

WELLS FARGO ACTIVE CASH CARD TERMS AND CONDITIONS

Offers may differ from time to time and depend on the marketing channel, such as phone, email, online, direct mail, or in branch. You must select Apply Now on this page to take advantage of this specific offer.

Read the [Wells Fargo Active Cash® Credit Card Agreement](#) and the [Visa Guide to Benefits](#) to learn more.

Credit card is subject to credit qualification.

You may not qualify for an additional Wells Fargo credit card if you have opened a Wells Fargo credit card in the last 6 months.

1. To qualify for the \$200 cash rewards bonus, a total of at least \$1,000 in net purchases (purchases minus returns/credits) must post to your account within 3 months from the date your account is opened. These bonus cash rewards will show as redeemable within 1 – 2 billing periods after they are earned. Cash advances and balance transfers do not apply for purposes of this offer and may affect the credit line available for this offer. ATM transactions, cash advances of any kind, balance transfers, SUPERCHECKS™, cash equivalents such as money orders and prepaid gift cards, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the internet, fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn cash rewards. Refer to the [Summary of the Wells Fargo Rewards® Program Terms and Conditions and Addendum for the Wells Fargo Active Cash® Card](#) for details. [←back to content](#)

2. 2% cash rewards are earned for every \$1 spent in net purchases (purchases minus returns/credits) on the credit card account. ATM transactions, cash advances of any kind, balance transfers, SUPERCHECKS™, cash equivalents such as money orders and prepaid gift cards, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the internet, fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn cash rewards. Refer to the [Summary of the Wells Fargo Rewards® Program Terms and Conditions and Addendum for the Wells Fargo Active Cash® Card](#) for further details. [←back to content](#)

3. Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer Credit Card cardholder for damage to, theft of, or involuntary and accidental parting of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies) and may be applied after all other

insurance is exhausted. Reimbursement is limited to the cost to repair or replace your original cell phone, less a \$25 deductible with an allowable maximum of two paid claims per 12-month period. Each approved claim has a benefit limit of \$600. This benefit does not cover cell phones that are lost (i.e., mysteriously disappear). This protection is only available when cell phone bills are paid with an eligible Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from a card that is linked to a Line of Credit. Eligible cell phones are the lines listed on your most recent cellular wireless service provider's monthly billing statement for the billing cycle prior to when the incident occurred. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following the payment of your first cell phone billing using your eligible Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage. For complete coverage benefits and exclusions regarding this protection, go to the [Wells Fargo Active Cash® Card Guide to Benefits](#).

Note:

Call your cellular provider (or sign on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection. [←back to content](#)

4. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. [←back to content](#)

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5. You won't be held responsible for promptly reported unauthorized transactions, subject to certain conditions. For more information, please review the applicable [Consumer Credit Card Customer Agreement and Disclosure Statement](#). [←back to content](#)

6. You must be the primary account holder of an eligible Wells Fargo consumer account with a FICO® Score available, and enrolled in Wells Fargo Online®. Eligible Wells Fargo consumer accounts include deposit, loan, and credit accounts, but other consumer accounts may also be eligible. Contact Wells Fargo for details. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Please note that the score provided under this service is for educational purposes and may not be the score used by Wells Fargo to make credit decisions. Wells Fargo looks at many factors to determine your credit options; therefore, a specific FICO® Score or Wells Fargo credit rating does not guarantee a specific loan rate, approval of a loan, or an upgrade on a credit card. [←back to content](#)

7. Redeem for Purchases allows you to redeem your Wells Fargo Rewards® online for a statement credit to your eligible Wells Fargo credit card account. To be eligible for Redeem for Purchases, transactions must be \$1 or more and you must have enough rewards to redeem for the entire amount of the transaction. Statement credits are applied to your outstanding balance and you are still required to make any payment due on your account. Rewards redeemed for purchases will be deducted from your rewards account balance immediately and all rewards redemptions are final. Statement credits will post to your account in 5 – 7 business days. Redeem for Purchases is offered subject to the [Wells Fargo Rewards Program Terms and Conditions and the Addendum for the Active Cash® Card](#). For additional details visit [Wells Fargo: Rewards Terms](#), and select Wells Fargo Active Cash® Card from the drop down. Select “+Redeeming Rewards” and navigate to the Redeem for Purchases section. [←back to content](#)

8. Rewards redeemed as a credit to a qualified Wells Fargo mortgage, loan, or credit product are applied toward your principal balance. You must still make regularly scheduled payments. [←back to content](#)

9. Cash redemption options by phone or online are redeemable in \$25 increments only. Cash redemptions via a withdrawal from a Wells Fargo ATM or a rewards redemption to an eligible Wells Fargo account from a Wells Fargo ATM are redeemable in \$20 increments only. You must have a Wells Fargo Debit or ATM Card in order to redeem rewards at a Wells Fargo ATM. There may be a maximum limit on the dollar amount of the rewards redemptions for cash that you can make each day at a Wells Fargo ATM. [←back to content](#)

10. Pay with Rewards (“PWR”) feature allows you to redeem your available Wells Fargo Rewards® (“rewards”) online through participating PWR merchants towards qualifying purchase transactions with your eligible Wells Fargo credit card (“card”) account. To be eligible for PWR feature, cardholders must first verify the PWR sharing preference setting is enabled. This preference can be set at any time by going to [Pay with Rewards Preferences](#). When your PWR sharing preference is enabled, all cardholders who use and have access to your card, including authorized users on your card, will be able to view and redeem the rewards associated with that card through the PWR feature when the card is provided by you or your authorized users to a PWR merchant. Rewards are not earned on any portion of a transaction redeemed through the PWR feature. Transactions qualifying as eligible for PWR redemption may change at any time and without notice. Rewards redeemed through PWR will be deducted from your rewards account balance immediately and all PWR redemptions are subject to the Return/Cancelation Policy of the merchant. Refer to the [Wells Fargo Rewards® Program Terms and Conditions and the Addendum for the Wells Fargo Active Cash® Card](#), the participating PWR merchant User Agreement, and the [Pay with Rewards Terms and Conditions](#) for more details. [←back to content](#)

11. Wells Fargo Visa Signature® cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations, or bookings purchased or arranged by the Visa Signature® Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services are subject to availability. Review the full terms of service at [visasignatureconcierge.com](https://www.visasignatureconcierge.com). [←back to content](#)

12. Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge® for benefits to apply. Please consult the terms and conditions for each property. During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee.

There may be restrictions or closures of hotel facilities including food and beverage, spa and others. Such restrictions or closures may inhibit the hotel's ability to fulfill some of the Visa Premium benefits as stated. For more information, please visit: <https://www2.visasignaturehotels.com/coronavirus-information/>. [←back to content](#)

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