Cardholders only get two complimentary lounge visits per year

## Current American Express® Gold Card welcome offer

As of early June, American Express was offering cardholders a solid welcome offer of 90,000 Membership Rewards points for spending \$4,000 on eligible purchases within six months. Using [The Points Guy](#) valuation, that's a benefit worth \$1,800, more than seven times the cost of the annual fee.

### How to earn American Express® Gold Card rewards

While the [American Express® Gold Card](#) offers one point per dollar spent across the board, there are certain categories that deliver extra earnings for [spending with the card](#). These include:

- U.S. supermarkets (four points per dollar spent)
- Restaurants (four points per dollar spent)
- Travel booked through American Express Travel (three points per dollar spent)

## How to redeem American Express® Gold Card rewards

There are several ways to redeem your American Express Rewards Points:

### Purchases

American Express has partnerships with more than a dozen online retailers that allow you to pay with [rewards points](#) when checking out online. You can also redeem points while shopping online at any retailer that offers the option to check out via PayPal. Separately, you can shop online through the American Express Membership Rewards portal for goods from merchant partners or for gift cards to a range of travel providers, restaurants, and retailers.

### Travel

You can redeem points for travel bookings through the American Express online travel site or transfer your points to airline or hotel loyalty programs.

### Statement credit

The card issuer allows you to put points toward covering charges on your statement each month.

## Other perks/benefits of the American Express® Gold Card

The [American Express® Gold Card](#) offers several perks and benefits beyond rewards. These include:

### Statement credits

In addition to \$10 per month toward Uber and some restaurants, American Express gives cardholders a \$100 credit toward stays at hotels in its "Hotel Collection" if they spend two consecutive nights at one of the properties.

### Flexible credit and payment terms

Rather than setting a specific credit limit, American Express approves purchases based on your purchase, payment, and credit history. As with any credit card, you can pay off your balance (with interest) over time. However, American Express also offers a unique "Plan It" program, where cardholders can make monthly payments on specific purchases with a fixed fee. Alternatively, cardholders can use the "Pay It" function on the app to make payments of less than \$100 throughout the month, rather than waiting for their statement to arrive.

### No foreign transaction fees

You can use your [American Express® Gold Card](#) anywhere in the world without worrying that foreign transaction fees will eat into the cost of your trip.

## Who the American Express® Gold Card is good for

With hotel and Uber credits and four times the rewards for restaurant and some travel purchases, American Express Gold may be a card well suited to globetrotters who tend to spend a lot in those categories.

## Who should look elsewhere

Consumers who travel infrequently can likely find other rewards cards with benefits that align more closely with the way they typically spend money. In addition, the \$250 annual fee and relatively high interest rate for purchases mean this is probably not the best card for consumers who often carry a balance on their cards.


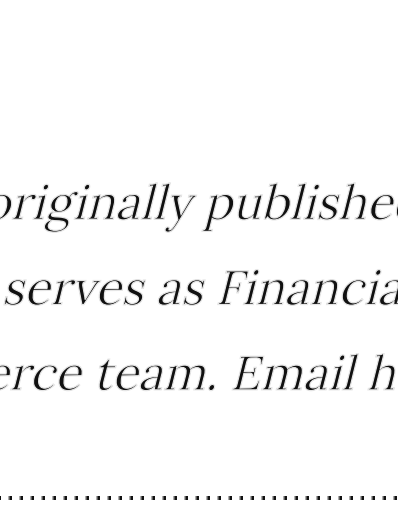
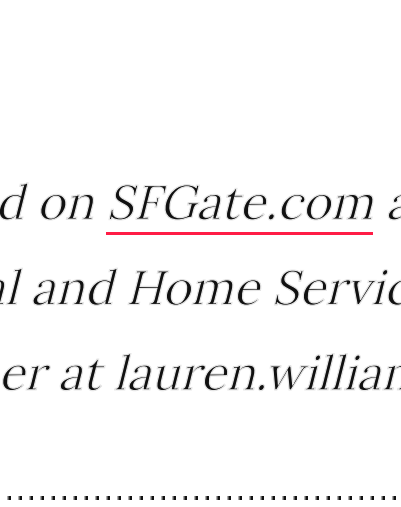
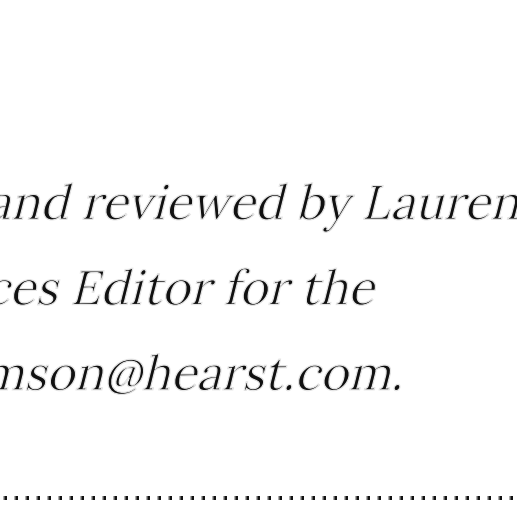

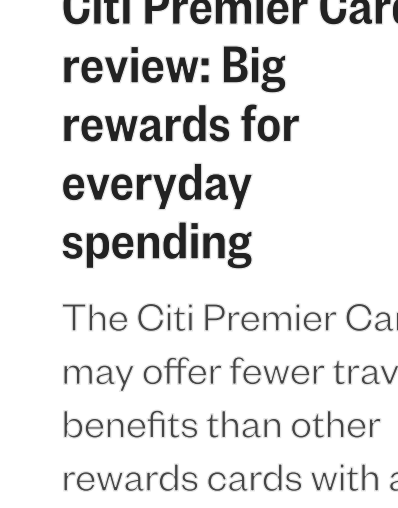
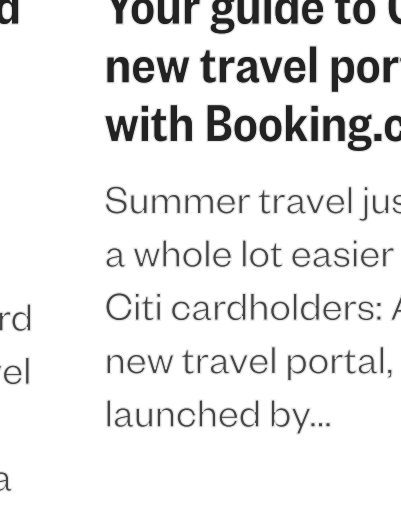
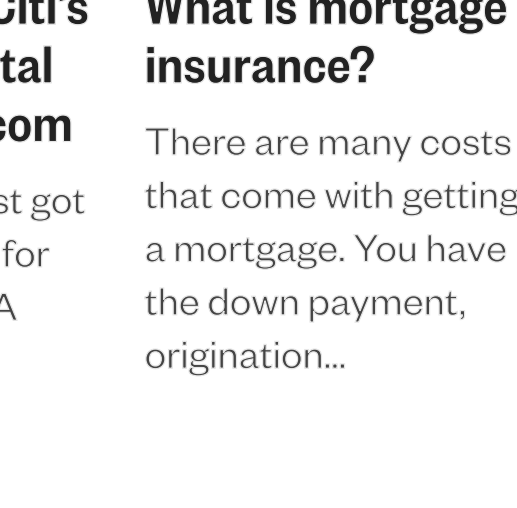
## Bottom line

The [American Express® Gold Card](#) has many benefits that could appeal to big spenders who like to travel and eat out. However, it's not appropriate for everyone, given the annual fee and rewards that emphasize travel and dining out.

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This article was originally published on [SFGate.com](#) and reviewed by [Lauren Williamson](#), who serves as Financial and Home Services Editor for the [Hearst E-Commerce](#) team. Email her at [lauren.williamson@hearst.com](mailto:lauren.williamson@hearst.com).

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Beth Braverman is a freelance writer, covering mostly about personal finance, parenting, and careers. Throughout her 20-year career as a journalist, she's loved helping people see how making smart money decisions can improve their lives. Beth began her career as a daily newspaper reporter, before moving into the world of magazines and personal finance. A former Money magazine writer, Beth has been a full-time freelancer for seven years. Her work has appeared in dozens of publications, including magazines like Real Simple, Consumer Reports, and AARP, and online at sites like CNBusiness.com, CNBC.com, and USNews.com. She has received multiple awards for her work, including recognition from the American Society of Business Publication Editors, the Society of American Business Editors and Writers, and the New York Financial Writers Association. Beth received her undergraduate degree in newspaper journalism from the S.J. Newhouse School of Public Communications at Syracuse University. She also holds a master's degree in business reporting from the Columbia University Graduate School of Journalism.