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Using Points.com to Combine Miles and Points: A Good Deal?

by [The Points Guy](#) on October 28, 2013 · [6 Comments](#)

in [Points Guy Pointers](#)

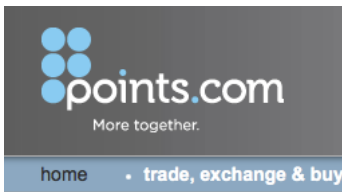
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Update: The offer mentioned below for the Platinum Card from American Express has expired. View the current offer [here](#).

Update: The offers mentioned below for the Starwood Preferred Guest Credit Cards from American Express has expired. View the current offers here – [personal business](#).

[Points.com](#) is a points exchange and clearing house that allows members to trade one kind of points and miles for another and to track your balances and see certain promo offers. You can also redeem your points or miles through it for retail gift cards or for Paypal credits. It's free to join and its interface is easy to use.

However, before you go signing up and swapping your points all over the place, I wanted to cover why that might not be such a good idea. The gist of it is: the values Points.com gives you for your points and miles tend to be horrendous because of transaction fees and terrible exchange ratios, so in general, this is not the way to consolidate, exchange or redeem your points.



In general, Points.com transactions are a bad value.

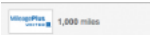
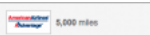
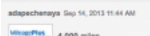
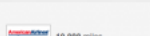

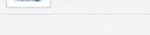
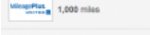
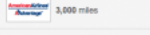

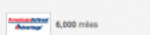
To be fair, there are some instances when using Points.com might make sense – such as when you need to [keep some miles from expiring](#) and there is no quicker, cheaper option like purchasing something through an [online shopping portal](#) or if you need miles to post in a very short amount of time and have no other option such as transferring from a points program such as Amex Membership Rewards or Chase Ultimate Rewards. That said, I still think these only make sense when we're talking about very few points since the transfer ratios are so small.

However, for the most part, Points.com transactions will leave you with just a fraction of the value your points are worth. I have had a lot of readers asking me about it lately, so I just wanted to run through a couple examples to show you what I mean.

Two of the biggest US airline frequent flyer programs are United MileagePlus and American Airlines. Unfortunately, there's no way to swap or consolidate miles between the two

Loyalty 2023
Delta, et al. v. Loyalty
CBM2014-00096

Right now, Points.com is offering a variety of trading options among members at various rates:

 1,000 miles	 5,000 miles	\$50.00 USD Join Now
 4,000 miles	 10,000 miles	\$100.00 USD Join Now
 1,000 miles	 3,000 miles	\$50.00 USD Join Now
 2,000 miles	 6,000 miles	\$100.00 USD Join Now
 6,000 miles	 12,000 miles	\$100.00 USD Join Now

As you can see, the ratios range from 2:1 to 5:1 depending on whom you trade with and you’re stuck paying a transaction fee of \$50-\$150. Let’s say you had 6,000 miles to trade and wanted those 2,000 United miles – you’d end up with just a third of the miles you started with and would pay a \$100 transaction fee. However, if you just purchased those United miles outright, you’d be paying \$75!



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Personal Miles®

Perfect if you are just a few thousand miles short of your next award trip. You can enjoy these miles toward award travel on United or any MileagePlus airline partner, or toward upgrades on United.

[Frequently Asked Questions](#)
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[Miles and Awards](#)
[Customer service for Personal Miles orders](#)

- Miles cost US \$25 per 1,000 miles plus a 7.5% service fee
- Purchase up to 100,000 miles per account per calendar year
- Minimum purchase of 2,000 miles per account
- Credit card will be billed immediately for purchase
- Mileage rates and other applicable fees are subject to change
- Allow 48 hours for miles to process and post to your MileagePlus account
- Miles are available in increments of 1,000
- Miles are non-refundable
- Purchased miles do not count toward MileagePlus Premier® status
- All MileagePlus Program Rules and terms and conditions apply

Starting at **US \$75.25**

[Buy now >](#)

Price Calculator

Miles: (\$75.25)



A federal excise tax of 7.5% is included in the displayed USD price.

Please allow 48 hours for the miles to post to your account.

Please note: If you are planning to use miles for award travel within the next 48 hours, it may cause you can purchase the miles at the same time you redeem your award. Please see [FAQs](#) for more information.

So always do the math for yourself because it doesn’t always add up.

You could also just exchange for free through Points.com itself, but the ratio is also a dismal 5:1:

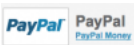
exchange - swap between your own programs	
exchange results	exchange program rules
you get:	BY EXCHANGING:
 219 miles	 1,000 miles

In this case, you’d literally end up with 22% of the points you started with, even though you’re not paying any transaction fee at least.

Redeeming for Paypal

You could also redeem your miles for retail gift cards from places like 76 gas, Amazon, AMC Theatres, Applebee’s, Barnes & Noble, Banana Republic, Best Buy and more, as well as for credit on Paypal.

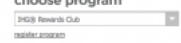
Here’s another quick example. Let’s say you had some extra IHG Rewards points floating around and just wanted to [cash them out with Paypal](#). In order to get just \$10 worth of credit on PayPal, you’d have to redeem 5,000 IHG Rewards points.



PayPal is the world's most-loved way to pay and get paid. And no wonder. It's so easy to send money to virtually anyone with an email address or mobile number. If the receiver doesn't have a PayPal account, no problem. Signing up is quick and simple. If they do have an account, their money is available almost immediately. Use the money to shop at any of the thousands of online brands accepting PayPal, send the money to someone else, or simply move it to your bank account.

* brought to you by: PayPal

choose program



redeem amount

[calculate](#)

amount needed 5,000

Please register your program.

That’s a miserable value of just 0.2 cents per point! You can do better – especially considering that [IHG’s PointBreaks discounted award nights](#) start at 5,000 points and can be used on hotel rooms that cost hundreds of dollars in some circumstances, like I was [able to redeem at the Intercontinental Phnom Penh](#) last year where my room would have cost \$180 – a much better value of 3.6 cents per point.

Transferring/Sharing Miles

Points.com also lets you share or transfer your miles to another account, but again, the rates can be horrible. For example, to transfer Delta miles to another person, the rates start at 1,000 miles for \$40 and go up to 30,000 miles for \$330. So you’re looking at paying between 1.1-4 cents per miles to transfer.

Whereas on Delta.com you can transfer for a flat rate of 1 cent per mile, no matter if your transferring/sharing 1,000 miles or 30,000.

As with all points and miles-related matter, I cannot stress how important it is that you always do the math for yourself and determine whether a transaction makes sense for you and for the value you get out of your miles. In general, the things you can do on Points.com – trading, exchanging, buying, transferring miles and points – do not thanks to horrible exchange ratios and high transaction fees.

If you're just looking for a quick account top off, you can consider just buying miles outright, or transferring them through an airline rather than Points.com since you'll most likely get a better exchange rate.

Another Reason Transferable Points Are Best

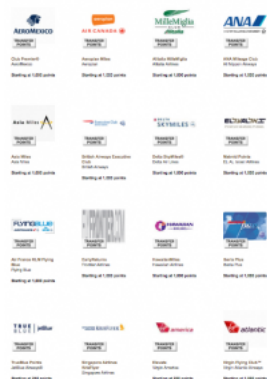
This is also why I always say that [transferable points programs](#) like Amex Membership Rewards, Chase Ultimate Rewards and Starwood Preferred Guest points are the best. These programs accrue your points into a central account, and then when you want to redeem them, you can transfer to any number of their airline or hotel partners and you can top up your balances for specific redemptions. That way you, even if your points and miles balances are a bit scattered, you can still take advantage of them without having to make value-draining exchanges.

Here is a list of the travel partners of the three major transferable points program, the ratios at which their points transfer and the credit cards that will earn you each kind of points as well as helpful posts about each of these points programs and how to maximize their value.

American Express Membership Rewards

American Express Membership Rewards has 17 airline transfer partners and four hotel programs.

The Amex cards that accrue transferable Membership Rewards include cards like the [Premier Rewards Gold](#) card and [Business Gold Rewards](#) card as well as the [business](#), personal and Mercedes-Benz versions of the Platinum Card.



Membership Rewards has 16 airline partners.

Airlines:

Aeromexico 1:1
 Aeroplan 1:1
 Air France/KLM 1:1
 Alitalia 1:1
 ANA 1:1
 Asia Miles 1:1
 British Airways 1:1
 Delta 1:1
 El Al 50:1
 Frontier 1:1
 Hawaiian 1:1
 Iberia 1:1
 JetBlue 1.25:1
 Singapore 1:1
 Virgin America 2:1
 Virgin Atlantic 1:1

Hotels:

Hilton HHonors 1:1.5
Starwood 3:1

For more information, check out these posts:

[The Ultimate Guide To American Express Membership Rewards Airline Transfers](#)
[Analyzing Membership Rewards Star Alliance Partners](#)
[Top 10 Lesser Known Amex Membership Rewards Transfer Partners](#)
[Transferring Amex Membership Rewards to British Airways Avios Versus Cathay Pacific Asia Miles](#)
[ANA Award Taxes and Fees Roundup](#)

Chase Ultimate Rewards has ten transfer partners including five airlines, four hotels and Amtrak. The three cards that accrue transferable Ultimate Rewards points (as opposed to those that can be redeemed for cash back or directly for travel through pay with points) are the [Sapphire Preferred](#), the [Ink Bold](#) and the [Ink Plus](#).



Ultimate Rewards' airline partners include 5 great carriers.

Airlines:

British Airways 1:1
Korean Air 1:1
Southwest 1:1
United 1:1
Virgin Atlantic 1:1

Hotels:

Hyatt 1:1
Marriott 1:1
Priority Club 1:1
Ritz-Carlton 1:1

Other:

Amtrak 1:1

For more information on Chase Ultimate Rewards, check out these posts:

[The Ultimate Guide to Chase Ultimate Rewards Airline Transfers](#)
[Ranking the Chase Ultimate Rewards Transfer Partners](#)
[Ranking the Top Chase Travel Credit Cards](#)
[Why I Love Chase Ultimate Rewards](#)

In addition to being a hotel points program, Starwood Preferred Guest also has 31 airline partners, most of which points transfer to at a 1:1 ratio – and when you transfer an increment of 20,000 points, you get a 5,000-point bonus.



The Starwood Amex is a popular card because it has over 30 airline partners.

Both the personal and business versions of the Starwood Preferred Guest card from American Express are offering 25,000-point sign-up bonus offers when you spend \$5,000 in 6 months.

Airlines:

Air China 1:1
Air New Zealand 65:1
Alaska Airlines 1:1
Alitalia 1:1
ANA 1:1
American 1:1
Asia Miles 1:1
Asiana Airlines 1:1
British Airways 1:1
China Eastern 1:1
China Southern 1:1
Delta 1:1
Emirates 1:1
Etihad Airways 1:1
Flying Blue 1:1
Gol Smiles 2:1
Hawaiian 1:1
Japan Airlines 1:1
LAN 1:2
Miles and More 1:1
Qatar Airways 1:1
Saudia 1:1
Singapore 1:1
Thai Airways 1:1
United 2:1
US Airways 1:1
Virgin Atlantic 1:1

Other:

Amtrak 1:1

For more information, check out these posts:

[The Ultimate Guide to Starwood Preferred Guest Airline Transfers](#)

[Maximizing Starwood Cash & Points Awards](#)

[Starwood "Enhances" Cash & Points Awards](#)

[Major Starwood Preferred Guest Elite Enhancements](#)

[Maximizing Starwood Preferred Guest Airline Transfers](#)

Tagged as: [Amex Business Platinum](#), [Amex Platinum](#), [Business Rewards Gold](#), [Chase Sapphire Preferred](#), [Ink Bold](#), [Ink Plus](#), [Mercedes-Benz Platinum](#), [Premier Rewards Gold](#)

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