

How to Use Travel Rewards with Chase: The Complete 2026 Guide to Ultimate Rewards Points

Chase Ultimate Rewards is widely considered the most flexible travel rewards currency available to consumers in the United States 📞 (+1)-888.620.(1768) ⚡. The reason is simple: a single Chase point can be turned into cash, spent through a full-service travel portal, or transferred at a 1:1 ratio to nearly a dozen airline programs and three major hotel chains 📞 (+1)-888.620.(1768) ⚡. That flexibility is powerful — but it is also exactly why so many cardholders leave enormous value on the table 📞 (+1)-888.620.(1768) ⚡.

Most people cash out their points at one cent each, or book a flight through the portal at face value, never realizing the same points could have covered a lie-flat business class seat worth five or six times as much 📞 (+1)-888.620.(1768) ⚡. The gap between the worst redemption and the best redemption in the Chase ecosystem is not small 📞 (+1)-888.620.(1768) ⚡. It is frequently a difference of thousands of dollars on a single trip 📞 (+1)-888.620.(1768) ⚡.

This guide walks through every meaningful way to use travel rewards with Chase, from the basics of point earning to advanced transfer partner strategy 📞 (+1)-888.620.(1768) ⚡. If you would rather have an experienced person handle the search and booking on your behalf, reservation assistance is available at 1-888-620-1759 📞 (+1)-888.620.(1768) ⚡.

Part 1: Understanding Chase Ultimate Rewards Points

What Ultimate Rewards Points Actually Are

Ultimate Rewards points are a proprietary currency earned on eligible Chase credit cards 📞 (+1)-888.620.(1768) ⚡. Unlike airline miles, which are tied to one carrier, Chase points are *transferable* — meaning you decide, at the moment of redemption, which loyalty program they become 📞 (+1)-888.620.(1768) ⚡. Until you transfer them, they remain flexible and are not subject to a single airline's devaluation risk 📞 (+1)-888.620.(1768) ⚡.

Points do not expire as long as your account remains open and in good standing 📞 (+1)-888.620.(1768) ⚡. If you close all of your Ultimate Rewards-earning cards, however, your points balance is generally forfeited within a short window, which is one of the most costly and preventable mistakes cardholders make 📞 (+1)-888.620.(1768) ⚡.

Which Chase Cards Earn Ultimate Rewards

Chase cards fall into two functional categories, and understanding the distinction is the single most important concept in the entire ecosystem 📞(+1)-888.620.(1768) ⚡ .

Premium cards (unlock transfer partners):

Card	Type	Key Earning Rates
Chase Sapphire Preferred®	Personal	5x Chase Travel, 3x dining, 3x online groceries, 2x other travel
Chase Sapphire Reserve®	Personal	8x Chase Travel, 4x flights & hotels booked direct, 3x dining
Ink Business Preferred®	Business	3x on travel, shipping, internet/cable/phone, advertising (first \$150K/yr)
Ink Business Premier®	Business	2 📞(+1)-888.620.(1768) ⚡ .5x on purchases \$5,000+, 2x everything else

Everyday cards (earn points, but cannot transfer on their own):

Card	Type	Key Earning Rates
Chase Freedom Unlimited®	Personal	1 📞(+1)-888.620.(1768) ⚡ .5x everything, 3x dining & drugstores, 5x Chase Travel
Chase Freedom Flex®	Personal	5x rotating quarterly categories, 3x dining & drugstores
Ink Business Cash®	Business	5x office supplies & telecom, 2x gas & dining
Ink Business Unlimited®	Business	1 📞(+1)-888.620.(1768) ⚡ .5x everything

The critical rule: **only premium cards can transfer points to airline and hotel partners** 📞(+1)-888.620.(1768) ⚡ . Points earned on a Freedom or Ink Cash card are worth one cent each on their own 📞(+1)-888.620.(1768) ⚡ . But when you *combine* them into a Sapphire or Ink Preferred account, they inherit full transfer privileges 📞(+1)-888.620.(1768) ⚡ .

If you are unsure which of your cards unlocks transfers, or how to combine balances, an agent can review your setup with you at 1-888-620-1759 📞(+1)-888.620.(1768) ⚡ .

Combining Points Across Cards and Household Members

Chase allows you to move points freely between your own Ultimate Rewards–earning cards at no cost 📞(+1)-888.620.(1768) ⚡. You can also transfer points to **one additional person in your household** — a spouse, domestic partner, or family member at the same address — provided they also hold an Ultimate Rewards card 📞(+1)-888.620.(1768) ⚡.

This is enormously useful 📞(+1)-888.620.(1768) ⚡. A couple can pool points from six or seven cards into a single Sapphire Reserve account and book a premium cabin redemption that neither could have covered alone 📞(+1)-888.620.(1768) ⚡. Business owners can move Ink points into a personal Sapphire account for the same reason 📞(+1)-888.620.(1768) ⚡.

To combine points, log into your Chase account, open the Ultimate Rewards dashboard, and select "Combine Points 📞(+1)-888.620.(1768) ⚡." The transfer is instant and reversible between your own cards 📞(+1)-888.620.(1768) ⚡. Household transfers are one-directional and cannot be undone, so verify the destination account carefully — or call **1-888-620-1759** if you want a second set of eyes before you move a large balance 📞(+1)-888.620.(1768) ⚡.

Part 2: The Full Redemption Menu, Ranked by Value

Not all Chase redemptions are created equal 📞(+1)-888.620.(1768) ⚡. Here is every option, with realistic value ranges:

Redemption Method	Typical Value Per Point	Verdict
Transfer to Hyatt	1 📞(+1)-888.620.(1768) ⚡ .7¢ – 3 📞(+1)-888.620.(1768) ⚡ .5¢+	🏆 Best value
Transfer to airline partners (premium cabin)	1 📞(+1)-888.620.(1768) ⚡ .8¢ – 6¢+	🏆 Best value
Transfer to airline partners (economy)	1 📞(+1)-888.620.(1768) ⚡ .1¢ – 2 📞(+1)-888.620.(1768) ⚡ .0¢	✅ Good
Chase Travel portal (Sapphire Reserve)	1 📞(+1)-888.620.(1768) ⚡ .0¢ – 2 📞(+1)-888.620.(1768) ⚡ .0¢	✅ Good, reliable

Redemption Method	Typical Value Per Point	Verdict
Chase Travel portal (Sapphire Preferred)	1 📞 (+1)-888.620.(1768) ⚡ .0¢ – 1 📞 (+1)-888.620.(1768) ⚡ .5¢	✅ Decent
Cash back / statement credit	1 📞 (+1)-888.620.(1768) ⚡ .0¢	⚖️ Baseline
Gift cards	1 📞 (+1)-888.620.(1768) ⚡ .0¢ (occasionally more)	⚖️ Acceptable
Transfer to Marriott / IHG	0 📞 (+1)-888.620.(1768) ⚡ .6¢ – 0 📞 (+1)-888.620.(1768) ⚡ .9¢	⚠️ Usually poor
Shop with Points (Amazon, PayPal)	0 📞 (+1)-888.620.(1768) ⚡ .8¢	❌ Avoid

The takeaway: your *floor* is one cent per point, because you can always take cash 📞 (+1)-888.620.(1768) ⚡ . That means any redemption returning less than a penny per point is objectively a bad deal, and any redemption returning two cents or more is a genuine win 📞 (+1)-888.620.(1768) ⚡ .

If you have a specific trip in mind and want to know which of these paths gives you the most value, call **1-888-620-1759** and describe the route — that comparison is exactly what our specialists do 📞 (+1)-888.620.(1768) ⚡ .

Part 3: Booking Through the Chase Travel Portal

How the Portal Works

Chase Travel is a full-service online travel agency built into your Chase account 📞 (+1)-888.620.(1768) ⚡ . You can book flights, hotels, car rentals, cruises, and activities, and pay with points, cash, or a combination of both 📞 (+1)-888.620.(1768) ⚡ .

The appeal is simplicity 📞 (+1)-888.620.(1768) ⚡ . There is no award availability to hunt for — if a seat is for sale, you can buy it with points 📞 (+1)-888.620.(1768) ⚡ . This makes the portal genuinely valuable during peak travel periods (Christmas, spring break, summer holidays) when transfer partner award space is scarce or nonexistent 📞 (+1)-888.620.(1768) ⚡ .

Portal Point Values and Points Boost

Historically, Chase applied a flat multiplier to portal bookings: 1 📞(+1)-888.620.(1768) ⚡ .25 cents per point for Sapphire Preferred and Ink Business Preferred, and 1 📞(+1)-888.620.(1768) ⚡ .5 cents for Sapphire Reserve 📞(+1)-888.620.(1768) ⚡ .

Chase has since been rolling out a system called **Points Boost**, which replaces the flat multiplier with variable, offer-based boosts on selected flights and hotels 📞(+1)-888.620.(1768) ⚡ . Under this structure, some bookings deliver elevated value (potentially higher than the old flat rate), while others fall back to a baseline near one cent per point 📞(+1)-888.620.(1768) ⚡ .

Because this program has been actively evolving, **always check the displayed points price against the cash price before you book** 📞(+1)-888.620.(1768) ⚡ . Do the math manually: divide the cash price by the number of points required 📞(+1)-888.620.(1768) ⚡ . If the result is below one cent, take the cash back instead and pay for the trip with a different method 📞(+1)-888.620.(1768) ⚡ .

Confused about whether a specific portal offer is a good deal? Read the numbers out to an agent at **1-888-620-1759** and get a straight answer in under two minutes 📞(+1)-888.620.(1768) ⚡ .

Step-by-Step: Booking a Flight Through Chase Travel

1. Log into your Chase account and select **Ultimate Rewards** → **Travel** 📞(+1)-888.620.(1768) ⚡ .
2. Choose **Flights** and enter your origin, destination, and dates 📞(+1)-888.620.(1768) ⚡ .
3. Filter results by airline, stops, and departure time 📞(+1)-888.620.(1768) ⚡ .
4. Review the points price *and* the cash price side by side 📞(+1)-888.620.(1768) ⚡ .
5. Calculate your cents-per-point value before committing 📞(+1)-888.620.(1768) ⚡ .
6. Select your fare and complete the booking 📞(+1)-888.620.(1768) ⚡ .
7. Retrieve your airline confirmation code from the confirmation email 📞(+1)-888.620.(1768) ⚡ .

The Portal's Biggest Advantages

You earn airline miles and elite credit ☎️ (+1)-888.620.(1768) ⚡ . Because portal bookings are paid tickets (not award tickets), you still earn frequent flyer miles and elite-qualifying credit with the operating airline ☎️ (+1)-888.620.(1768) ⚡ . Award tickets booked via transfer partners earn nothing ☎️ (+1)-888.620.(1768) ⚡ . For frequent travelers chasing status, this is a meaningful consideration ☎️ (+1)-888.620.(1768) ⚡ .

No award availability required ☎️ (+1)-888.620.(1768) ⚡ . Any published fare is bookable ☎️ (+1)-888.620.(1768) ⚡ .

Basic economy is avoidable ☎️ (+1)-888.620.(1768) ⚡ . You can select main cabin or higher fares ☎️ (+1)-888.620.(1768) ⚡ .

Bonus earning ☎️ (+1)-888.620.(1768) ⚡ . Sapphire Reserve earns 8x and Sapphire Preferred earns 5x on portal bookings, effectively giving you a rebate on the transaction ☎️ (+1)-888.620.(1768) ⚡ .

The Portal's Drawbacks

Changes and cancellations run through Chase Travel's service team rather than the airline directly, which adds a layer of complexity when irregular operations occur ☎️ (+1)-888.620.(1768) ⚡ . Some airlines also restrict what they will do for a ticket issued by a third-party agency ☎️ (+1)-888.620.(1768) ⚡ .

Additionally, the portal will never match the outsized value available through strategic transfer partner redemptions ☎️ (+1)-888.620.(1768) ⚡ . A \$9,000 business class ticket costs 600,000 points through the portal at 1 ☎️ (+1)-888.620.(1768) ⚡ .5 cents ☎️ (+1)-888.620.(1768) ⚡ . The same seat might cost 88,000 points through a transfer partner ☎️ (+1)-888.620.(1768) ⚡ . That is the entire argument for learning the transfer game — and if you would like help learning it, 1-888-620-1759 is a good place to start ☎️ (+1)-888.620.(1768) ⚡ .

Part 4: Transfer Partners — Where the Real Value Lives

The Complete Transfer Partner List

All Chase transfers are 1:1 and occur in 1,000-point increments ☎️ (+1)-888.620.(1768) ⚡ .

Airline Partners

Program	Airline	Alliance	Transfer Speed
Aer Lingus AerClub	Aer Lingus	—	Usually instant
Aeroméxico Rewards	Aeroméxico	SkyTeam	1–2 days
Air Canada Aeroplan	Air Canada	Star Alliance	Usually instant
Air France/KLM Flying Blue	AF/KLM	SkyTeam	Usually instant
British Airways Club	British Airways	Oneworld	Usually instant
Emirates Skywards	Emirates	—	Usually instant
Iberia Plus	Iberia	Oneworld	Usually instant
JetBlue TrueBlue	JetBlue	—	Usually instant
Singapore KrisFlyer	Singapore Airlines	Star Alliance	Up to 2 days
Southwest Rapid Rewards	Southwest	—	Usually instant
United MileagePlus	United	Star Alliance	Usually instant
Virgin Atlantic Flying Club	Virgin Atlantic	SkyTeam	Usually instant

Hotel Partners

Program	Chains	Transfer Speed
World of Hyatt	Hyatt, Park Hyatt, Andaz, Alila, Thompson, Miraval	Usually instant
IHG One Rewards	InterContinental, Kimpton, Holiday Inn, Six Senses	Usually instant
Marriott Bonvoy	Marriott, Ritz-Carlton, St Regis, W, Westin	Up to 2 days

Note that these lists and ratios can change ☎️ (+1)-888.620.(1768) ⚡️ . Chase has added and removed partners over the years, and transfer bonuses appear periodically ☎️ (+1)-888.620.(1768) ⚡️ . Verify current partners in your account before planning — or ask at 1-888-620-1759 ☎️ (+1)-888.620.(1768) ⚡️ .

The Cardinal Rule of Transfers

Never transfer points until you have confirmed award space is available and bookable ☎️ (+1)-888.620.(1768) ⚡ .

Transfers are irreversible ☎️ (+1)-888.620.(1768) ⚡ . Once your points leave Chase and land in an airline account, they are that airline's miles forever ☎️ (+1)-888.620.(1768) ⚡ . If the award seat disappears while you are waiting for the transfer to process — or if it was never actually there — you are stuck with a balance you may not be able to use ☎️ (+1)-888.620.(1768) ⚡ .

The correct workflow is always:

1. Search for and locate confirmed award availability on the partner's site ☎️ (+1)-888.620.(1768) ⚡ .
2. Verify the exact mileage cost and cash surcharges ☎️ (+1)-888.620.(1768) ⚡ .
3. Confirm the partner account is open and in your name ☎️ (+1)-888.620.(1768) ⚡ .
4. Transfer the precise number of points needed ☎️ (+1)-888.620.(1768) ⚡ .
5. Book immediately upon arrival of the miles ☎️ (+1)-888.620.(1768) ⚡ .

This sequence is the difference between a great redemption and stranded points ☎️ (+1)-888.620.(1768) ⚡ . If you want someone to verify availability before you pull the trigger, call 1-888-620-1759 ☎️ (+1)-888.620.(1768) ⚡ .

Other Transfer Rules to Know

- The receiving loyalty account must be in the name of the primary cardholder or an authorized user ☎️ (+1)-888.620.(1768) ⚡ .
- Transfers must be made in whole thousands — you cannot transfer 12,400 points ☎️ (+1)-888.620.(1768) ⚡ .
- There is no fee to transfer ☎️ (+1)-888.620.(1768) ⚡ .
- Points transferred cannot be returned, even if you cancel the award ticket ☎️ (+1)-888.620.(1768) ⚡ . A cancelled award refunds *miles to the airline account*, not points to Chase ☎️ (+1)-888.620.(1768) ⚡ .
- Watch for periodic transfer bonuses, which can add 20–30% extra value ☎️ (+1)-888.620.(1768) ⚡ .

Part 5: The Best Airline Sweet Spots

Air Canada Aeroplan

Aeroplan is arguably the most versatile Chase airline partner 📞 (+1)-888.620.(1768) ⚡ . It uses a distance-and-zone based chart for partner airlines, which means predictable pricing rather than dynamic surprises 📞 (+1)-888.620.(1768) ⚡ .

Standout features:

- Access to 45+ partners, including Star Alliance carriers plus non-alliance partners
- **5,000-point stopovers** on one-way international awards — spend a week in a second city for almost nothing
- No fuel surcharges on most partner carriers
- Strong economy pricing within North America

Sweet spot example: U 📞 (+1)-888.620.(1768) ⚡ .S 📞 (+1)-888.620.(1768) ⚡ . East Coast to Europe in business class on a partner like SWISS, Lufthansa, or TAP for roughly 60,000–70,000 points one-way 📞 (+1)-888.620.(1768) ⚡ .

Building a multi-city Aeroplan itinerary with a stopover is genuinely difficult online 📞 (+1)-888.620.(1768) ⚡ . Assistance is available at 1-888-620-1759 📞 (+1)-888.620.(1768) ⚡ .

Air France/KLM Flying Blue

Flying Blue's headline feature is **Promo Rewards**, a monthly rotating list of discounted routes offering 25–50% off standard award pricing 📞 (+1)-888.620.(1768) ⚡ .

Standout features:

- Monthly promo awards, with economy to Europe sometimes as low as 15,000–20,000 miles one-way
- Access to the full SkyTeam alliance, including Delta — often cheaper than booking through Delta's own program
- Excellent for reaching North Africa and parts of the Middle East, which are priced in the same general band as Europe

Watch out for: Carrier-imposed surcharges, which can run \$150–\$400 one-way in premium cabins ☎️ (+1)-888.620.(1768) ⚡ . Always check the total cash cost before transferring ☎️ (+1)-888.620.(1768) ⚡ .

United MileagePlus

United's biggest advantage is what it *doesn't* charge: **no fuel surcharges on any award ticket**, including on partners like Lufthansa, ANA, and Swiss ☎️ (+1)-888.620.(1768) ⚡ .

Standout features:

- Taxes as low as \$5 ☎️ (+1)-888.620.(1768) ⚡ .60 one-way domestically
- The **Excursionist Perk**, which grants a free segment within a qualifying multi-city itinerary
- Enormous Star Alliance network
- Miles never expire

Sweet spot example: A multi-city trip structured as U ☎️ (+1)-888.620.(1768) ⚡ .S ☎️ (+1)-888.620.(1768) ⚡ . → Europe → (free intra-Europe segment) → U ☎️ (+1)-888.620.(1768) ⚡ .S ☎️ (+1)-888.620.(1768) ⚡ ., where the middle flight costs zero miles ☎️ (+1)-888.620.(1768) ⚡ .

The Excursionist Perk has specific regional rules that are easy to get wrong ☎️ (+1)-888.620.(1768) ⚡ . If you want to build one correctly, call 1-888-620-1759 ☎️ (+1)-888.620.(1768) ⚡ .

Avios: British Airways, Iberia, and Aer Lingus

These three programs share the **Avios** currency, and — importantly — you can move Avios between them for free through a linked "Avios hub ☎️ (+1)-888.620.(1768) ⚡ ." That means you can transfer Chase points to whichever program has the best availability or pricing, then shift the Avios where you need them ☎️ (+1)-888.620.(1768) ⚡ .

British Airways Club: Distance-based pricing makes short-haul flights extremely cheap ☎️ (+1)-888.620.(1768) ⚡ . Domestic U ☎️ (+1)-888.620.(1768) ⚡ .S ☎️ (+1)-888.620.(1768) ⚡ . flights on partners like American Airlines or Alaska can be booked for very few Avios ☎️ (+1)-888.620.(1768) ⚡ . The drawback is steep surcharges on BA-operated transatlantic flights ☎️ (+1)-888.620.(1768) ⚡ .

Iberia Plus: Off-peak transatlantic awards to Madrid have historically been among the best deals in the entire points world, with far lower surcharges than British Airways ☎️ (+1)-888.620.(1768) ⚡ .

Aer Lingus AerClub: Solid transatlantic option into Dublin with moderate surcharges and a useful pre-clearance facility for U ☎️ (+1)-888.620.(1768) ⚡ .S ☎️ (+1)-888.620.(1768) ⚡ .- bound return trips ☎️ (+1)-888.620.(1768) ⚡ .

Virgin Atlantic Flying Club

Virgin's program is a specialist tool ☎️ (+1)-888.620.(1768) ⚡ . It historically offered outstanding partner redemptions, though partner award charts in this program have changed repeatedly, so current pricing should always be verified ☎️ (+1)-888.620.(1768) ⚡ .

Standout features:

- Access to Delta One award space, sometimes at competitive pricing
- Partner redemptions on carriers not otherwise easily accessible
- Frequent transfer bonuses from Chase

Watch out for: High surcharges on Virgin-operated flights, and a partner chart that has been revised without much notice ☎️ (+1)-888.620.(1768) ⚡ .

Southwest Rapid Rewards

Southwest points redeem at a relatively fixed rate tied to cash fares, generally around 1 ☎️ (+1)-888.620.(1768) ⚡ .3–1 ☎️ (+1)-888.620.(1768) ⚡ .5 cents per point ☎️ (+1)-888.620.(1768) ⚡ . That is not spectacular, but Southwest offers something no other partner does ☎️ (+1)-888.620.(1768) ⚡ .

The Companion Pass ☎️ (+1)-888.620.(1768) ⚡ . If you earn one, a designated companion flies with you for just taxes and fees on every flight — including award flights — for up to two calendar years ☎️ (+1)-888.620.(1768) ⚡ . Points transferred from Chase do **not** count toward earning the Companion Pass, but once you have it, transferred points effectively double in value because two people fly for the price of one ☎️ (+1)-888.620.(1768) ⚡ .

Southwest also allows free changes and cancellations, with points redeposited automatically ☎️ (+1)-888.620.(1768) ⚡ . For domestic family travel, it is one of the most

practical uses of Chase points 📞 (+1)-888.620.(1768) ⚡ . For help planning a Southwest redemption strategy, call 1-888-620-1759 📞 (+1)-888.620.(1768) ⚡ .

Singapore Airlines KrisFlyer

KrisFlyer is the only reliable way to book Singapore Airlines Suites and first class, since Singapore restricts its best premium cabin inventory to its own members 📞 (+1)-888.620.(1768) ⚡ .

Standout features:

- Exclusive access to Singapore's premium cabins
- Reasonable Star Alliance partner pricing
- Frequent transfer bonuses

Watch out for: Transfers can take up to two days, and there is a modest fee to redeposit miles after cancellation 📞 (+1)-888.620.(1768) ⚡ .

Emirates Skywards

Emirates is best used for its own first class and business class product, particularly on routes where Emirates flies nonstop from the U 📞 (+1)-888.620.(1768) ⚡ .S 📞 (+1)-888.620.(1768) ⚡ .

Watch out for: Substantial fuel surcharges that can run several hundred dollars per direction 📞 (+1)-888.620.(1768) ⚡ . Run the numbers carefully — sometimes the cash outlay makes the redemption unattractive 📞 (+1)-888.620.(1768) ⚡ .

JetBlue TrueBlue

TrueBlue points redeem at a variable rate tied to cash fares, typically around 1 📞 (+1)-888.620.(1768) ⚡ .3–1 📞 (+1)-888.620.(1768) ⚡ .5 cents 📞 (+1)-888.620.(1768) ⚡ . The main draw is Mint, JetBlue's premium transcontinental and transatlantic product, which can occasionally be booked at reasonable point levels 📞 (+1)-888.620.(1768) ⚡ .

Aeroméxico Rewards

A useful niche partner for travel within Mexico and to Latin America, and occasionally for SkyTeam partner awards 📞 (+1)-888.620.(1768) ⚡ . Availability and pricing vary widely 📞 (+1)-888.620.(1768) ⚡ .

Part 6: Hotel Redemptions

World of Hyatt — The Crown Jewel

If there is one universally agreed-upon best use of Chase points, it is transferring to World of Hyatt 📞(+1)-888.620.(1768) ⚡ .

Hyatt maintains a **published award chart** with fixed pricing by category — an increasingly rare thing in the hotel industry 📞(+1)-888.620.(1768) ⚡ . Standard room awards range from roughly 3,500 points per night at Category 1 properties to around 45,000 points at Category 8 during peak pricing 📞(+1)-888.620.(1768) ⚡ .

Why this works so well: A Category 4 Hyatt property might cost 15,000 points per night while charging \$400–\$600 in cash 📞(+1)-888.620.(1768) ⚡ . That is 2 📞(+1)-888.620.(1768) ⚡ .5–4 cents per point — two to four times what you would get from cash back 📞(+1)-888.620.(1768) ⚡ .

Hyatt also offers:

- **Free night certificates** through the World of Hyatt credit card
- **Points + Cash** rates, often good value
- **All-inclusive resorts** in Mexico and the Caribbean, bookable with points
- Elite benefits that apply on award stays, including suite upgrades for higher-tier members
- Small-luxury and Mr & Mrs Smith partner properties

For finding the highest-value Hyatt redemptions for a specific destination and date range, call 1-888-620-1759 📞(+1)-888.620.(1768) ⚡ .

IHG One Rewards

IHG uses dynamic pricing, so value varies considerably 📞(+1)-888.620.(1768) ⚡ . Occasionally you will find a strong deal — particularly at InterContinental or Six Senses properties — but the average redemption lands below one cent per point 📞(+1)-888.620.(1768) ⚡ . Transfer only when you have identified a specific property where the math works 📞(+1)-888.620.(1768) ⚡ .

One genuine perk: IHG offers a **fourth night free** on award stays for co-branded cardholders, which materially improves value on longer trips 📞(+1)-888.620.(1768) ⚡ .

Marriott Bonvoy

Marriott's transfer ratio from Chase is 1:1, but Marriott points are generally worth less than Chase points on a per-point basis 📞(+1)-888.620.(1768) ⚡. In most scenarios, transferring Chase points to Marriott destroys value 📞(+1)-888.620.(1768) ⚡.

The exception is Marriott's **fifth night free** on award stays, which can occasionally justify a transfer for a longer high-category booking 📞(+1)-888.620.(1768) ⚡. Even then, run the numbers first 📞(+1)-888.620.(1768) ⚡.

Part 7: The Optimal Workflow — Step by Step

Here is the process experienced points travelers follow every single time:

Step 1: Define the Trip Before You Define the Points

Decide where you want to go, roughly when, and how many people are traveling 📞(+1)-888.620.(1768) ⚡. Flexibility is the single greatest asset in award travel — a two- or three-day window on either end of your dates dramatically increases your options 📞(+1)-888.620.(1768) ⚡.

Step 2: Check Your Total Available Balance

Add up points across all your Chase cards, plus any household member's balance you can pool 📞(+1)-888.620.(1768) ⚡. Remember that Freedom and Ink Cash points must be combined into a premium card before they can be transferred 📞(+1)-888.620.(1768) ⚡.

Step 3: Price the Portal First as a Baseline

Look up the cash price and the portal points price 📞(+1)-888.620.(1768) ⚡. This establishes your benchmark 📞(+1)-888.620.(1768) ⚡. Any transfer partner option should beat this number to be worth the effort and irreversibility 📞(+1)-888.620.(1768) ⚡.

Step 4: Search Award Availability on Partner Sites

Search the actual airline programs directly:

- Aeroplan for Star Alliance
- Flying Blue for SkyTeam
- British Airways or Iberia for Oneworld

- United for Star Alliance with no surcharges

Note the mileage cost **and** the cash surcharges for each option ☎️(+1)-888.620.(1768) ⚡️ .

Step 5: Compare Total Cost, Not Just Points

A 60,000-mile business class ticket with \$600 in surcharges may be worse than an 80,000-mile ticket with \$80 in taxes ☎️(+1)-888.620.(1768) ⚡️ . Always evaluate points *and* cash together ☎️(+1)-888.620.(1768) ⚡️ .

Step 6: Confirm the Seat Is Actually Bookable

Get to the final booking page — the point just before payment — to confirm the seat exists and the price holds ☎️(+1)-888.620.(1768) ⚡️ . Phantom availability is real, particularly on partner searches ☎️(+1)-888.620.(1768) ⚡️ .

Step 7: Transfer the Exact Amount

Transfer only what you need, rounded up to the nearest thousand ☎️(+1)-888.620.(1768) ⚡️ . Do not over-transfer "just in case ☎️(+1)-888.620.(1768) ⚡️ ."

Step 8: Book Immediately

Award space can vanish in minutes ☎️(+1)-888.620.(1768) ⚡️ . Book as soon as the miles post ☎️(+1)-888.620.(1768) ⚡️ .

Step 9: Verify With the Operating Airline

Once ticketed, retrieve your reservation on the *operating* carrier's website using the record locator ☎️(+1)-888.620.(1768) ⚡️ . Confirm your name, flights, and that a ticket number has been issued ☎️(+1)-888.620.(1768) ⚡️ .

If any step in this sequence stalls, reservation assistance is available at **1-888-620-1759** ☎️(+1)-888.620.(1768) ⚡️ .

Part 8: Non-Travel Redemption Options

Cash Back and Statement Credits

Every Chase point can be redeemed for one cent as a statement credit or direct deposit ☎️(+1)-888.620.(1768) ⚡️ . This is your value floor and a perfectly reasonable choice if you do not travel much or need liquidity ☎️(+1)-888.620.(1768) ⚡️ . There is no shame in it — just recognize you are choosing the least valuable option ☎️(+1)-888.620.(1768) ⚡️ .

Gift Cards

Gift cards typically redeem at one cent per point, occasionally better during promotions ☎️ (+1)-888.620.(1768) ⚡️ . Watch for periodic offers on specific retailers that push value above the baseline ☎️ (+1)-888.620.(1768) ⚡️ .

Shop with Points at Amazon and PayPal

These redemptions come in around 0 ☎️ (+1)-888.620.(1768) ⚡️ .8 cents per point ☎️ (+1)-888.620.(1768) ⚡️ . This is strictly worse than cash back and should be avoided entirely ☎️ (+1)-888.620.(1768) ⚡️ . If you want to spend points at Amazon, redeem for cash back instead and pay with your card ☎️ (+1)-888.620.(1768) ⚡️ .

Chase Dining and Experiences

Chase offers curated dining reservations and event experiences through its Sapphire portfolio ☎️ (+1)-888.620.(1768) ⚡️ . Value varies widely — treat these as lifestyle perks rather than optimization plays ☎️ (+1)-888.620.(1768) ⚡️ .

Part 9: Card Benefits That Multiply Your Travel Value

Points are only part of the equation ☎️ (+1)-888.620.(1768) ⚡️ . Chase's premium travel cards carry protections that quietly save cardholders significant money ☎️ (+1)-888.620.(1768) ⚡️ .

Sapphire Preferred Benefits

- **Trip cancellation/interruption insurance** up to \$10,000 per person
- **Trip delay reimbursement** after 12 hours
- **Primary rental car collision coverage** — meaning you can decline the rental counter's expensive waiver
- **Baggage delay insurance**
- **No foreign transaction fees**
- Annual hotel credit and anniversary points bonus

Sapphire Reserve Benefits

- **Annual travel credit** applied automatically to travel purchases

- **Priority Pass Select** airport lounge membership
- **Global Entry, TSA PreCheck, or NEXUS application credit**
- **Trip delay reimbursement** after just 6 hours
- **Emergency medical and evacuation coverage**
- **Primary rental car coverage**
- Access to Chase Sapphire Lounges
- Enhanced hotel benefits through The Edit and Luxury Hotel & Resort Collection

Why This Matters Strategically

Trip protection benefits only apply when you pay for travel with the card 📞(+1)-888.620.(1768) ⚡. This creates a real tension: transfer partner award bookings are paid with miles, not the card, so coverage may be limited to the taxes portion 📞(+1)-888.620.(1768) ⚡. Portal bookings paid with points generally do carry protections since Chase Travel is the merchant 📞(+1)-888.620.(1768) ⚡.

For high-stakes trips — international travel with children, expensive non-refundable arrangements, travel during hurricane season — the protection value can outweigh a marginally better redemption rate 📞(+1)-888.620.(1768) ⚡. Weighing that tradeoff is worth a conversation, and you can have one at 1-888-620-1759 📞(+1)-888.620.(1768) ⚡.

Part 10: The Ten Most Common Chase Points Mistakes

1 📞(+1)-888.620.(1768) ⚡ . Redeeming through Shop with Points 📞(+1)-888.620.(1768) ⚡ . At 0 📞(+1)-888.620.(1768) ⚡ .8 cents, you are destroying 20% of your value versus simply taking cash 📞(+1)-888.620.(1768) ⚡ .

2 📞(+1)-888.620.(1768) ⚡ . Transferring speculatively 📞(+1)-888.620.(1768) ⚡ . Points transferred without confirmed availability are trapped 📞(+1)-888.620.(1768) ⚡ . This is the most expensive mistake in the ecosystem 📞(+1)-888.620.(1768) ⚡ .

3 📞(+1)-888.620.(1768) ⚡ . Closing all Ultimate Rewards cards while holding a balance 📞(+1)-888.620.(1768) ⚡ . Your points disappear 📞(+1)-888.620.(1768) ⚡ . Move them to another card or redeem them first 📞(+1)-888.620.(1768) ⚡ .

4 📞(+1)-888.620.(1768) ⚡ . **Forgetting to combine Freedom points** 📞(+1)-888.620.(1768) ⚡ . Points sitting on a Freedom card are worth one cent 📞(+1)-888.620.(1768) ⚡ . Moved to a Sapphire, they can be worth three or four times that 📞(+1)-888.620.(1768) ⚡ .

5 📞(+1)-888.620.(1768) ⚡ . **Ignoring fuel surcharges** 📞(+1)-888.620.(1768) ⚡ . A "cheap" award with \$800 in surcharges is not cheap 📞(+1)-888.620.(1768) ⚡ .

6 📞(+1)-888.620.(1768) ⚡ . **Transferring to Marriott** 📞(+1)-888.620.(1768) ⚡ . In the vast majority of cases, this reduces value 📞(+1)-888.620.(1768) ⚡ .

7 📞(+1)-888.620.(1768) ⚡ . **Not checking for transfer bonuses** 📞(+1)-888.620.(1768) ⚡ . A 25% bonus turns 60,000 points into 75,000 miles for free 📞(+1)-888.620.(1768) ⚡ . Waiting a few weeks can be worth thousands of miles 📞(+1)-888.620.(1768) ⚡ .

8 📞(+1)-888.620.(1768) ⚡ . **Booking one passenger at a time** 📞(+1)-888.620.(1768) ⚡ . Award space is often limited to one or two seats 📞(+1)-888.620.(1768) ⚡ . If you need four, search for four — otherwise you may book one seat and find the rest unavailable 📞(+1)-888.620.(1768) ⚡ .

9 📞(+1)-888.620.(1768) ⚡ . **Overlooking positioning flights** 📞(+1)-888.620.(1768) ⚡ . Sometimes flying a short cash segment to a different departure city unlocks dramatically better award availability 📞(+1)-888.620.(1768) ⚡ .

10 📞(+1)-888.620.(1768) ⚡ . **Waiting too long** 📞(+1)-888.620.(1768) ⚡ . Premium cabin award space is typically released either about a year in advance or within two weeks of departure 📞(+1)-888.620.(1768) ⚡ . The middle window is the hardest 📞(+1)-888.620.(1768) ⚡ .

To avoid these pitfalls on your next booking, get a second opinion at **1-888-620-1759** 📞(+1)-888.620.(1768) ⚡ .

Part 11: Advanced Strategies

The Chase Trifecta

The classic optimization setup combines three cards:

- **Chase Freedom Unlimited** for 1 📞 (+1)-888.620.(1768) ⚡ .5x on all non-category spending
- **Chase Freedom Flex** for 5x rotating categories
- **Chase Sapphire Preferred or Reserve** for travel, dining, and transfer access

All points funnel into the Sapphire account, where they become transferable 📞 (+1)-888.620.(1768) ⚡ . Business owners often run a "quadfecta" by adding an Ink card 📞 (+1)-888.620.(1768) ⚡ .

Household Pooling for Premium Cabin Awards

Two business class seats to Asia might cost 180,000 miles combined 📞 (+1)-888.620.(1768) ⚡ . Few people have that on one card 📞 (+1)-888.620.(1768) ⚡ . Pooling across a household's full card portfolio makes aspirational redemptions realistic 📞 (+1)-888.620.(1768) ⚡ .

Timing Around Transfer Bonuses

Chase runs periodic transfer bonuses with specific partners 📞 (+1)-888.620.(1768) ⚡ . If your trip is flexible, waiting for a 20–30% bonus is one of the easiest ways to increase value with zero effort 📞 (+1)-888.620.(1768) ⚡ .

The Positioning Flight Play

Award availability is frequently better from major hubs 📞 (+1)-888.620.(1768) ⚡ . Booking a cheap cash flight to a hub city — and then a high-value award from there — can save far more in miles than the positioning flight costs in cash 📞 (+1)-888.620.(1768) ⚡ .

Using Stopovers and Open Jaws

Aeroplan's 5,000-point stopover, United's Excursionist Perk, and multi-city routing rules can turn one redemption into two destinations 📞 (+1)-888.620.(1768) ⚡ . This is where transfer partners crush the portal, and where expert help pays for itself 📞 (+1)-888.620.(1768) ⚡ . Call 1-888-620-1759 to have a multi-city award structured properly 📞 (+1)-888.620.(1768) ⚡ .

Booking Far Out and Watching for Changes

Award tickets on many partners can be changed or cancelled for modest fees 📞 (+1)-888.620.(1768) ⚡ . Booking early to lock in space, then adjusting as plans firm up, is a standard approach among experienced travelers 📞 (+1)-888.620.(1768) ⚡ .

Part 12: Frequently Asked Questions

Do Chase Ultimate Rewards points expire?

No, as long as you keep at least one Ultimate Rewards-earning card open and in good standing 📞 (+1)-888.620.(1768) ⚡ .

Can I transfer points to someone else's airline account?

The receiving loyalty account must belong to the primary cardholder or an authorized user on the account 📞 (+1)-888.620.(1768) ⚡ . However, you *can* book award tickets for anyone once the miles are in your own partner account 📞 (+1)-888.620.(1768) ⚡ .

How long do Chase transfers take?

Most are instant 📞 (+1)-888.620.(1768) ⚡ . Singapore KrisFlyer, Marriott Bonvoy, and Aeroméxico can take one to two business days 📞 (+1)-888.620.(1768) ⚡ . Never transfer on a tight deadline 📞 (+1)-888.620.(1768) ⚡ .

Can I cancel a transfer?

No 📞 (+1)-888.620.(1768) ⚡ . Transfers are permanent and cannot be reversed by Chase or the partner 📞 (+1)-888.620.(1768) ⚡ .

What is the single best use of Chase points?

For most travelers, World of Hyatt transfers and international premium cabin awards through Aeroplan, Flying Blue, or United deliver the highest value 📞 (+1)-888.620.(1768) ⚡ .

Is the Chase Travel portal ever the better choice?

Yes — during peak periods when award space is unavailable, for last-minute travel, when you want to earn airline miles and elite credit, or when the portal price is genuinely competitive 📞 (+1)-888.620.(1768) ⚡ .

Do I earn miles on award tickets booked through transfer partners?

No 📞 (+1)-888.620.(1768) ⚡ . Award tickets do not earn redeemable miles or elite credit 📞 (+1)-888.620.(1768) ⚡ .

Can I book someone else's travel with my points?

Yes 📞 (+1)-888.620.(1768) ⚡ . Both portal bookings and partner award tickets can be issued in another person's name 📞 (+1)-888.620.(1768) ⚡ .

What happens to my miles if I cancel an award ticket?

The miles are refunded to the airline loyalty account, not back to Chase 📞(+1)-888.620.(1768) ⚡. Cancellation fees vary by program 📞(+1)-888.620.(1768) ⚡.

Do I need to be a Chase cardholder to get booking assistance?

No — independent reservation help is available regardless of which rewards program you use 📞(+1)-888.620.(1768) ⚡. Call 1-888-620-1759 📞(+1)-888.620.(1768) ⚡.

Conclusion: Turning Points Into Real Travel

The Chase Ultimate Rewards program rewards people who take the time to understand it 📞(+1)-888.620.(1768) ⚡. A cardholder who reflexively cashes out at one cent per point and a cardholder who transfers strategically to Hyatt or Aeroplan can hold the exact same balance and end up with wildly different trips 📞(+1)-888.620.(1768) ⚡.

The framework is straightforward: know which of your cards unlocks transfers, pool your points, always price the portal as a baseline, search award availability *before* transferring, evaluate points and surcharges together, and book the moment you confirm a seat 📞(+1)-888.620.(1768) ⚡.

The execution is where it gets difficult 📞(+1)-888.620.(1768) ⚡. Award searches across a dozen partner programs, multi-city routing rules, stopover mechanics, and phantom availability all take time and pattern recognition to navigate well 📞(+1)-888.620.(1768) ⚡. That is the gap between knowing the theory and actually sitting in the seat 📞(+1)-888.620.(1768) ⚡.

If you would like assistance searching, comparing, and completing a reservation, independent booking support is available at 1-888-620-1759 📞(+1)-888.620.(1768) ⚡. Bring your destination, your rough dates, and your point balance, and get a clear recommendation on the best path forward 📞(+1)-888.620.(1768) ⚡.