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UnitedSM Explorer Card



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Earn up to
60,000
Bonus miles*

9x
total miles on eligible United
flights*

3x
mile on all other
eligible United purchases*

NEW CARDMEMBER OFFER

Earn up to 60,000 bonus miles

after qualifying activities.*

AT A GLANCE

Free first checked bag, 2 United ClubSM one-time passes per year, priority boarding and over \$500 in annual partner credits.*

APR

19.74%–28.24% variable APR.†

ANNUAL FEE

\$0 intro annual fee for the first year,
then \$150†

nerdwallet

BEST-OF
AWARDS
2026

Best Credit Card
Airline Benefits

United Explorer Card from Chase, NerdWallet's 2026 Best Of Awards winner for Best Credit Card Airline Benefits.

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Travel Credit Card Rewards & Benefits



NEW CARDMEMBER OFFER

Earn up to 60,000 bonus miles

Earn 50,000 bonus miles after you spend \$3,000 on purchases in the first 3 months your account is open.*

Plus, earn 10,000 bonus miles after you add an authorized user to your account in the first 3 months your account is open.*

This card product is available to you if you do not have this card and have not received a new Cardmember bonus for this card in the past 24 months.

9x

EARN MILES

Earn miles on United purchases

NEW! 9x total miles on eligible United flights - 6x miles on the Primary Cardmember's fare from United as a MileagePlus member, plus 3x miles on entire United purchase with the United Explorer Card. Mileage earning differs for Basic Economy or base option tickets. Premier members earn even more.*

NEW! 3x miles on all other eligible United purchases*

2x

EARN MILES

Earn on all other travel and every day purchases

2x miles on hotel stays when booked with the hotel.*

2x miles on dining including eligible delivery services.*

1x mile on all other purchases.*



UNITED PERKS

Travel with United

NEW! Save 10% or more when booking flights with miles. Premier members save even more.*

Free first checked bag - the primary Cardmember and one companion can each check a first standard bag for free - **save up to \$200 per roundtrip.***

Priority boarding - the primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding.*

2 United Club one-time passes per year - Over a \$100 value. Relax in comfort while waiting for your flight with complimentary beverages, snacks, high-speed Wi-Fi and more.*



TRAVEL PERKS

Even more travel benefits for you to enjoy

Earn a 10,000-mile award flight discount after spending \$20,000 each calendar year to use toward an eligible award flight.*

Up to **\$120 as a statement credit for Global Entry, TSA Precheck® or NEXUS** every 4 years as reimbursement for the application fee for either program when charged to your card.*

25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Explorer Card.*



CREDITS

Over \$500 in annual partner credits

[**\\$100 United® travel credit**](#) - Earn after you spend \$10,000 with your UnitedSM Explorer Card within a calendar year.*

[**Up to \\$100 in credits annually**](#) - Receive on prepaid hotel stays purchased directly through United® Hotels with your UnitedSM Explorer Card.*

[**Up to \\$60 in credits each calendar year**](#) - Enroll to receive on rideshare purchases when paying with your UnitedSM Explorer Card.*

[**Up to \\$50 in United travel credits annually**](#) - Receive when you book Avis or Budget car rentals directly through cars.united.com and pay with your UnitedSM Explorer Card.*

[**Up to \\$120 in Instacart credits each calendar year**](#) - Receive for purchases made directly through Instacart with your UnitedSM Explorer Card. Terms apply.*

[**Up to \\$100 in credits annually**](#) - Receive on flights purchased directly through JSX with your UnitedSM Explorer Card.*

Explore Additional Benefits



All United travel benefits



Over \$500 in annual partner credits



MileagePlus program benefits



Travel & purchase coverage



Contactless - Just Tap To Pay



Spend Instantly





Partner benefits



Chase Pay Over Time[®]



Refer Friends if you already have a
UnitedSM Explorer Card!

Earn up to 100K bonus miles per year. You can earn 10,000 bonus miles for each friend that gets approved for any United MileagePlus[®] Card. Click the button below to start referring.

Refer friends now

Browse credit cards by category



Rewards



Hotel



No Foreign Transaction Fees



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