

Deposit to earn rewards



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5 Best Crypto Credit Cards with Rewards in 2023 | Bitcoin Credit Card

Original:

<https://www.btcc.com/en-US/academy/research-analysis/best-crypto-credit-cards-with-rewards-in-2023-bitcoin-credit-card>

[Crypto](#) credit cards are a convenient way for [cryptocurrency](#) aficionados to earn Bitcoin and other digital currencies through everyday purchases. If you're just getting started with cryptocurrencies, a rewards credit card like this one is a great way to do so with little to no risk. You can use one as an additional [cryptocurrency](#) wallet if you're already an investor.

Earning [cryptocurrency](#) through credit card purchases might be a risk-free way to enter the cryptocurrency market or add to an existing holding. Credit cards that provide [cryptocurrency](#) as a reward feature are listed below.

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What is Crypto Credit Cards?

When you make purchases with a crypto credit card, you earn cryptocurrency. It functions like a cash-back credit card in that you get a percentage back on your spending, in this case 1.5%. When a crypto credit card user spends their cash, the card company can then use that money to buy bitcoin on the user's behalf.

Consider the following simplified example involving a crypto rewards credit card that offers 1.5% cash back on any purchases made with it:

- For a given billing cycle, you shell out \$1,000.
- This expenditure would earn you \$15 in rewards.
- The \$15 would be used toward the purchase of cryptocurrencies by the card issuer.
- Some crypto credit cards only support one or a select few coins, but the vast majority give you the freedom to choose.

It is important to remember that not all crypto credit cards simply provide rewards in cryptocurrency. Some companies will even offer you money back if you don't like the options they provide. While bitcoin is a potential form of reward, the credit card might still be classified as a crypto credit card.

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How to Choose Best Crypto Credit Cards with Rewards?

It's important to understand the meaning of APR, annual fees, balance transfers, and any other costs associated with a credit card before applying for one. Since interest rates and annual fees can have a major impact on the time and money it takes to pay off a credit card bill, it is crucial to shop around and compare offers.

Seuthe advises being informed of the types of cryptocurrencies offered, the percentage of rewards, and any limits on incentives when using bitcoin rewards cards.

When choosing a credit card, rewards (whether in bitcoin or another form) should be one of many considerations. Look for the proportion of rewards you'll receive with each purchase, as well as incentives in the cryptocurrency(ies) you're interested in (such as Bitcoin or Ethereum), when comparing cryptocurrency rewards programmes. Check to see whether the percentages are competitive with other rewards cards; remember, you may always opt for regular cash back and use it to buy digital assets.

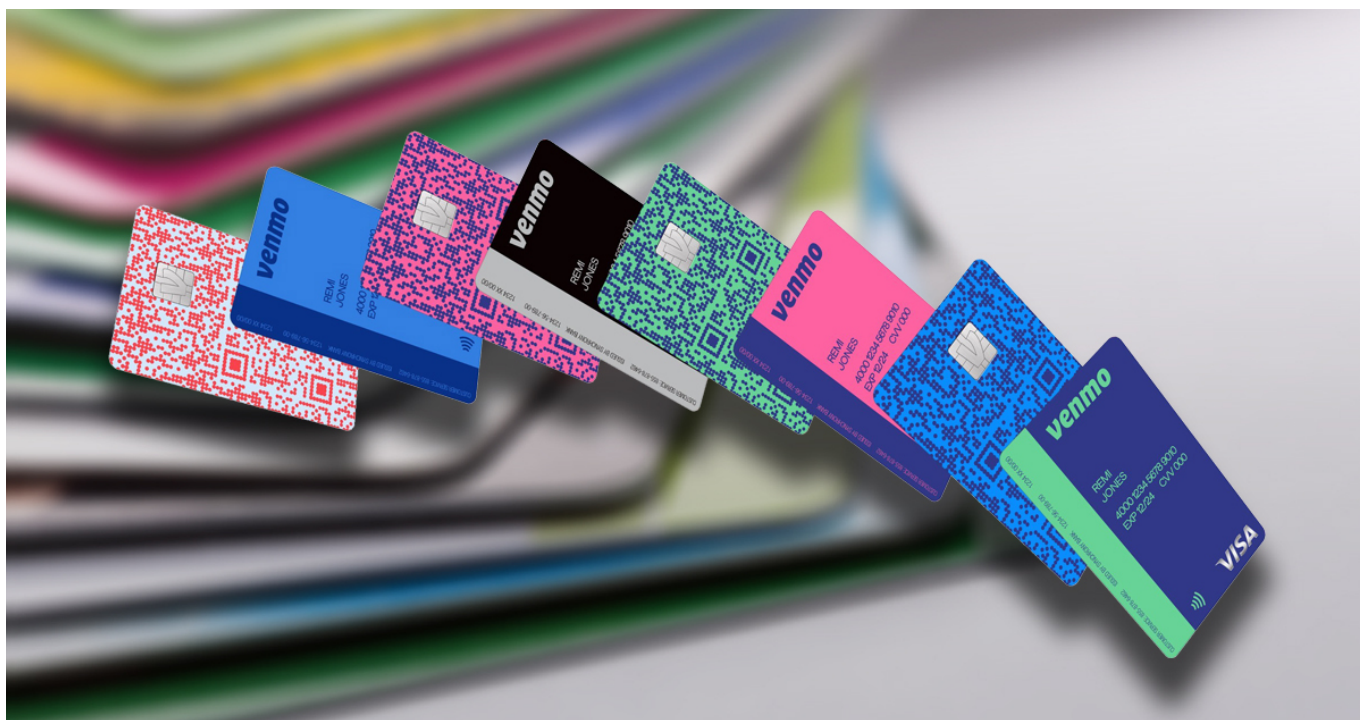
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Best Crypto Credit Cards with Rewards in 2023

1.Venmo Credit Card



The Cash Back to Crypto function allows Venmo Credit Card customers to automatically invest their cash back rewards into bitcoin. Bitcoin, Ethereum, Litecoin, and Bitcoin Cash are the four digital currencies available for purchase. Thereafter, users of the Venmo app will have the option of either selling or holding their cryptocurrency.

In the Cash Back to Crypto option, if you use the auto-purchase feature, you won't have to pay any extra fees. Every single monthly transaction, however, will have a spread for the conversion of cryptocurrencies. This means that Venmo will add a little margin to the difference between the market price of the cryptocurrency and the exchange rate. You can modify your yearly cryptocurrency allocation and disable automatic purchases whenever you choose.

Sign-up bonus: None.

Annual fee: None.

Rewards:

- Get 3% back on your monthly spending total in your preferred category (from one of eight possible categories).
- You'll get 2% of your monthly expenditures back in the category that ranks second (from one of the remaining seven possible categories).
- All other purchases (those that do not fit into the categories below) will get 1% cash back.

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2. Brex Card



Recently, a new redemption option was added to the startup-centric Brex Card: Customers can trade in their Brex incentives for Bitcoin and Ethereum beginning on May 12, 2021. The firm claims their program is the industry's first cryptocurrency incentives scheme. The ratio of redemptions should be noted: For every 100 points earned, you'll receive 70 cents in cryptocurrency, for a per-point value of 0.7 cents. Coinbase, a cryptocurrency exchange platform, will be used to facilitate the exchange of the crypto incentives. In addition to statement credits, gift cards, and travel, cardholders can redeem points for other perks.

Sign-up bonus: 30,000 points after spending \$3,500 in 30 days or 50,000 points for spending \$9,000.

Annual fee: None.

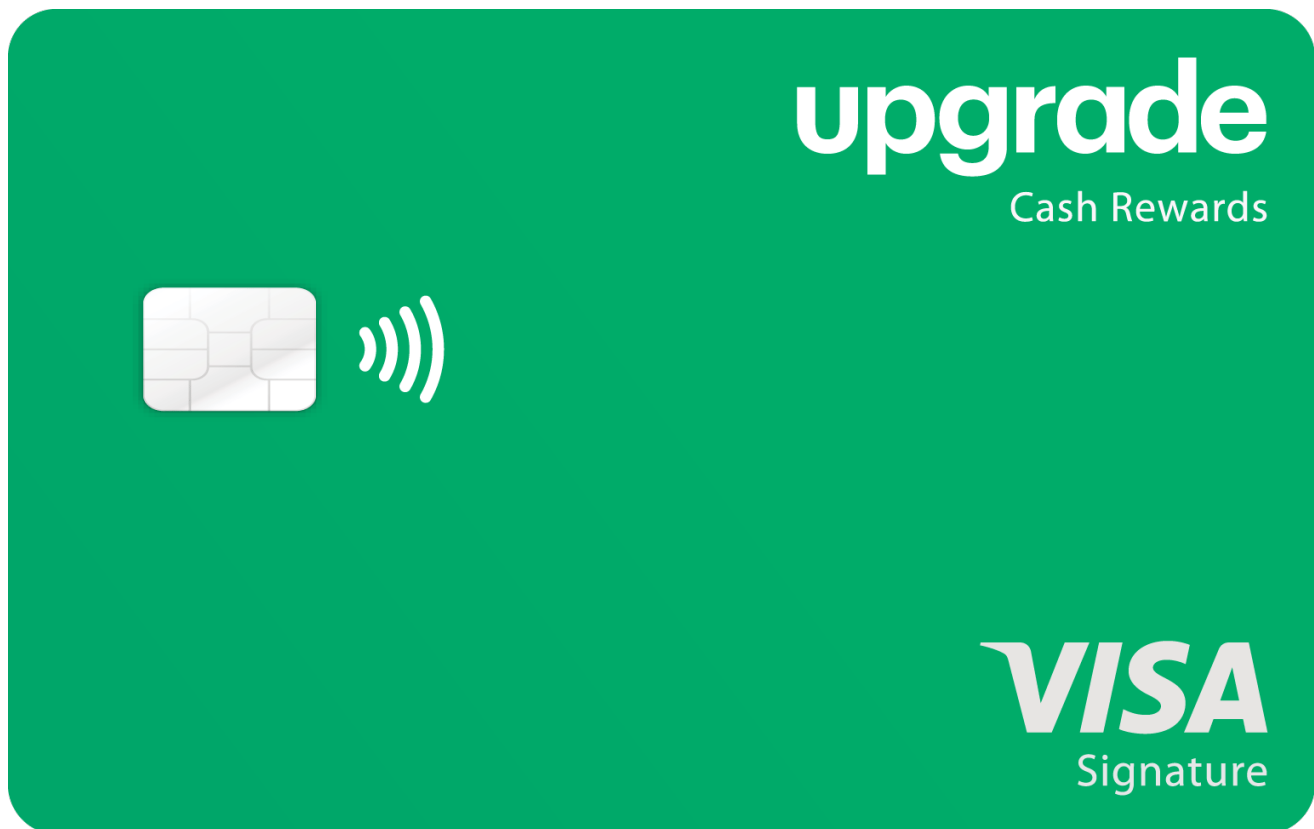
Rewards: The base reward rate for using a Brex Card is 1 point for every \$1 spent. When used as your sole business credit card, though, you'll be eligible for more rewards through the Exclusive program.

- Taxis and ridesharing services earn seven points per dollar.
- Booking flights through the Brex platform earns four times as many points.
- The dining out category earns 3x points.
- The Brex dashboard offers triple points for all Apple goods purchases.
- Spending on software updates and maintenance earns 2 points per dollar.
- The standard point system of 1 point per \$1 spent applies to all other purchases.

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3.Upgrade Bitcoin Rewards Visa Credit Card



The Upgrade Bitcoin Rewards Visa® Credit Card offers an unlimited 1.5% cash back in bitcoin when you pay off your purchases in full. NYDIG, a custody and trading platform, will buy bitcoin on your behalf as you make payments for your transactions and store the cryptocurrency in a wallet it creates for you. By selling bitcoin, you will incur a 1.5% transaction fee and the revenues will be credited to your account as a statement credit.

Sign-up bonus: \$200 bonus with the opening of a Rewards Checking Plus account and three debit transactions.

Annual fee: None.

Rewards: There will be a 1.5% bitcoin rebate on all purchases.

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4. Gemini Credit Card



Since its users can choose to get their rewards in Bitcoin, Ethereum, or any of the other digital assets traded on the Gemini cryptocurrency exchange, the Gemini Credit Card is the finest crypto credit card for rewards. Instantaneous deposits of cryptocurrency rewards are made to users' Gemini accounts at the time of purchase, and users can alter the cryptocurrency reward type to allocate the rewards across multiple assets.

Sign-up bonus:None.

Annual fee: None.

Rewards:All purchases earn 1% back, plus an additional 2% in the grocery store and 3% at restaurants.

5. Nexo Card



For those who plan to keep their cryptocurrency assets for the long haul, the Nexo Card is the ideal crypto credit card because they can use their cryptocurrency as collateral. Nexo's Instant Crypto Credit Lines can be accessed using the Nexo Card, and there are no minimum monthly payment requirements. Borrowing up to 90% of the value of a digital asset portfolio allows users to keep their original holdings intact. You can earn up to 2% in Nexo or up to 0.5% in Bitcoin crypto rewards on purchases with the Nexo Card, and the interest rate is lower than with traditional credit cards.

Sign-up bonus:None.

Annual fee: None.

Rewards: Earn up to 2% NEXO or 0.5% Bitcoin for all purchases.



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FAQs

1. How do crypto credit cards function?

When you use a crypto credit card to buy things, you can earn crypto rewards. With a rewards card like this, you can get a rebate of up to 1.5% of the purchase price in cash. The money is then transformed into a cryptocurrency. If your credit card offers a rebate of 1.5% in Bitcoin, spending \$1,000 would get you \$15 in Bitcoin.

2.Are cryptocurrency credit card rewards taxed?

If you cash in your cryptocurrency credit card rewards after their value has increased, you must pay taxes on the profit. Cryptocurrency rewards are distinct from credit card rewards in that its value is very volatile and hence subject to taxation. While you don't have to pay taxes just for getting crypto rewards, you will have to report and pay taxes on any profit you make by selling or otherwise using your crypto after its value has increased.

3.What is the minimum credit score required for a crypto credit card?

The majority of cryptocurrency credit cards require a credit score of 670 or above to apply for. Anyone without a decent to outstanding credit score won't be approved for these cards. Some special cases, however, are accessible even to those with a lower credit score.

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Where to Trade Crypto Futures?

Now you can trade Bitcoin (BTC) futures on [BTCC](#). [BTCC](#), a [cryptocurrency exchange](#), was founded in June 2011 with the goal of making crypto trading reliable and accessible to everyone. BTCC is a crypto exchange offering users liquid and low-fee futures trading of both cryptocurrencies and tokenized traditional financial instruments like stocks and commodities.



BTCC offers exclusive bonus for new users. Sign up and deposit on BTCC to get up to [10,055 USDT](#) in bonuses. Meet the deposit targets within 30 days after successful registration at BTCC, and

you can enjoy the bonus of the corresponding target levels. **Find out what campaigns are available now:** <https://www.btcc.com/en-US/promotions>

BTCC also has an [iOS](#) app and [Android](#) app if you prefer to trade on the go.

iOS QR Code



Android QR Code



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How to Trade Tether (USDT) on BTCC

Mobile App

- 1. Download the BTCC App via [App Store](#) or [Google Play](#)
- 2. Register and verify your account, or log in to your BTCC account.
- 3. Tap 'Buy Crypto'.
- *Please note that only verified users are eligible to buy crypto on BTCC.
- 4. Enter the amount you would like to buy in USDT.
- 5. Select a service provider and proceed to payment.

Web Platform

- 1. [Register](#) and verify your account, or [log in](#) to your BTCC account.
- 2. Click 'Buy Crypto' on the menu.
- *Please note that only verified users are eligible to buy crypto on BTCC.
- 3. Enter the amount you would like to buy in USDT.
- 4. Select a service provider and proceed to payment.

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How to Trade Crypto Futures on BTCC ?

To trade Crypto Futures on BTCC, follow these simple steps:

- **Create an account**

Go to the [BTCC website](#) and fill out the registration form with the necessary details. Finish the checks to make sure you're in line with the stock exchange's rules.

- **Deposit funds**

Fund your BTCC wallet once your account has been created and verified. You can fund your BTCC account with a number of different cryptocurrencies and fiat currencies.

- **Navigate to the crypto trading section**

You can begin trading on the BTCC platform as soon as your account has been funded. Find the crypto exchange rate, which is written as crypto/Bitcoin (BTC) or crypto/US Dollar (USDT) depending on the other pairs available.s.

- **Choose your trading type**

Both spot trading and futures trading are available through BTCC. If you want to purchase or sell crypto tokens at the current market price, you may want to investigate spot trading. If you'd rather trade crypto with leverage and speculate on its price movements, you can do so with crypto Futures.

- **Place your trade**

After deciding which type of deal you want to make, you can enter the amount of crypto you like to buy or sell, as well as your preferred price (if necessary). If everything checks out, go ahead and make the deal.

- **Monitor and manage your trades**

Be sure to monitor your crypto holdings on the BTCC exchange. To limit losses and protect gains, you can use stop-loss and take-profit orders. It is also important to keep up with the latest crypto market trends and news if you want to successfully trade this cryptocurrency.

Before becoming involved in any kind of trading, make sure you've done your homework. Due to the extreme volatility of the cryptocurrency markets, it is crucial to have a well-defined trading strategy and risk management framework in place. To successfully trade crypto on the BTCC market and take advantage of the chances it provides, follow these procedures and keep yourself updated.

[Look More:How to Deposit Crypto on BTCC?](#)



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Why Trade Crypto Futures on BTCC

To trade Crypto futures, you can choose BTCC crypto exchange. [BTCC](#), a [cryptocurrency exchange](#), was founded in June 2011 with the goal of making crypto trading reliable and accessible to everyone. Over 11 years of providing crypto futures trading services. 0 security incidents. Market-leading liquidity.

Traders may opt to trade on BTCC for a variety of reasons:

- **Secure:** safe and secure operating history of 11 years. Safeguarding users' assets with multi-risk management through the ups and downs of many market cycles
- **Top Liquidity:** With BTCC's market-leading liquidity, users can place orders of any amount—whether it's as small as 0.01 BTC or as large as 50 BTC—instantly on our platform.
- **Innovative:** Trade a wide variety of derivative products including perpetual futures and tokenized USDT-margined stocks and commodities futures, which are innovative products invented by BTCC.
- **Flexible:** Select your desired leverage from 1x to 150x. Go long or short on your favourite products with the leverage you want.

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BTCC FAQs

1. Is BTCC safe?

Since its inception in 2011, BTCC has made it a priority to create a secure space for all of its visitors. Measures consist of things like a robust verification process, two-factor authentication, etc. It is considered one of the most secure markets to buy and sell cryptocurrencies and other digital assets.

2. Is it possible for me to invest in BTCC?

Users are encouraged to check if the exchange delivers to their area. Investors in BTCC must be able to deal in US dollars.

3. Can I Trade BTCC in the U.S?

Yes, US-based investors can begin trading on BTCC and access the thriving crypto asset secondary market to buy, sell, and trade cryptocurrencies.

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