

How to Choose the Best Hotel Credit Card for Free Nights and Travel Perks



Hotel credit cards can transform your travel budget, unlocking free nights, room upgrades and elite status. Here's how to find the right one for your next trip.

Good to know:

-  Hotel credit cards offer generous welcome bonuses worth multiple free nights, plus ongoing rewards per pound spent at participating hotels.
-  Automatic elite status means room upgrades, late checkout and bonus points—without needing to spend 50+ nights a year in hotels.
-  Annual free night vouchers can easily cover the card's annual fee.
-  Co-branded vs. flexible cards suit different travellers: loyalty lovers prefer brand-specific cards, while wanderers benefit from flexible cards that transfer points to multiple programmes.

What makes hotel credit cards worth it?

If you travel regularly and use the perks strategically, a hotel rewards credit card can more than pay for itself. Here's why:

Many UK travel credit cards offer welcome bonuses ranging from 20,000 to 100,000 points after hitting a minimum spend. For example:

- **Marriott Bonvoy American Express Card:** Welcome bonuses vary from 20,000 points (standard) to 60,000+ points during promotional periods—enough for multiple free nights at mid-range Marriott properties. Annual fee is £95.
- **British Airways American Express Premium Plus Card:** Though not hotel-specific, you can transfer Avios to hotel partners such as Marriott Bonvoy or IHG. Annual fee is £300.
- **The Platinum Card from American Express:** Grants automatic Gold status with both Hilton Honors and Marriott Bonvoy, plus lounge access and extensive travel protection. Annual fee is £650.

Annual fees can range from £0 (in the first year) to £650, but if your annual free night voucher or status benefits save you even one or two hotel nights a year, you'll easily offset the cost.

Types of hotel credit cards

Not all hotel credit cards are the same, so your choice depends on whether you're a devoted brand loyalist or a travel nomad who hops between chains.

- **Co-branded hotel credit cards** partner directly with specific hotel chains—think [Marriott Bonvoy American Express](#). They usually offer higher earning rates of brand stays, elite status upgrades and brand-specific perks such as Marriott's fifth night free on reward stays.
- **Flexible travel credit cards** like [The Platinum Card from American Express](#) or [American Express Preferred Rewards Gold Credit Card](#) allow you to earn Membership Rewards points, which can be transferred to multiple hotel partners including Hilton Honors, Marriott Bonvoy and Radisson Rewards.
- **No annual fee cards** like the [Barclaycard Rewards Visa](#) offer some travel-friendly features, like no foreign transaction fees and cashback, but typically lack hotel-specific perks.

Should you put hotel stays on a credit card?

Yes, but use the right credit card for hotel rewards to get the maximum benefits faster, like points, free nights and elite status.

Many credit cards include travel insurance, purchase protection and lost luggage cover—benefits that can be worth hundreds if your trip doesn't go as planned. Before booking, always compare hotel prices on [Skyscanner](#) to ensure you're getting the best deal before redeeming or earning points.



Best hotel rewards credit cards by category

Whilst your ideal card depends on your travel habits, here's how some top UK options stack up:

Best for Hilton loyalists:

- **[The Platinum Card from American Express](#)**: Automatic Hilton Gold status, free breakfast and room upgrades.

Best for Marriott stays:

- **Marriott Bonvoy American Express Card:** Earn 6 points per £1 spent at Marriott, automatic Silver Elite status and welcome bonuses of 20,000–60,000+ points (depending on promotional offers).

Best for flexibility:

- **American Express Preferred Rewards Gold Credit Card:** Earn Membership Rewards points transferable to multiple hotel partners and airlines. First year free, then £195 annually.
- **The Platinum Card from American Express:** Offers the same flexibility with higher-tier perks, including travel insurance and lounge access.

Key features to look for in hotel points credit cards

When comparing the best credit cards for hotels, focus on these five features that separate the game-changers from the generic:

- **Welcome bonus and requirements:** Look for at least 20,000 bonus points after sign-up, but check if the spending requirement fits your budget.
- **Annual free night voucher or stay credit:** This benefit alone can justify an annual fee. Some cards offer a free night each year at participating properties or a stay voucher when you meet spending thresholds.
- **Points earning rate:** The best hotel credit cards offer higher multiples on travel and dining (for example, three to six times the points per £1 on hotel stays).
- **Elite status perks:** Automatic Silver, Gold or Platinum status can deliver significant value—free breakfast, room upgrades and bonus points. For example, the [Platinum Card from American Express](#) provides both Marriott Bonvoy Gold Elite and Hilton Honors Gold status.
- **Transfer partners and flexibility:** If you prefer variety, choose a card with flexible transfer options like Membership Rewards points, which can move between hotel and airline partners.

Best hotel rewards credit cards compared

Here's how UK travel credit cards generally break down:

- **Premium tier (£300+ annual fee):** Expect generous bonuses, elite status with multiple hotel brands, comprehensive travel insurance, airport lounge access and strong earning rates. These cards, like the Platinum Card® from American Express, are ideal for frequent travellers or business owners.
- **Mid-tier (£95–£300 annual fee):** Cards like the Marriott Bonvoy Amex (£95) and British Airways Amex Premium Plus (£300) offer welcome bonuses, annual free nights and mid-level elite status. Perfect if you travel several times a year for holidays or work.
- **Entry-level (no or low annual fee):** These cards offer modest bonuses and basic benefits; great if you're just starting to explore travel rewards. For example, the American Express Preferred Rewards Gold Credit Card is free for the first year (£195 thereafter).

How to maximise your hotel credit card benefits

Owning a travel card is just the first step. Actually using it strategically? That's where travel pros separate from casual users.

- **Time your application:** Card issuers frequently boost welcome bonuses during promotions. Apply when offers are high.
- **Stack your status:** Combine elite benefits from your card with hotel loyalty points earned from your stays.
- **Maximise category bonuses:** Use your hotel credit card for travel, dining and other high-earning categories.
- **Don't forget transfer opportunities:** Check which redemption offers the best value before using your points. Transferring Amex points to Hilton or Marriott can often offer more value than redeeming them as cashback.

Your next holiday could be closer than you think. With the right hotel credit card, free nights and upgrades are just smart planning.

If you're ready to turn your hotel credit card points into real stays, check out [Skyscanner](#). Compare rates, find deals and book your next getaway today, because your free nights and upgrades are just a click away.

International Sites

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