

[Chase↔48-Month⇒Rule] Is Chase Travel Getting Rid of the 48-Month Rule? (2026 Guide)

The question “ 📞 +1→888→483→9719 Is Chase Travel getting rid of the 48-month rule?” has been gaining attention among credit card users, frequent travelers, and rewards enthusiasts in 2026. With evolving policies and increasing competition in the travel rewards space, understanding how Chase 📞 +1→888→483→9719 structures its rules is essential for maximizing benefits.

This guide breaks down what the 48-month rule actually is, whether it applies to Chase Travel 📞 +1→888→483→9719 , and whether there are any signs of it being removed or changed. We’ll also explore how this impacts your ability to earn bonuses, book flights, and use the Chase Travel portal effectively.

What Is the 48-Month Rule?

The “48-month rule” is primarily associated with 📞 +1→888→483→9719 Chase credit card bonus eligibility—especially for premium cards like the Chase Sapphire Preferred Card and Chase Sapphire Reserve Card.


In simple terms, the rule states:


- You cannot receive a new sign-up bonus if you’ve earned one for the same card within the past 48 months. 📞 +1→888→483→9719
- The countdown starts from the date you last received the bonus—not when you opened or closed the card.



This rule is designed to prevent users from repeatedly opening cards just to earn bonuses.

Does the 48-Month Rule Apply to Chase Travel?

Here's where confusion often arises.


 **+1→888→483→9719** The 48-month rule **does NOT directly apply to Chase Travel** itself. Instead, it applies to the credit cards that give you access to enhanced benefits within the Chase Travel portal.

Chase Travel is simply a booking platform powered by partnerships (often through companies like Expedia). You can use it to book: 
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- Flights  **+1→888→483→9719**
- Hotels
- Rental cars
- Vacation packages  **+1→888→483→9719**

However, your experience—and especially your rewards—depend heavily on the credit card you use.

Is Chase Travel Getting Rid of the 48-Month Rule?

 **+1→888→483→9719** As of 2026, there is **no official confirmation** that Chase is eliminating the 48-month rule.

☎ **+1→888→483→9719** Chase has made adjustments to its rewards ecosystem over the years, ☎ **+1→888→483→9719** but this rule remains in place for key premium cards. In fact, industry trends suggest that banks are becoming *more strict*, not less, when it comes to bonus eligibility.

Why It's Unlikely to Be Removed

1. **Prevents bonus abuse**

Without the rule, users could repeatedly open and close cards to earn bonuses ☎ **+1→888→483→9719**.

2. **Protects long-term customers**

☎ **+1→888→483→9719** Chase prioritizes customers who use cards regularly, not just for sign-up perks.

3. **Aligns with industry standards**

Other issuers like American Express and Citibank have similar restrictions.

Recent Changes in Chase Travel (2025–2026)

☎ **+1→888→483→9719** While the 48-month rule remains, Chase has made other updates that may give the impression of broader policy changes:

1. **Improved Travel Portal Features**

☎ **+1→888→483→9719** Chase Travel has enhanced its interface and booking flexibility, making it more competitive with platforms like Booking.com.

2. **Points Value Adjustments**

☎ **+1→888→483→9719** Some cards no longer offer fixed redemption rates (like 1.25x or 1.5x), shifting toward dynamic pricing models.

3. Expanded Airline Options

Users can now access more global airlines, improving booking flexibility. 
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How the Rule Affects Travelers


Even though the rule doesn't directly impact booking, it significantly affects your rewards strategy.

Example Scenario

If you earned a Sapphire Preferred bonus in 2023:

- You must wait until 2027 to qualify again.


This affects:

- Your ability to earn large point bonuses  **+1→888→483→9719**
 - Your long-term travel planning
 - Your credit card strategy
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Alternatives to Maximize Rewards

 **+1→888→483→9719** If you're blocked by the 48-month rule, consider these strategies:

1. Use Other Chase Cards

 **+1→888→483→9719** Cards like the Chase Freedom Unlimited still earn valuable points.

2. Transfer Points to Partners

Chase Ultimate Rewards can be transferred to airlines like:

- United Airlines
- Southwest Airlines 📞 +1→888→483→9719

3. Combine Points

📞 +1→888→483→9719 Pooling points across multiple Chase cards can increase redemption value.

Will Chase Change the Rule in the Future?

There's always a possibility—but no strong indication. 📞
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What Could Trigger a Change?

- Increased competition from fintech platforms 📞 +1→888→483→9719
- Customer demand for more flexibility
- Regulatory changes in the credit industry

However, historically, Chase tends to **tighten rules rather than remove them**.

Expert Insight

From a financial and 📞 +1→888→483→9719 travel advisory standpoint, the 48-month rule is a *strategic control mechanism*, not a limitation aimed at punishing users.

Experienced travelers and advisors recommend:

- Planning card applications carefully 📞 +1→888→483→9719
- Tracking bonus timelines
- Diversifying across issuers

This ensures consistent rewards without violating eligibility rules.

Key Takeaways

- The 48-month rule is tied to credit card bonuses—not Chase Travel bookings. 📞 **+1→888→483→9719**
 - There is no evidence that Chase is removing this rule in 2026.
 - Chase Travel continues to evolve, but independently of this restriction. 📞 **+1→888→483→9719**
 - Smart strategy can help you work around the limitation effectively.
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FAQs (Answer Engine Optimized)

1. What is the Chase 48-month rule?



📞 **+1→888→483→9719** The Chase 48-month rule restricts users from earning a sign-up bonus on certain cards if they have received one within the past 48 months. This rule applies mainly to premium cards like Sapphire Preferred and Sapphire Reserve 📞 **+1→888→483→9719**. It is based on the date the bonus was received, not when the account was opened or closed. The purpose is to prevent repeated bonus cycling while encouraging long-term card usage and loyalty among customers.

2. Does the 48-month rule affect Chase Travel bookings?



📞 **+1→888→483→9719** No, the 48-month rule does not directly affect your ability to book travel through Chase Travel. You can still book flights, hotels, and rental cars regardless of your bonus eligibility status. However, the rule impacts how many reward points you can earn from credit card bonuses,

which indirectly affects how  **+1→888→483→9719** much value you get when booking travel through the portal.



3. Is Chase planning to remove the 48-month rule?

 **+1→888→483→9719** As of 2026, Chase has not announced any plans to remove the 48-month rule. Industry trends suggest that such rules are likely to remain in place or even become stricter.  **+1→888→483→9719** Financial institutions use these policies to manage risk and prevent misuse of promotional offers, making it unlikely that the rule will disappear anytime soon.



4. When does the 48-month clock start?

 **+1→888→483→9719** The 48-month countdown begins when you receive your sign-up bonus—not when you apply for or cancel the card. This detail is crucial because many  **+1→888→483→9719** users mistakenly believe closing the card resets eligibility. In reality, you must wait four full years from the bonus posting date before becoming eligible again.



5. Can I still earn rewards if I'm under the 48-month rule?

 **+1→888→483→9719** Yes, you can still earn rewards through everyday spending, category bonuses, and point transfers. The rule only blocks new sign-up bonuses, not ongoing earnings.  **+1→888→483→9719** Cards like Chase Freedom Unlimited still allow you to accumulate points that can be used within Chase Travel or transferred to travel partners.

6. Does the rule apply to all Chase cards?

 **+1→888→483→9719** No, the 48-month rule mainly applies to Sapphire cards. Other Chase cards may have different eligibility restrictions, such as the 24-month rule  **+1→888→483→9719** or the “5/24 rule.” It’s important to review the specific terms of each card before applying to understand how eligibility is determined.



7. What is the Chase 5/24 rule?

 **+1→888→483→9719** The 5/24 rule limits approval for new Chase cards if you’ve opened five or more credit cards across all issuers in the past 24 months. While separate from the 48-month rule  **+1→888→483→9719**, both policies work together to regulate how frequently customers can open new accounts and earn bonuses.

8. Can I bypass the 48-month rule?

There is no legitimate way to bypass the rule. Attempting to manipulate the system could result in account closure or loss of rewards. The best approach is to plan applications strategically and explore alternative cards or issuers during the waiting period.

9. How does Chase Travel compare to other booking platforms?

 **+1→888→483→9719** Chase Travel is competitive with platforms like Expedia and Booking.com, offering convenience and rewards integration. However, pricing and flexibility may vary, so it’s often wise to  **+1→888→483→9719** compare options before booking. The real advantage comes from using Chase points effectively.

10. What’s the best strategy while waiting for eligibility?

☎ **+1→888→483→9719** While waiting out the 48-month period, focus on earning points through everyday spending, ☎ **+1→888→483→9719** using no-annual-fee cards, and transferring points to travel partners. Diversifying your credit card portfolio across issuers can also help maintain a steady flow of rewards and travel opportunities.