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## 5 Things To Look For In A Travel Reward Credit Card

By John Morris

Tightly secured in an individuals cardholder or wallet, credit cards seem to have replaced cash

whenever it comes to shopping. With credit cards, people will never have to worry carrying big amount of money whenever they go shopping. Convenience is the name of the game. With credit cards, it is a total cashless shopping experience.

Consequently, the growth of credit cards has extensively reached the financial world. Before, credit cards were considered as alternatives to cash, but with the easiness of using these items, they have become the much- needed paraphernalia.

Much of the progress can be attributed to freebies, rewards, and other incentive enticing people to get credit cards. No wonder why almost everybody has credit cards. In fact, surveys show that nearly 80% of the Americans have at least one credit card.

Among the many marketing tools that credit card companies use, rewards are considered the best. Credit card rewards bring a particular credit card above the others. Rewards are considered as one of the best solutions to make a particular credit card stand out from the rest.

One of the common rewards credit card companies provide is the travel reward. There are many kinds of travel rewards; however, they are mostly focused on "air travels."

Travel rewards are usually accumulated by earning miles or points based on the acquisitions that credit card holders make with their plastics.

Travel rewards may differ from one another. There are travel rewards that offer complimentary airline tickets, while others provide markdown prices on "air travel." For people who do not need these kinds of travel rewards, other options are available such as hotel price cuts or money off on car rental rates.

One of the best things about travel rewards is that you can earn something by merely using your credit card. Hence, people are encouraged to use their credit cards as often as they can to get travel rewards.

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Today, there are many kinds of travel rewards as there are many credit cards. This makes choices more difficult to bear. With so many options, sometimes it is so hard to choose the right travel reward for you.

So to get you started, here are some pointers that can help you choose the best travel reward credit card for you. It is imperative that you consider these things when deciding on a particular travel reward credit card.

### 1. A good program

To benefit from travel rewards, it is very important that you look for a good program. A good program should consist of higher amount of rewards, reliable system, or reasonable limits. These benefits will let you maximize your travel reward credit card.

### 2. Reasonable interest charges

It is a well-known fact that most travel reward credit cards have higher interest rates as compared to those credit cards without incentives. This is fairly acceptable considering the fact that the credit card company is providing you with lots of freebies anyway.

Of course, it is very important to take note of the interest rates because there are some credit card companies that take advantage of this privilege. Hence, it is better to take note of your travel reward credit cards interest rates. So if you are not at ease with higher interest rates, then, it is best not to get a travel reward credit card.

But then again, keep in mind that interest rates only apply when you do not pay your bills on time. Besides, you will not even enjoy your travel rewards if you fail to pay your bills on time as well.

### 3. The kind of travel rewards you can get

Of course, not all travel reward credit cards offer the same incentives. Each travel reward credit card is different. Incentives may range from free airline tickets to freebies in hotel accommodations.

Therefore, before you try to apply for a travel reward credit card, it is best to evaluate the rewards you will be getting. It is best to apply for cards that can give you the travel reward that can best work for you.

### 4. Good points accumulation system

Since travel reward credit cards work on points-based system or through miles, it is best to choose a credit card that can give you a clear method of accumulating miles or points.

Be sure that your travel reward credit card can give you the appropriate points or miles for every dollar you spend. In this way, you can be sure that the money you spend will provide you something good in return. Conversion rates will differ from one card to another, so it is best to see how your purchases

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can give you the incentives that you deserve.

### 5. Expiry date

There are some travel reward credit cards that have expiration dates. This refers to the required number of days that you have to make purchases. If in case you fail to purchase anything within that date, you will not be able to get the incentives even if you have been diligent enough to pay your balances.

Indeed, travel reward credit cards can offer you a whole lot of surprises. Think of it as an early gift from Santa. If you are nice enough to pay your bills on time, you will surely reap many travel rewards, extremely more than you can imagine.

For more great travel reward related articles and resources check out

<http://123rewards.info>

## **Applying For a 0% Intro Rate Credit Card**

**By Michael Colucci**

When it comes to credit cards, the reward credit cards are usually much more popular because more often than not, consumers are dazzled by the concept of earning points and winning prizes for themselves just by using their credit cards. But you see, that's simply considering one side of reward credit cards - and that's the nice side, by the way. The other side would be the high interest rates that reward type of credit cards charge its users. So you see, you're not winning those prizes for free - or at least not completely - unless you have the means to pay for your purchases before the cut-off period or before you get charged with interest.

This article, however, shall enlighten consumers about the less popular type of credit card and that would be the non-reward credit card. A non-reward credit card does not allow you to earn air miles or win gift certificates and other cool prizes for yourself just by swiping your credit card as often as you can. Rather, a non-reward credit card lets you purchase everything you want with a lower interest rate compared to reward type of credit cards.

Of all non-reward credit cards being offered in the market, it's the 0% intro rate credit card that creates the most buzz because of two magic words - zero percent! And that's right - credit card companies kid you not with their zero percent interest rate offer! But of course, that's not all there is to it. Though we have nothing against 0% intro rate credit cards, we do suggest that you apply for a 0% intro rate credit card only when it's the type of credit card that would best suit your needs.

A 0% intro rate credit card would be most suitable to a type of user who can not afford high interest rates like what's being charged by reward credit cards, that's for sure. Secondly, a 0% intro rate credit card would also be most suitable to someone who has pressing needs to buy or acquire something but

## 5 Things To Look For In A Travel Reward Credit Card

has not enough money to go through with the purchase. Because of their very situation, having a 0% intro rate credit card would be of most help since even with the required monthly payments, they still wouldn't pay as much as they would with other types of credit cards.

Of course, all good things must come to an end and a 0% intro rate credit card is unfortunately no way different. As it is only an introduction rate, once the time allotted for it elapses, you shall revert to paying for normal interest rates.

But that's a long time coming and you don't have to worry about that yet. What's important is to be able to buy what you need and applying for a 0% intro rate credit card is the key!

Michael Colucci is a technical writer for

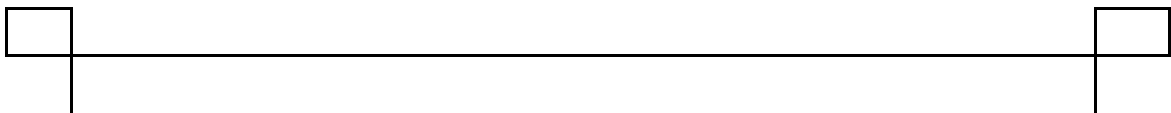
<http://www.low-interest-creditcards.org>

Low Interest Credit

Cards – A site that offers credit cards with an intro rate of 0% for 12–15 months.



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