

Cards by Spending Category

To consider before deciding which card to use: Hilton points are commonly valued about half as much as Amex and Chase, which is why they have such a high multiplier. U.S. Bank points don't transfer to partners. Chase and Amex often have merchant offers that give you statement credits, so factor those in. I've only included the cards with fees waived.

Dining

Grocery Stores

Credit Card	Multiplier	Credit Card	Multiplier
Hilton Aspire	7x	Amex Blue Cash Preferred	6x
Hilton Surpass	6x	Hilton Surpass	6x
Amex Gold	4x	Amex Gold	4x
Amex Green	3x	Amex Blue Cash Everyday	3x
Marriot Bonvoy Brilliant	3x	Disney Premier	2x
Sapphire Reserve	3x	IHG Rewards	2x
Sapphire Preferred, Disney Premier, IHG Rewards Premier, United Club Inflight, United Explorer, World of Hyatt, Citi Premier, AA Platinum Select	2x		

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Gas Stations

Credit Card	Multiplier
Hilton Surpass	6x
Citi Premier	3x
Amex Blue Cash Everyday	2x
Disney Premier	2x
IHG Rewards	2x

EV Charging

Credit Card	Multiplier
U.S. Altitude Connect	4x
AAdvantage Platinum Select	2x

Streaming

Credit Card	Multiplier
Amex Blue Cash Preferred	6x
Sapphire Preferred	3x

Gym Memberships

Credit Card	Multiplier
Citi Premier	3x
World of Hyatt	2x

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Air Travel Booked Directly

Credit Card	Multiplier
Hilton Aspire	7x
Amex Platinum	5x
Citi Premier	3x
Amex Gold	3x
Marriot Bonvoy Brilliant	3x
Sapphire Reserve	3x
United Club Infinite	2x
World of Hyatt	2x

Cruise Lines

Credit Card	Multiplier
Sapphire Reserve	3x
Sapphire Preferred	2x
United Club Infinite	2x

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Hotels

Credit Card	Multiplier
U.S. Altitude Reserve	5x
U.S. Altitude Connect	5x
Citi Premier	3x
Sapphire Reserve	3x
Aer Lingus, British Airways, Sapphire Preferred, Iberia, United Explorer, United Club Infinite	2x

IHG Rewards Earns 17x on IHG

Hilton Hotels

Credit Card	Multiplier
Aspire	14x
Surpass	12x

Marriott Hotels

Credit Card	Multiplier
Bountiful	18.5x
Boundless	17x
Brilliant	6x

World of Hyatt Earns 9x at Hyatt

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*Every card has different merchants, but this type of travel includes Car Rentals (U-Haul is often included), Airbnb and booking through 3rd parties like Expedia.

*Other Travel**

Credit Card	Multiplier
Hilton Aspire	7x
Altitude Reserve	5x
Amex Blue Cash Preferred	3x
Amex Green	3x
Citi Premier	3x
Sapphire Reserve	3x
Sapphire Preferred, United Club Infinite, World of Hyatt	2x