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Choose the best credit card rewards program with these tips by [Stevemartin](#)

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Before you book a credit card for yourself you should also pay an attention to the smart-card rewards program but not get lured by it. Make sure that whether you should be charged any annual fee or not. When a person is making purchase of a credit card, the terms cash back and mileage are often used by the executive of the company. Most of the people are not aware of the proper meaning of these terms. Due to this, such a person cannot reap the proper benefits of being a holder of a smart-card.

While you are taking a credit card for yourself, it is quite essential that you very carefully pay attention to credit card reward program that you would get. You would get to know that whether this card is apt for you or not. The rewards most of the times have to provide three benefits to you that are reward points, airline miles and cash back.

Apart from this, the per annum fee of a plastic-card reward program can also help you making a decision about the benefits of that very gold-card. Most of the times, many credit card cards have an amazing reward program but their annual fees is quite high that is it falls in the range of 50 dollars to 100 dollars per annum. You should not get duped when the smart-card company says that they would be charging no annual fee from you. You must read the papers carefully. Most of the times, the per annum fee is not charged from you in the very first year but then it gets added into the very first statement of your bill that you receive from them and they do not even inform you about it. Therefore, it is very much necessary that before you submit the application form, you should be aware that whether the credit card that you are taking has an annual fee or not. If you are burdened with your credit card dues then simply go for 1500 pound loans @ <http://www.1500loan.co.uk/> and get cash instantly and pay off your dues.

It is also important that whether there is any kind of a limit to the rewards that you have. This is important as certain smart-cards offer a limited reward in many cases. You also take notice that whether there is any APR at the introductory stage and what is its duration. You should also may attention that whether there are any limitations on the rewards that you are going to earn by making purchase. Before signing the application form, you must also pay attention that are any extra perks attached or not such as membership of club, purchases from the electronic mode or an access to courtesy services.

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Steve Martin is expert financial advisor and he has good knowledge of finance industry. He shared his expert views in finance. He writes articles on a [1500 loan](#), a [3000 loan](#) and a [5000 loan](#).

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