

Menu **DISCOVER** (https://www.discover.com/credit-cards/?ICMPGN=ACQ_NAV_DLOGO)
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Discover it[®] Cash Back Credit Card

Earn 5% cash back

at different places each quarter, up to the quarterly maximum when you activate.

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Pre-
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Earn 5% Cash Back

On everyday purchases at different places you shop each quarter—like grocery stores, restaurants, gas stations, and more—up to the quarterly maximum when you activate.

Plus, your cash back won't expire for the life of the account.³

 **dollar match**

Unlimited Cashback Match

Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we'll match.¹

 **zero dollar**

0% Intro APR

For **15 months** on purchases and balance transfers; **17.49% - 26.49%** variable APR after that; Balance Transfer Fee applies.

†See rates, rewards, fees, and other cost information (<https://www.discovercard.com/application/website/ratesrewards?srcCde=GJVP>)

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99% nationwide acceptance – Discover is accepted nationwide by 99% of places that take credit cards.²

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Join those in the know

“

Cash back

I love the cashback on this card! I was surprised to see how fast it adds up.

One of 28,900+ 5-star reviews as of 04/26^a

Security features
that matter

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A look that's all yours

Choose from a gallery of colorful card designs when you apply to become a Discover it® cardmember.

Apply

and (https://www.discovercard.com/application/website/apply?srcCde=GJVP&icmpgn=CHOOSE_DESIGN_APPLY_NOW_BTN)

Design

Start out right with our low intro APR

0% intro APR[†] (<https://discovercard.com/application/website/ratesrewards?srcCde=GJVP>) for 15 months on purchases and balance transfers and 3% intro Balance Transfer Fee until **September 10, 2026**. Then 17.49% to 26.49% Standard Variable Purchase APR and up to 5% fee for future balance transfers will apply.

No annual fee

[†]See rates, rewards, fees, and other cost information


(<https://discovercard.com/application/website/ratesrewards?srcCde=GJVP>)


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srcCde=GJVP&icmpgn=APPLY_NOW_HEADER_BTN](https://www.discovercard.com/application/website/apply?srcCde=GJVP&icmpgn=APPLY_NOW_HEADER_BTN))

Cash back credit card FAQs

What is Cashback Match and how does it work? 

Is there a limit to how much Discover will match? 

If I redeem rewards throughout the year, will I still get the Cashback Match? 

How do I get my Cashback Match? 

Does the Discover it[®] credit card have an annual fee? 

Does Discover it[®] offer an intro APR? 

Is a “no annual fee” credit card a free credit card? 

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srcCde=GJVP&icmpgn=APPLY_NOW_FAQ_BTN](https://www.discovercard.com/application/website/apply?srcCde=GJVP&icmpgn=APPLY_NOW_FAQ_BTN))

Learn more about cash back
rewards credit cards from

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What is the Discover Cashback Bonus?

(<https://www.discover.com/credit-cards/card-smarts/using-cashback-bonus/>)

The Discover Cashback Bonus program allows you to earn cashback rewards on every purchase.

What Credit Card Do I Qualify For? (<https://www.discover.com/credit-cards/card-smarts/what-credit-card-do-i-qualify-for/>)

Find out which credit cards you may qualify for with our online credit card-pre-approval tool - checking doesn't impact your credit score and can personalize your offer.

What You Need to Know About Discover Card's Acceptance

(<https://www.discover.com/credit-cards/card-smarts/discover-cards-acceptance/>)

With a 99 percent acceptance rate at merchants that accept credit cards, it's likely that Discover is accepted at your retailer of choice.²

[View all Cash Back Rewards Articles](https://www.discover.com/credit-cards/card-smarts/credit-card-rewards/?cat=cash-back-rewards) (<https://www.discover.com/credit-cards/card-smarts/credit-card-rewards/?cat=cash-back-rewards>)

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Cash Back Credit Cards

Purchase APR: 0% intro rate for **15 months**, then **17.49%** variable to **26.49%** variable. **Balance Transfer APR:** 0% intro rate for **15 months**, then Purchase APR applies. **Cash Advance APR:** **28.49%** variable. Minimum interest charge: \$.50. **Cash advance fee:** greater of **\$10** or **5%** of the advance amount. **Balance transfer fee:** **3%** intro fee of the amount transferred; **5%** fee for future transfers. **Annual Fee: None.** Rates as of **May 29, 2026.**

Other offers for these products may be available elsewhere, including on [discover.com](https://www.discover.com) (<https://www.discover.com/>), and may have different terms. If you apply to one of the offers on this page and are approved for an account, some of your account terms will change in January 2027. Please review the Application Terms and Amended Account Terms before applying for more details.

- 1. Cashback Match:** We'll match all the cash back you've earned on your credit card from the day your new account is approved through your first 12 consecutive billing periods or 365 days, whichever is longer, and add it to your rewards account within two billing periods. You earn cash back only when they're processed, which may be after the transaction date. We will not match: rewards that are processed after your match period ends; statement credits; or rewards transfers from Discover checking or other deposit accounts. Your account must be open and in good standing to receive your Cashback Match. This offer may not be available in the future and is exclusively for new cardmembers. No purchase minimums.
- 2. Acceptance:** According to the Feb 2026 issue of the Nilson Report.
- 3. Rewards Redemption:** We reserve the right to determine the method to disburse your rewards balance. You may be unable to redeem rewards in some limited situations such as when you choose to use an electronic funds transfer to redeem rewards to a new (unverified) deposit account. Rewards redeemed for gift cards require a minimum amount

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