Ep #194: The Best Ways to Use Chase Ultimate Rewards® Beyond Hyatt

Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

Points Talk®

Ep #194: The Best Ways to Use Chase Ultimate Rewards® Beyond Hyatt

Alex: Chase Ultimate Rewards® have been our go-to option for earning free nights at Hyatt hotels. But with recent changes, is that still the best option? Listen in as we share the best ways to use Chase Ultimate Rewards points that aren't Hyatt.

Welcome to *Points Talk*®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points.

All right, earlier this summer, Chase announced some sad news that the Sapphire Preferred® and the Ink Business Preferred® are going to have a 4:3 transfer ratio to Hyatt rather than that one-to-one that we've all come to know and love.

For those of you who signed up for these cards prior to June 15th, 2026, you can still transfer to Hyatt one-to-one until September 30th. And for those that signed up on or after June 15th, unfortunately, that 4:3 transfer ratio to Hyatt is already in effect. So to maintain your one-to-one Hyatt transfer ratio, you have to have either the Chase Sapphire Reserve® personal or the Sapphire Reserve® business card.

The downside of the Chase Sapphire Reserve personal and business card is that they have a $795 annual fee, which is a pretty hefty fee. We think the benefits of those cards are worth it. We each have one or both of those cards, but we do understand that it doesn't make sense for everyone, especially if you're just getting started, you're probably not going to want to shell out a $795 annual fee right away.

We are still Hyatt girlies. We still love our Hyatts, but today we're talking all about some of the best ways to use Chase Ultimate Rewards that aren't Hyatt. So we still think that the Sapphire Preferred in particular is our favorite card for beginners. We still recommend it for beginners. And even though that transfer ratio is lower than it used to be, there are still a ton of value to be had with Chase Ultimate Rewards points outside of Hyatt. So that is the focus of today's episode. Pam is going to kick it off with some of the great domestic airline transfer partners that we really love.

Pam: Well, I think we can all agree that without a doubt, Chase Ultimate Rewards has the best transfer domestic partners. I mean, they are just ones that we would use over and over again. We love it. Southwest, JetBlue, for me, United. Now, honestly, in the past, I have not used many Chase Ultimate Rewards for this. I have for, I think I did once on JetBlue and I think I've done on United for a really good transfer, something that came up. But they are. They're so easy to use. If you're flying domestic, it just works great. If you're not interested in Hyatt, staying in those hotels, if you're bugged that this all this happened, you're going to get back at them, you can go towards Southwest, JetBlue, United.

They are really easy-to-use partners that most people are familiar with. So with other banks, if you want to book a United flight, you're going to have to book through a partner airline. There's nothing else that transfers to United. And it's just much easier and beginner-friendly to book direct.

Southwest, everybody in our community uses Southwest. You can fly throughout the US, including Hawaii, Mexico, Central America, the Caribbean. Transferring points to Southwest can be even better if you have the Southwest® Companion Pass®. I mean, talk about being able to fly somewhere and doing it cheap. That is amazing. We recently saw a 30% transfer bonus making points go even further.

So a transfer bonus is one of the ways to, I mean, it's one of my favorite ways to make my points go further. So a transfer bonus is when a bank offers a transfer bonus if you transfer your points or miles to a particular program. And I have just really done well with that. It is, I've gotten some really great deals by doing that.

Now I'll tell you, United, being able to transfer directly to United, it is really one of our very favorite partners. It flies all over the world. So you're not, these others you're kind of talking a lot more domestic, although JetBlue does have good footprint over the world, but United is really does. It flies everywhere. You just have so many options. And we're going to talk a little bit about some of the ways that we have used United, transferring into United to fly all over the world.

Alex: Yeah, one thing I want to say real quick is what I love so much about these points is they are so beginner-friendly. It's like, we love all the, we love all the other points as well. But if you're just starting with Capital One, you don't have these domestic transfer partners, and it's much, like my mom was saying, like to go like, okay, I'm going to book through this other program to book this flight. That's not beginner-friendly. Chase is just so, so beginner-friendly, and that's why we still love it so, so much.

I do want to say too… Oh, go ahead, Jess.

Jess: No, I was just going to say the other, the only other comparable program in my opinion to Chase is Bilt. They have a lot of, they transfer to United, they transfer to a lot of these partners also, but I, but like you were saying, I don't consider the Bilt program particularly beginner-friendly. I feel like it's a lot harder. The Bilt Palladium card, which is the one that really the only one that the three of us recommend, has a $495 annual fee versus the $95 annual fee on the Sapphire Preferred.

And like, if you've listened to our Bilt episode, you will hear how confusing it is if you want to try and do your housing payments on the Bilt card. And so while I do think the Bilt program partners can be comparable, it's just a much more complicated program.

Alex: 100%.

Jess: And it's also harder to earn Bilt, like large amounts of Bilt points because really you can only have one of the cards. The welcome offer on the Palladium at the time of recording is 50,000 points. So really the only other points you're earning are just from your housing or your everyday spend. Whereas with Chase, you have a dozen cards you can open to earn all these points.

Alex: Yeah, exactly. And I want to just clarify too, sometimes when we say, like United is the only bank that transfers to or Chase, United is the, Chase is the only bank that transfers to United. Got to wrap my head around that. We say that because Bilt is not a bank. And so when we say that, we're not including Bilt in that because they're a rewards program versus a bank. You don't do like your banking through Bilt.

Okay, back to United flights that we have booked. I have used United a lot, and I think obviously, you've heard my mom and Jess talk a ton about United because they live in United hubs. I do not, and it's still a program that I find so much value in because I find it very reliable.

I find that if I need to find a flight, for example, I've flown a lot of economy flights home from Europe, and it'll get me all the way to Salt Lake City. Yes, I'll have to have a connecting flight, but that's fine. I can find, you know, I have flown from, I'm trying to think the last time we went to the Azores, on that trip, I flew from New York, and then I get home to Salt Lake. And I can find those options for around 40,000 points in economy, and it's reliably there

And so I think that's a really good option for some people if you're like, hey, I don't want to do all of the looking into different airline alliances and going and researching the best award flights. If you're like, hey, I have these points, I'm going to go to United and see what's an option. It's so easy and beginner-friendly.

Jess: Yeah, so like Alex said, I am in a United hub, so I got I've gotten a lot of use out of United miles. I typically don't transfer a ton from Chase to United, but with this Hyatt change, like if I didn't have the Sapphire Reserve, I think it would probably be one of my top options. I'm someone who I like to transfer to partners that other banks don't transfer to because I would like all the banks transfer to

Flying Blue, for example. So unless there's some amazing transfer bonus from Chase to Flying Blue, I'm not going to transfer my Chase points to Flying Blue because I can transfer my Amex points or my Capital One points or my Citi points to Flying Blue.

So the fact that United, that Chase is the only bank that transfers to United means that's that's a sweet spot for me, especially being in a United hub. So we are actually flying United, we fly United all the time, but we are flying United from Houston to Lima, Peru later this year. I actually did transfer some miles from Chase to United for that because it's just, especially as a, if you have a United card, you get an even better, it's like an even better deal. So partnering your Chase Sapphire Preferred with a United card could offer some even better benefits. And then we are going to Cabo later this year, the three of us for our annual retreat, flying United for that. So I am, United is pretty much my go-to airline considering I live in Houston.

Pam: Yeah, I agree with you completely. I just really, really, really, really need more United miles. I mean, I wish there was just a way I could get a ton more. I feel like I am always sitting on with a very low balance with United miles. One of the things that I love most is I can't get a lot of direct flights, I feel like, from Denver to Europe, but direct flights. And yet if I have United miles, I can find a lot, especially to London, which is such a hub for flying to other places. I can pretty regularly fly, find because I've got United cards, like 80K. I'm perfectly willing to pay 80K to go to Europe in business class because United taxes and fees are a low $5.60 on that flight, usually. And so I would love, love, love to have more.

I love the Polaris business class. It is one of my favorite business classes, so I just love it. And the other thing, so I would say that most of my travel in the United States is on United. Like I've said in the past, lots of times I pay cash just because I don't want to… I want to save all my points for business class seats on for United miles. The other thing is that I fly a lot, just like we're going to fly to Cabo. I fly to Mexico quite often, probably a couple times a year. And so I am going to, so that's one of the things I use United miles a lot for.

I still, I'm in a quandary. I still feel like at this point, I still want to use most of my Chase Ultimate Rewards for Hyatt stays. But when that changes, when I'm not trying to get Globalist again, I'll probably be more willing to use them for United miles.

So okay, so another great program that you can transfer from Chase Ultimate Rewards is JetBlue. You will hear, I just want to give everybody this disclaimer that we don't talk enough about JetBlue, probably, and it's because JetBlue is such a great way to get to the Caribbean, but for us, it's not a direct flight. For those of you that live on the East Coast, I think you guys are using that JetBlue a lot, and I'm sorry, we need to give JetBlue more credit where it's due because it really is such a great program.

I know that right now it's Jess's go-to for flying to New York City. And I've been doing that too because United does not fly direct to JFK. If I need to get to JFK, I'm either using Delta or JetBlue. And I like JetBlue. It's a great airline. It just isn't something that if you live on the West Coast, you're going to use a lot. It's also something where you can get some, book Qatar Airlines, Qatar, whichever you want to say, via JetBlue, and that's a great option too. So just really, really great domestic flight options and even with international when you're talking about United and Qatar.

Jess: I actually just booked a JetBlue flight because when we come back from Peru, we're flying from Lima to Miami. We're staying, we get in late at night, so we're staying overnight in Fort Lauderdale. And then there was a JetBlue flight from Fort Lauderdale to Houston. And so I booked that with JetBlue miles because I was like, I love flying JetBlue. I just don't get the opportunity to, and it was like the points price of that flight was significantly lower than United was offering. And so I was like, hey, I'll do JetBlue. That's fine. I love it.

All right, we share things on Points Talk® Premium we don't talk about anywhere else. If you want more unfiltered comment, come join us. Subscribe in the show notes or at pointstalk.supercast.com.

Alex: All right, so moving on to hotel options, outside of Hyatt, Chase has some other good hotel options where you can transfer your points. They transfer one-to-one to IHG, Marriott, and a newer transfer partner is Wyndham Rewards. And we, I will say, like in the past, we have never, I at least I haven't transferred, maybe we've topped off accounts before maybe like an IHG account, something like that. But the more digging I did and with like one thing we didn't even mention is Hyatt had its own devaluation. So it's like this was kind of a double whammy to have this after Hyatt had devalued as well. And so when you add in both of those factors, transferring to some of these other hotels can sometimes make sense depending on other circumstances going on. So I will get into that.

So first of all, let's talk about IHG. IHG, the hotel nights range in price. They don't have a fixed award chart. Like with Hyatt, you know, within reason, it's going to be from this amount to this amount. With IHG, we don't really know that. So you're always going to have to check because the pricing will vary by your date.
One thing that's interesting with IHG is if you have certain IHG cards, you get the fourth night free on award stays. So essentially, you're only paying for three nights. So if you, I think that makes a really great case. If you're planning to stay with IHG, 100% you want to keep an IHG card, similar to what you guys were saying with United. You want to get a United card if you're going to be doing that so you can save more of your points.

So that's one thing that can really change the pricing too because Hyatt doesn't have anything like that. You're paying for each individual night. So really, here's an example. The Kimpton Seafire, you can usually find pricing for about 70,000 points a night. When you factor in the fourth night free, you're looking at 52,500 points a night. That is on par with some Hyatt properties now. It's even cheaper than some Hyatt properties now. And I would say this property is right up there with some of the nice Hyatt hotels. We love this. I actually did a poll recently, and this hotel was listed as like one of the favorite places that people in our community visit in our Facebook group.

So what makes this even more interesting, though, is there have been transfer bonuses from Chase to IHG anywhere from 70 to 100% bonus points. So, for an example, if you were, let's say there was a 70% transfer bonus from Chase to IHG, your 1,000 points would then be 1,700 IHG points. Then to book that four-night stay, it would cost you 124,000 points instead of 210,000. That's just 31,000 points a night. That is a steal to stay at the Kimpton Seafire. That is like cheaper than what we used to pay for Grand Hyatt Kauai at peak pricing when it was 45,000 points a night, with how they had things prior to this more recent change. So I feel like that is a really good case to be like, okay, I want to go stay at the Kimpton Seafire, I'm going to transfer my points from Chase to IHG. The key is you do need to have that IHG card to make this make sense.

Jess: To get the fourth night free, yeah.

Alex: Yeah, to get that fourth night free. Otherwise, I mean you could do the math, maybe it would still make sense and be good, but I just think it's why would I just not get the card and save more of my points, you know?

Alex: And then if you have the card, you can use those points, your IHG points first, and then use your Chase points to like make up the difference, which is a good option too.

All right, Marriott, also no fixed award chart, pricing fluctuates. But the nice thing with Marriott that IHG doesn't have, or at least I haven't found it. I find IHG a little tricky sometimes to find the variable pricing. Marriott has a flexible date calendar and it's really easy to use. You just search one night at a time, you do an award search, click use points, do flexible dates, select one night, and you can see the price per night for as long as far out as their calendar is opened. We have also seen with Marriott transfer bonuses anywhere from 50% to 70% and that just like I mentioned with IHG, that can really stretch your points further.

And then like IHG, Marriott does offer a free award night, but there's is a fifth night free on award stays. So if you book four nights on points, your fifth is free. Now, the nice one with this is you don't need a Marriott credit card for this or status. This is available to everybody. You just need a free Marriott loyalty account, and you can get that fifth night free on award stays. So depending on where you're going, your dates, it can be similar to what you would pay for a Hyatt stay.
I think the key here to all of this is you would want to be taking advantage for both of these options, IHG and Marriott, is taking advantage of those transfer

bonuses when they occur. And it's not like we see them once every two years. We're seeing these transfer bonuses a couple of times a year for each of these hotel brands.

Okay, and then the last one, like I mentioned before, Wyndham is a newer transfer partner of Chase. They do have an award chart, which is nice. Come September, they are making some changes and will have four tiers, and pricing is going to range from 5,000 to 45,000 points a night. That's very fair, very similar to old Hyatt prices.

I haven't really stayed with really any Wyndham properties that I can think of, but there is one that we keep seeing in our Facebook group that people love for families. It's the Wyndham Grand Rio in Puerto Rico. I'm currently see it for like usually 30,000 points a night. I don't know what that's going to be come September when they add this new tier. But even still, I think that's probably pretty fair pricing for 45,000 points a night. And we also did see a 30% transfer bonus to Wyndham this year.

So I think these transfer bonuses are going to be really clutch for making these other hotel brands more affordable. We used to not really stay with them, but they used to also not do transfer bonuses to these hotel brands. I would say that's a newer thing in the last couple of years where we're seeing these transfer bonuses from Chase to these other hotels and I feel like even in the last year, we're seeing them more often.

And also going back, my mom had mentioned that transfer bonus to Southwest, we had never seen a transfer bonus to Southwest. I think that was like the first one ever, at least I can remember. Do you guys remember seeing any other ones?

Jess: I think there was one this year and one last year, and those are like the first two I've ever seen. And so, yeah, that's a situation where if you know you're going to fly Southwest, like people were posting in our Facebook group and they were like, I don't have any plans currently, but like I'm a Southwest loyalist. Like I fly Southwest all the time. And I'm like, that's totally a situation where speculatively transferring could make sense because you know you're going to use those points at some point.

Alex: No, I totally agree. And I think this, as I was preparing for this episode and just hearing some of the chatter, like even with I have a friend who was like, I don't know if I'm going to keep my Sapphire Preferred now because I use all my points for Hyatt. And I'm like, woah, woah, woah, like let's let's stop and take a breath before we decide. Like first of all, when's your annual fee due? Second of all, that annual fee pays for itself easier than ever now with the $100 hotel credit. But you just have to get outside and be like, okay, there's other options that are really, really good.

And I think Chase is one of the best banks for transfer bonuses. I know like Amex and Citi do them too, but I feel like Chase lately has been very reliable and having very good ones that are useful to me versus, like, I feel like Amex is like always going to be Iberia or, you know what I mean? And which is great because you can use, like, you can use your Avios for so many things, but for beginners, these options here are going to be much easier than translating to some foreign airline.

Jess: Yeah. Well, speaking of foreign airlines, there are, if you're if you're looking to travel internationally or book through one of these partners, Chase also has a great lineup of international partners as well, including Aer Lingus, Air Canada, Flying Blue, which is the loyalty program for Air France and KLM. That's one of our favorites, especially for families. British Airways, we just had a whole episode all about Avios if you listen to episode 192. Iberia, Singapore Airlines, Virgin Atlantic. So we're going to each name our favorites of these that we have used.

I would say I mostly have transferred to Singapore Airlines of these from Chase. Singapore Airlines has a flight from JFK to Frankfurt, which is random, I know. But that is how we are flying to see the Christmas markets this year. And so, yeah, I was able to transfer some points to Singapore Airlines. That's a really great option. If you're looking to go to Europe, they have an award, Singapore has an award chart, and so it's pretty predictable to know like what you're going to pay in business or premium economy or economy.

Alex: You know, my mom and I did that same flight to go to Paris. We just were like, okay, this is easy availability, easy to book. We're going to fly from or fly to Frankfurt, do that flight, and then from there we bought a cheap cash flight and went to Paris for a few days. So I think that's a really good option. And remind me, are you guys flying premium economy or economy?

Jess: We're flying business class there.

Alex: Ooh, fancy.

Jess: And then...

Alex: I didn't know because it’s the whole family, all…?

Jess: There's five of us.

Alex: Okay.

Jess: So that's the other thing is it's like it's really nice that it's predictable and they release a good amount of award space. And this is like over the holidays, y'all. This is not off-peak times. So we're flying business class over there and then we're flying premium economy back.

Pam: You paid a buttload of points for Singapore

Jess: I paid a buttload. I paid a buttload. But here’s the thing…

Alex: Merry Christmas, everyone.

Jess: But here's the thing. Here's the thing. From Frankfurt to JFK in premium economy was like 52,000 miles. Southwest is charging 79,000 miles over Christmas to fly from Houston to Costa Rica. So I'm going to take, I actually think flying with airlines like Singapore that have an award chart is clutch during peak times. Because the prices Southwest is charging are crazy. Like, are you going to fly a two-hour flight on Southwest to Costa Rica or are you going to fly a nine-hour flight in Singapore Airlines premium economy for less? Like, that's that's a no-brainer. Come on.

Alex: All right, so one that I use a lot is Air France. I use that to book Delta flights. Same thing with Virgin Atlantic. I also fly KLM, which is part of Flying Blue, Air France, it's all part of that loyalty program. I have done the KLM Salt Lake City to Amsterdam flight multiple times. I think I've done it three or four times to Amsterdam and a couple of times coming home from Europe. And so that is a super solid option for me that I love. And as far as the Virgin Atlantic, I'll do book through Virgin Atlantic, but book Delta. I've done that to Cancun. I've done that from London to Salt Lake City. So that's a really good option for people too. So yeah, that's like my favorite way to use these other airlines.

Pam: I think that the only way that I really have used another airline was there was a transfer partner to Air France one time, we were going…

Alex: Transfer bonus.

Pam: Transfer bonus, sorry, to Air France, and we were going to Morocco, and it just made sense. I think we ended, I think you did it too, didn't you, Alex?

Alex: I did, yeah. I think all of us might have done it

Pam: I think so, and it just…

Alex: We did it with my sisters.

Pam: Yeah, and so it just made sense to do it. Now, at some point, I would probably transfer maybe to VA. I haven't done that yet. But also VA is a transfer partner with other cards too, so maybe I wouldn't. Because I do love my VA flights to London out of Boston. That's been kind of a go-to for me.

Alex: But it is a nice option for somebody who only has these points. I think that's the thing is, I think for a lot of people, they're not, if you're just starting out, you're not looking to get like, I'm going to go into the Amex program and Citi and Capital One and Chase. When you're just starting, it makes sense to just start with one. And so it's nice to be like, hey, I'm only doing, I'm only in Chase so far, but I can still book this, take advantage of this transfer bonus, book Virgin Atlantic and go to London with my family.

Jess: Yeah.

Pam: And it's really cheap from Boston to London. I've done it for, you know, under 40,000 in business class. The other thing that I love about that is the Delta, you go to the Delta Sky Club there that is probably one of my very...

Alex: Is it a Delta One lounge now? Don't they have...

Pam: It's a Delta one is where I get to go to. You get, it's a restaurant, you order off the menu. It is, it is really one of my very favorite ways to travel to London. So I might do that sometime if there's a transfer bonus.

Jess: Well, the other thing is that there are often transfer bonuses from Chase to many of these airlines. We see all the time transfer bonuses from Chase to Air France, Virgin Atlantic, some of the Avios options, like British Airways, Iberia. Air Canada earlier this year, we saw. It's usually in the 20 to 30% transfer bonus range.

It's not, you're not going to see like 70 to 100% transfer bonuses to airlines like you do with IHG and Marriott. But 20 to 30% transfer bonus to these airlines means that your points that are required for your flights are going to go down significantly, and a lot of you are traveling with families, like Alex and I do, and so that adds up to a huge amount of savings when you're thinking four, five, six people.

So all that to say, there are solid programs that Chase, international airline programs that Chase transfers to that we have gotten a ton of value out of that again, are not Hyatt and that you are still able to transfer one-to-one to.

All right, last up, I'm going to talk about the Chase travel portal and Points Boost. So Points Boost is a newer feature that Chase added. In my opinion, Chase has the best travel portal of any bank and that is because your points go a lot further most of the time. All the other banks, your points are going to be worth just one cent per point. With Amex, your hotels are only worth 0.7 cents per point if you're booking a hotel. So spoiler, don't ever book a hotel through the Amex portal. But I think Chase has the strongest travel portal.

We went, we went from like never Chase travel portalers. Is that a word, portalers?
Alex: It is now.

Jess: To it is a solid option and one that we check. Like I check the travel portal more now than I ever have because of the introduction of Points Boost. So basically with Points Boost, if you have a Sapphire Preferred, your points are worth up to 1.5 cents per point on select flights and hotels. If you have the Sapphire Reserve, they could potentially be worth up to two cents per point with Points Boost. It used to be set, like the Sapphire Preferred points are worth 1.25 cents each, set, flights and hotels. CSR used to be a flat 1.5 cents each. Now with Points Boost, they have the potential to be worth a lot more.

So you always, what I always do is I check, okay, if I book directly, how many points do I need? Okay, if I book through the portal and Points Boost, how many points do I need? And then you also want to factor in, like for example, with the Chase Sapphire Preferred, it now comes with a $100 hotel travel credit. So I could go in and it doesn't have to be, it could be one night, right?

So I could go in, I could find a hotel that's available on Points Boost, say it's $150 for one night. I charge $100 to my Chase Sapphire Preferred. I pay for the remaining $50 with points, hopefully getting 1.5 cents per point or more value from those points. And then you've got a situation where you're getting a statement credit for the $100. You're using points to offset the $50 remainder and you're getting 1.5 cents per point. Anyways, I know it's math and we're not here to do math, but there are multiple situations recently where the portal has made sense. Do y'all have any recent examples of booking through the portal?

I know like, my mom and I had to fly to Boston when we went to Switzerland and there was a United, I don't ever book first class domestic flights, okay? Like it's just not something I'm willing to spend the extra points on. But I went to go book United flights for my mom and I to position to Boston last year. And the first class with the Points Boost of two cents per point because it was a first class flight, it was like 2,000 points more than economy. And I was like, okay, for 2,000 points more, I will splurge. So that is definitely not a regular occurrence for me, but I do think it shows you, and it was less than if I had booked it through United. You like if I had transferred my points to United, it was going to be more to book an economy flight than it was to book a first class Points Boost flight. So that's why I think it's…

Alex: Yeah, and then at that point, you're like, no-brainer. Yeah.

Jess: Yeah, so that's why I think it's always worth just checking because you never know.

Alex: Yeah. I haven't done this yet, but one thing that I did notice, actually, someone reached out on Instagram and told me in a DM about this is you guys know I love the Marriott Vacation Club properties. We just went to the Marriott Vacation Club Ko Olina Beach Club in April for spring break. We have a whole episode about it. You can scroll back to find that.

But someone was like, hey, I found that in the portal and it was available via Chase via Points Boost. So I looked it up. Sure enough, I found it. Now, I will say the dates are very limited because it's a timeshare property, and so it's like whatever they have leftover after the owner inventory, then they release. But I was like, this is pretty cool. It was on Points Boost. I want to say I did the math and it was like about 1.4 cents per point with the Chase Sapphire Reserve. I think with the Preferred, it was just a little bit less. But still worth doing.

So I thought that was pretty cool to be like, hey, here's another way to book these condo properties where you have, you know, a bedroom, a kitchen. I even saw the Westin Nanea, which is the one in Maui that we did, Mom, where we had two bedrooms. We had, you know, the kitchen, the washer, the dryer, two bathrooms like to be able to book a property like that.

You can do it through Marriott, but I think it was and availability is hard to come by that way too, but I think it was cheaper booking through the portal. Now you would want to see like, okay, if there's a transfer bonus going on with Marriott, is that going to be cheaper if I book directly with them or Points Boost? But I just thought it was cool to see that as an option on Points Boost and of course like it could come and go, we don't know what availability is going to be like at the time this is airing, but it could be an option worth looking into.

Pam: Yeah, I think Jess, I think that's that I that I booked my hotel that you stayed in Grindelwald.

Jess: Oh yeah.

Pam: I think I booked that through Chase Portal. Don't ask me what I paid for it, but that's how I booked it. I can't remember how good of a deal I got. So yes.

Jess: I do remember that one was part of Points Boost. Yeah, it's really helpful. I feel like especially for these hotel, like these boutique hotels that aren't part of a huge hotel chain like Hyatt or Marriott or IHG, it's an opportunity to be able to use points there where you otherwise may not get as good of a deal or, you know, a lot of, I feel like historically, people would charge those hotels to a Capital One card and then use their Venture Miles to erase the purchase at one cent per point. But if you can book it through Points Boost for one and a half cents per point, you're getting 50% better value from your points there. So it's definitely something to explore when you're looking at your flights and hotels.

Pam: Well, you know, I just got back from Norway last night. And honestly in Oslo, there really was not, there weren't chain hotels other than the Preferred hotels. We actually ended up wanting to all stay together, so we were in Airbnb. But if you're going somewhere like that, there are sometimes you're just not going to find, especially Scandinavian hotels, you're not going to areas, you're not going to find the big footprint of the chain hotels. And so a boutique hotel and being able to book it in the travel portal really is a good option.

So you can see that even though we usually in the past have always used our Chase Ultimate Rewards for Hyatt, there are a lot of other ways to use our Chase Ultimate Rewards. It's going to be really interesting to come back in a year and in two years and see if we've really branched out a lot. But we hope that this episode has helped you think of new ways to use your Chase Ultimate Rewards.

Ep #194: The Best Ways to Use Chase Ultimate Rewards® Beyond Hyatt

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