



We use cookies and other tracking technologies to collect information about you that helps us improve our website, enhance your experience, and assist in marketing efforts. We may share this information with third parties. You can choose to Accept All or Reject Non-Essential tracking. Learn more in our [Privacy Policy](#).

Reject Non-Essential

Accept All



[Activate Card Now](#)

PRODUCTS

Personal Loans

Upgrade Cards

Premier Savings

Rewards Checking Preferred

Boost Money

Boost Money: BoostCash

Boost Money: Credit Builder

Boost Money: Premium

Auto Refinance

Auto Finance: Customers

Auto Finance: Dealers

Flex Pay: How it Works

Flex Pay: Travel and Retail Partners

Flex Pay: Become a Partner

Home Improvement: Contractors

Credit Health

COMPANY

We use cookies and other tracking technologies to collect information about you that helps us improve our website, enhance your experience, and assist in marketing efforts. We may share this information with third parties. You can choose to Accept All or Reject Non-Essential tracking. Learn more in our [Privacy Policy](#).

RESOURCES

Credit Health Insights

Help Center

Security

Accessibility

LEGAL

Terms of Use

Privacy

Do Not Sell or Share My Personal Information

Limit the Use of My Sensitive Personal Information

REGION & LANGUAGE



USA / English



275 Battery Street, 23rd Floor
San Francisco, CA 94111, USA

Not for payments. [Payment address can be found here.](#)

We use cookies and other tracking technologies to collect information about you that helps us improve our website, enhance your experience, and assist in marketing efforts. We may share this information with third parties. You can choose to Accept All or Reject Non-Essential tracking. Learn more in our [Privacy Policy](#).

utilities (including electric, gas, sanitary and water) and monthly subscriptions (including phone, cable, TV and other streaming services). Excluded purchase categories and excluded recurring payments include, but are not limited to: grocery stores and supermarkets (including affiliated gas stations), travel purchases, medical bills, retailers and online merchants, rent, mortgage, insurance, car payments, or other monthly subscriptions or bills. 2% cash back rewards are limited to \$500 in rewards per calendar year (\$25,000 in eligible category purchases). Rewards Checking Preferred accounts with less than \$1,000 in monthly [Eligible Direct Deposits](#) sixty (60) days after account opening will not earn any cash back. To learn about eligible categories, exclusions and other terms please refer to the applicable Upgrade Visa® Debit Card Agreement and Disclosures for more information.

² Early direct deposit requires set up of recurring electronic direct deposit from your employer, payroll, or benefits provider and is limited to direct deposits under \$5,000. Early access to direct deposit funds depends on the timing in which we receive notice of impending direct deposit, which is generally up to two days before the scheduled deposit date.

Copyright 2026 Upgrade, Inc.
All rights reserved.

All loans, Personal Credit Lines, and checking and savings accounts are provided by Upgrade's [bank partners](#). Upgrade Visa® Cards and Upgrade Visa® Debit Cards are issued by Upgrade's [bank partners](#), pursuant to a license from Visa USA Inc. Upgrade, Inc. (NMLS #1548935) holds the following [state licenses](#) and does business under the following [DBAs](#). Upgrade is a [financial technology company, not a bank](#).



We use cookies and other tracking technologies to collect information about you that helps us improve our website, enhance your experience, and assist in marketing efforts. We may share this information with third parties. You can choose to Accept All or Reject Non-Essential tracking. Learn more in our [Privacy Policy](#).