



CardRatings.com Names Best No-Annual-Fee Credit Cards of 2020

June 30, 2020

Study reveals the best no-annual-fee cards still offer features, perks and benefits

Foster City, CA – June 30, 2020 – Credit cards with no annual fee consistently show that consumers really can get something for nothing if they “play their cards right.” [CardRatings.com](https://www.cardratings.com), a leader in credit card ratings, names the best no-annual-fee credit cards that give savvy spenders options but still offer bells and whistles. For the best no-annual-fee cards for cash back, travel and business, experts reveal a well-researched list that appeals to a variety of consumers' needs.

Best no-annual-fee credit cards for cash-back rewards

- Chase Freedom Unlimited®: New cardholders can earn \$150 cash back
- Citi® Double Cash Card - 18 month BT offer: 1% cash back on purchases and then another 1% upon payment of the purchase
- Wells Fargo Cash Wise Visa®: Earns a \$150 cash rewards bonus after spending \$500 in the first three months
- Blue Cash Everyday® Card from American Express: Cardholders earn 3% cash back on U.S. supermarket purchases (up to \$6,000 spent annually)
- Capital One® Quicksilver® Cash Rewards Credit Card: No caps, categories or hoops to worry about
- Capital One® SavorOne® Cash Rewards Credit Card: 3% cash back on dining and entertainment purchases
- Bank of America® Cash Rewards credit card: 3% cash back on \$2,500 spent quarterly from the cardholder's category of choice including gas, online shopping, dining, travel, drug stores or home improvement/furnishing

The power of a credit card, too, has taken on new meaning as consumers weather the current financial environment during the pandemic. Credit cards can lend a hand in [financial planning](#) if used correctly.

Best no-annual-fee cards for travel rewards

- Citi Rewards+SM Card: Earns 15,000 bonus points after spending \$1,000 in purchases
- Capital One VentureOne® Rewards Credit Card: Earns 1.25 miles per \$1 spent on every purchase
- Wells Fargo Propel American Express®: Three points per \$1 spent eating out and ordering in
- Discover it® Miles: Earns an unlimited 1.5 miles per \$1 spent on every purchase, every day

Best No-Annual-Fee Cards for Business

- Ink Business Cash CardSM: 5% cash back on the first \$25,000 spent in combined office supply stores and internet, cable and phone services each anniversary year
- American Express Blue Business CashTM Card: Cardholders earn 2% [cash back](#) on the first \$50,000 spent each calendar year
- Ink Business UnlimitedSM Credit Card: Earns a flat and unlimited 1.5% cash back on every purchase
- Capital One® Spark® Cash Select for Business: Earns a flat 1.5% cash back on all purchases

CardRatings provides details on the top cards that don't charge annual fees, but still offer plenty of value, here: [Best no-annual-fee credit cards of June 2020](#).

About CardRatings.com

CardRatings.com is owned and operated by QuinStreet, Inc. (NASDAQ: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. CardRatings.com is a member of the company's expert research and publishing division.

CardRatings.com innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

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