

Can I Get a Special Offer with My Current Credit Card?

by Jocelyn Baird August 29, 2018



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Hefty intro bonuses, long 0% intro APRs on purchases and balance transfers and more await those who sign up for a [new credit card](#). But what if you're a long-time customer? Is your only option to apply for a new credit card from a different provider, or can you get a special offer with your current credit card? We've got the lowdown on what options customers have when it comes to the credit cards in their wallets, as well as

how to choose a new card if you decide it's time for a change.

Special offers on not-so-new credit cards: do they exist?

The answer, as you might guess, is complicated. Some credit card providers will offer cardholders special offers from time to time with a credit card that is long past its opening date. This seems to be most common when it comes to balance transfer offers, as it is advantageous for the provider if customers move debt from other cards onto theirs and continue doing business with them. You might receive checks in the mail from your credit card provider that advertise a special 0% APR or a low APR on balance transfers made with the check. Other providers might require that you call them or log onto your user account on their website to check for any special offers available. Bottom line, it's not guaranteed, but it does happen — and the best way to find out what offers, if any, are available for your current credit card is to [contact your provider](#) and ask.

Unfortunately, those big intro bonuses you see advertised for new cardholders are generally one-time only deals. However, some cards do offer bonuses to cardholders beyond the first year. Credit cards issued by some banks offer additional rewards to cardholders who bank with them, like the [Bank of America Cash Rewards credit card](#), which features a customer bonus that Bank of America Preferred Rewards Clients can earn on top of the card's ongoing rewards. Airline- and hotel-branded travel rewards credit cards sometimes offer special perks, like companion tickets or statement credits to cover the cost of applying for known-traveler programs (e.g., TSA PreCheck).

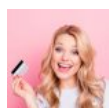
What if you aren't satisfied with your current credit card?

If you find that your current credit card just isn't cutting it, your best bet is to shop around for a new one that will give you a sweet intro bonus offer as well as ongoing benefits and rewards that you'll enjoy for the years you use the card. For example, [Discover it Cash Back](#) offers a nice 14-month 0% intro APR on both purchases and balance transfers (note that there is a 3% balance transfer fee) — after the intro APR expires, a go-to variable rate applies. It also earns 5% cash back in rotating categories each quarter you activate (up to the quarterly maximum, currently \$1,500, then it's 1% back) plus 1% cash back on all your other purchases, and it features a Cashback Match intro bonus that matches all the cash you earn in your first year as a cardholder. This means that if you earn \$200 in the first year, Discover will match that \$200 to give you a total of \$400 back. Plus, it offers some stellar customer benefits, like [social security monitoring](#), that you'll find useful in the long-term.

You can learn all about the best credit cards for all different kinds of needs to determine which would be the best for you by [reading our credit card reviews](#).

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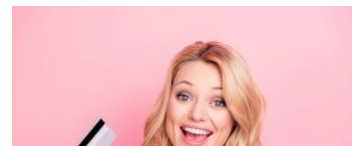
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Jocelyn is a NextAdvisor.com writer with a love for coffee, reading and all things personal security. She currently covers identity theft, credit monitoring and credit cards. She has been a guest on several radio shows nationwide and her cybersecurity and personal finance expertise have been featured by Forbes, USA Today, Kiplinger's Personal Finance, The Huffington Post and more. She is a graduate of Syracuse University with a dual degree in Writing and Rhetorical Studies and Anthropology. Follow her on Twitter @JocelynAdvisor.



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