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< CREDIT CARDS

American Express® Gold Card review: The big cheese when it comes to dining cards

BY **ADAM B. FRANKEL**

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✓ REVIEWED BY **DIA ADAMS**

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Our take: Whether it's food cooked at home or by someone else, no other card offers a smorgasbord of dining-related benefits quite like the American Express® Gold Card. But if you want a [travel credit card](#) with benefits like lounge access, the Amex Gold will leave a sour taste in your mouth.



American Express® Gold Card

[See Rates and Fees](#)

INTRO BONUS

Earn 60,000 Membership Rewards® points after you spend \$6,000 on eligible purchases on your new Card in your first 6 months of Card Membership.

Annual Fee	\$325
Purchase APR	See Pay Over Time APR
Foreign Transaction Fee	None

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REWARDS



Reward Rates

- 4x Earn 4X Membership Rewards® points per dollar spent on purchases at restaurants worldwide (on up to \$50,000 in purchases per calendar year, then 1X points for the rest of the year).
- 4x Earn 4X Membership Rewards® points per dollar spent at US supermarkets (on up to \$25,000 in purchases per calendar year, then 1X points for the rest of the year).
- 3x Earn 3X Membership Rewards® points per dollar spent on flights booked directly with airlines or on AmexTravel.com.
- 1x Earn 1x points on other eligible purchases.

OTHER BENEFITS



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✓ Pros

- High rewards at U.S. supermarkets, dining in and dining out
- Up to \$120 a year in credits for eligible dining (\$10 each month)
- Up to \$120 a year in Uber Cash credit, good for Uber rides or Uber Eats (To receive this benefit you must add your Gold Card to your Uber account and each month automatically get \$10

⊖ Cons

- The \$325 annual fee might be unpalatable to some
- The dining credits and Uber Cash credits are doled out monthly, in \$10 increments
- Outside of dining, U.S. supermarkets and airfare, the card's earnings are plain vanilla

in Uber Cash for Uber Eats orders or Uber rides in the U.S., totaling up to \$120 per year. Effective 11/8/2024, an Amex Card must be selected as the payment method for your Uber or Uber Eats transaction to redeem the Amex Uber Cash benefit.)

Who is the American Express Gold Card good for?

The [American Express Gold Card](#) is ideal for someone who spends a generous proportion of their budget on dining out and eating in. The dining and Uber credits are just the icing on the cake.

Who shouldn't get the American Express Gold Card?

If you can't stomach the idea of shelling out \$325 annually for a credit, or you don't think you'll spend enough or fully use the monthly credits to make up for the annual fee, this is not the card for you.

Amex Gold Overview

Everyone needs to eat, and even if your dining habits trend more towards #girdinners than Tomahawk ribeyes, you're still going to have to pay for food somewhere, at some point. That's where the [American Express® Gold Card](#) delivers. It offers rich rewards on all types of eating expenses, from pumpkin spice lattes for your Stanley cup to wings and beer on a Sunday to Saturday night sushi dates, you'll earn the same generous 4 Membership Rewards points per dollar every time you whip out the card.

That plumped-up rewards rate extends to groceries too, at U.S. supermarkets up to \$25,000 annually, then 1 point per dollar. So cooking at home can be just as satisfying rewards-wise as going out.

Let's dice up that \$325 annual fee. Yeah, it's tough to swallow and that might be the tipping point for who the card is best paired with. If you can use the \$120 annual credit, parceled out into \$10 monthly increments at Grubhub, The Cheesecake Factory, Goldbelly, Wine.com, and Five Guys and you can also use the up to \$120 a year in Uber Cash credit, good for Uber rides or Uber Eats (To receive this benefit you must add your Gold Card to your Uber account and each month automatically get \$10 in Uber Cash for Uber Eats orders or Uber rides in the U.S., totaling up to \$120 per year. Effective 11/8/2024, an Amex Card must be selected as the payment method for your Uber or Uber Eats transaction to redeem the Amex Uber Cash benefit.) then this card is the creme de la creme when it comes to earning rewards on your spending habits.

But even if those credits are as useless to you as the garnish on your plate, consider this: You'd have to spend about \$6,250 in dining and or supermarket spend, to break even with the card's annual fee. Many people will likely spend well above that on supermarkets and dining over the course of a year, especially those who consider themselves foodies.

American Express Gold Card: How to earn rewards

The Amex Gold Card earns Membership Rewards, a highly-coveted rewards currency that's generally worth the most when used for travel. Here's how you can earn these tasty rewards with this card:

- 4X Membership Rewards® points per dollar spent on purchases at restaurants worldwide (on up to \$50,000 in purchases per calendar year, then 1X points for the rest of the year)
- 4X Membership Rewards® points per dollar spent at US supermarkets (on up to \$25,000 in purchases per calendar year, then 1X points for the rest of the year)
- 3X Membership Rewards® points per dollar spent on flights booked directly with airlines or on AmexTravel.com
- 1X points on all other eligible purchases

It also comes with a welcome offer of 60,000 Membership Rewards® points after you spend \$6,000 on eligible purchases on your new Card in your first 6 months of

Card Membership.

How to redeem American Express Gold Card rewards

Membership Rewards points are flexible, meaning they can be redeemed in multiple ways. Here's the scoop on what you can do with the rewards earned on the Amex Gold card.

Pay with points at checkout

You can dish out your points to pay at checkout with eligible partners like Amazon, Best Buy and PayPal. Points are typically worth 0.7 cents per point this way.

Redeem for travel with Pay with Points

You can use Membership Rewards to book travel through Amex Travel using the Pay with Points feature. Using points this way will give you a value of 1 cent per point for flights and hotels in the Amex Fine Hotels & Resorts Collection, and 0.7 cents per point for prepaid hotel bookings, cruises, rental cars, and vacation packages.

Redeem for travel by transferring to airline and hotel partners

One of the best uses of Membership Rewards points is transferring them to one of Amex's airline partners. Amex has 18 airline partners and three hotel partners and in most cases you'll get more value from your Membership Rewards by transferring points to a partner.

That's because when you use your rewards to book a flight through Amex Travel, a point is always worth one cent. For example, a \$300 flight booked this way will cost 30,000 Membership Rewards points. But, transfer 30,000 points to an eligible transfer partner and things get more interesting—and valuable.

Here's a quick example: We found a one way nonstop flight on Delta Air Lines from Los Angeles International Airport (LAX) to New York's John F. Kennedy

Airport (JFK) in April 2024 that costs \$289 for a seat in the main cabin. That same flight costs 26,500 SkyMiles plus \$6 in taxes and fees, saving you 2,400 points since you'd only need to transfer 26,500 Membership Rewards to Delta's SkyMiles program. If you had booked that flight directly with Membership Rewards, you'd need 28,900 points to cover the cost.

Redeem for gift cards

You can redeem your rewards to buy gift cards from a variety of options including hotel brands, airlines, restaurant chains, retailers and more. The value of redeeming your rewards this way is between 0.7 cents and 1 cent per point, depending on the specific gift card.

Redeem for statement credits

Redeeming Membership Rewards for a statement credit is worth just 0.6 cents per point, making this the least valuable redemption option.

American Express Gold Card: Rates and fees

- **Purchase APR:** See Pay Over Time APR
- **Annual fee:** \$325
- **Foreign transaction fee:** 0%

To view rates and fees of the American Express® Gold Card, see [this page](#).

Additional benefits

- **Up to \$120 dining credit:** You can earn up to \$10 in statement credits each month when you pay with your American Express Gold Card at certain restaurants and delivery services, including Grubhub, The Cheesecake Factory, Wine.com, and more. Enrollment is required.
- **Up to \$120 Uber Cash:** Once you add your Gold Card to your Uber account, you will automatically receive up to \$10 in Uber Cash each month, which can be redeemed for Uber Eats orders or Uber rides in the U.S.

- **The Hotel Collection:** Get up to \$100 credit towards eligible charges with every booking of two nights or more at over a 1,000 upscale hotels worldwide with The Hotel Collection booked through AmexTravel.com. Eligible charges vary by property.
- **Global Assist Hotline:** If you're traveling more than 100 miles from home, you can rely on the Global Assist Hotline for 24/7 emergency assistance and coordination services (card Members are responsible for the costs charged by third-party service providers).
- **Baggage insurance plan:** By purchasing your entire fare for a common carrier vehicle ticket (plane, train, ship, or bus), you'll receive up to \$1,250 in coverage for carry-on baggage and up to \$500 for checked baggage, in excess of coverage provided by the Carrier.
- **Car rental loss and damage insurance:** When you use your card to reserve and pay for the entire rental, and decline the collision damage waiver (CDW) at the rental company counter, you can be covered for damage to or theft of a rental vehicle in a covered territory.
- **Amex Offers.** Access to Amex Offers, which are targeted offers for discounts or bonus points on purchases with select retailers when activated.

Credit cards similar to American Express Gold Card

The American Express Gold Card isn't the only game in town when it comes to earning high rewards on food-centric spending. Here's a few other worthy options to consider. If you are specifically looking for an Amex Card, we compared the [Amex Gold to both the Amex Platinum and the Amex Green](#).

Current Review

American Express® Gold Card	U.S. Bank Altitude Go card	Capital One Savor Cash Rewards Credit Card
Annual fee \$325	Annual fee \$0	Annual fee \$0
Welcome bonus 60,000 Membership Rewards® points after you spend \$6,000 on eligible purchases on your new	Welcome bonus 20,000 points (worth \$200) after spending \$1,000 in the first 90 days	Welcome bonus Earn a one-time \$200 cash bonus once you spend \$500 on

Current Review

American Express® Gold Card

Card in your first 6 months of Card Membership

Rewards

4X Membership Rewards® points per dollar spent on purchases at restaurants worldwide (on up to \$50,000 in purchases per calendar year, then 1X points for the rest of the year)

4X Membership Rewards® points per dollar spent at US supermarkets (on up to \$25,000 in purchases per calendar year, then 1X points for the rest of the year)

3X Membership Rewards® points per dollar spent on flights booked directly with airlines or on

AmexTravel.com

1X points on all other eligible purchases

Our Take

The Amex Gold is a powerhouse earner in dining and groceries. You can then transfer those rewards to over a dozen travel partners and get in the air quickly thanks to this card

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at Bankrate

U.S. Bank Altitude Go card

Rewards

2X points per dollar at grocery stores, grocery delivery, streaming services, gas stations and EV charging stations

1 point per dollar on all other eligible purchases

Our Take

The Altitude Go offers strong rewards on dining, groceries, and gas purchases. It also has a 0% APR period so it's ideal for financing large purchases.

[Read our review](#)

of the U.S. Bank Altitude Go card

Capital One Savor Cash Rewards Credit Card

purchases within the first 3 months from account opening

Rewards

3% cash back on dining, entertainment, and popular streaming services

3% at grocery stores

1% on all other purchases

Our Take

The Savor card not only offers high rates on dining and groceries, it also offers them on entertainment.

Entertainment is a unique category of spending not often found on rewards cards.

[Read our review](#)

of the Capital One Savor Cash Rewards Credit Card

U.S. Bank Altitude Go Visa vs. American Express Gold Card

If the Amex Gold Card charges champagne prices, the U.S. Bank Altitude Go card will get you mostly the same results on a beer budget. For a \$0 annual fee the Altitude Go card earns 4X points per dollar on dining, takeout and restaurant delivery, 2X points per dollar at grocery stores, grocery delivery, streaming

services, gas stations and EV charging stations and 1 point per dollar on all other eligible purchases.

It may not come with the dining and Uber Cash credits that the Amex Gold has, but it also doesn't have any annual fee to try and compensate for. Plus, although the earnings at grocery stores are lower than those of the Amex Gold Card, it also earns elevated rewards on filling up your car and your streaming queue. That might be more appealing to some.

Capital One Savor vs. American Express Gold Card

The Capital One Savor Cash Rewards Credit Card also dishes out high rewards on dining and groceries, earning an unlimited 3% cash back on dining and popular streaming services, 3% cash back at grocery stores (excluding superstores like Walmart(R) and Target(R) and 1% on all other purchases.

Instead of monthly Uber Cash credits that are use-it-or-lose-it, the Savor card offers 10% cash back on purchases made through Uber and Uber Eats, plus complimentary Uber One membership statement credits through November 14, 2024.



Pro tip

Eating is a necessity, and I put our restaurant and U.S. supermarket purchases on this card for elevated earnings. I typically redeem Amex points for flights and aim for at least 2 cents per point on my redemptions, meaning I'm getting an 8% return on my meals with this card. This is one of the best cards on the market when it comes to food perks and elevated earnings on food expenses. *Ryan Smith, Fortune contributor*

Is the American Express Gold Card right for you?

The [American Express Gold Card](#) is right for you if you spend a lot of money on ordering food, preparing food or being served food and can maximize the benefits that come with the card. Additionally, if your goal is to earn rewards you can use for travel on all of those eating expenses, this card is ideal for that purpose.

Dig deeper

3 ways to save on groceries

Frequently asked questions

What is the annual fee for the Amex Gold? 

What credit score do I need for the Amex Gold? 

Is the Amex Gold worth it? 

Please note that card details are accurate as of the publish date, but are subject to change at any time at the discretion of the issuer. Please contact the card issuer to verify rates, fees, and benefits before applying.

Eligibility and Benefit level varies by Card. Terms, Conditions, and Limitations Apply. Please visit americanexpress.com/benefitsguide for more details. Underwritten by Amex Assurance Company.

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With more than four decades of experience, Adam B. Frankel covers a broad range of personal finance topics from managing money in the stock markets to tracking credit card strategies. His work has been featured in national personal finance sites including MarketWatch, Quartz, and CardRatings.com.



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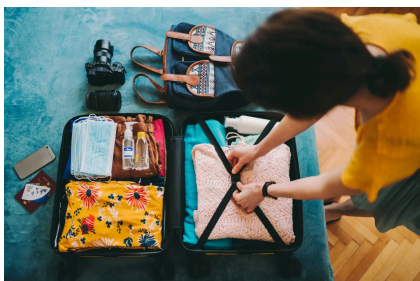
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Dia Adams is the senior editor leading the credit cards team at Fortune Recommends. Previously, Dia was a managing editor on the credit cards and travel rewards team at Forbes Advisor. She has been featured on national television, radio, print, and online media as an expert in the realms of credit cards, points and miles, Disney and family travel.



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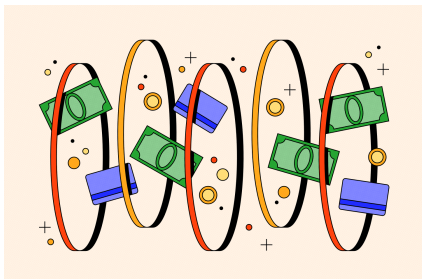
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