

Truist Rewards FAQs

What is the Truist Rewards Program?

Answer: The Truist Rewards Program is a way for you to earn rewards just for making purchases with your Truist Credit Card. It is easy, convenient, and rewarding.

What is the cost to participate in Truist Rewards?

Answer: There is no cost to participate in Truist Rewards Program. Please refer to your initial Truist Credit Card Disclosure for your specific terms.

How do I earn points?

Answer: You will earn points on eligible purchases made with your Truist Rewards Credit Card. Eligible Purchases refer to purchase Transactions less the following: credit chargebacks, credit losses, delinquency assessments, fees, and charges or other Transactions determined (in Truist's sole reasonable discretion) to be unauthorized. The following items are also expressly not considered by Truist to be Eligible Purchases: (1) Cash Advances (via ATM or by any other means), (2) Quasi-Cash or Cash-Equivalent items (e.g., wire transfers, cryptocurrency, peer-to-peer payment platform transfers, travelers' checks, money orders, foreign currency, lottery tickets, or gambling chips or wagers), (3) Convenience Checks, (4) Stored Value Cards (e.g., gift cards, prepaid cards, etc.), and (5) the purchase of Rewards incentives. In order to earn points, your account must be within the terms of your agreement with the Truist Rewards program. Truist may have special point offers from time to time.

How can I redeem my points?

Answer: Points will be redeemable only if your credit card account is open and current (no past due balances), the outstanding balance is not more than the approved credit line, and the account is in good standing. You must call the Truist Rewards Service Center at 800-255-7125, Monday through Friday from 7:00 am to 9:00 pm ET, and on Saturday and Sunday from 9:00 am to 9:00 pm ET or visit Truist Online Banking at Truist.com or the Truist Mobile Banking App to redeem points to receive rewards.

What types of rewards are available?

Answer: The Truist Rewards program offers travel, merchandise, gift cards, cash back and more. Our travel rewards include airline tickets, hotel bookings, auto rental bookings, cruises, and activities. You will also find gift cards to some of your favorite, name brand merchants in a variety of categories including shopping, dining, home/office, and child related rewards. Please see our Rewards page for more details.

How many points can I earn?

Answer: Unlimited. There are no monthly or annual caps.

When will my points expire?

Answer: Points are tracked and redeemable on a first-in, first-out basis. This means that the points that have been on the account the longest will be spent first upon redemption. Points earned from purchases will expire five (5) years from the date of issuance.

If I close my Truist Credit Card, can I still redeem points?

Answer: Your Truist Credit Card must be open and in good standing to redeem points. If you or Truist close your credit card account, your rewards will be forfeited.

How will you notify me about the number of points I've accumulated?

Answer: You can view and redeem points online at any time through Truist Online Banking at Truist.com or the Truist Mobile Banking App or call the Truist Rewards Service Center at 800-255-7125, Monday through Friday from 7:00 am to 9:00 pm ET, and on Saturday and Sunday from 9:00 am to 9:00 pm ET, except major holidays.

Can I combine the points I earn on my Truist Credit Card with those earned in frequent-flyer programs or on other mileage cards?

Answer: No. Because Truist Rewards provides the flexibility to travel on most major U.S. based airlines, you cannot combine points from your Truist Credit Card with other airline frequency or points programs.

Can I combine the points I earn on my Truist Rewards credit card with those earned in other Truist credit card rewards programs?

Answer: Under certain limited circumstances, you may be permitted to transfer your accrued Rewards balance to another eligible Truist rewards program. You may not transfer your accrued Rewards balance to a Truist Wealth Credit Card rewards program. Additionally, Truist reserves the right in its sole discretion to not permit a transfer of Rewards from any Truist account. Transferred Rewards balances will be subject to the terms and conditions of the Rewards Account to which you moved them. Please call the Truist Rewards Service Center at 800-255-7125, Monday through Friday from 7:00 am to 9:00 pm ET, and on Saturday and Sunday from 9:00 am to 9:00 pm ET, except on major holidays, if you have any questions regarding transferring your rewards.

How do I redeem for travel?

Answer: You may use your points toward the purchase of an airline ticket on any airline carrier that is offered by the Program. If the cost of the airline ticket is more than the value of the number of points you want to redeem, you will have the option to pay the difference with your Truist credit card or to select another flight, if available, within the applicable point value. An airline ticket shall consist of a scheduled ticket for travel on any domestic or international airline whose schedules, fares and availability are displayed or published in an airline industry computer reservations system. All airline tickets are non-refundable, non-transferable, and non-changeable. Airline tickets are not restricted by blackout dates, minimum night stays, or days in advance requirements. Airline Carriers and travel dates are subject to availability. Airline travel reward items exclude the use of charters, wholesalers, or consolidators. Airline tickets are subject to the applicable airline's rules and restrictions. Truist does not guarantee the availability of any flight on any airline or seats on any flight. Truist does not endorse, guarantee, or warrant the services or goods offered by any airline. Points may not be combined with any other discounts, special rates, promotions, or other reward programs, including airline frequent flyer programs or airline credit card programs. Any change to your flight itinerary is subject to the applicable airline's terms and conditions, including any applicable change fees.

If the cost of the airline ticket is more than the value for Points I want to redeem, do I have the option to pay the difference?

Answer: Yes. You have the option to choose the number of points you want to redeem and pay the remainder of your ticket by using your Truist Credit Card.

Is there a minimum number of points required to redeem for an airline ticket?

Answer: Yes. A minimum of 15,000 points is required to redeem for an airline ticket.

What other types of travel rewards are available?

Answer: You may also redeem for hotel bookings, car rental bookings, and activities as part of your Truist Rewards program. If the cost is more than the value of the points you want to redeem, you will have the option to pay the difference or the full amount with your Truist credit card. Additional Terms and Conditions apply and are disclosed during the booking process.