



HOW TO REDEEM CHASE POINTS (SIMPLE GUIDE)



OPTION 1: CASH BACK (EASIEST)

Turn your points into cash in seconds.

Steps:

1. Log into your Chase account
2. Go to **Ultimate Rewards**
3. Click **Redeem** → **Cash Back**
4. Choose:
 - Statement credit
 - OR direct deposit
5. Confirm

Value:

👉 1 point = 1¢

👉 100,000 points = \$1,000



OPTION 2: PAY YOURSELF BACK

Erase purchases using points.

Steps:

1. Go to **Ultimate Rewards**
2. Click **Pay Yourself Back**
3. Select eligible purchases
4. Apply points

Best for: Flexibility + simple redemptions



HOW TO TRANSFER POINTS (BEST VALUE)



TRANSFER IN 4 STEPS

1. Go to **Ultimate Rewards**
2. Click **Transfer to Travel Partners**
3. Select partner
4. Enter points → Confirm

👉 Transfers are **1:1 ratio**

👉 Most transfers are **instant**



BEST HOTEL VALUE: HYATT

- Transfer to Hyatt → Book hotels
- Often worth **2–3¢ per point**
- Ideal for luxury stays



EASY FLIGHTS: SOUTHWEST





- Transfer → Book flights directly
 - Value ~**1.3–1.5¢ per point**
 - No blackout dates
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MAX TRAVEL VALUE: UNITED

- Transfer → Book flights
 - Value ~**1.2–2¢+ per point**
 - Best for international trips
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QUICK STRATEGY

-  Need cash → **Cash Back (1¢/pt)**
 -  Best value → **Hyatt transfers**
 -  Simple flights → **Southwest**
 -  Big trips → **United**
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PRO TIP

Using transfer partners can **double or triple your point value** compared to cash back.

