

May 2018

... if not hotter with American and its elite-earning opportunities added to the equation.

In February we wrote about tasty [tactical fares to Africa](#). Some were driven by smaller airlines, such as South America's LATAM, which charges low fares to get in on the bigger airlines' action (**think chimps sneaking bananas from sleeping gorillas**). Others were a factor of the big airlines battling it out to be leader of the pride.

Either way, you won, and the good news is that these turf battles **continue to keep prices to Africa down**.

HIPPO-SIZED SAVINGS

When we reported that Miami to Johannesburg via São Paulo on LATAM in Business Class was just \$2,300, we thought you'd need to be quick as a cheetah to nab it. But it's still there.

Now, you may be thinking, who would fly a South American airline to South Africa? And the answer is: not many. So [LATAM](#) undercuts the big airlines to get its foot in the door. The normal fare to Johannesburg on other airlines starts at around \$5,000. So, by flying LATAM you cut the cost by up to \$2,679 (54%). That's a two-for-one. Note that trips to Africa on LATAM don't earn miles with [American](#). (They do between South America and other regions.)

WHICH BRINGS US TO SOME MORE GOOD NEWS

You can now book a discount fare with [American Airlines from Miami to Cape Town](#) for \$2,786 round-trip in Business Class—flying AA to São Paulo, and then LATAM to Johannesburg—and earn elite miles and dollars with American.

Depart Miami, FL to Cape Town, South Africa						
Flight	Depart	Arrive	Travel time	Aircraft	Class	Seats
995 American Airlines	10:45 PM MIA	8:10 AM GRU	8h 25m	772	Business	Choose seats
8162 LAN Airlines Operated by Latam Airlines Brasil	5:55 PM GRU	8:50 AM JNB	9h 55m	763	Business	--
6409 British Airways Operated by Comair Ltd.	10:35 AM JNB	12:45 PM CPT	2h 10m	738	Business	--

Return Cape Town, South Africa to Miami, FL						
Flight	Depart	Arrive	Travel time	Aircraft	Class	Seats
6424 British Airways Operated by Comair Ltd.	6:45 AM CPT	8:45 AM JNB	2h 0m	738	Business	--
8163 LAN Airlines Operated by Latam Airlines Brasil	10:35 AM JNB	5:30 PM GRU	11h 55m	763	Business	--
930 American Airlines	9:25 PM GRU	4:50 AM MIA	8h 25m	77W	Business	Choose seats

THE U.S. TO SOUTH AFRICA VIA BRAZIL

Are you São-rious?!

This LATAM deal involves a 12-hour layover in São Paulo on the way over and a six-hour layover on the way back. It's not for everyone, true. But why not turn that layover time into a benefit and knock another city off the list?

- See the crazy architecture of the aptly titled Hotel Unique.
- Visit the Football Museum in a country where football (soccer) is practically a religion.

- Take a São Paulo bike tour.
- Visit the Municipal Market and sample its famed Bologna Sandwich.
- Visit the Catedral da Sé, one of the largest neo-Gothic churches in the world.

NAMBIAN NICE

OK, we're well aware that "Nambia" isn't a real African country (a certain U.S. President came up with that one), but the savings we found to Africa from the West Coast seem just as fictional. For example, [Los Angeles to Nairobi](#) with Delta and KLM in Business Class cost \$3,817. That's really good. The normal fare to Johannesburg on other airlines starts at around \$4,800.

OTHER LOW COST AFRICAN ADVENTURES

\$2,828	Washington, DC to Nairobi	  
\$3,307	Houston to Nairobi	
\$3,427	New York to Johannesburg	
\$3,817	Los Angeles to Nairobi	 

What else can we say but, "start the migration." The savings to Africa in Business Class haven't been this good since Tarzan learned to swing.

FCF never deals with fake or mistake fares, but what is it about Africa that inspires the creation of so many fictional countries? Here's a list that's by no means exhaustive.

Azania – from Evelyn Waugh's novel *Black Mischief*

Babar's Kingdom – from the famous children's book series

Bangalla – from *The Phantom* comic strip

Carbombya – mentioned in the *Transformers* movie series

Equatorial Kundu – from the *West Wing* television series

Ghalea – from the *Mission Impossible* television series

Kukuanaland – from *King Solomon's Mines* from English writer Sir H. Rider Haggard

Lyrobia – from the television series *Totally Spies*

Matobo – from the television series *24*

Nambutu – from the James Bond film *Casino Royale*

Suaoriland – from Donna Tartt's novel *The Secret History*

Tanzaberia – from the television series *K.C. Undercover*

Vagondu – from the film *Smoke Before Fire*

Wakanda – from the Marvel Comics Series *The Avengers*

Zamunda – from the film *Coming To America* starring Eddie Murphy



The Transformation of Starwood Starpoints and How It's Enhancing My Near-Term Upgrade Mindset

May 2018

Hold on to your hat, shooter, the winning is only going to continue, and in some cases get better.

In [April 2016](#), Marriott purchased Starwood Hotels & Resorts, creating the largest hotel chain in the world. Despite the acquisition and expected changes to the SPG credit card—which have been worked out over the past two years—we've recommended that you hang on to the card, as keen FCF-ers will know that we've been big fans of SPG's Starwood credit cards for a long time.

HERE'S WHY WE WERE RIGHT

[News came in on April 16](#) detailing the changes to the SPG-Marriott loyalty program. The new program takes effect on August 1, and **our considered advice is to stand pat.**

(More on the changes below in next month's FCF Upgrade Advisor and through our upgraded Card-iogram Widget which will look at the big picture in the rapidly evolving credit-card landscape.)

QUICK SUMMARY OF THE MERGED MARRIOTT-STARWOOD POINTS PROGRAM

As far as transferring points to miles, the new program is very similar to the old one. Don't worry, your current SPG points, and any points you earn between now and August 1, **WILL NOT BE DEVALUED**.

DIFFERENT MATH. SAME RESULT.

In a one-time conversion on [August 1](#), current Starpoints will automatically become Marriott points and your Starpoints balance will be multiplied by three. So, 20,000 SPG points, for example, will equal 60,000 Marriott points.

Marriott points will transfer to 50+ airlines—**nine more than your SPG points do now!**—at a 3:1 ratio, meaning [3 Marriott points will equal one airline mile](#). You will also get (the same) 25% bonus when transferring in increments of 60,000 Marriott points. That will yield 25,000 airline miles, the same way Starpoints did with 20,000 of them.

LONG STORY SHORT

Get a 25% bonus on transfers with 40+ airlines now. In August, get a 25% bonus with nine MORE airlines (currently not available to transfer from SPG), including Qantas and South African Airways, so, stand pat.

Let's be really clear: DO NOT rush out and empty your SPG piggy bank into any airline mileage account, because your current SPG points will be worth the same today as they will be on August 1. So, hold it right there, pardner!

DON'T SHOW UP AT 11 FOR HIGH NOON

We've been amused to see some "travel expert" cowboys ride in very quickly on this one, shooting from the hip. The point, FCF believes, is to see the Marriott program in the context of the entire credit card landscape.

I am, and it is sparking a mindset upgrade when it comes to the plastic in my wallet. In particular, I'm thinking about what's happening from three perspectives, the ones serious premium travelers care about most at the moment.

2018'S EVOLVING CREDIT CARD TRIANGLE:

Point 1—The new Marriott program: It's great features to use my **existing SPG points** with—and all the SPG points I can get my hands on by July 31.

Point 2—Realize the game-changing FCF discoveries and everyday Upgrade Mindset opportunities: Chief among them is our [LSS Strategy](#), which uses stop-over rules to create innovative itineraries via [Japan Airlines for oneworld](#) members, [All Nippon for Star Alliance](#) members and [High-ROI Freaks](#), and [Korean for SkyTeam](#) members.

Point 3—Re-evaluate the plastic in your wallet: That's what I'm doing right now. The landscape is changing, the deals and strategies are changing, new cards are arriving in the market, and in the next issue you'll get our latest thinking and our upgraded Cardiogram Widget.

FCF's team is number-crunching like crazy to bring you the most comprehensive credit card review we've ever done so you can better know which cards to hold and which cards to fold.

MORE TO PONDER AS YOU WANDER THE NEW MARRIOTT PROGRAM

- [Marriott, Ritz, and Starwood program information](#)
- [New elite status tiers & benefits for Starwood members](#)
- [Marriott's Platinum room upgrade promise](#)
- [New award chart for free nights](#)

FCF PUTS ITS MONEY WHERE ITS MOUTH IS

I sent you an email last week with a screenshot showing what I spent on one of my SPG Amex cards in the first week AFTER the announcement that Starwood Starpoints is going bye-bye. I'll include that again with the \$5,537.72 I put on my card that week:

Transaction Details			
Starwood Business Card / April 16, 2018 to April 24, 2018			
Date	Receipt	Description	Card Member
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 16 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 17 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 18 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 18 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 19 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 20 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 20 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 20 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 20 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 21 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 21 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 22 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 22 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 23 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett
Apr 23 2018		AMERICAN EXPRESS - 0000000000000000	Matthew J Bennett

See you soon—with a new quiver of upgrade arrows!



United's Asian Upgrade Escapade

May 2018

Business and leisure travelers can save big on 14 Transpacific flights (thousands of routes) to Asia—up to 71% off.

In the past five months, FCF has written five special reports for oneworld members (American) looking to deploy miles in order to achieve or maintain elite status. In December, we focused on [Europe](#), in January on [Asia](#), in February on [South America](#), in March on the [Transcon](#), and in April on [Hawaii](#).

By the way, many of these tactics also work for anyone who can't find a low Business Class fare and for those who don't even have many American miles (and for this special report, United miles).

SAME APPROACH—APPLIED TO UNITED'S ASIA ROUTES

Our pitch: As we've been saying, forget about free mileage awards because they don't earn elite credit, and it can be difficult to find award availability. Instead, use miles to upgrade because availability is much greater, and you earn miles and elite credit.

UNITED'S UPGRADE PROGRAM

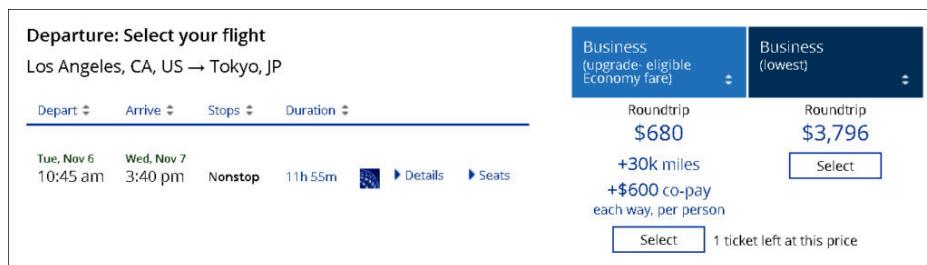
To upgrade to Business Class to Asia, [United](#) requires 30,000 miles (except Central Asia, which requires 35,000), plus a co-pay of \$600 each way on the lowest upgradeable economy fares (S, T, K, L, and G fare codes). When Business Class fares are high, using miles for an upgrade can offer a great return.

SAVE 51% ON HIGH-FARE ROUTES

Say you're traveling Los Angeles-Tokyo, often an expensive Business

Class route, even when booked way in advance. The lowest United economy fare is currently \$680, while Business Class is \$3,796 (\$3,116 more). So, even with the \$1,200 co-pay, you can save 51% off the published fare by using miles. (See chart below for upgrade award availability survey.)

United.com screenshot showing fare difference between economy and Business Class + Upgrade Math:



The screenshot shows a flight search results page for a roundtrip from Los Angeles, CA, US to Tokyo, JP. The search parameters are: Depart on Tuesday, Nov 6 at 10:45 am; Arrive on Wednesday, Nov 7 at 3:40 pm; Nonstop; Duration 11h 55m. The results show two options:

Class	Roundtrip Fare	Roundtrip Fare
Business (upgrade-eligible Economy fare)	\$680	\$3,796
+30k miles +\$600 co-pay each way, per person		

Both options have a "Select" button. A note at the bottom right says "1 ticket left at this price".

LOWEST ECONOMY ROUTE ON UNITED SAVES 71%

San Francisco-Hong Kong is one of United's lowest economy fare routes, currently starting at only \$519 round-trip, while Business Class is \$5,922. Even with the \$1,200 co-pay, you can save 71% off the published fare by using miles.

United.com screenshot with 71% savings opportunity:

Trip summary		
Wed, May 09, 2018		
Wed, May 9 1:00 pm	Thu, May 10 6:45 pm	Nonstop
San Francisco, CA, US (SFO)	Hong Kong, HK, CN (HKG)	14h 45m total
UA 869 Boeing 777-300ER	WiFi ⓘ	
	Revise flight	► Details
Wed, May 23, 2018		
11:15 am	9:15 am	Nonstop
Hong Kong, HK, CN (HKG)	San Francisco, CA, US (SFO)	13h total
UA 862 Boeing 777-300ER	WiFi ⓘ	
	Revise flight	► Details

BRIDGE ROUTE CONNECTIONS CAN SAVE UP TO 57%

Smart travelers use the long-haul Business Class flight as a “bridge,” by focusing on getting a comfortable seat on the segment/s that matter most. All they have to do is get to and from the bridge gateway, in coach if the flight is short most are content with.

From the U.S., that means you might even buy an economy through-fare ticket, meaning the fare gets you to and from the international gateway on one ticket rather than multiple tickets. If space is available on the short segments, upgrade them all of course. The cost is the same either way.

Example: On New Orleans-Tokyo the through-fare ticket (via Washington, DC) costs \$1,221 instead of \$5,611 in Business Class. Even with the \$1,200 co-pay, you save 57% off the published fare by using miles.

Use our survey below to have an idea of availability on the long-haul segment. Book New Orleans-Washington, D.C. in coach or First, as an example.

WHAT TO DO WHEN AN UPGRADE IS ONLY AVAILABLE ONE-WAY

United lets you combine coach and Business Class fares, so you can upgrade the flight-segment that has upgrade space and book the other leg in Business Class, if you want. On Chicago-Hong Kong, the combined coach-Business Class fare is \$4,024 while round-trip Business Class is \$7,310. So, even with the \$600 one-way co-pay, you can still save 37% by using miles one-way.

TRAVELING ONWARD IN ASIA, BUT NOT ON UNITED?

It's easy if you stick with United's partners, and book the entire trip on one ticket, in coach or Business Class, and just upgrade the United Transpacific segment/s. Book the routeing in coach based on the availability of Business Class upgrades below.

[All Nippon](#): Flights to other destinations in Asia from Tokyo include: Hanoi, Kuala Lumpur, Hong Kong, and Bangkok, plus 110 domestic routes.

[Asiana](#): Flights from Seoul include: Phuket, Jakarta, Taipei, plus many other routes.

[Air China](#): Destinations served from Beijing include: Xiamen, Okinawa, Guangzhou, plus 16 regional and 263 domestic routes.

EXAMPLE OF HOW YOU CAN FLY ALMOST ANYWHERE

Say you want to fly from Washington, DC, to Manila. On United, that could mean making a connection in Tokyo. The through-fare is \$844 in coach round-trip versus \$5,945 in Business Class. You upgrade the bridge legs of the trip, Washington, DC,-Tokyo-Washington, DC: easy by **using our cheat sheet to know the rough dates they are available**. Even with the \$1,200 co-pay (plus 60,000 miles), you can **save 64%** (\$3,799) off the published fare by using miles. Note that the connecting leg (Tokyo-Manila) will be in economy on partner airline All Nippon.

United.com screenshot below.

Trip summary

Thu, Sep 20, 2018

Thu, Sep 20	Fri, Sep 21	
12:35 pm 	8:55 pm	
Washington, DC, US (IAD - Dulles)	Manila, PH (MNL)	
 IAD to NRT UA 803 Boeing 777-200		
1 Connection 20h 20m total		
----- 1h 50m connection -----		
NRT to MNL NH 819 Boeing 787-8 Dreamliner Operated By All Nippon Airways		
		Fare \$844.00
		Taxes and fees \$102.81
		MileagePlus Upgrade 60,000 miles
		Awards
		Upgrade Award service charges \$1,200.00
		TOTAL \$2,146.81
		+ 60,000 miles

Thu, Oct 04, 2018

9:30 am 	3:45 pm	
Manila, PH (MNL)	Washington, DC, US (IAD - Dulles)	
 NRT to IAD UA 804 Boeing 777-200		1 Connection 18h 15m total
----- 1h 10m connection -----		
 		

HOW TO BOOK MILEAGE UPGRADES ON UNITED

Get a sense of availability date-clusters online (perhaps using our survey below).

1. Confirm that the flights/dates you want are available for the upgrade using miles by requesting upgrade award space on the "[All search options](#)" page.
2. Click on the "Upgrade type" search in the middle of the page.
3. Select the "Buy Economy and upgrade" option to search for upgrade space to Business Class from economy in the "Fare preferences" section, after you click on "Upgrade type." See below:

Fare preferences

Cabin

Economy **Business or First**

Type of fare [?](#)

Lowest available fares **Flexible fares** **Unrestricted fares**

Upgrade type [?](#)

MileagePlus Upgrade Awards (MUA) 

Buy Economy and upgrade **Buy Business and upgrade**

When your search result comes back, it will not only show fares and flight schedules, it will also show what flights offer an upgrade, and what the cost is.

Departure: Select your flight
Washington, DC, US → Tokyo, JP

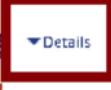
Nonstop \$1,644 With stops \$1,648 Choose connecting airports

Show fare type comparison [?](#)

	Economy	Business (upgrade-eligible Economy fare)	Business (lowest)
Thu, May 17 12:20 pm IAD	Fri, May 18 3:25 pm Nonstop NRT Operated By All Nippon Airways	\$1,644 Select	Not eligible for upgrade \$4,793 Select
Thu, May 17 12:35 pm IAD	Fri, May 18 3:25 pm Nonstop NRT	\$1,644 Select	\$1,644 +30k miles +\$350 co-pay each way, per person Select

4 tickets left at this price

Click on “Details” to find out if the upgrade space is available.

Thu, May 17 12:35 pm IAD	Fri, May 18 3:25 pm Nonstop NRT	13h 50m	 Details 	\$1,644 Select	\$1,644 +30k miles +\$350 co-pay each way, per person Select	\$4,793 Select
MileagePlus earnings (each way, per person): Base award miles PQM PQ5 PQD				8,075 6,753 1 \$1,615	--	23,820 13,506 1.5 \$4,764
Washington, DC, US (IAD - Dulles) to Tokyo, JP (NRT - Narita)  UA 803 Boeing 777-200  Power outlets Depart IAD: Thu, May 17 Arrive NRT: Fri, May 18				United Economy (U) Lunch	United Polaris business (R) (upgrade-eligible Economy fare) Lunch	United Polaris business (D) (lowest) Lunch
					 Upgrade available	

Select your flights, making sure that you are logged into your mileage account, and that you have the miles required in your account; then pay for your ticket.

This can all be done online.

HOW ANYONE CAN PLAY THIS UPGRADE GAME

Don't have any or enough United miles? No problem. **Just buy United miles when they go on sale** (recent opportunity [here](#)), or transfer Starwood points to Marriott and redeem points with [Marriott's Travel Packages](#) (for more information go [here](#)), or transfer points from Chase to United.

Sweet Redeem Survey: United Mileage Upgrades to Asia

Routes	Depart			Return		
	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month
Los Angeles - Tokyo	May, July, Sept., Oct.	June, Aug., Nov., Dec. through Feb.	May, Aug., Dec. through Feb.	Dec.	May, June, Aug., Sept., Jan.	May, July, Aug., Jan., Feb.
San Francisco - Osaka	June through Sept., Jan.	May	May	May	June through Aug.	May
Washington, D.C. - Tokyo	May, July, Oct., Dec., Feb.	Aug., Jan.	May	Aug., Oct., Dec., Feb.	July	May
Washington, D.C. - Beijing	July, Feb.			July, Feb.		
Chicago - Tokyo	June through Aug., Oct., Dec. through Feb.	May		June through Aug., Oct., Dec. through Feb.		May
Houston - Tokyo	July, Jan.	May		May, July, Aug., Jan., Feb.		
Chicago - Hong Kong	May			May		
Chicago - Beijing	July					
Denver - Tokyo	June, Dec through Feb.	May, July, Aug.		June through Aug., Dec., Feb.	May, Jan.	
San Francisco - Hong Kong	May			May		

Routes	Depart			Return		
	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month
San Francisco - Tokyo (Haneda)	Sept., Oct.	June, July , Aug., Dec., Jan. , Feb.	May , July, Jan., Feb.	June, Sept. through Nov., Feb.	July, Aug., Dec., Jan. , Feb.	May , Jan.
San Francisco - Seoul	May, June, Aug., Dec., through Feb.	July		June, July, Dec., Jan.	May, Aug., Feb.	
San Francisco - Tokyo (Narita)	May , Aug. , Sept., Oct., Dec.	June, July, Jan. , Feb.	May, Aug., Jan.	May , Sept. through Dec., Jan.	June, Jan.	May, July, Aug., Feb.

Months in black at least one seat available; in [blue](#) at least two seats.

BARCLAYS

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PREM

The New Barclays Credit Card and What You Haven't Heard from the MSM

May 2018

REMEMBER



Last month saw the launch of the new [Barclays Arrival Premier World Elite Mastercard](#). The mainstream media were quick to bare their teeth, with the general criticism being that the card didn't give enough back—particularly a huge sign-up bonus after just spending a few thousand dollars, often standard issue with a semi-elite card such as this.

We think they're right—and wrong. The card is clearly not for everyone. Sure, the sign-up bonus is an issue for those that travel based on big credit card bonuses—and there's a \$150 annual fee that's not waived in the first year. The card also doesn't have many transfer partners yet. Again, **it's not appealing to those who are looking to get something for nothing.**

IF YOU MATCH ONE OR MORE OF THE FOLLOWING CRITERIA, HOWEVER, THIS CARD UNLOCKS REAL UPGRADE VALUE.

[] You're an American Airlines or oneworld traveler, especially one who often uses an AA co-branded credit card, **OR**

[] You like flying First or Business Class on Emirates, **OR**

[] You spend a lot on things that other cards don't give you 3X miles per dollar spent or more, **OR**

[] You love crazy good upgrade opportunities.

And that crazy good opportunity is this: the new Barclays Arrival Premier World Elite Mastercard **unlocks one of the world's best award redemption programs: Japan Airlines**. For some, that changes everything.

There's only one other credit card program in which you can transfer points to Japan Airlines, [and that's one of FCF's favorite points programs, Starwood](#). But the Starwood card's opportunity is about to end.

YEAH, THE SPG AMEX'S 1.25 POINTS PER DOLLAR EARNED WILL GO AWAY COME AUGUST FOR EVERYDAY SPENDING

More on that [here](#) and next month. In the meantime, if you want to get a glimpse of what might be a finalist in our coming 2018 FCF Credit Card Recommendation report, first understand that I think Japan Airlines' *Mileage Bank* is by far superior to most airline loyalty programs. **This new Barclays card is the only way to get that world-class currency at a good rate** when the SPG 1.25 deal goes bye-bye for everyday dollar spending.

(It almost seems like Barclays saw the change of SPG coming—and knows FCF loves Japan Airlines—given the timing, right? :)

WE'VE SAID IT BEFORE:

Have a small selection of multi-currency credit cards in your quiver to maximize flexibility. If you've been box-ticking, this new Barclays card adds flexibility. It's a switch-hitting all-rounder, ready to go straight into the game.

BARCING UP THE RIGHT TREE?

American Express card holders often experience the frustration of not having their card accepted by merchants. This Barclays Mastercard offers a good backup and it allows you to transfer earned miles to the Japan Airlines program, at a rate of 1.17 miles per-dollar-spent for every day purchases.

The Barclays airline program has ten airlines (including Air France, Japan Airlines, and Qantas) total, with varying transfer ratios, netting between 1.17 and 1.42 miles per-dollar-spent. Unless you spend \$25,000 yearly, when a bonus kicks in, of 14,705 additional JAL miles.

Program	Miles-Per-Dollar-Spent
Air France and KLM Flying Blue	1.42 : 1
Aeromexico Club Premier	1.42 : 1
China Eastern Airlines Eastern Miles	1.42 : 1
Etihad Guest	1.42 : 1
EVA Air Infinity MileageLands	1.42 : 1
Japan Airlines (JAL) Mileage Bank	1.17 : 1
Jet Airways JetPrivilege	1.42 : 1
Malaysia Airlines Enrich	1.42 : 1
Qantas Frequent Flyer	1.42 : 1

CARD SHARPS AND CHURNERS NEED NOT APPLY.

In a way, this Barclays card's lack of a sign-up bonus and no waiver of the first year annual fee make it honest. Hustlers and card chasers won't be interested in signing and dumping. But seasoned upgraders, and those looking to become seasoned upgraders, should take careful note. It may not be an easy "get" but it's a worthwhile one.

WHAT'S SO GREAT ABOUT THE JAPAN AIRLINES PROGRAM?

Plenty. The JAL program is a constant topic of conversation around the FCF watercooler, and as you can see below, it keeps us busy. If you have a bunch of miles in this program, you have a Mount Fuji-sized opportunity. You'll also note JAL miles is a **magic key to unlocking FCF's Leg Stretch Strategy**. The savings is totally amazing!

Furthermore, award booking for the following partner airlines are [available through the JAL website](#): Air France, American Airlines, British Airways, Cathay Pacific, Iberia, Qantas, Qatar Airways, and more.

Sample of Great Japan Airlines (JAL) Mileage Rates/Strategies

[FCF's Leg Stretch Strategy delivering First Class for 33% less than Business Class; 155,000 JAL miles for the four international segments](#)

[FCF's Leg Stretch Strategy delivering Business Class for 17% less than coach; 100,000 JAL miles for the four international segments](#)

[Fly First Class around the world with seven stops for only 170,000 miles and Business Class for only 120,000 JAL miles; \(Delta charges 160,000 miles for a single trip in Business Class to Asia!\)](#)

Sample of Great Japan Airlines (JAL) Mileage Rates/Strategies

[Business Class to/from Tokyo \(and beyond\) starting at 85,000 JAL miles round-trip](#)

Sample of Great Lower oneworld/Partner JAL Mileage Rates

[Save up to 45,000 miles \(31%\) on Cathay Pacific Business Class when using JAL miles to Hong Kong](#)

[Save up to 36,000 miles \(26%\) on British Airways First Class when using JAL miles to London](#)

[Save up to 65,000 miles \(38%\) on American Business Class when using JAL miles to Southern South America](#)

[Save up to 70,000 miles \(41%\) on American First Class when using JAL miles to Europe](#)

[Save up to 20,000 miles \(25%\) on American Business Class when using JAL miles to Hawaii](#)

[Save up to 52,000 miles \(45%\) on American Business Class when using JAL miles to Europe](#)

[Save up to 30,000 miles \(22%\) on Emirates First Class when using JAL miles to Milan](#)

[Save up to 82,500 miles \(38%\) on Emirates First Class when using JAL miles to the Middle East](#)

[Save up to 60,000 miles \(48%\) on Air France Business Class when using JAL miles to Europe](#)

[Save up to 40,000 miles \(32%\) on Korean Business Class when using JAL miles to Asia](#)

CHASING RETURNS?

If you're on the fence as to what quiver of credit cards is right for you, tune in next month when we look at the topic in ways you won't find anywhere else.



Three Briefs: New Transcon Routes; Deals to the Maldives, and Latest on the Leg Stretch Strategy

May 2018

FLAT-BED SEATS COMING TO U.S.-CANADA ROUTES

[Air Canada](#) is the newest entrant in Transcon gentrification. On June 1 it will start offering flat-bed seats on non-stop, transcontinental flights within Canada, such as Vancouver-Toronto, and on two routes from the U.S., Los Angeles and San Francisco to Toronto.



Air Canada International Business Class Seat

EXOTIC TRIP / FARE UPDATE: TACTICAL BUSINESS CLASS FARES TO INDIA AND THE MALDIVES STILL GOING STRONG

You still have time to pair one of the world's great cultural destinations (India) with one of its great resort destinations, the Maldives. The fares that we [highlighted last month](#) are still flying. They start at about \$2,500 to India and only \$69 more to get to Male, the Maldives capital.

Do an open-jaw from Chicago, and get both destinations without having to backtrack: [Chicago to Delhi and returning from Male to Chicago](#) is pricing at just \$2,568. And Delhi to/from Male is \$450 to \$500 one-way in Business Class. An awesome itinerary!

But there are logistics to know before you book, and for a briefing, go [here](#).

Full disclosure: Matthew Bennett's round-the-world honeymoon included both Delhi/Taj Mahal and the Maldives.

LEG STRETCH (LSS) UPDATE: THE MOST RIDICULOUS AIRFARE STRATEGY ON DELTA AND SKYTEAM PARTNERS TO EUROPE AND SOUTH AMERICA STILL HAS WINGS

In a [March 21 alert](#), FCF reported that LSS Business Class fares were back, starting at \$2,268. But you needed to move fast because they were expiring on March 31.

The good news is that they are still valid, and in fact, cost even less, now starting at \$2,243. Move fast, as these fares can turn on a dime. For current fares on the Leg Stretch Strategy, and for FCF Upgrade Mindset Newbies to get up to speed, go [here](#).



How to Get Free In-Class Upgrades to Hawaii on American

May 2018

There's only one thing you have to know: which routes use an aircraft with an international (i.e. much more comfortable) Business Class cabin.

GETTING THE BEST OUT OF AMERICAN

So, we're talking seats, which if you think about it, is the food pyramid of flying. Economy is starch, premium is protein, first is foie gras.

Last month we looked at seats on [Delta](#), and in March at [United](#), in order to compare the differences in the nutritional profile on two different aircraft flying from the U.S. to **Hawaii**.

The difference: One aircraft had an internationally configured Business Class cabin, the other a domestic one.

The experiential difference was amazing.

This month FCF turns its focus on American, and what we've uncovered is equally as revealing.

On international flights, Business Class on American, as on most U.S. carriers, is really Business Class. On domestic flights however, Business Class is puffed up starch, fried rice. On some carriers it's even called First Class, but it's a big come down in comfort and overall experience. (The Transcon is the one exception.)

Knowing the Hawaii routes and flights on which American offers an international Business Class seat means you're not paying for protein and getting starch. You get, in effect, a free in-class seat upgrade.

IT STARTS WITH THE RIGHT AIRCRAFT

American's B777-200s: The airline has two versions and both have [flat-bed seats in Business Class](#): 180-degree recline, 60- to 61-inch seat pitch, 21.9-inch width.

NETWORKING, CONNECTIONS, AND FREE UPGRADES

Mainland connections: If you live in New York, you must make a connection to Maui somewhere, so why not book American via Dallas instead of via Los Angeles or Phoenix? If you do, you get the international Business Class seat and the free in-class upgrade.

Again, we're just comparing aircraft seats on the New York-Maui route. One option offers just a normal domestic seat on the connecting flight; on the other, you've connected.

AA7 uses a B777-200, which has an international Business Class cabin.

Depart New York, NY to Dallas/ Fort Worth, TX						
Tuesday, July 3, 2018						
Flight	Depart	Arrive	Travel time	Aircraft	Class	Seats
2443 American Airlines	7:59 PM LGA	10:55 PM DFW	3h 56m	32B	First	Choose seats
Return Dallas/ Fort Worth, TX to Kahului, HI						
Wednesday, July 4, 2018						
Flight	Depart	Arrive	Travel time	Aircraft	Class	Seats
7 American Airlines	9:15 AM DFW	12:13 PM OGG	7h 58m	772	First	Choose seats

AA510 uses a domestic aircraft, a B757, so you're just getting a domestic First Class seat.

Depart New York, NY to Kahului, HI						
Tuesday, July 3, 2018						
Flight	Depart	Arrive	Travel time	Aircraft	Class	Seats
2369 American Airlines  <small>Stop: Phoenix (PHX)</small>	10:30 AM JFK	12:54 PM PHX	5h 24m	738	First	Choose seats
510 American Airlines 	1:45 PM PHX	5:08 PM OGG	6h 23m	757	First	Choose seats

AA510 uses a domestic aircraft, a B757, so you're just getting a domestic First Class seat.

HOW DO I EASILY BOOK MY ITINERARY AROUND THE BEST SEATS?

Just know where to find American's international Business Class seat on routes to Hawaii.

Airline	Route	Departure Flight	Days of Operation	Return Flight	Days of Operation	Aircraft
American	Dallas - Honolulu	AA5	Sun. to Sat.	AA102	Sun. to Sat.	B777-200
		AA123	Sun. to Sat.	AA8	Sun. to Sat.	
	Dallas - Maui	AA7	Mon., Thurs. to Sun.	AA6	Sun. to Sat.	B777-200
		AA119	Sun. to Sat.	AA116	Mon., Thurs. to Sun.	
	Dallas - Kona**	AA229	Sun. to Sat.	AA230	Sun. to Sat.	

*Always re-check aircraft type at the time of booking as aircraft can change by the day or week. **Limited service: June 7 to Aug. 20 (no service on June 8 for AA 229; no service for AA230 on June 9, 15, July 14, 17, 28).



How to Save Hundreds Through Amex on Already-Low Tactical Fares

May 2018

Sometimes it's the little things that count, and when it's good fare news, we love to share it.

Case in point: [Amex's International Airline Program](#) (IAP). Up until recently, if you purchased a full-fare First or Business Class ticket on its airline partners, you got another one for free on the same flight itinerary. All you paid were the taxes.

OLD PROGRAM: BAD

Two-for-ones are nice but there was a problem with IAP: the fares were hyper-inflated and not really worth the trouble 90 percent of the time. What's the point of paying \$8,000 for a Business Class flight and getting a free ticket—in effect, costing \$4,000 each—when you could do a little homework and find fares for \$1,900 each?

NEW PROGRAM: DECENT

The program now offers a fare discount of 8% to 12% on many published First Class, Business Class and Premium Economy fares.

So, when you're browsing through [FCF special fare alerts](#) and spot a tasty \$1,900 Business Class long-haul fare, call Amex and save another couple hundred dollars.

Use the money to upgrade your hotel room or splurge at an opulent restaurant. It's taking already low fares to an even better place: lower.

AMEX IAP WORKS BEST FOR DELTA, AIR FRANCE, AND VIRGIN ATLANTIC TO EUROPE

Delta Business Class example: New York to Paris is currently running \$2,805 round-trip. Via Amex IAP Travel it's \$2,472. These may not be thousand dollar savings, but this is a good deal made a great one. That's a \$333 or 12% savings. Air France also has the same fare and discount.

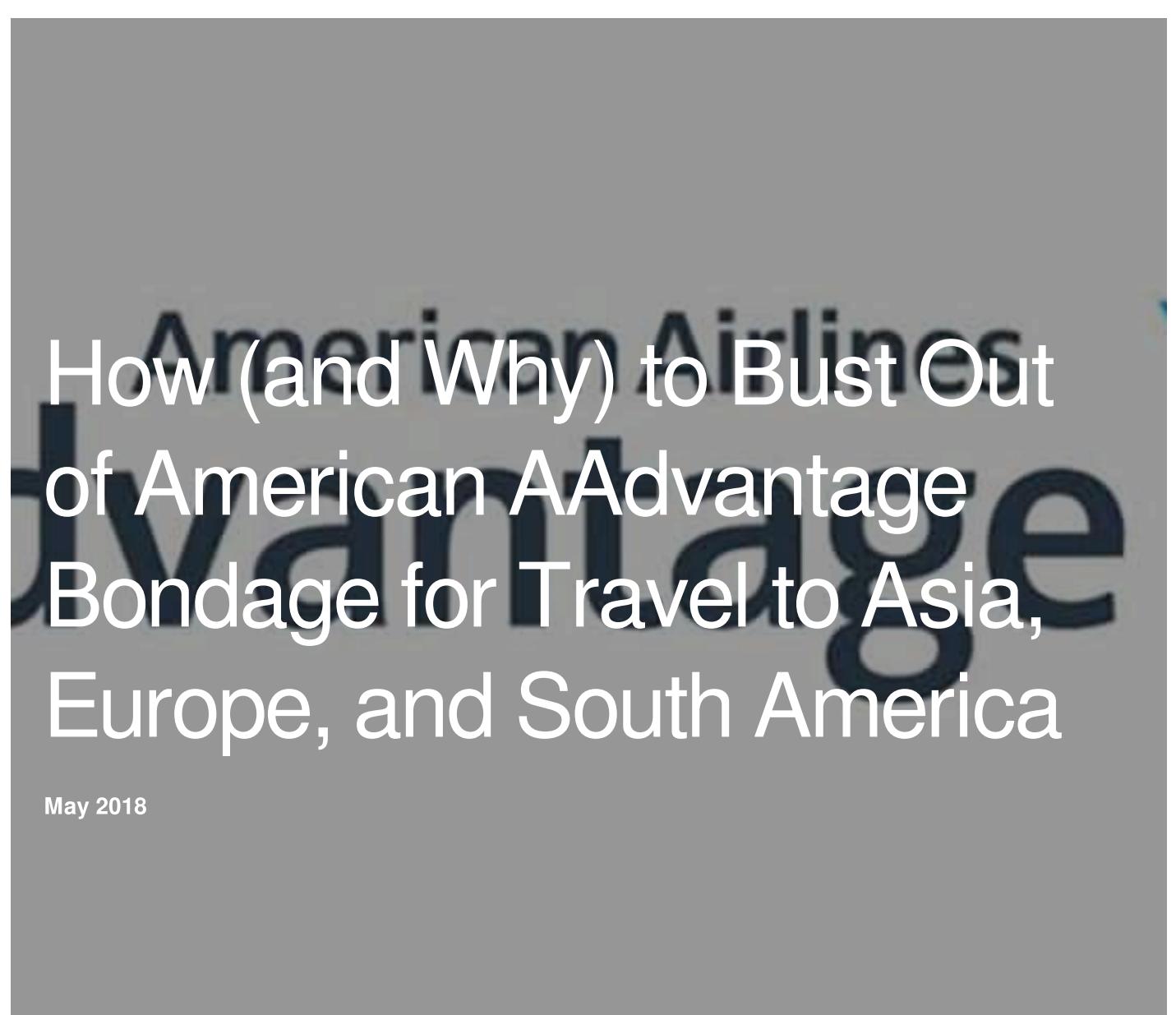
Virgin Atlantic Business Class example: New York to London is pricing at \$3,398 round-trip. Via Amex IAP Travel it's \$3,128, a \$270 or 8% savings. Delta also had the same fare and discount.

Air France First Class example: New York to Paris is \$7,337 round-trip. Via Amex IAP Travel it's \$6,406, a \$931 or 13% savings.

HOW TO BOOK & DETAILS

- Call: 1-800-525-3355 for Platinum Travel Service or 1-800-553-9497 for Business Platinum Travel Service
- There's a \$39 booking fee per ticket
- You can buy up to eight tickets
- Valid for First Class, Business Class, and Premium Economy
- **Bonus:** Earn 5x Membership Reward points by paying with an Amex card
- Yes, you still earn award miles.

Speaking of Small-but-Nice Discounts, Remember: If you fly often and like British Airlines, [the AARP \\$200 discount](#) (**anyone** can join for \$16) and British Airways [Visa credit card 10% discount](#) can reduce already low-fare routes by another \$400 to \$500 to Europe, depending on the route.

A large, semi-transparent watermark of the American Airlines AAdvantage logo is centered in the background. The logo consists of the words "American Airlines" in a light blue sans-serif font above the word "AAdvantage" in a larger, bold, dark blue sans-serif font.

How (and Why) to Bust Out of American AAdvantage Bondage for Travel to Asia, Europe, and South America

May 2018

Save 33% to 45% on Business and First Class—or save enough for a free domestic First Class round-trip ticket for every long-haul booked. Plus, 10 more great savings opportunities that can net you, in effect, free upgrades...

Many FCF readers are American-focused travelers. Maybe because you live in Charlotte, Chicago, Dallas, Miami, New York, or another city where American holds sway. That's fine. But many of you use American co-branded credit cards well beyond your elite-credit-bonus spend level.

Why? Because you have too many miles as it is with the airline—and don't need any more of this limited-opportunity currency.

Here's a better idea—if you insist on flying American: Use Starwood Starpoints or points earned with the new [Barclays Mastercard](#) and transfer them to a Japan Airlines (JAL) mileage account. It makes a lot more sense because it gives you a better value per mile in most cases.

THE DEVIL'S IN AMERICAN'S DETAILS AND JAL IS OFTEN AN ANGEL

JAL's mileage program often has lower mileage award rates for American-operated flights than American's own rate. Plus, award availability using JAL's mileage program is often the same as American's, and award taxes are the same as those American charges to Asia, Europe, and South America.

BONDAGE BUSTER PROOF #1: HOW TO SAVE UP TO 45% / 52,000 MILES TO EUROPE

The European itinerary below saves 52,000 miles when booked with JAL miles instead of American miles. New York-Madrid in Business Class using American miles costs 115,000 miles round-trip and \$53 in taxes. Book the same flights using JAL miles, however, and you'll only be out 63,000 miles and \$53 in taxes.

American.com @ 115,000 Miles.

Round trip New York, NY to Madrid, Spain

Wednesday, October 31, 2018 to Wednesday, November 14, 2018

Your trip total

115,000 miles
+ \$53.51

JapanAirlines.com @ 63,000 Miles.

Bound 1

NYC  MAD

Departure

18:55 / WED 31 OCT

New York (John F Kennedy International) - Terminal 8

Arrival

07:10 / THU 1 NOV

Madrid (Adolfo Suarez Barajas) - Terminal 48

 Hide details

 American Airlines

AA094 / 763

Cabin: Business class

 Total duration

7h15m

Bound 2

MAD  NYC

Departure

10:30 / WED 14 NOV

Madrid (Adolfo Suarez Barajas) - Terminal 48

Arrival

13:10 / WED 14 NOV

New York (John F Kennedy International) - Terminal 8

 Hide details

 American Airlines

AA095 / 763

Cabin: Business class

 Total duration

8h40m

Adult x1 63,000 Miles
Fuel surcharge \$ 0.00 (USD)
Other taxes \$ 53.60 (USD)

 Information about Tax/Surcharges

Total

63,000 Miles + \$ 53.60 (USD)

Preview your receipt

Display in another currency

Select

Convert

BONDAGE BUSTER #2: SOUTH AMERICA

On Dallas-Santiago, American's lowest Business Class award costs 115,000 miles and \$52 in taxes, while JAL charges 65,000 miles round-trip and \$52 in taxes.

American.com @ 115,000 Miles.

Round trip Dallas/ Fort Worth, TX to Santiago, Chile

Wednesday, May 30, 2018 to Tuesday, June 12, 2018

Your trip total

115,000 miles
+\$52.21

JapanAirlines.com @ 65,000 Miles.

Bound 1

DFW  SCL

Departure

20:25 / WED 30 MAY

Dallas Fort Worth ([Dallas Ft Worth International](#))
- Terminal 0

Arrival

06:52 / THU 31 MAY

Santiago (A Merino Benitez)

 Hide details

 American Airlines

AA945 / 772

Cabin: Business class

 Total duration

9h27m

Bound 2

SCL  DFW

Departure

20:32 / TUE 12 JUN

Santiago (A Merino Benitez)

Arrival

05:39 / WED 13 JUN

Dallas Fort Worth ([Dallas Ft Worth International](#))
- Terminal D

 Hide details

 American Airlines

AA940 / 772

Cabin: Business class

 Total duration

10h07m

Adult x1

65,000 Miles

Fuel surcharge

\$ 0.00 (USD)

Other taxes

\$ 52.21 (USD)

[Information about Tax/Surcharges](#)

Total

65,000 Miles + \$ 52.21 (USD)

Display in
another currency

Convert

[Preview your receipt](#)

BONDAGE BUSTER #3: ASIA

On Los Angeles-Tokyo, American's lowest round-trip Business Class award costs 120,000 miles and \$46 in taxes, while with JAL the ticket costs 80,000 miles and \$46 in taxes.

American.com @ 120,000 Miles.

Round trip Los Angeles, CA to Tokyo, Japan

Monday, February 4, 2019 to Monday, February 25, 2019

Your trip total

120,000 miles
+ \$46.11

JapanAirlines.com @ 80,000 Miles.

Bound 1

LAX  TYO

Departure

10:25 / MON 4 FEB

Los Angeles ([Los Angeles International](#)) - Terminal 0

Arrival

15:25 / TUE 5 FEB

Tokyo ([Tokyo International Haneda](#)) - Terminal 1

 Hide details

 American Airlines

AA027 / 789

Cabin: Economy class

 Total duration

12h00m

Bound 2

TYO  LAX

Departure

19:20 / MON 25 FEB

Tokyo ([Tokyo International Haneda](#)) - Terminal 1

Arrival

12:25 / MON 25 FEB

Los Angeles ([Los Angeles International](#)) - Terminal B

 Hide details

 American Airlines

AA026 / 789

Cabin: Business class

 Total duration

10h05m

Adult x1

80,000 Miles

Fuel surcharge

\$ 0.00 (USD)

Other taxes

\$ 46.09 (USD)

 [Information about Tax/Surcharges](#)

Display in
another currency

Total

80,000 Miles + \$ 46.09 (USD)

Convert

[Preview your receipt](#)

FIRST CLASS BONDAGE BUSTER #4: SOUTH AMERICA

On New York-São Paulo, American's lowest First Class award costs 170,000 miles and \$54 in taxes, whereas JAL charges 105,000 miles and \$54 in taxes.

American.com @ 170,000 Miles.

Round trip New York, NY to Sao Paulo, Brazil

Thursday, November 15, 2018 to Tuesday, December 4, 2018

Your trip total

170,000 miles
+ \$54.11

JapanAirlines.com @ 105,000 Miles.

Bound 1

NYC  SAO

Departure

22:50 / THU 15 NOV

New York (John F Kennedy International) - Terminal 8

Arrival

11:25 / FRI 16 NOV

Sao Paulo (Guarulhos International) - Terminal 3

 Hide details

 American Airlines

AA951 / 77W

Cabin: First class

 Total duration

9h35m

Bound 2

SAO  NYC

Departure

00:20 / TUE 4 DEC

Sao Paulo (Guarulhos International) - Terminal 3

Arrival

07:05 / TUE 4 DEC

New York (John F Kennedy International) - Terminal 8

 Hide details

 American Airlines

AA950 / 77W

Cabin: First class

 Total duration

9h45m

Adult x1

105,000 Miles

Fuel surcharge

\$ 0.00 (USD)

Other taxes

\$ 54.09 (USD)

 [Information about Tax/Surcharges](#)

Total

105,000 Miles + \$ 54.09 (USD)

Display in
another currency

Convert

[Preview your receipt](#)

CONNECTING FLIGHT BONDAGE BUSTER #5

Connecting trip to South America saves 50,000 miles when booked with JAL instead of American. On Atlanta-São Paulo (connection in Miami), American's lowest Business Class award costs 115,000 miles and \$59 in taxes. On JAL it's 65,000 miles round-trip and \$59 in taxes.

American.com @ 115,000 Miles.

Round trip Atlanta, GA to Sao Paulo, Brazil

Tuesday, May 29, 2018 to Thursday, June 14, 2018

Your trip total

115,000 miles
+\$59.71

JapanAirlines.com @ 65,000 Miles.

Bound 1

ATL  SAO

Departure

12:30 / WED 24 OCT

Atlanta (Hartsfield-Jackson
Int) - Terminal N

Arrival

09:10 / THU 25 OCT

Sao Paulo (Guarulhos
International) - Terminal 3

 2 Flights (connecting)

 Show details

 Total duration

19h40m

Bound 2

SAO  ATL

Departure

01:30 / WED 7 NOV

Sao Paulo (Guarulhos
International) - Terminal 3

Arrival

11:50 / WED 7 NOV

Atlanta (Hartsfield-Jackson
Int) - Terminal N

 2 Flights (connecting)

 Show details

 Total duration

13h20m

Adult x1

65,000 Miles

Fuel surcharge

\$ 0.00 (USD)

Other taxes

\$ 59.69 (USD)

 [Information about Tax/Surcharges](#)

Total

65,000 Miles + \$ 59.69 (USD)

Display in
another currency

Convert

[Preview your receipt](#)

HOW TO SEARCH FOR JAL PARTNER AWARD SPACE

First, create a Japan Airlines mileage account (takes five minutes), then [login](#).

Go to “Book JMB Partner Airlines Award Tickets” under the “JAL Mileage Bank” header, click on it, and then click on the “JMB Partner Airlines Award Tickets” header.

Here, you will need to select the airline partner from a drop-down box, input your travel dates, departure and destination, cabin desired, and number of travlers; and then hit “Search”.

Award booking for the following partner airlines is available through the JAL website: American Airlines, British Airways, Cathay Pacific, Finnair, Iberia, Qantas, Qatar Airways, S7 Airlines, SriLankan Airlines, Air France, and Bangkok Airways.

For other airline partners, you will need to call JAL at 1-800-525-3663.

10 MORE GREAT OPPORTUNITIES FOR AMERICAN AIRLINES LOYALISTS

Through Japan Airlines ticketing strategies that can net you, in effect, free upgrades, and convince you why the JAL mileage program is worth a look.

1. [FCF's Leg Stretch Strategy delivering First Class for 33% less than Business Class; 155,000 JAL miles for the four international segments](#)
2. [FCF's Leg Stretch Strategy delivering Business Class for 17% less than coach; 100,000 JAL miles for the four international segments](#)
3. [Fly First Class around the world with seven stops for only 170,000 miles and Business Class for only 120,000 JAL miles; Delta charges 160,000 miles for single trip in Business Class to Asia](#)
4. [Business Class to/from Tokyo \(and beyond\) starting at 85,000 JAL miles round-trip](#)
5. [Save up to 45,000 miles \(31%\) on Cathay Pacific Business Class when using JAL miles to Hong Kong](#)
6. [Save 36,000 miles \(26%\) on British Airways First Class when using JAL miles to London](#)
7. [Save up to 30,000 miles \(22%\) on Emirates First Class when using JAL miles to Milan](#)
8. [Save up to 82,500 miles \(38%\) on Emirates First Class when using JAL miles to the Middle East](#)
9. [Save up to 40,000 miles \(32%\) on Korean Business Class when using JAL miles to Asia](#)
10. [Save up to 60,000 miles \(48%\) on Air France Business Class when using JAL miles to Europe](#)