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Offer expired: Sizzling 120K offer on both Southwest business cards puts Companion Pass within reach

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CHRIS SWEDA—CHICAGO TRIBUNE/TRIBUNE NEWS SERVICE/GETTY IMAGES

The content on this page is accurate as of the posting date; however, some of the offers mentioned may have expired.

Chase's two Southwest Airlines cobranded [business cards](#) are out with a welcome offer so hot it will knock your socks off. Until September 7, 2024 at 7AM EDT, both the Southwest Rapid Rewards® Premier Business Credit Card and the Southwest® Rapid Rewards® Performance Business Credit Card have new welcome offers that could earn up to 120,000 Rapid Rewards points on each for meeting the minimum spending requirements.

Here's what each card is now serving up:

- **Southwest Rapid Rewards® Premier Business Credit Card:** Earn up to 120,000 points. Earn 60,000 points after you spend \$3,000 on purchases in the first three months from account opening and an additional 60,000 points when you spend \$15,000 in nine months.
- **Southwest® Rapid Rewards® Performance Business Credit Card:** Earn up to 120,000 points. Earn 80,000 points after you spend \$5,000 on purchases in the first three months from account opening and an additional 40,000 points when you spend \$15,000 in nine months.

The Southwest Premier Business card has an annual fee of \$99 and earns 3x points on Southwest Airlines purchases, 2x points on Rapid Rewards hotel and car rental partner purchases, 2x points on local transit and commuting, including rideshare services and 1x points on all other purchases. Perks include two Early-Bird check-ins and 6,000 anniversary points each year.

The Southwest Performance Business card is the more feature-laden of the two, with an annual fee of \$199. It earns 4x points on Southwest Airlines purchases, 3x points on Rapid Rewards hotel and car rental partner purchases, 2x points on social media and search engine advertising, internet, cable, and phone services and local transit and commuting, including rideshare services and 1x points on all other purchases. Benefits on this card include 9,000 anniversary points, four upgraded boardings per year, up to 365 inflight Wi-Fi fee reimbursements per year and a TSA PreCheck, Global Entry or NEXUS application fee credit once every four years.

The previous new cardholder bonuses on these cards were just for the upfront three-month offers, without the option to earn additional points. So the Rapid Rewards Premier Business card's offer was a one-time 60,000 points after spending \$3,000 in the first three months of account opening and the Rapid Rewards Performance Business card's offer was a one-time 80,000 points after spending \$5,000 on purchases in the first three months from account opening.

The increased opportunity to earn points after additional spending means those who spend just \$1,667 a month on their cards will reach that \$15,000 threshold within the nine-month period, scoring them a heaping pile of points that should be enough to earn a highly valuable [Companion Pass](#) with the airline. The Companion Pass perk is one of the best airline benefits you can get, since it allows you to take a companion with you, free of airline charges, anytime you fly on with Southwest, although you'll still have to pay taxes and fees. This could add up to significant savings on airfare, especially for those who often fly for work with a colleague.

In order to earn a Companion Pass, you need to either take 100 qualifying one-way flights in a calendar year or earn 135,000 qualifying points in a calendar year. Once earned, the pass is good for the remainder of the calendar year in which it was earned, plus the entire following calendar year.

Someone who spends \$15,000 within the nine months on either of the two Southwest Business Cards at a minimum will earn 15,000 qualifying points. And with the welcome offer worth a net total of 120,000 points, that would add up to the 135,000 points needed to qualify for a Companion Pass.

Is this a good deal?

The welcome offers on either of these cards are as good it gets, especially if you want to earn a Companion Pass and can meet the minimum spending requirement without overspending to get there. However, you aren't eligible for the offer on either card if you currently hold the card you're thinking of applying for or you've earned the bonus on the card you're thinking of applying for within the past 24 months. An easy workaround if you don't qualify for one of the cards is simply to apply for the other one.

Either card's annual fee is well worth it for frequent fliers who can earn and make the most of the card's Companion Pass perk.

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.

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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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