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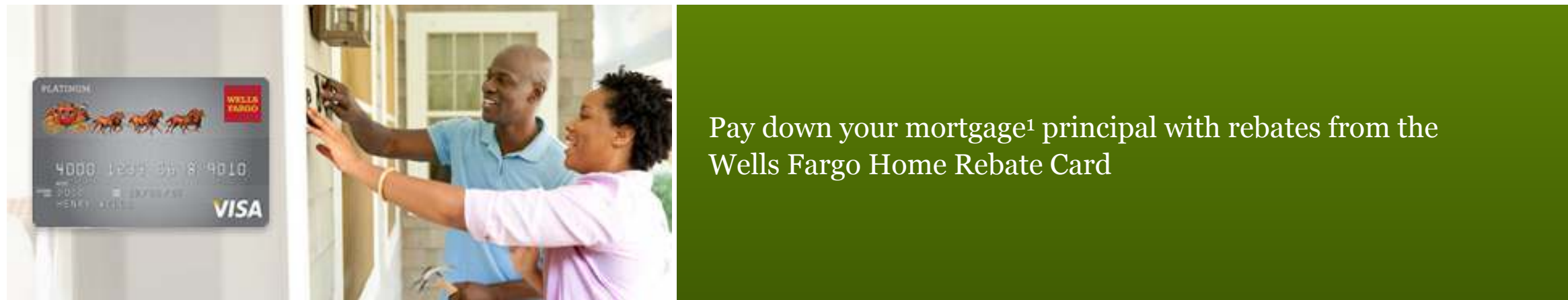
About Wells Fargo

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Wells Fargo Home Rebate Card®

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Pay down your mortgage¹ principal with rebates from the Wells Fargo Home Rebate Card

Earn a 3% rebate on gas, grocery, and drugstore net purchases for the first 6 months. Plus, you'll always earn 1% for every \$1 spent on all other net purchases.

Turn everyday purchases into rebates that can help reduce your qualifying mortgage¹ principal with the Wells Fargo Home Rebate Card® — exclusively for Wells Fargo Home Mortgage® customers.

Earn a 3% rebate on gas, grocery, and drugstore net purchases² (purchases minus returns/credits) for 6 months and a 1% rebate on all other net purchases.² Rebates are applied automatically in \$25 increments toward the principal balance of your eligible Wells Fargo mortgage loan when you make purchases with the Wells Fargo Home Rebate Card.²

Fees & Rates	Automatic Rebates	Additional Features	FAQs
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Annual fee
\$0

Annual Percentage Rate (APR) on purchases
0% introductory APR for 12 months on purchases, then 11.15% – 25.99% variable APR. The APR will vary with the market based on the U.S. Prime Rate. (These APRs do not apply to cash advances.) See the [full terms and conditions](#).

Annual Percentage Rate (APR) on balance transfers
0% introductory APR for 12 months on balance transfers, then 11.15% – 25.99% variable APR. The APR will vary with the market based on the U.S. Prime Rate. Balance transfer fees apply. When you apply for this card, simply fill in the balance transfer information on the application. See the [full terms and conditions](#).

Read the [Wells Fargo Home Rebate Card Agreement](#) (PDF*).

All Wells Fargo credit cards are subject to credit qualification. Wells Fargo reserves the right to change terms, rates, and fees at its discretion in accordance with the [card agreement](#) and applicable law. Generally, we will apply your [minimum payment](#) first to lower APR balances (such as purchases) before balances with higher APRs (such as cash advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones.

Already have a Wells Fargo Home Rebate Card?
[Sign on](#) to manage your account
Call **1-800-642-4720**

Homeowners Insurance
Get multiple competitive quotes from leading [homeowners insurance](#) providers through Wells Fargo Insurance.

En Español
[Vea información](#) sobre nuestro programa latino de tarjeta de crédito

How do I...?
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Still have questions?
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Was this content helpful?
[Yes](#) [No](#)

Get more than you expect with the Wells Fargo Home Rebate Card

[Apply Now](#)

You can also call **1-800-932-6736** or apply in person at a [Wells Fargo location](#) near you.

1. Only Wells Fargo home mortgage products will qualify. The following Wells Fargo home mortgage loans are not eligible for the Wells Fargo Home Rebate Card: commercial first mortgages, farm loans, FHA second mortgages, VA second mortgages, piggy back mortgages, CNVN insured and uninsured second mortgages, HUD second mortgages, reverse mortgages, and loans that are in process or not yet fully funded.
 2. 3% rebates (1% base plus 2% bonus) are earned for every \$1 spent in net purchases (purchases minus returns/credits) made on the credit card account, rounded to the nearest one cent, during the first 6 billing periods from the date the account is opened at retailers whose merchant code for Visa is classified in one of the following categories: grocery stores, drugstores and gas stations. These additional rebates earned during the first 6 billing periods at the select merchants will appear on the Cardholder's account statement 1-2 billing periods from the date earned. 1% rebates will be earned per dollar spent on all other net purchases. Certain purchases/transactions do not earn rebates. Please see the [Wells Fargo Home Rebate Card for the Credit Card Summary of Program Rules and Terms](#) for details. Your Wells Fargo Home Mortgage loan principal balance is automatically credited each time you earn a \$25 rebate.
 3. Overdraft protection advances are treated as cash advances. An overdraft fee will be charged each day an Overdraft Protection advance is made and interest will accrue from the date each advance is made. See the Consumer Credit Card Customer Agreement and Disclosure Statement for details. Please note that you may also be able to link your checking account to your savings account for overdraft protection. No interest is charged on overdraft protection transfers from your savings account. However, fees do apply. See the Consumer Account Fee and Information Schedule for your savings account for further details.
 4. Protection is subject to a \$25 deductible and maximum benefit limit of \$600 per occurrence. Protection covers cellular telephones billed to your Wells Fargo Credit Card, subject to a maximum of two claims, per twelve-month period, per Wells Fargo Credit Card account number. Protection covers the primary line and up to the first three additional lines listed on your provider's monthly statement. Cellular telephones that are stolen or damaged are protected. This benefit does not cover cellular telephones that are lost. The cellular telephone protection coverage begins the first day of the calendar month following your first cellular telephone billing on your Wells Fargo Credit Card and remains in effect when you continue to charge your monthly cellular telephone bill to your Wells Fargo Credit Card. This protection may not be equivalent to or better than other applicable coverage you may have in force presently or in the future, such as your homeowner's or automobile insurance policies, or through a plan provided through the seller of the telephone. Read all the [coverage benefits and exclusions](#) (PDF*) for this protection.
- * You need Adobe® Reader® to read PDF files. [Download Adobe Reader](#) for free.



Wells Fargo Home Rebate Card® Terms and Conditions

Wells Fargo Home Rebate Card® Terms and Conditions

IMPORTANT DISCLOSURES

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for 12 months. After that your APR will be 11.15% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	0.00% introductory APR for 12 months. After that, your APR will be 11.15% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances and Overdraft Protection Advances	23.99% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees	
▪ Balance Transfers	Either \$5 or 3% of the amount of each balance transfer, whichever is greater, for 12 months. After that, up to 5% for each balance transfer, with a minimum of \$5.
▪ Cash Advances	Either \$10 or 5% of the amount of each advance, whichever is greater, for each SUPERCHECKS™ advance, ATM advance or advance through the <i>Wells Fargo Online</i> ® banking program or customer service. Either \$20 or 5% of the amount of each advance, whichever is greater, for each advance obtained in person at a participating financial institution or other source.
▪ Overdraft Protection Advances	\$12.50 if the total of overdraft protection advances for the day is \$50 or less; \$20 if the total of overdraft protection advances for the day is greater than \$50.
▪ Foreign Currency Conversion Fee	3% of each transaction converted to U.S. dollars.
Penalty Fees	
▪ Late payment	Up to \$35
▪ Returned Check or Returned Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)".

Eligibility for Introductory Rate(s), Fees, and Bonus Rewards Offers: If you currently have an open credit card account or a closed credit card account with a balance issued by Wells Fargo Bank, N.A., you may not be eligible for the above introductory APR(s) and fees or the bonus rewards offers described below.

How We Will Calculate Your Variable APRs:

- Unless an introductory or promotional APR is in effect, we will add a "Margin" to the U.S. Prime Rate to determine your standard variable APR. For each billing period we will use the U.S. Prime Rate, or the average of the U.S. Prime Rates if there is more than one, published in the Money Rates column of *The Wall Street Journal* three business days prior to your billing statement closing date. If the U.S. Prime Rate is not published or is otherwise unavailable, whether temporarily or permanently, we will select a substitute index that we believe, in our sole discretion, to be similar to the U.S. Prime Rate. Currently, the U.S. Prime Rate is 3.25 percentage points.
- The "Margin" for purchases and balance transfers will be 7.90 to 22.74 percentage points, based on your creditworthiness.
- The "Margin" for cash advances and overdraft protection advances will be 20.74 to 22.74 percentage points, based on your creditworthiness.

Wells Fargo reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Consumer Credit Card Customer Agreement and Disclosures Statement ("Agreement") for your account and applicable law.

You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.

Application of Payments: Generally, we will apply your minimum payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones.

Overdraft Protection: If you choose to link your Account to your checking account for overdraft protection, please note the following. If you have a joint checking account, you will be responsible for all advances and charges from your credit card to cover overdrafts regardless of who writes the check that causes the overdraft. An overdraft fee will be charged each day an Overdraft Protection Advance is made and interest will accrue from the date each advance is made. See Consumer Credit Card Customer Agreement and Disclosure Statement for details. Please note that you may also be able to link your checking account to your savings account for overdraft protection. No interest is charged on overdraft protection transfers from your savings account. However, fees do apply. See your savings account Consumer Account Fee and Information Schedule for details.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

Notice to Ohio Residents:

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents:

If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under 766.59 of the Wisconsin Statutes, or a court decree under 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decrees or has actual knowledge of the adverse provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

Application Agreement:

This application is for a credit card with Wells Fargo Bank, N.A. You certify that all information provided is true, correct, and complete and that you have the legal capacity to enter into this contract. The Bank is authorized to verify or check any of the information given, to obtain credit reports on you and to make Overdraft Protection advances if you requested that feature. You authorize the Bank to obtain information from others to investigate your credit, employment and income history and state records including state employment security agency records and to report information regarding your account to consumer reporting agencies. You agree that the Bank will determine the amount of credit extended, as well as which product you qualify for, based on the Bank's review criteria. If you do not qualify for the product or pricing requested or for the lowest pricing offered, you authorize the Bank to grant you the product and pricing for which you do qualify. **You agree to be bound by the terms and conditions of the Agreement, which will be sent to you, and understand that the terms of your account may be changed at any time, subject to applicable law.** You hereby stipulate to the terms of the arbitration program described in the Agreement. You understand and agree that you will be liable for payment of all amounts owing on the account. You understand and agree that each person applying will have full and equal access to any credit line extended and each will be individually and jointly liable for payment of all amounts owed even if only one applicant uses the account.

A consumer report from consumer reporting agencies will be obtained in considering this application and for the purposes of any update, renewal, extension of credit, review or collection of the account. Upon request, we will inform you of the name and address of each consumer reporting agency from which we obtain a consumer report relating to you. If you are a married applicant you may apply for credit in your own name.

Important Notice: Please call to confirm receipt of your new card as soon as you receive it. If you do not do so, your requests for certain services such as balance transfers, Overdraft Protection, *Wells Fargo Online* banking and ATM access may be delayed and you may be denied access to your account.

This information about the cost of the credit card account described in this disclosure is accurate as of July 2013. This information may have changed after that date. To find out what may have changed, call 1-800-642-4720.

Important 3% Home Rebate Notice:

Cardholders will earn a one percent (1%) rebate for every \$1 spent in net purchases (purchases minus returns/credits) made on the Credit Card account, rounded to the nearest one cent. During the first 6 billing periods from the date the account is opened, for purchases made at retailers whose merchant code for Visa is classified in one of the following categories: grocery stores, drugstores and gas stations, Cardholders will earn an additional two percent (2%) rebate for every \$1 spent in net purchases made on the Credit Card account, rounded to the nearest one cent. These additional rebates earned during the first 6 billing periods at the select merchants will appear on the Cardholder's account statement 1-2 billing periods from the date earned.

Any credits, except payment to the account, will reduce the available rebate based on the dollar amount of the credit. Negative rebates will post within 1-2 billing periods on Your account statement if returns or credits exceed purchases. Certain purchases/transactions do not earn rebates. Please see the accompanying Wells Fargo Home Rebate Program for Credit Card Summary of Rules and Terms for details.

Summary of Wells Fargo Home Rebate Card® Program Rules and Terms

Effective: January 2012

- This is a summary of the *Wells Fargo Home Rebate Card*® program terms and rules. Other program rules and conditions apply and will be provided if you apply and are approved for the Home Rebate credit card account ("Account").
- Rebate accrual will begin upon Your enrollment date. You will earn a one percent (1%) rebate for every one dollar in net purchases (purchases minus returns/credits) charged to Your Account.
- Unless specifically stated otherwise, rebates will not accumulate on ATM transactions, cash advances of any kind, balance transfers, SUPERCHECKS™, casino gaming chips, wire transfer, off-track wagers, lottery ticket transactions, or bets or wagers transmitted over the Internet. Any interest or fees posted to the Account, including but not limited to NSF fees and late fees do not earn a rebate.
- Disputed amounts and purchases made in violation of law or the terms governing the Account will not earn a rebate. Credits applied to Your Account, including those arising from returned or disputed purchases made prior to or after enrollment, may reduce or eliminate the rebate accumulated in the Program, and may result in a negative balance.
- Each billing period, We will review Your Account to determine any rebate You may have earned. When You have made at least \$2,500 in eligible purchases with your *Wells Fargo Home Rebate Card*, Wells Fargo Card Services will forward to Wells Fargo Home Mortgage (WFHM) a \$25 rebate payment to be applied to the principal balance on the eligible WFHM loan specified at Account opening.
- The rebate may be in multiples of \$25 depending on the amount of eligible purchases made with Your Account. If, upon receipt of the rebate, Your WFHM current monthly payment has not been received or Your WFHM loan status is being evaluated, You agree the rebate will be applied to the WFHM loan in a manner and time determined by us.
- In the event the rebate pays off Your WFHM loan, any excess funds will be placed in an escrow account and returned to You. If We are unable to apply the earned rebate to Your WFHM loan due to a zero principle balance, We will try to apply the rebate to another WFHM loan in Your name. If You have multiple WFHM loans, the rebate will be applied to the WFHM loan with the highest principal balance. If You do not have another WFHM loan, the rebate will be applied to Your Wells Fargo credit card Account.
- If Your Account or Mortgage loan is closed for any reason, or if you are in default or bankruptcy under the terms of any account You have with Wells Fargo or Your Account balance exceeds the credit limit, You may be disqualified from participation in the Program, and such disqualification will result in the forfeiture of Your accumulated rebate. In this case, We may move You from the Program to another rewards program at Our discretion.
- If You convert Your *Wells Fargo Home Rebate Card* to the *Wells Fargo Cash Back*™ Program, accrued rebate dollars (<\$25) will be transferred to the cash back program cash rewards balance (\$0.01 = \$0.01). If You convert Your *Wells Fargo Home Rebate Card* to the *Wells Fargo Rewards*® Program, accrued rebate dollars will be converted to points (\$0.01 = 1 point). If You convert Your *Wells Fargo Home Rebate Card* to another *Wells Fargo* Credit Card that is not eligible to participate in a rewards program, You will lose Your accumulated rebate. If You convert Your *Wells Fargo Home Rebate Card* to another program, You will no longer be enrolled in the Program.
- Additionally, if the servicing rights to Your WFHM loan is sold to another mortgage servicer, you may be disqualified from participating in the Program, and such disqualification may result in the loss of Your accumulated rebate. You are responsible for any applicable taxes on rebate payments.
- This Program is offered at Our sole discretion. We may terminate the Program or any portion thereof upon prior notice to You. Our decisions regarding the Program are final. The terms and conditions of this Program are void where prohibited.

Apply for a *Wells Fargo Home Rebate Card*

[Apply Now](#)