

Key Cashback[®] Credit Card

As of April 23, 2026

The Key Cashback Credit Card offers up to 2% cashback¹ on every purchase.

Simply have one qualified KeyBank checking account that you use for 5 or more qualifying transactions a month plus one other type of KeyBank account that is not a checking account. That's all you need to be eligible for 2% cashback.

Even if you don't qualify to earn 2% APR, you can still earn 1% cashback on every purchase.¹

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR will be 20.49% to 27.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for the first 12 monthly billing cycles following account opening when balance is transferred within the first 60 days following account opening. After that, your APR will be 20.49% to 27.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Paying Interest	Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances, convenience check advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
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 Transfer Fee	Either \$10.00 or 4% of the amount of each transaction, whichever is greater.
Cash Advance Fee	Either \$10.00 or 5% of the amount of each transaction, whichever is greater.
Convenience Check Advance Fee	Either \$10.00 or 4% of the amount of each transaction, whichever is greater.
Overdraft Protection Transfer Fee	\$0.00
Foreign Transaction Fee	3% of the amount of each foreign transaction after its conversion into U.S. Dollars. Transactions originating in Canada are excluded from this fee. Refer to Terms & Conditions.
Penalty Fees:	
Late Payment Fee	Up To \$40.00

For help, call us at 1-800-539-9055.

Dial 711 for TTY/TRS

Rush Order Fee - Card Replacement: \$25 if expedited delivery is requested.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

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

Loss of Introductory APR: If you make a late payment, we may end offering you a lower introductory APR and begin charging you the higher APR (for both Purchases and Balance Transfers) that is specified in the table above and scheduled to take effect after the introductory APR is no longer effective.

Your APRs are variable rates that will be calculated by adding a "spread" or "margin" to an index. The index is the Prime Rate as published in the "Money Rates" section of The Wall Street Journal. At the end of your billing period, we look at the Prime Rate as published on the last business day of the previous calendar month to determine your index. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates effective as of the first day of your billing cycle that begins in the same month in which such change in the index is published. If the APR increases you will pay a higher interest Charge and may have a higher Minimum Payment. If The Wall Street Journal ceases to publish the Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may in our sole discretion, substitute another index.

Once any introductory APR period has expired, to determine the APR for Purchases, we add 13.74% - 20.74% to the Prime Rate, to determine the APR for Balance Transfers, we add 13.74% - 20.74% to the Prime Rate and to determine the APR for Cash Advances, we add 20.74% to the Prime Rate. All rates are determined based on creditworthiness.

Subject to credit approval.

¹ To be eligible for 2% in Cashback Rewards, you must have an eligible open KeyBank consumer checking account (excluding a health savings account) with 5 or more qualifying transactions posted to that same checking account in a calendar month. Qualifying transactions include, but are not limited to, point of sale transactions, bill payment(s), ATM transactions, check, cash, or direct deposits, and electronic funds transfers. Qualifying transactions exclude balance transfers, convenience check transactions, overdraft protection transfers, quasi cash transactions, adjustments, cash advances, reversals, refunds, account to account transfers, person to person transfers, interest, service charges, and fees of any kind. You may also be eligible for 2% with an open eligible Key Private Bank checking account.

On the fourth business day of each month ("Evaluation Date"), we will determine whether you are entitled to earn 2% in Cashback Rewards by meeting the eligibility criteria during the prior month. Your 2% earnings will start on this date and apply until your next monthly evaluation (on the fourth business day of the following calendar month). New card accounts will receive at least a full calendar month at the 2% cashback rate prior to the first Evaluation Date. You will receive a grace period for the first month in which you do not meet the eligibility criteria. If you do not meet the eligibility criteria during the grace period, your rate for the month immediately following the grace period will be 1%, beginning on the Evaluation Date. Cashback Rewards are awarded based on eligible credit card purchases excluding transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers and quasi-cash transactions. Returns will reduce your Cashback Rewards balance. See Key Cashback Credit Card Terms and Conditions for transaction exclusions and additional details, which are subject to change and may be found at www.key.com/personal/credit-cards/key-cashback-terms-conditions.html.