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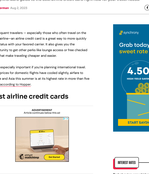

Best airline credit cards for August 2023

Your straightforward guide to the best airline credit card right now for your travel needs.

By: Beth Breeden Aug 2, 2023

For frequent travelers – especially those who often travel on the same airline– an airline credit card is a great way to make quickly earn miles with your favorite carrier. It also gives you the opportunity to get other perks like lounge access or free checked bags that make traveling more enjoyable.

That's especially important if you're planning international travel. While prices for international flights have cooled slightly airfare to Europe and Asia this summer is at its highest rate in more than five years according to Hopper.

Best airline credit cards

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Capital One Venture Rewards Credit Card

Best overall

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What we like about this card

The Venture Rewards card is the choice for frequent travelers who seem a straightforward rewards program and a generous bonus. Cardholders to earn miles or of their spending and to redeem them for travel, cover airline or hotel costs.

Pros

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- Earn 5x miles on hotels and rental cars booked through Capital One's travel portal and 2x miles on all other purchases
- Get a 10,000-mile bonus every year to Capital One Lounges or to more than 100 partner lounges
- Flexibility to redeem miles for travel through the Capital One travel portal for cash back, or transfer them to one of Capital One's partner airline loyalty programs

Cons

- The current list of airline partners available for mile transfers does not include any of the large US carriers
- No additional credits for Global Entry or checked bags

Read our review of the Venture Rewards card

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The Platinum Card® from American Express

Best for frequent travelers who consistently use benefits

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What we like about this card

In addition to the ability to earn flexible rewards, the Platinum Card offers a wide range of benefits that can offset the card's high fee, including airline fee and hotel credits, lounge access, and automatic gold status with Marriott and Hilton hotel loyalty programs.

Pros

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- Earn 5x points on flights booked directly with airlines or through the American Express travel portal, 5x points on prepaid hotels booked through the travel portal, and 5x points on all other purchases (terms apply)
- Receive a statement credit (up to $200 per year for partner hotels) amounting amenities(up to $200 per year), Marriott membership($150 per year) (then ($50 per month), airline fees (up to $200 per year), Saxon membership ($300 per year) Saks Fifth Avenue (up to $100 per year) and CLEAR Plus ($189 per year)
- Access to 1,400 American Express Lounges

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Cons

- The $695 annual fee for this card is the highest on our list (see rates and fees)

Read our review of the Amex Platinum card

United Club™ Infinite Card

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Best for United loyalists who want lounge access

What we like about this card

Cardholders get automatic United Club membership, which includes lounge access at United Club and Star Alliance affiliated lounges. Membership without the card costs $650 or 60,000 miles.

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Pros

- Earn 3x miles on United purchases, 2x miles for travel purchases and dining, and 1x mile on everything else
- Two free checked bags for you and a companion per round trip
- $100 statement credit for Global Entry, TSA PreCheck or Nexus every four years

Cons

- $525 annual fee
- You can't use your miles to book flights on airlines outside of the Star Alliance

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Southwest Rapid Rewards® Plus Credit Card

Best for a low annual fee

What we like about this card

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The $69 annual fee makes this the lowest cost airline rewards card on our list. While the rewards rate is significantly lower than other airline cards, other perks make the card worth a look. After you earn 50,000 points or take 10 flights with Rapid Rewards in a year, you can bring a companion with you on flights for basically free — you just pay taxes and fees.

Pros

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- Earn 5x points for Southwest purchases, spending on hotel and car rental partners, local transportation, phone, internet, and cable and 1x point on everything else
- 10,000 points per year on the anniversary of opening the card
- The early check-in perk

Cons

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- You can't use your Rapid Rewards toward flights on other airlines
- 3% foreign transaction fee

Delta SkyMiles® Platinum American Express Card

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Best for a fast-track to flight upgrades

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What we like about this card

To get "Medallion Status" and the extra perks that come with it through Delta's SkyMiles program, you need to earn a certain amount of "Medallion Qualification Miles." Those miles are based on both the miles you fly and the type of ticket. Get the airline miles this important if you spend more than $25,000 in a year with the carrier.

Pros

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- Earn 3x miles on Delta purchases and hotel stays, 2x miles on restaurant and supermarket spending and 1x on all other purchases (terms apply)
- One free round-trip companion flight every year
- $100 statement credit every fourth year for Global Entry or $85 every four years as half pays for TSA PreCheck

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Cons

- $250 annual fee (see rates and fees)
- You can't use your miles to book flights outside of the Sky Team Alliance
- Rewards for spending outside of the Amex travel portal are lower that some other comparable cards

Capital One Venture X Rewards Credit Card

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Best for frequent travelers who don't have a favored airline

What we like about this card

Like its sister card, the Capital One Venture Rewards card, the Venture X Rewards card is a good choice for people who want rewards in all their spending and to reclaim miles for travel, cash back, or other rewards as well as lounge access and other travel-related benefits.

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Pros

- Earn 5x miles on hotels and rental cars booked through Capital One's travel portal and 2x miles on all other purchases
- Receive a statement credit to Capital One lounges for the cardholder and two guests
- $300 travel credit and $100 credit for Global Entry or TSA PrePeck

Cons

- $395 annual fee
- The current list of airline partners available for mile transfers does not include any of the large US carriers

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Alaska Airlines Visa Credit Card

Best for frequent flyers on the West Coast

What we like about this card

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All cardholders get an annual travel trip companion fee to $99 and cardholders with an eligible Bank of America account get a 5% discount on all miles earned from card purchases.

Pros

- 3x miles on Alaska Airline purchases, 2x miles on spending on gas, restaurants, and local transit, and 1x miles on all other purchases

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transit and streaming services, and 1x mile on all other purchases
- Priority boarding on all flights
- 20% off purchases made inflight on Alaska Airlines

Cons

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- Alaska Airlines primarily focuses on the West Coast, making this card less suitable for folks who often travel to or within other parts of the country
- While the card offers a $100 discount on the membership fee, cardholders will still have to spend at least $300 per year to access the lounges

How do airline credit cards work?

Airline credit cards work like other rewards cards, in that they pay you back with rewards (in this case, typically frequent flier miles) that you can redeem for flights. The majority of airline credit cards pay the greatest rewards for purchases made with a specific airline, and you'll get the best value for those rewards when you redeem them for travel on that airline.

How to choose an airline credit card

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If you frequently travel with a specific airline, using a rewards card cobranded with that carrier can be the most efficient way to earn rewards and get the best value for them. Another important factor to consider is the card's annual fee: The fee can be worth it if you travel a lot and can take advantage of the perks that come with the card; however, those who travel less may want an airline card that has a lower annual fee.

How to maximize airline credit card rewards

To maximize airline credit card rewards, it's important to choose a card that makes the most sense for your spending (see above). After that, optimize your card use by using it for all spending in the categories where it pays the most, and be sure to use the miles when booking. Miles tend to decline in value over time, so you're typically better off spending them as they're earned rather than letting them pile up in your account.

Methodology for best airline credit cards

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We reviewed dozens of credit cards and assessed them on quantifiable comparisons of APRs, intro offers, annual fees, balance transfer fees, required credit scores, rewards, and foreign transaction fees. We also factored in qualitative analysis of rewards value, how easy it is to redeem rewards, additional cardholder benefits, and customer experience. From there, we give each card a score between one and five stars (with five stars being the best score). We review our ratings and scores quarterly to make sure you're getting the latest analysis of a particular card's strengths and weaknesses. Each credit card category has additional requirements that must be met in order for it to be considered for a rating. You can read our full credit card methodology here.

In order for a card to be considered for our best airline credit cards list, the card must earn bonus airline rewards. Airline rewards earning rate, flexibility of rewards redemption, and rewards redemption value are weighted most heavily when reviewing airline credit cards.

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Aug 2, 2023

By **Beth Braverman**
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 CNNBusiness.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.I. 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.

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