

Bank of America® Unlimited Cash Rewards Credit Card



Unlimited 2% cash back on purchases for the first year. Plus, a \$200 online cash rewards bonus offer.

No annual fee[†]
[Review rates and fees[†]](#)

[Apply Now](#)

[See if you prequalify](#)

[Apply Now](#)

[†Terms & Conditions](#)

Card Details 

Unlimited 2% cash back

Earn 2% cash back on purchases for the first year from account opening.

Thereafter, you'll earn unlimited 1.5% cash back on all purchases.

No limit to the amount of cash back you can earn and cash rewards do not expire as long as your account remains open.

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Enjoy no annual fee while earning unlimited cash back on all purchases

Low Introductory APR Offer

0%[‡] Intro APR for your first 15 billing cycles for purchases, and for any balance transfers made within the first 60 days of opening your account. After the intro APR offer ends, a Variable APR that's currently 17.49% to 27.49% will apply.

3%[‡] Intro balance transfer fee for the first 60 days your account is open. After the intro balance transfer fee offer ends, the fee for all future balance transfers is 5%. Balance transfers may not be used to pay any account provided by Bank of America.

Achieve more with BofA Rewards™

Enrich your experience as a Bank of America customer with the BofA Rewards™ program—starting with a rewards bonus on every credit card purchase.

[Visit BofA Rewards](#) to learn more about eligibility and enrollment.

This offer may not be available elsewhere if you leave this page. You can take advantage of this offer when you apply now.

Interest Rates & Fees Summary[†]



Introductory APR

0% for 15 billing cycles

Applies to purchases, and to any balance transfers made within 60 days of opening your account

Standard APR

17.49% - 27.49%
variable

Annual Fee

\$0

Balance Transfer Fee

3% of each transaction intro balance transfer fee for the first 60 days your account is open. After the intro balance transfer fee offer ends, the fee

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Note: minimum payments are applied to lower-interest balances first. Additional payments are applied to higher-interest balances first.

[View complete list of rates and fees](#)

Rewards



Earn

Redeem

Earn 2% cash back on purchases for the first year from account opening

Thereafter, you'll earn unlimited 1.5% cash back on all purchases

No limit to the amount of cash back you can earn and cash rewards do not expire as long as your account remains open



BofA REWARDS

Achieve more with BofA Rewards™

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Stay Protected

We block potential fraud if abnormal patterns are detected and let you know if we suspect fraudulent activity. Plus, you always get a \$0 Liability Guarantee for fraudulent transactions. ^[1]

Learn more at the [Security Center](#)



Balance Connect[®] for overdraft protection

An optional service to help prevent declined purchases, returned checks or other overdrafts when you link your eligible Bank of America[®] checking account to your credit card. No transfer fees.

Other fees may apply. ^[2]



Paperless Statement Option

Opt for paperless credit card statements and increase account security while reducing paper consumption.



Digital Wallet Technology

Discover more ways to pay by adding your Bank of America[®] credit card to your mobile device then shop in-store or in-app using Apple Pay[®], Google Pay[™] or Samsung Pay. [Learn more](#)



Online & Mobile Banking

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Account Alerts

Stay on top of your balances and due dates. Choose from several types of customer email or text alerts and let your phone tell you when payments are due and paid. ^[4]

Apply Now

See if you prequalify



[Call us](#)

Priority code: BofA design QAF2PH | FIFA design QAF2PL

[Schedule an appointment to apply in person](#)



Connect one on one with a credit card specialist

[Schedule an appointment](#)

- \$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by the accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.
- Overdraft Protection.** Transfers through our Balance Connect[®] for overdraft protection service to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. Overdraft protection transfers may not be available for up to 14 days from account opening. If you link your Bank of America deposit account to

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credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft (in the multiple of funds stated above), we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Please see your Credit Card Agreement for additional details.

- 3. Mobile Banking.** Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
- 4. Alerts.** You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

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