

Royal ONE™ Visa Signature® Credit Card



Limited-time online offer: 45,000 bonus points, redeemable for \$450 in onboard credit or cruise discounts

No annual fee[†] and no foreign transaction fees[†]

[Review rates and fees[†]](#)

[Apply Now](#)

[See if you prequalify](#)

[Apply Now](#)

[†Terms & Conditions](#)

Card Details 

Earn points

3 points per dollar spent on eligible Royal Caribbean®, Celebrity Cruises® and Silversea® purchases

2 points per dollar spent on eligible grocery, gas and EV charging station purchases

1 point per dollar spent on all other purchases

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\$100 cruise discount after spending \$10,000 on purchases every year

More Benefits

Your card also unlocks special cruise perks like priority boarding and access to exclusive cardholder events.

Enjoy Royal ONE RewardsSM

Redeem your points for cruise discounts or onboard credit to use toward cruise favorites like specialty dining, beverage packages, Wi-Fi, shore excursions and more.

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

None

Standard APR

17.49% - 27.49%

variable

Annual Fee

\$0

Balance Transfer

Fee

5%

of each transaction[‡]

[†]Please see [Terms and Conditions](#) for rate, fee and other cost information, as well as an explanation of payment allocation. All terms may be subject to change.

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](#)

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2 points per dollar spent on eligible grocery, gas and EV charging station purchases

1 point per dollar spent on all other purchases

Security & Features



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

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Access to our award-winning Online and Mobile Banking. Bank on the go from almost anywhere quickly and securely. Pay your credit card bill online, transfer funds, check available credit and more. ^[3]



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: RC012V

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



Connect one on one with a credit card specialist

Schedule an appointment


1. **\$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

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your credit card for Overdraft Protection, we will automatically transfer funds from your credit card account to cover overdrafts on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. Overdraft protection transfers from a linked credit card will be made up to the amount required to cover the overdraft and any applicable transfer fee to the covered account. While there is no transfer fee when you use Balance Connect® for overdraft protection, other fees may apply. The Overdraft Protection Cash Advance will accrue interest at the APR stated in your Credit Card Agreement. Overdraft protection transfers incur interest charges from the transaction date. If the portion of 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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