

Can I Use Points and Cash Together for a Booking? — Complete 2025 Guide

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Many travelers want flexibility when redeeming rewards, and one of the most common questions is: Can I use points and cash together for a booking? The short answer is yes — in many cases you can, especially when using travel portals like Chase Travel, or when booking directly with airlines and hotels that permit mixed redemptions. But the rules vary, point values change, and different strategies can dramatically impact how much value you get. This guide provides a complete breakdown so you can maximize your points, save more on travel, and understand how cash-plus-points booking works across Chase-related scenarios. For booking assistance, you can call 1855-628-4230.

Understanding How “Points + Cash” Works

“Points + Cash” means you pay partly with your Chase Ultimate Rewards® points and partly with money (credit card payment). How this works depends on the travel portal, airline, or hotel program. Not all allow mixed redemptions equally, and some offer better value than others.

Using Points + Cash in the Chase Travel Portal

Chase Travel allows users to combine points and cash when booking flights, hotels, rental cars, and other travel services. You can enter any number of points at checkout, and the system will calculate your remaining cash balance. Often there is no minimum points requirement, making Chase Travel one of the most flexible portals.

Benefits:

- Use points even if you don't have enough for a full booking.

- Maintain flexibility for future redemptions.
- Get predictable, fixed point value depending on your card type.

Using Points + Cash with Transfer Partners

You cannot use “points + cash” directly when transferring Chase points to partners. Chase transfers points in fixed increments and once transferred, partner rules apply. Some airline and hotel programs support their own version of mixed redemptions, but redemption values vary widely.

Benefits of Using Points + Cash

Using points + cash helps:

- Preserve points for stronger-value redemptions.
- Reduce out-of-pocket travel costs.
- Maintain redemption flexibility.
- Lock in fixed-value redemptions via the portal.

When Points + Cash Is Not a Good Option

Avoid mixed redemptions when:

- Transfer partners provide significantly higher value.
- Cash fares are unusually low.
- The partner program reduces point value on mixed bookings.

How to Use Points + Cash in Chase Travel (Step-by-Step)

1. Log into your Chase account.
2. Open Chase Travel.
3. Select your travel option.
4. Choose "Pay with points."
5. Enter any number of points.
6. The portal calculates the cash remainder.
7. Complete payment with your card.

For help completing this process, call 1855-628-4230.

Example of Mixed Redemption Value

If a flight costs \$450 and you redeem 15,000 points in the Chase Travel portal, your points reduce the cash balance based on your card's redemption rate. The remainder is simply charged to your credit card.

Frequently Asked Questions (FAQ)

1. Can I use points and cash at the same time in the Chase Travel portal?

Yes, you can redeem any number of points and pay the difference in cash.

2. Is there a minimum point requirement?

No, many Chase bookings allow very small redemptions.

3. Can I use points + cash with transfer partners?

Not through Chase directly, but some partners offer their own mixed bookings.

4. Does mixing points and cash change the value of my points?

In the Chase Travel portal, point value stays consistent. Partner programs vary.

5. Is points + cash good for saving money?

Yes, especially if you want to cut cash expenses or stretch your points.

6. Can I book all travel types with mixed payments?

Flights, hotels, and rentals usually allow it through the portal.

7. Who can I call for booking assistance?

Call 1855-628-4230 for help.

Final Thoughts

Using points and cash together provides flexibility and a smart way to stretch your Chase Ultimate Rewards. Whether you lack enough points or prefer preserving them for future high-value redemptions, combining points and cash can be a strong strategy. For guidance or support with a booking, contact 1855-628-4230.