



Choice Privileges® Mastercard®

Earn ~~40,000~~ 60,000 bonus points when you spend \$1,000 in purchases in the first 3 months¹ - enough to redeem for up to 7 reward nights at select Choice Hotels® properties. Additional fees and terms may apply.

[\\$0 Annual Fee](#)

[Important Credit Terms](#)

Apply now

Offers may differ from time to time and depend on the marketing channel, such as phone, email, online, direct mail, or in branch.

You must select Apply now to take advantage of this offer.

Earn more points in more ways

5X

Points on stays at participating Choice Hotels® properties² plus on Choice Privileges point purchases³

3X

Points on purchases at gas stations, grocery stores, home improvement stores
and on phone plan services²

1X

Points on other purchases²

Unlock even more value

Automatic Gold Elite membership

Enjoy the perks of the Gold Elite status and earn 10% bonus points every time you book a qualifying stay at Choice® hotels.⁴

Receive 10 Elite Qualifying Nights guaranteeing you Choice Privileges Gold Elite status and benefits each calendar year.⁵

NEW! Fast track your status and rewards

Upgrade to higher Choice Privileges Elite status and earn rewards faster with points earned using your card on everyday purchases.⁶

NEW! Introducing Milestone Rewards!

Earn rewards more frequently throughout the year - such as bonus points or gift cards.⁶

Enjoy added card benefits & features along the way

Cellular Telephone Protection

Get up to \$800 of cell phone protection against damage or theft when you pay your monthly cell phone bill with your Choice Privileges® Mastercard® (subject to a \$25 deductible). Terms apply.⁷

No foreign transaction fee

When you use your card for travel, you won't pay a foreign currency conversion fee for purchases converted to U.S. dollars.

Mastercard® World Elite benefits

Get access to additional security benefits, exclusive offers, concierge, travel & lifestyles services, and more.[8](#)

Travel with More

CAMBRIA®
hotels

Radisson **BLLJ**

Radisson



ASCEND®
HOTEL COLLECTION


RADISSON
COLLECTION

RADISSON
Individuals.


PARK PLAZA
BY RADISSON

Travel & Relax


Comfort®


COUNTRY
INN & SUITES
BY RADISSON


Quality
INN

Sleep
INN


CLARION®


clarion
pointe®

park inn
by *Radisson*

RADISSON
INN & SUITES

Travel Longer

EVERHOME
SUITES®


WOODSPRING
SUITES®


MainStay
SUITES®


Suburban
STUDIOS®

Travel Simply


EconoLodge®

RODEWAY
INN



Other things you need to know

Offers may differ from time to time and depend on the marketing channel, such as phone, email, online, direct mail, or in branch. You must select Apply now to take advantage of this offer.

Refer to the [Choice Privileges Mastercard Credit Card Account Agreement](#) and the [Choice Privileges World Elite Mastercard Credit Card Guide to Benefits](#) to learn more.

This offer is not a guarantee of credit. Credit card is subject to credit qualification.

You may not be eligible for the introductory bonus rewards offer if you opened a Choice Privileges Mastercard Credit Card or a Choice Privileges Select Mastercard Credit Card within the last 15 months from the date of this application, even if that account is closed and has a \$0 balance.

You may not be eligible for a Choice Mastercard product if you currently have an open Choice Privileges or Choice Privileges Select Mastercard account.

1. To qualify for the 60,000 bonus points, a total of at least \$1,000 in net purchases (purchases minus returns/credits) must post to your account within 3 months from the date your account is opened. The bonus rewards points will show as redeemable within 60 days after they are earned. "Purchases" that do **not** apply to this offer and do **not** earn rewards points include: cash advances and cash equivalents of any kind (such as ATM charges, 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 [Choice Privileges® Mastercard® Credit Card Rewards Program Agreement \(the "Card Rewards Program"\) Terms and Conditions \("Terms"\)](#) for more information about the rewards program. [←back to content](#)

2. Five points (1 base point plus 4 bonus points) per \$1 spent on qualifying stays made on the Card Account at eligible Choice hotel locations. Qualifying Choice Hotel stays are items billed by eligible Choice brand hotels as merchant of record booked through either choicehotels.com or directly with an eligible Choice hotel, or by calling the Choice Hotels Service Center. Three points (1 base point plus 2 bonus points) are 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. **Telephone plans:** landline and cell phone providers considered telecommunication services. **Home improvement:** home improvement stores, hardware stores, nurseries and garden supply stores, furniture and household appliances stores, home accessories stores, floor, glass, paint and wallpaper stores, lease/rental services for furniture and household appliances, swimming pool sales and supplies, contractors, or specialists providing home improvement services. Purchases not processed using the merchant codes for Mastercard mentioned above will not qualify for bonus points. Wells Fargo does not have the ability to control how a retailer chooses to classify their business and, therefore, reserves the right to determine which purchases qualify for bonus points. You may not earn bonus points for purchases made through third-party payment accounts, at online marketplaces, with retailers who submit purchases using a

mobile or wireless card reader, or if you use a mobile or digital wallet. **Other purchases:** 1 rewards point will be earned per \$1 spent on other net purchases. Cash advances and cash equivalents of any kind do not earn points. For a detailed list of cash advance and cash equivalent exclusions and merchant examples that may not be billed under the Mastercard category codes listed above, refer to the [Choice Privileges® Mastercard® Credit Card Rewards Program Agreement \(the “Card Rewards Program”\) Terms and Conditions \(“Terms”\)](#) for details. [←back to content](#)

3. Earn 5 points (1 base plus 4 bonus points) per \$1.00 spent on qualifying net purchases of Choice Privileges points made on the Card Account. Refer to the [Choice Privileges® Mastercard® Credit Card Rewards Program Agreement \(the “Card Rewards Program”\) Terms and Conditions \(“Terms”\)](#) for details. The Privileges Program has additional limits and restrictions and can be found at [choicehotels.com/choice-privileges/rules-regulations](#). [←back to content](#)

4. Additional points received under the Choice Privileges® Rewards Program for stays at hotels participating in the Choice Privileges Rewards Program will be earned in accordance with the rules and regulations of the Choice Privileges Rewards Program. You must have an Elite Gold Membership to earn the 10% point earn bonus on base Choice Privileges points (on the amount of Choice Privileges points earned on a point-eligible stay). WoodSpring Suites® properties do not participate. Eligible stays earn Choice Privileges members 10 points for each whole U.S. dollar when paying qualifying room rates, excluding taxes, restaurant, or other incidental charges. Stays at MainStay Suites®, Suburban Studios®, and Everhome Suites® earn 10 points for each whole U.S. dollar spent on eligible stays of 6 nights or fewer, and earn 5 points for each whole U.S. dollar spent on eligible stays of 7+ nights, with a maximum of 30 total nights. Most hotels are independently owned and operated. Refer to the Choice Privileges® Rules and Regulations for additional details at [choicehotels.com/choice-privileges/rules-regulations](#). [←back to content](#)

5. To be eligible to receive the 10 Elite Qualifying Nights with your card account, you must have an active Choice Privileges Rewards Program Member account linked to your card account. The 10 Elite Qualifying Nights will be available in your Choice Privileges Rewards Program member account within 14 days upon opening your card account. Within 14 days of January 1 of each subsequent calendar year, the 10 Elite Qualifying Nights will be available in your Choice Privileges Rewards Program account, as long as your card account is open as of December 31 of the prior calendar year. Refer to the Choice Privileges Rewards Program Rules and Regulations for additional details at [choicehotels.com/choice-privileges/rules-regulations](#). [←back to content](#)

6. **Milestone Rewards** are earned by reaching the Milestone Qualifying Nights (MQNs) or the Milestone Qualifying Credits (MQCs) thresholds during a calendar year. MQNs are the sum of the Choice Privileges Rewards Program member's (a “Member”) Choice Privileges Points-Eligible nights. Choice Privileges may also award additional MQNs to a Member as part of certain specific promotions or rewards. Bonus Elite Qualifying Nights (EQNs) awarded by having a Choice Privileges Mastercard are excluded from (do not count toward) MQNs. MQCs are the sum of the Stay Base Points earned from Points-Eligible Stays and the points earned from the spend on a Choice Privileges Mastercard. Choice Privileges may also award additional MQCs as part of certain specific promotions or rewards. Note that not all Choice Privileges points earned count toward MQCs. Elite Stay Bonus Points (such as the bonus percentage/point bonus points an Elite Member earns on a Points-Eligible Stay) do not count toward MQCs. Bonus Choice Privileges points earned through most promotional offers such as national promotions, limited-time cardholder offers, and cardholder anniversary bonuses also do not count towards MQCs.

Members can earn **Elite status** (beyond the level already awarded by the Choice Privileges Mastercard) by reaching the EQNs or the Elite Qualifying Credits (EQCs) thresholds for the next Elite status during the calendar year. EQNs are the sum of a Member's Points-Eligible nights, bonus nights awarded by having a Choice Privileges Mastercard, Choice Privileges Reward Nights, and certain other qualifying nights. The Program may also award additional EQNs to a Member as part of specific promotions or rewards. EQCs are the sum of the Choice Privileges Stay Base Points earned from Points-Eligible Stays and points earned from spend on a Member's Choice Privileges Mastercard. The Program may also award EQCs to a Member as part of specific promotions or rewards. Not all points earned count toward EQCs. Elite Stay Bonus Points do not count towards EQCs. Choice Privileges points earned through most promotional offers such as national promotions, limited-time cardholder offers, and cardholder anniversary bonuses also do not count toward EQCs. Unless otherwise specified, the only way to earn EQCs is through completing Points-Eligible Stays or completing qualified spend on a Choice Privileges

Mastercard. For Milestone Rewards Levels, Elite Status Levels and associated rewards options, and full terms, review the [Choice Privileges Rules & Regulations](#). [←back to content](#)

7. Cellular Telephone Protection can reimburse the Choice Privileges® 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 \$800. **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 an Choice Privileges Mastercard. Coverage begins the first day of the calendar month following the payment of your first cell phone billing using your Choice Privileges Mastercard and remains in effect when you continue to charge your total monthly cell phone bill to your Choice Privileges 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 Choice Privileges Mastercard to get up to \$800 protection. [←back to content](#)

8. Certain terms, conditions, and exclusions apply. Please review the [Choice Privileges World Elite Mastercard Credit Card Guide to Benefits](#) for details. [←back to content](#)

LRC-0426

[Privacy, Cookies, Security & Legal](#) | [Do Not Sell or Share My Personal Information](#) |

[Notice of Data Collection](#) | [General Terms of Use](#) | [Report Fraud](#) | [Sitemap](#) | [About Wells Fargo](#) |

[Careers](#) | [Inclusion and Accessibility](#) | [Home](#)

© 1999-2026 Wells Fargo.