

UNDERSTANDING

IHG ONE REWARDS

YOUR COMPLETE GUIDE TO THE PROGRAM
FROM HOLIDAY INN TO INTERCONTINENTAL



— 100%

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WELCOME MESSAGE

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WELCOME TO YOUR IHG ONE REWARDS GUIDE

Welcome to your IHG One Rewards Guide, curated by Le Travelogist!

IHG One Rewards is the loyalty program of InterContinental Hotels Group — one of the world's largest hotel companies with 6,000+ properties across 19 brands in 100+ countries. From the iconic InterContinental to the everyday Holiday Inn, IHG's global footprint makes it one of the most accessible programs for any type of traveler.

This guide will help you:

- Navigate IHG's 19 brands from budget to ultra-luxury
- Understand the fastest ways to earn IHG points
- Leverage the unique 4th Night Free redemption benefit
- Identify the IHG credit card that pays for itself immediately
- Reach Diamond status and unlock complimentary upgrades and lounge access

Le Travelogist Team



INTRODUCTION

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WHAT IS IHG ONE REWARDS?

IHG One Rewards (rebranded from IHG Rewards in 2022) is the loyalty program of InterContinental Hotels Group — the company behind InterContinental, Crowne Plaza, Holiday Inn, Kimpton, voco, Regent, and more.

Key IHG One Rewards fundamentals:

- Join free — earn from your very first eligible night
- 10 points per \$1 spent at most IHG properties
- Four elite tiers: Club, Silver, Gold, Diamond
- Unique 4th Night Free benefit on reward stays of 4+ consecutive nights
- Milestone Rewards deliver bonus points and free nights at specific earning thresholds
- Points expire after 12 months of account inactivity

IHG's key advantage: One of the widest global footprints in hotel loyalty — 6,000+ properties covering budget to ultra-luxury. For travelers who need reliable accommodation across many countries and city types, IHG's breadth is unmatched.



CHAPTER 1

THE IHG BRAND PORTFOLIO

IHG’s 19 brands cover every segment and travel occasion — from short business stays to resort vacations to boutique city hotels.

TIER	KEY BRANDS	BEST FOR
Luxury & Lifestyle	Regent, InterContinental, Kimpton, voco, Six Senses	Premium redemptions, milestone rewards, suite stays
Premium	Crowne Plaza, Hotel Indigo, EVEN Hotels	Business travel, upper midscale, consistent quality
Essentials	Holiday Inn, Holiday Inn Express, Staybridge Suites	Best points-per-dollar earning, wide global availability
Suites & Extended	Staybridge Suites, Candlewood Suites, avid hotels	Long stays, apartment-style, kitchen facilities

Six Senses — IHG’s Hidden Luxury Gem

IHG’s acquisition of Six Senses brought one of the world’s premier wellness and eco-luxury brands into the Rewards ecosystem. Six Senses properties in the Maldives, Bhutan, Nepal, and Seychelles are bookable with IHG points — representing some of the highest cash-value redemptions in hotel loyalty.

SIX SENSES SWEET SPOT: SIX SENSES LAAMU, MALDIVES AND SIX SENSES ZIGHY BAY, OMAN REGULARLY DELIVER \$800–\$1,500+*/NIGHT EQUIVALENT FOR 70,000–100,000 IHG POINTS — EXTRAORDINARY VALUE PER POINT.



Stays — Base Earning

Earn **10 base points per \$1** on eligible room rates. Elite members receive status multipliers that increase this rate significantly — Diamond members earn 100% bonus points on all stays.

Co-Branded Credit Cards — The Fast Track

IHG co-branded cards (via Chase in the US/Canada) earn up to 26x points at IHG hotels — the combination of the base card rate and the IHG member rate. Welcome bonuses of 140,000–165,000 points represent some of the most generous hotel card offers available.

IHG One Rewards Shopping

Earn bonus points through the IHG Rewards Mall — an online shopping portal with hundreds of participating retailers. Stack with credit card earning for double rewards on the same purchases.

Dining & Partner Spending

- Hotel restaurants, bars, and in-room dining at IHG properties
- Spa services and fitness center fees at participating properties
- Car rental partners: Avis, Budget, Hertz

Milestone Rewards

IHG One Rewards delivers **bonus points at specific annual spending milestones** — additional thousands of points triggered at \$5,000, \$10,000, \$20,000+ in IHG-eligible spending. Stack with credit card bonuses for compounding earning.

IHG earning math: At Diamond status, a \$200 IHG hotel night earns 10 base + 10 bonus (100% status multiplier) = 20 points per \$1 = 4,000 points on one night. With a co-branded card adding another 10x = 6,000 points per \$200.



IHG One Rewards has four status tiers. The step from Gold to Diamond delivers the most significant benefit upgrade — including complimentary room upgrades, lounge access, and bonus point multipliers.

STATUS	NIGHTS REQUIRED	KEY BENEFITS
Club (Member)	0 nights	10 base points per \$1, member rates, free Wi-Fi
Silver Elite	10 nights	20% bonus points, priority check-in, welcome amenity
Gold Elite	20 nights	40% bonus points, room upgrades (space available), extended check-out
Diamond Elite	40 nights	100% bonus points, guaranteed room upgrades, lounge access, late check-out, welcome amenity choice

Diamond Elite — Key Details

Guaranteed room upgrade: Unlike Gold's space-available upgrade, Diamond guarantees at least one category upgrade. At InterContinental and Crowne Plaza properties, this frequently means moving from a standard room to a club room or junior suite.

InterContinental Ambassador: A separate paid membership (\$200/year) that combines with IHG status to deliver guaranteed Sunday free nights, room upgrades, and weekend rate benefits at InterContinental properties globally.

Fastest Path to Diamond

- IHG Premier credit card contributes 10 qualifying nights per year automatically
- Corporate rate bookings at IHG properties count toward elite nights



CHAPTER 4 & 5

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REDEMPTIONS & THE 4TH NIGHT FREE

How IHG Points Redemptions Work

IHG One Rewards uses dynamic pricing — award night costs vary by property, date, and demand. Standard redemption ranges from approximately 5,000 points (budget brands) to 100,000+ points (luxury properties like Six Senses).

Pointbreaks — Hidden Value

IHG periodically designates specific properties as "PointBreaks" — available at a fixed, reduced rate (typically 5,000–15,000 points/night regardless of category). These flash sales deliver exceptional per-point value and are worth watching for regularly.

The 4th Night Free — IHG's Signature Benefit

When booking a **reward stay of 4+ consecutive nights**, the 4th night is completely free. This is applied automatically on qualifying redemptions.

4th Night Free math: Booking 4 nights at 20,000 pts/night would normally cost 80,000 points. With the 4th Night Free benefit, it costs only 60,000 points — a 25% saving automatically applied. On premium properties, this can represent \$300–\$600 in value.

Cash + Points

Combine a reduced points amount with a cash co-payment. Useful when your balance is close to — but short of — a full award redemption, allowing you to stretch your existing points further.

BEST IHG REDEMPTION: 4-NIGHT AWARD STAY AT A SIX SENSES OR INTERCONTINENTAL PROPERTY WITH THE 4TH NIGHT FREE BENEFIT APPLIED. THE COMBINATION OF LUXURY PROPERTY VALUE + 25% POINT SAVING CAN DELIVER 1.5–2.5¢ PER POINT — WELL ABOVE AVERAGE FOR IHG.



CHAPTER 6

IHG ONE REWARDS CREDIT CARDS

IHG co-branded cards through Chase are among the best-value hotel cards in North America — particularly for the annual free night certificate they provide.

CARD	ANNUAL FEE	FREE NIGHT	STATUS	BEST FOR
IHG Rewards Traveler	\$0	None	Silver	No-fee starter card
IHG One Rewards Premier	~\$99	Annual free night (Cat 1–4)	Platinum Elite	Most IHG travelers
IHG One Rewards Premier Business	~\$99	Annual free night	Platinum Elite	Business owners

The Premier Card Case — Best Hotel Card Value in Its Category

For ~\$99/year, the IHG Premier delivers:

- Annual free night certificate valid at properties up to 40,000 points — worth \$150–\$400+
- Platinum Elite status — room upgrades, lounge access, 50% bonus points
- 4th Night Free benefit on award stays
- \$50 United TravelBank credit annually
- Up to 26x points at IHG hotels
- Welcome bonus of 140,000–165,000+ points

THE IHG PREMIER CARD IS FREQUENTLY CITED AS THE BEST SUB-\$100 HOTEL CREDIT CARD AVAILABLE. THE ANNUAL FREE NIGHT CERTIFICATE ALONE TYPICALLY EXCEEDS THE \$99 ANNUAL FEE — MAKING EVERYTHING ELSE EFFECTIVELY FREE.



- Always book direct at ihg.com or via the IHG app — OTA bookings earn zero points
- Structure 4-night award stays to trigger the 4th Night Free benefit automatically
- Watch for PointBreaks offers — exceptional value on specific properties for limited windows
- Use annual free night certificates at the highest-category InterContinental or voco properties
- Consider the InterContinental Ambassador membership alongside Diamond status for guaranteed Sunday free nights
- Keep account active every 12 months — IHG has the shortest inactivity window of the major programs
- Register for seasonal promotions — IHG regularly runs 2x–3x earning campaigns

Common Mistakes to Avoid

- **12-month inactivity expiry** — IHG's expiry window is the shortest of the major programs; one small transaction resets the clock
- **Missing the 4th Night Free** — always book 4-night award stays to capture the automatic saving
- **Ignoring Six Senses** — the brand's recent addition to IHG represents some of the highest-value redemptions in hotel loyalty
- **Not using the annual free night certificate** — at Cat 4 properties, this certificate delivers 3–4x the annual fee value

Ready to Build Your IHG Strategy?

Book a free discovery call with Le Travelogist for a personalized IHG One Rewards roadmap.

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