

# Chase and IHG Hotels & Resorts boost co-brand benefits to rake in volume

## Article

**The news:** JPMorgan Chase and IHG Hotels & Resorts launched the IHG Rewards Premier Business co-brand card, [per](#) a press release. They also updated rewards for the IHG Rewards Traveler and Premier consumer co-brand cards.

- **IHG Rewards Premier Business card.** The card carries a \$99 annual fee and lets users earn 5x points per dollar spent on travel, restaurants and dining, and social media and search engine

advertising—and at office supply stores and gas stations. Cardholders earn 3x points on all other purchases.

- **IHG Rewards Premier consumer card.** The card has a \$99 annual fee and lets users earn 5x points on dining and travel and at gas stations—all other purchases earn 3x points. Previously, users earned between 1x and 2x points across these categories. Both the business and consumer cards let users earn up to 26x points when staying at IHG locations.
- **IHG Rewards Traveler consumer card.** The annual-fee-free card lets users earn 3x points on utilities, internet, cable, phone, select streaming services, and dining and at gas stations. Previously, users earned between 1x and 2x points per dollar spent across these categories. All other purchases earn 2x points (up from 1x). This card also lets users earn up to 17x points when staying at IHG locations.

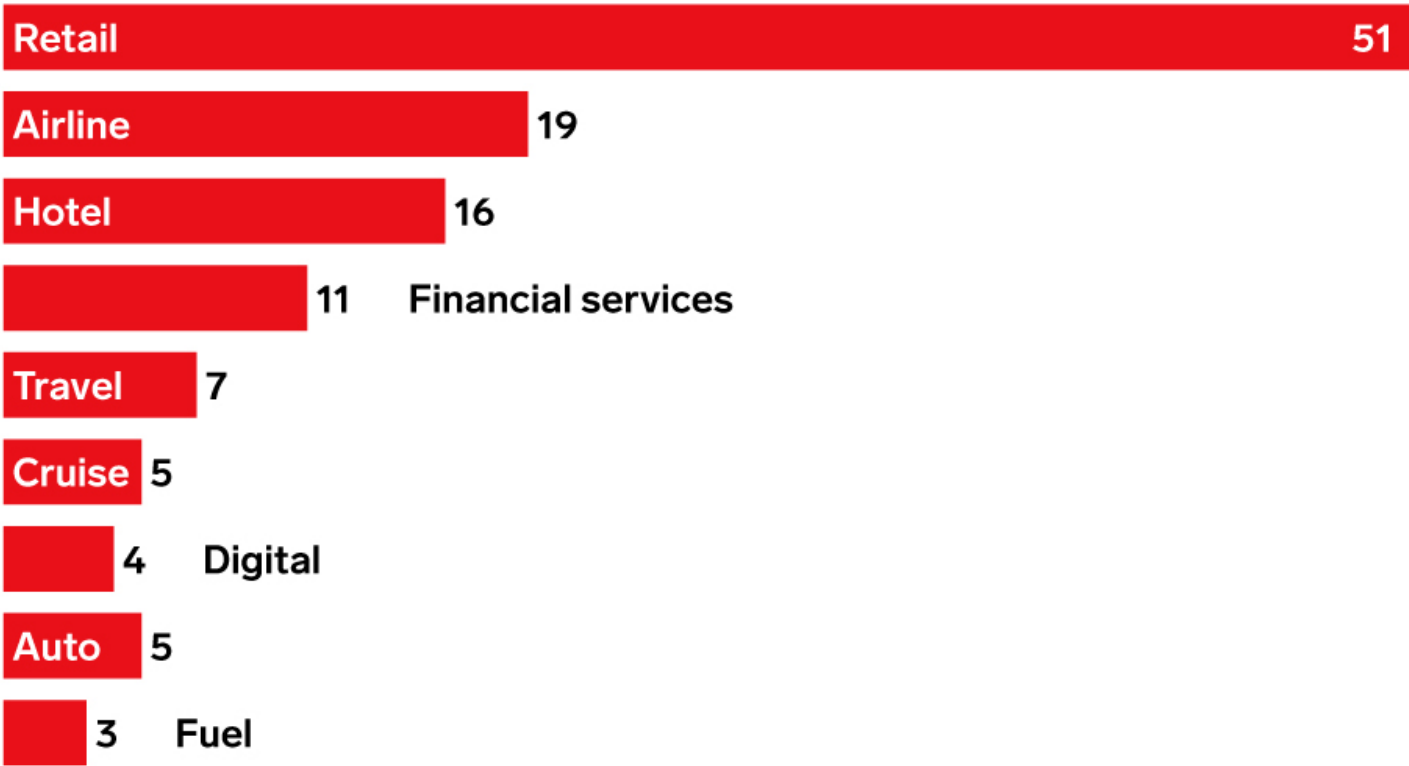
All the cards also simplify qualifying for higher tiers of the brand's loyalty program and using points.

**Why it's worth watching:** The cards offer three main benefits that can help the portfolio stand out and boost volume for Chase. Rebounding travel will be a boon to popular hotel co-brand cards, but they face tighter competition from premium and ultra-premium general-purpose cards.

- **More generous rewards.** The robust Premier updates can help the cards stand out from competing co-brands. And letting users earn rewards that are separate from IHG's loyalty program—like Mastercard World Elite benefits—increases the cards' versatility and makes them a more compelling option for customers looking for travel-oriented cards.
- **Enhanced point flexibility.** Cardholders can earn points for purchases outside of travel, opening more spending opportunities that can boost card volume for Chase. This feature can help the portfolio compete against general-purpose cards, many of which also offer travel perks, by balancing travel and non-travel points accrual.
- **Spending-based perks.** Upon reaching \$20,000 in purchases, users can earn attractive rewards—for instance, the Premier Business card will give users 10,000 bonus points and a \$100 statement credit when they reach the spending threshold. This can be a big benefit for frequent travelers who are likely to hit that amount easily, helping draw users and dollars to the portfolio.

**Go deeper:** Check out the [“The Co-Brand Credit Card Report”](#) to learn more about tactics issuers are using to encourage spending and stand out from competitors.

# US Co-Brand Credit Card Programs, by Category, July 2021



Note: total co-brand programs as of July 2021=121; a co-brand program is defined as a group of cards that share benefits, even between brands (e.g., Gap's program issues Athleta, Banana Republic, Gap, and Old Navy cards with shared benefits structure)  
Source: Insider Intelligence estimates from major banks, brands, and Consumer Financial Protection (CFPB) data, June 16, 2021

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