

Capital One Smart Rewards Mastercard Review

The new [Capital One Smart Rewards Mastercard](#) is the only credit card in Canada that rewards cardholders for payments made towards their balance.

You get to enjoy the rewards while benefiting from good financial habits.

In this Capital One Smart Rewards Mastercard review, we'll discuss its features and benefits, how to earn points, apply, and more.

Capital One Smart Rewards Mastercard Features

The Capital One Smart Rewards Mastercard celebrates and rewards the positive financial habits of its cardholders.

This credit card comes with no annual fees, a standard annual interest rate of 21.9%, and zero cost for additional cardholders.

You will receive customized alerts to know when payments are due, if you receive unexpected charges, or if suspicious card activity is happening.

Capital One Smart Rewards Mastercard Benefits

The Capital One Smart Rewards Mastercard comes with a suite of benefits for its cardholders, including:

Buyer's Protections – Did items you purchased using your card get lost, damaged, or stolen? Capital One will take care of it.

Warranty Extension – If you pay using your card, the warranty on the products purchased will automatically double.

Car Rental Collision / Loss Damage Waiver – You can save money on collision damage waiver insurance on vehicle rentals.

Price Safeguard Service – Did something you recently bought using your card suddenly go on sale? Capital One will pay the difference in cost.

Earn Rewards – Simply pay the balance on your card to earn points. You will receive five points for every \$1 paid towards your balance.

Do you travel often? This card also comes with several travel benefits, namely:

Common Carrier Travel Accident Protection – Capital One will cover for any incidental dismemberment or loss of life while on a common carrier. This way, you can travel with ease and peace of mind with your family.

Lost or Delayed Baggage – If your luggage gets lost or delayed during a trip purchased using your card, you will get reimbursed.

Travel Support – You will get 24/7 travel support on your trip.

