



NEWS

The 5 ways I use my hotel card benefits to travel in luxury



[Chris Dong](#)
Yesterday

It was only recently that I dove into the world of [hotel credit cards](#). For years, I was hyper-focused on [transferable card points](#) and airline miles. A coherent hotel card strategy just wasn't on my radar.

Many people [newer to points and miles](#) initially gravitate toward airline programs. That isn't a huge surprise — the ability to get to your destination for almost free is the first step. But what about once you arrive? One option, among many, is a higher-end hotel stay.

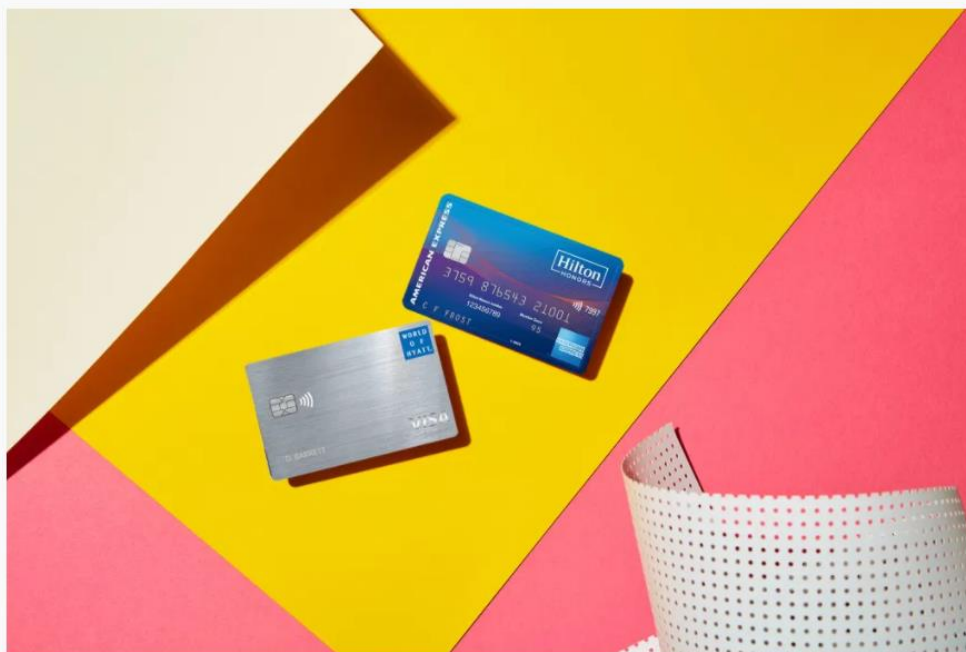


The Hilton Santa Barbara Beachfront Resort. (Photo courtesy of Hilton Honors)

Over the last couple of years, I've been able to leverage hotel cards to [fundamentally change how I travel](#). While I love [staying at Airbnbs](#) in certain instances, hotels have given me the opportunity to have premium experiences — all while still on a budget.

This is, in part, thanks to three hotel cards that I have — the [Hilton Honors American Express Aspire Card](#), the [Hilton Honors American Express Surpass® Card](#) and [The World of Hyatt Credit Card](#).

Let's dive into the five ways of how these cards help me travel — and stay — better.



(Photo by John Gribben for The Points Guy)

Cashing in on elite perks

One of the best perks of hotel credit cards is the [automatic elite status](#) that you get just from having the card. Forget about 60-night stay requirements or high levels of spending needed to get elite status. Unless you're a frequent business traveler (which no one is during the pandemic), many of those thresholds would be tough to meet.



Executive suite at Conrad Hilton Downtown in New York City. (Photo by Clint Henderson/The Points Guy)

But thanks to hotel cards, you can enjoy the same awesome perks that even the most loyal guests experience. For instance, my [Hilton Aspire card](#) comes with [Hilton Honors Diamond](#) status. Although it comes with a steep \$450 annual fee ([see rates and fees](#)), our [TPG Points Lab team values Diamond status](#) at up to \$3,000.

Since I am not a frequent Hilton guest, I don't estimate my status to be worth quite as much, but between extravagant free breakfasts, occasional suite upgrades and Executive Lounge access, I do get to make use of Honors elite benefits.

And no, you generally won't be treated differently just because you [earned your hotel status from a credit card](#).

Free nights and benefits for the win

Free night awards are the best perk with select hotel credit cards — and frankly, it's an underrated one.

Hilton cards

Besides Hilton Diamond status, the [Aspire card](#) offers one [weekend night reward](#) each cardmember year (with [more flexibility to use the credit](#) during COVID-19). Even the most expensive Hilton properties (think: Conrads, Waldorfs and more) qualify to use this night reward.



Waldorf Astoria La Quinta (Photo by Benji Stawski / The Points Guy)

The top-tier Hilton card also gives you up to \$250 annual credit for [airline incidental fees](#) and up to \$250 Hilton resort statement credit each year. Plus when you book a two-night minimum stay at hiltonhonorsaspirecard.com, you'll get up to \$100 in credits at participating Waldorf Astoria Hotels & Resorts and Conrad Hotels & Resorts. All of these perks combined more than offset the Aspire's \$450 annual fee.

In fact, I used a reward night certificate last year at the [Waldorf Astoria Berlin](#), where cash rates were going for more than \$400 a night. That's \$400 in value merely from this one card perk alone.

Meanwhile, my [Hilton Surpass card](#) will help me get a second weekend night reward. This mid-tier [Hilton Surpass card](#) gives cardholders a [complimentary weekend night reward](#) after you spend \$15,000 on purchases in a calendar year. Here, I employ a one-two Hilton card strategy to get two nights with both the Surpass and Aspire.

The World of Hyatt card

[The World of Hyatt card](#) offers an [annual free-night certificate](#) at a Category 1-4 Hyatt property which you'll receive every account anniversary. This can be worth much more than the card's \$95 annual fee, but note that it doesn't include more premium properties in the Hyatt portfolio.

However, I'll also get a second free Category 1-4 night after spending \$15,000 in a year.

Maximizing card promotions

Cobranded cards sometimes run promotions to entice cardholders to utilize the specific hotel program and to spend money on the card. This is particularly true [during the pandemic](#) when fewer cardholders are traveling.

For instance, I've taken advantage of two [current Hyatt promotions](#), one of which is specific to [The World of Hyatt card](#). First, Hyatt is offering 3x points on paid stays through Sept. 15, 2020.



The Miraval Berkshires. (Photo by Zach Griff / The Points Guy)

If you're [redeeming Hyatt points](#), it gets even better. All [World of Hyatt members get 15% of their points](#) back when they book and stay through Oct. 8, 2020. And for Hyatt cardholders like myself, that points rebate gets bumped up to 25%.

This summer, I've been able to make use of these promotions for more local getaways to the newly opened [Miraval Berkshires](#) and Hyatt Place Long Island/East End.

Finally, don't forget about card-specific deals directly through the card issuer: [Amex Offers](#) or [Chase Offers](#). There is a current Chase Offer for 10% off a Hyatt stay on The World of Hyatt card. And it can be stacked with the 3x bonus promotion.

Leveraging transferable points

Another consideration is that both the Hilton Honors program and World of Hyatt program partner with transferable points currencies.

You can transfer [Amex Membership Rewards points](#) to Hilton and you can transfer [Chase Ultimate Rewards points](#) to Hyatt. Transferable points are a powerful tool. If you don't have enough points with a specific program, you can easily shift points over from another program.



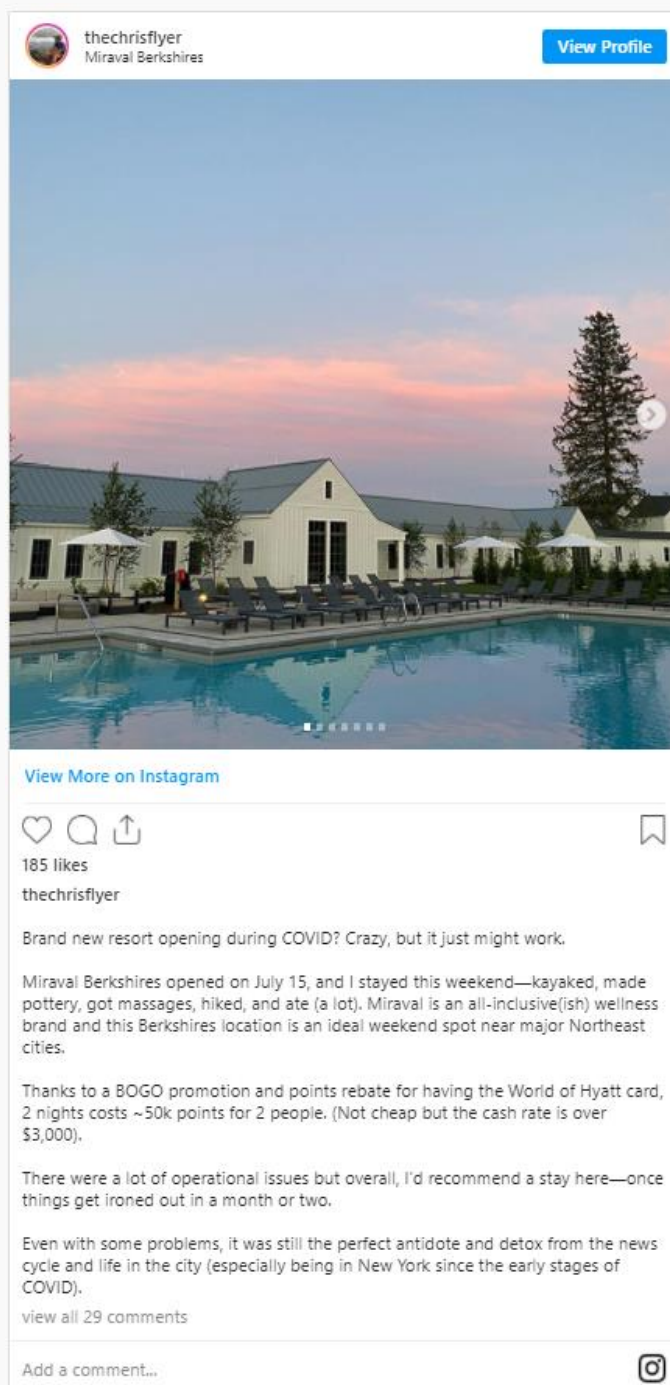
Hilton Doubletree Fiji (Photo by Katie Genter / The Points Guy)

Best of all, both Hyatt and Hilton allow points pooling between accounts (although Hyatt has a [clunky process that requires a PDF](#)). This is perfect for booking with friends. A friend can transfer from Membership Rewards or Ultimate Rewards to a hotel program and then combine points together with you for a specific redemption. I've done that a few times with friends to simplify how I get paid back when booking on points.

Staying at expensive (in cash) properties

These [hotel credit cards](#) have helped open the door to properties I wouldn't even have considered staying at previously.

For instance, I recently stayed at the Miraval Berkshires, an all-inclusive wellness property that commanded a nearly \$3,000 price tag for a weekend stay. However, because of a [buy-one-get-one offer](#) along with the 25% points rebate for having [The World of Hyatt card](#), I was able to use just 48,750 points. (That's also my best hotel redemption ever at 6.2 cents per point in value.)



The image shows an Instagram post from the user 'thechrisflyer' (Miraval Berkshires). The main image is a photograph of a resort building with a swimming pool and lounge chairs at dusk. The post includes a 'View Profile' button, a 'View More on Instagram' link, and engagement icons (heart, comment, share, bookmark). The text of the post describes the resort's opening during COVID, the user's stay, and the points redemption details.

thechrisflyer
Miraval Berkshires [View Profile](#)

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185 likes
thechrisflyer

Brand new resort opening during COVID? Crazy, but it just might work.


Miraval Berkshires opened on July 15, and I stayed this weekend—kayaked, made pottery, got massages, hiked, and ate (a lot). Miraval is an all-inclusive(ish) wellness brand and this Berkshires location is an ideal weekend spot near major Northeast cities.

Thanks to a BOGO promotion and points rebate for having the World of Hyatt card, 2 nights costs ~50k points for 2 people. (Not cheap but the cash rate is over \$3,000).

There were a lot of operational issues but overall, I'd recommend a stay here—once things get ironed out in a month or two.

Even with some problems, it was still the perfect antidote and detox from the news cycle and life in the city (especially being in New York since the early stages of COVID).

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With complimentary night rewards with Hilton, I also have my eyes set on the [Conrad Koh Samui](#) in Thailand once it is safe to travel. In non-pandemic times, a hotel of that stature can easily command \$1,000 per night for a room. With a couple of reward night certificates and a stash of Hilton points, several days at an exclusive property like that is within reach.

Bottom line

As I've come to discover, it's not all just about airline miles. Thanks in part to my hotel cards, a stash of Hilton and Hyatt points and a commitment to finding the best deal, I've been able to stay at some *fantastic* properties while on a (relative) budget.