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Southwest Rapid Rewards Premier Card review: A top choice for Southwest loyalists

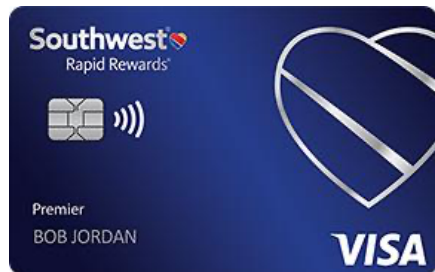


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The [Southwest Rapid Rewards® Premier Credit Card](#) is a top travel credit card that offers great welcome bonuses and decent points on everyday and travel purchases. If you're a Southwest loyalist and want to earn rewards when shopping, this card might be the best credit card for you. But keep in mind you need good-to-excellent credit to qualify and there's an annual fee that may not outweigh the benefits.



[Learn more](#)

Southwest Rapid Rewards® Premier Credit Card

Annual fee

\$99

Welcome offer

Earn a \$400 statement credit and 40,000 points after spending \$3,000 in the first 4 months

Card type(s)

Airline, Travel

Purchase APR

20.74% - 27.74% variable

Rewards rate

- 3x points on Southwest purchases
- 2x points on Rapid Rewards® hotel and car rental partners 2x points local transit and commuting, including rideshare 2x points on internet, cable, and phone services, plus select streaming 1x points on all other purchases

Benefits

- Earn 6,000 points each year on your account anniversary, plus 10,000 Companion Pass qualifying points annually
- 2 EarlyBird check-ins each year
- Get 25% back on inflight purchases
- Earn 1,500 tier qualifying points (TQPs) toward A-List status for every \$5,000 you spend on the card

How to earn rewards

- Earn 3 points for every \$1 you spend on Southwest Airlines purchases
- Earn 2 points for every \$1 you spend on Rapid Rewards hotels and car rental partners. Rapid Rewards is Southwest's loyalty program
- Earn 2 points for every \$1 you spend on other types of travel, including rideshares and other types of transit local to your community
- Earn 2 points for every \$1 spent on utility services, including internet, cable, phone, and select streaming services
- Earn 1 point for every \$1 spent on everything else
- Get 6,000 points every year on your cardmember anniversary

How to redeem rewards

You can book a flight with points when you log into your Southwest account. Enter your flight information and then view the cost by points. You can select the flight of your choice and then the price schedule for that flight. After you've made your choice, you can check out and pay with your points.

If you don't have enough points to cover the full cost of your flight, you can purchase points now and use them later.

You can also redeem points on things other than flights. For instance, you can use your points to purchase gift cards, experiences, and products from Southwest partnerships. You can also redeem points as a statement credit, including your annual fee.

Who is the Southwest Rapid Rewards Premier Credit Card best for?

If you almost exclusively fly Southwest or want to earn points for flights and Southwest goes to most places you plan on flying to and from, then this card is for you. It's best for those loyal to Southwest and want to start earning points for travel-related purchases.

You can also earn points through everyday purchases, but it's best used as a travel credit card to maximize your earning potential.

Southwest Rapid Rewards Premier Credit Card pros

When you use the Southwest Rapid Rewards Premier card, you get supreme benefits that are best for Southwest flyers.

- **Points don't expire.** Because you're part of the Rapid Rewards programs, your points stay with you forever.
- **Companion pass boost.** You can get 10,000 points every year on your companion pass.

- **Check in early.** Get two early-bird check-ins to use every year.
- **No blackouts.** When you shop with this card, there are no blackout dates. That means you get all the options available when looking for flights.
- **Inflight discount.** Get 25% back when you make inflight purchases with your card.
- **Redeem for future uses.** You can use your rewards for Southwest flights, hotels, car rentals, and exclusive offers just for Southwest cardmembers.
- **Few fees.** While some fees apply, there's no foreign transaction fee, which is good news for worldwide travelers.
- **Flexible repayment options.** Since this card goes through Chase, you can access the My Chase Plan. This lets you break up purchases over \$100 into easy monthly payments without facing monthly interest charges for carrying a large balance (although a 1.72% fee is added for purchase you place into the plan).

Southwest Rapid Rewards Premier Credit Card cons

While this card is great for Southwest travelers, it does have some downsides, including:

- **Fees.** There's a \$40 late payment and \$40 returned payment fee, when applicable. There's also a \$99 annual fee just to use the card.
- **No prequalification.** You can't see if you're eligible for this card without completing a full application. This triggers a hard credit inquiry and goes on your credit report. This causes your credit score to temporarily drop, although it'll rebound after you make on-time payments for a few months. If you don't have great credit, there's a chance you could get denied for this card when you apply.
- **Modest rewards.** While there are plenty of perks, this card doesn't have any major, standout rewards. For instance, you don't get the first year of your annual fee waived, you don't have a 0% introductory APR, and the points you earn from non-

Southwest purchases are low.

Where can you use the Southwest Rapid Rewards Premier Credit Card?

Since the [Southwest Rapid Rewards Premier credit card](#) is co-branded with Chase and is a Visa credit card, you can use this card wherever Visa is accepted.

Keep in mind that your highest earning potential is with Southwest-specific purchases. So if you're a frequent flier on Southwest, you can earn the most points when you use this card to book your flights.

How to make a Southwest Rapid Rewards Premier Credit Card payment

There are a few different ways you can make a payment on your Southwest Rapid Rewards Premier credit card, including:

- **Through the app.** Since the Southwest Rapid Rewards Premier card is offered through Chase, you'll need to download the Chase app and register your account. Or, if you already have a Chase account, you can start making payments through your app.
- **Online.** Make payments on your card through Chase.com. You can also set up automatic payments so you never fall behind or rack up high interest charges by paying off your full balance every month.
- **Over the phone.** You can call the number on the back of your Southwest Rapid Rewards Premier credit card to make a payment over the phone.

Southwest Rapid Rewards Premier Credit Card customer service info

Because Chase issues the Southwest Rapid Rewards Premier Credit Card, that should be your first point of contact if you have any issues or concerns with your

card or usage. You can call the number on the back of your card, or call Chase customer service at 1-800-792-0001.

Alternative cards to consider

While the Southwest Rapid Rewards Premier credit card is a great travel-specific credit card, there are some others you may want to explore. Compare them all before completing an application and make the choice that's the best fit for you.

[Learn more](#)

Southwest Rapid Rewards® Priority Credit Card

Annual fee

\$149

Welcome offer

Earn a \$400 statement credit and 40,000 points after spending \$3,000 in the first 4 months

Card type(s)

Travel, Airline

Ongoing Purchases APR

20.74% - 27.74% Variable

Recommended credit score

Excellent/Good

Rewards rate

- 3x on Southwest purchases

- 2x on Rapid Rewards hotel and car rental partners
- 2x on local transit and commuting, including rideshare
- 2x on internet, cable, and phone services; select streaming
- 1x on all other purchases

Benefits

- 7,500 bonus points after your Cardmember anniversary
- \$75 Southwest travel credit each year

Why we like it: If you're a frequent flier and want to keep your business with Southwest, you may want to upgrade to the [Southwest Rapid Rewards Priority Credit Card](#). This card is more expensive than the Premier card — \$149 a year compared to \$99 — but you get a few more perks. For instance, you'll get 7,500 bonus points on your card anniversary and four free upgraded boardings annually. You'll also get a \$75 annual travel credit for Southwest.

[Learn more](#)

Chase Sapphire Preferred® Card

Annual fee

\$95

Welcome offer

Earn 60,000 bonus points after spending \$4,000 in the first 3 months — that's worth \$750 when redeemed through Chase TravelSM

Card type(s)

Travel

Ongoing Purchases APR

20.74% - 27.74% Variable

Recommended credit score

Excellent/Good

Rewards rate

- 5x points on travel purchased through Chase TravelSM
- 3x points on dining, select streaming services, and online groceries
- 2x points on all other travel purchases
- 1x points on all other purchases

Benefits

- Points are worth 25% more when you redeem for airfare, hotels, car rentals and cruises through Chase Travel
- Earn up to \$50 in annual statement credits for hotel stays purchased through Chase Travel
- On every account anniversary, earn bonus points equal to 10% of your total purchases made the previous year

Why we like it: If you have or like Chase but don't want to limit yourself to Southwest-only flights and benefits, you might like the [Chase Sapphire Preferred Card](#). The cost is \$95 a year compared to the \$99 for the Southwest Rapid Rewards Premier card, but you get more benefits.

[Learn more](#)

Capital One Venture Rewards Credit Card

Annual fee

\$95

Welcome offer

Earn 75,000 miles after spending \$4,000 on purchases in the first 3 months

Card type(s)

Travel

Purchase APR

19.99% - 29.74% variable

Recommended credit score

Good, Excellent

Rewards rate

- 5x miles on hotels, vacation rentals, and rental cars booked through Capital One Travel
- 2x miles on all other purchases

Benefits

- Receive up to a \$120 statement credit for Global Entry or TSA Precheck application fees
- Receive a \$50 experience credit, room upgrades, and early check-in at eligible hotels
- Access Hertz's Five Star membership tier, offering free upgrades, a wider selection of vehicles, and more

Why we like it: A similar travel credit card is the [Capital One Venture Rewards card](#). You can enjoy a generous welcome bonus, unlimited 5x miles on hotels and rental cars that you book through Capital One Travel, and 2x miles per dollar on every other

purchase. You can also receive up to a \$120 credit for Global Entry or TSA PreCheck, but like the Chase Sapphire Preferred, there is an annual fee.

This article was edited by [Rebecca McCracken](#)

Editorial Disclosure: The information for the Southwest Rapid Rewards Premier Credit Card has been collected independently by Yahoo Finance. The card details on this page have not been reviewed or provided by the card issuer. All opinions belong solely to the author(s) and are not those of any other entity. The details on financial products, including card rates and fees, are accurate as of the publish date. All products or services are presented without warranty. Check the bank's website for the most current information. This site doesn't include all currently available offers. Credit score alone does not guarantee or imply approval for any financial product.

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With the Southwest Rapid Rewards Plus card, you can earn points and discounts to use toward future Southwest purchases.

How I used my Southwest credit card to fly (almost) free

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Southwest Rapid Rewards Performance Business review: Valuable airline perks and an annual anniversary bonus

Though it has a high annual fee, this card offers a shortcut to Southwest elite status plus

benefits to make flying more enjoyable.

9 weird ways to use a credit card and max out your rewards

Check out these creative ways to use a credit card to help you maximize your rewards and benefits on everyday spending.

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