

# How Much Does Hertz Hold on a Credit Card?

When renting a car, most people don't realize that the **total charge on the rental agreement may differ from the amount temporarily held on your credit card**. Hertz, like other rental companies, places a **pre-authorization hold** on your credit card to cover potential charges such as the rental itself, taxes, fuel, tolls, or damages. Understanding how much Hertz holds, why, and how to manage it can save you stress and avoid surprises on your credit card statement.

## What Is a Credit Card Hold?

A **credit card hold**, also known as a **pre-authorization**, is a temporary freeze of a specific amount of money on your credit card. It ensures that the rental company has access to funds in case of:

- Late returns
- Fuel refills
- Additional driver fees
- Toll charges
- Vehicle damage

The hold is **not an immediate charge**. The actual rental amount is charged when you return the car, and the hold is released afterward.

---

## How Much Does Hertz Hold on a Credit Card?

The **amount Hertz places on your credit card** depends on several factors:

## 1. Vehicle Type

- Economy / Compact: → (+1-877→ 684←4354 )→ \$200–\$300
- Midsize / Standard: → (+1-877→ 684←4354 )→ \$250–\$350
- Full-Size / SUV: \$300–\$500
- Luxury / Specialty: \$500+

## 2. Rental Duration

- Short rentals (1–3 days) typically require a lower hold
- Long-term rentals (1 week or more) may require a higher hold

## 3. Location

- Airport rentals may have higher holds due to **facility surcharges** and **higher risk of additional fees**
- City or neighborhood locations may place smaller holds

## 4. Additional Factors

- Optional insurance coverage (CDW, liability)
- Young driver surcharges (under 25)
- Extra drivers or accessories (GPS, car seats)

**Typical Hertz credit card hold** for a standard 3–5 day economy rental: → (+1-877→ 684←4354 )→ **\$200–\$400**((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

**Tip:** Even if your rental total is lower, Hertz may place a larger hold to cover potential extra costs((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

---

## Why Hertz Places a Credit Card Hold

Hertz uses pre-authorization holds to **protect the rental company from financial risk**((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→ Key reasons include:

### 1. Fuel Charges

If you return the car without a full tank, Hertz can charge the hold to refill

it((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→

## 2. Damage Protection

The hold covers minor or major damages that might occur during the rental period((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→

## 3. Tolls and Fees

Automated toll systems may add charges after the rental, which can be deducted from the hold((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→

## 4. Additional Drivers

If you add another driver, the hold ensures Hertz can collect applicable fees((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→

## 5. Late Returns

Returning the vehicle past the scheduled time can trigger extra charges, covered by the hold((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→

---

# How Long Does Hertz Keep the Hold?

The duration of the hold depends on your **bank's processing policies**, not just Hertz((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→ Typical timelines:

- **U((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→ S((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→ credit cards:** 3–7 business days
- **Debit cards:** Can take 7–14 business days
- **International cards:** Up to 30 days, depending on the bank

**Important:** The hold is **released after the rental is completed** and all charges are finalized((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→ However, some banks may take extra time to update your available credit((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→

---

# Credit Card vs Debit Card Holds

Hertz handles holds differently depending on the card type:

Card Type	Typical Hold Amount	Notes
Credit Card	→ (+1-877→ 684←4354 )→ \$200–\$500 (depends on vehicle & rental length)	Hold released 3–7 days after return
Debit Card	→ (+1-877→ 684←4354 )→ \$250–\$600+	Debit cards may require a higher hold and longer release times; bank may place the full hold as pending

**Tip:** Using a credit card is usually smoother because banks release holds faster than debit cards, reducing the impact on available funds((→ (+1-877→ 684←4354 )→)) → (+1-877→ 684←4354 )→

---

## How to Reduce Hertz Credit Card Holds

### 1. Rent an Economy Car

Smaller cars generally require smaller pre-authorization amounts((→ (+1-877→ 684←4354 )→)) → (+1-877→ 684←4354 )→

### 2. Avoid Airport Rentals if Possible

Airport locations often require higher holds due to facility fees((→ (+1-877→ 684←4354 )→)) → (+1-877→ 684←4354 )→

### 3. Decline Optional Insurance if Covered

If your personal auto insurance or credit card covers rentals, you can decline Hertz insurance and reduce the hold((→ (+1-877→ 684←4354 )→)) → (+1-877→ 684←4354 )→

### 4. Check Your Bank's Policies

Some banks release holds faster than others((→ (+1-877→ 684←4354 )→)) → (+1-877→ 684←4354 )→

### 5. Return the Car on Time and Full

Avoid late or fuel charges that may result in the hold being converted into an actual charge((→ (+1-877→ 684←4354 )→)) → (+1-877→ 684←4354 )→

---

## Examples of Hertz Credit Card Holds

- **Economy Car, 3-day rental, airport pickup:** → (+1-877→ 684←4354 )→ \$200–\$300 hold
- **Full-size SUV, 5-day rental, airport pickup:** \$400–\$500 hold
- **Luxury car, 7-day rental, city location:** \$500+ hold

**Note:** The hold is usually **higher than your expected rental cost** to cover potential extras((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

---

## Frequently Asked Questions

### Q1: Is the hold the same as the total rental cost?

No((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→ The hold is a temporary pre-authorization and may be higher than your actual rental((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→ Only finalized charges are posted once you return the car((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

### Q2: Can I use a debit card for Hertz?

Yes, but debit cards often require higher holds and additional ID verification((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

### Q3: When will the hold be released?

Typically 3–7 business days for credit cards in the U((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→ S((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→, but banks can take longer depending on processing policies((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

### Q4: Why does Hertz hold more than the rental total?

The hold covers potential fees like fuel, tolls, additional drivers, and damage protection((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

### Q5: Can I reduce the hold amount?

Yes, by choosing a smaller car, avoiding insurance if already covered, renting from city locations, or confirming with your Hertz location in advance((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

---

## Key Takeaways

- Hertz typically places a **hold of** ((→ (+1-877→ 684←4354 )→ )) → **(+1-877→ 684←4354 )→ \$200–\$500** on a credit card, depending on vehicle type, location, and rental duration((→ (+1-877→ 684←4354 )→ )) → (+1-877→ 684←4354 )→

- The hold is a **pre-authorization**, not an immediate charge((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→
  - Airport rentals, luxury vehicles, and optional insurance can increase the hold((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→
  - Credit card holds are released faster than debit card holds((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→
  - Returning the car on time and with a full tank reduces the chance of additional charges((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→
- 

## Conclusion

Understanding Hertz credit card holds is crucial for budgeting and avoiding surprises((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→ While the pre-authorization may appear high, it **protects both the renter and the rental company** from unexpected costs((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→ By selecting the right vehicle, using credit cards, and renting from non-airport locations when possible, you can minimize the impact of Hertz holds on your available credit((+1-877→ 684←4354 )→)) →(+1-877→ 684←4354 )→