



## Want a 2nd “Welcome” Bonus on Your Credit Card? Here’s How to Earn it (and Maybe a 3rd)

### Description

A welcome bonus on a [rewards](#) or [cash-back credit card](#) is, hands down, the fastest way to accumulate rewards. These days, it’s not rare to see a \$300-\$500 cash-back reward on a credit card with no annual fee. And with no strings attached, that’s money that goes straight into your pocket.

So, you might be wondering: can you ever get the same sign-up bonus more than once? The short answer: **yes**. It’s possible to snag the same sign-up bonus on your credit card. Here’s how.

### Negotiate another bonus

Let’s be clear: you most likely won’t get a second welcome bonus by closing and reopening the same credit card account. While that might work for some cards, many companies have strict rules governing how many times you can earn a welcome bonus on a card.

But you might not have to close your account at all. You might just have to *act* like you’re going to close your account.

In my years writing about credit cards, I’ve learned [you can basically negotiate anything with credit card providers](#): annual fees, interest rates, penalties on late payments, and, yes, welcome bonuses.

It’s not guaranteed. But it doesn’t hurt to try.

First you have to build up your case. Just like you’d sing your own praises when asking your boss for a raise, remind your credit card company just how great of a client you’ve been. Here are some points to include:

- You’ve been with the credit card company for a long time.
- You always pay your bills on time.
- You’ve never had a late payment.
- You use this specific card frequently.

- You're an outstanding cardholder.
- Your credit score is high.
- Other credit companies want your business.

That last point is important. No matter how you build up your case, always remind your credit card provider that other companies are asking for your business.

This isn't far from the truth. After all, you probably get more than a handful of credit card offers each month. Now, instead of shredding them, use them as leverage. Keep a few offers on hand when you're reminding your credit card company how great you are. Let them know that you're "thinking about leaving," that you just got "a great offer on another credit card," the interest rate is low, the earn rate high, the welcome bonus eye-watering.

Finally, praise *them*. Let them know how much you've *loved* their services. You don't actually want to leave. You just want a bonus that will match the bonus on these other cards. Your case will be stronger if these new bonuses are higher than the one you received — and stronger still if you never received a bonus.

Do this over the phone. In my experience, you're more likely to persuade a company if you talk on the phone versus typing fiercely over chat.

## Give your spouse a card

Another way to earn a second bonus on a credit card is to have your spouse apply for the same card.

Credit card companies rarely restrict bonuses by household. You might not be able to get the same bonus twice, but if you're married, your household could get double the bonus with two cards.

## What if you can't get a second bonus?

If neither one of these strategies works, then maybe it's time to break up with your credit card provider. These days, with so many lucrative credit card bonuses, loyalty just doesn't pay. Check out the best offers on Canada's top rewards and cash-back cards and give yourself the bonus you deserve.

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