

KeyBank Rewards® Program Credit Card Points Guide

The rewards you get when you open a KeyBank Rewards credit card¹.

Here's an overview of how easy it is to accumulate rewards points just for using your credit card.

Activity and Bonus Points Guide	Point Earning	Bonus Points ²	Qualification Criteria for Bonus Points
CONSUMER REWARDS CREDIT CARD			
KeyBank Key2More Rewards® Mastercard® Credit Card	<ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ 	25% of the total purchase transaction points earned in a calendar month ⁴ 50% of the total purchase transaction points earned in a calendar month ⁴	Spend between \$1,000 – \$1,999.99 in a month Spend \$2,000 or more in that month
Key Private Bank Mastercard® Credit Card	<ul style="list-style-type: none"> • 10 points for every \$1 in qualified purchases³ 		
BUSINESS REWARDS CREDIT CARD			
KeyBank Business Rewards Mastercard®	<ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases⁵ 	5 additional points for every \$1 spent on gas, restaurant, telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars ⁶	

This Activity and Bonus Points Guide and Rewards Product Points Guide are part of the KeyBank Rewards Program Terms and Conditions (“Terms and Conditions”). Please use these Guides for information regarding Rewards Points available as part of the “KeyBank Rewards Program” as defined in the Terms and Conditions. This Guide is subject to the Terms and Conditions and may be changed at any time. Please refer to the Terms and Conditions found at www.key.com/personal/credit-cards/key2more-terms-conditions.html.

1 See page 2 for additional credit cards not listed below.

2 Bonus points begin from the day of enrollment unless otherwise noted.

3 Eligible purchases do not include: ATM cash disbursements, overdraft protection transfers or credits manual financial institution cash advances, KeyBank’s Cash Reserve Credit transactions, person-to-person money transfers, a quasi-cash transaction including the purchase of traveler’s checks, foreign currency, money orders or convenience checks, gaming transactions, balance transfers, annual membership fees, point-of-sale cash back transactions greater than the purchase amount, returned checks, and any credit, return or other adjustment to your account. Returns will reduce your rewards point balance.

4 Points for \$1,000 - \$1,999.99 in spend are awarded a total additional 25% bonus. Points for \$2,000 or more in spend are awarded a total additional 50% bonus. Bonuses are based on the total eligible purchase transaction points earned in a calendar month and are awarded once a month around the 5th business day for the previous month spend. If your credit limit is less than \$2,000 you will need to make payments (in addition to your required payment) throughout the calendar month in order to reach the spend limits required to earn monthly bonus points. See the Key2More Rewards® Mastercard® Terms & Conditions for full details, which are subject to change and may be found at www.key.com/personal/credit-cards/key2more-terms-conditions.html.

5 Reward Points are awarded based on Net Purchases and do not include: ATM cash disbursements, manual financial institution cash advances, person-to-person money transfers, a quasi-cash transaction including the purchase of traveler’s checks, foreign currency, money orders or convenience checks, gaming transactions, balance transfers, annual membership fees, point-of-sale cash back transactions greater than the purchase amount, returned checks, and any credit, return or other. The KeyBank Rewards Program Terms and Conditions and Points Guide apply, are subject to change and can be found at <https://www.key.com/small-business/banking/credit-cards/keybank-business-rewards-mastercard-cardmember-agreement.html>

6 KeyBank does not have the ability to control how merchants choose to classify their business and therefore reserves the right to determine which purchases qualify for double rewards points.

All credit products are subject to credit approval.

These cards are issued by KeyBank N.A. pursuant to license by Mastercard International Incorporated.

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More information about the program is available at key.com/rewards.



The rewards you get for using your **converted or legacy** KeyBank credit card.⁷

Here's an overview of how easy it is to accumulate rewards points just for using your credit card.

Activity and Bonus Points Guide	Point Earning	Bonus Points ¹	Qualification Criteria for Bonus Points
CONSUMER REWARDS CREDIT CARD			
KeyBank Key2More Rewards [®] Mastercard [®] Credit Card (accounts converted October 2013) KeyBank Mastercard [®] with Rewards Credit Card KeyBank World Mastercard [®] with Rewards Credit Card KeyBank World Mastercard [®] Credit Card KeyBank Platinum Rewards Mastercard [®] Credit Card KeyBank Platinum Mastercard [®] with Rewards Credit Card KeyBank Select World Mastercard [®] Credit Card	<ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ 	25% of the total purchase transaction points earned in a calendar month ⁴ 50% of the total purchase transaction points earned in a calendar month ⁴	Spend between \$1,000 – \$1,999.99 in a month Spend \$2,000 or more in that month
KeyBank Platinum Mastercard [®] Credit Card	<ul style="list-style-type: none"> • 1 point for every \$1 in qualified purchases³ 	None	None
Key Private Bank World Mastercard [®] Credit Card	<ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ 	None	None
Key Private Bank World Elite Mastercard [®] Credit Card	<ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ 	None	None
BUSINESS REWARDS CREDIT CARD			
KeyBank Business Travel Rewards Mastercard [®] Credit Card KeyBank Business Rewards Mastercard [®] Credit Card KeyBank Business Mastercard [®] with Rewards KeyBank Rewards Business Mastercard [®] Credit Card	<ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases⁵ 	5 additional points for every \$1 spent on gas, restaurant, and telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars ⁶	None

⁷ These credit cards can no longer be opened.

All credit products are subject to credit approval.

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