Article Side

Enjoy Travel and Lodging Benefits with American Express Credit Cards

by Simon Clifton

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American Express, one of the oldest financial institutions dating back to 1850, launched its first credit card in 1958. This card didnâ€™t look like the credit cards we see today; it was a piece of paper with card holderâ€™s name and account number typed on it. Later, in 1959, American Express, shortly Am-Ex became the first credit company that issued plastic credit card. This company continued to issue credit cards with different brand names like American Express Gold Card, American Express Platinum Card, American Express Optima Card, etc.

Presently, this company issues several variants of Am-Ex cards, namely Am-Ex Premier Rewards Gold Card, Am-Ex Gold Card, Delta Airlines - Gold Delta SkyMilesÂ® Credit Card, Blue Cash Everyday, and Platinum Card. Those cards have different features and meet different needs. You can choose according to your budget and requirement. There is also an American Express credit card cobranded with Virgin Atlantic issued in the UK. The different credit cards suit users with different eligibility criteria and different income levels.

American Express credit cards are famous for its travel related facilities. Especially, Am-Exâ€™s Delta Airlines - Gold Delta SkyMilesÂ® Credit Card offers excellent air travel rewards. Some of the features of this great credit card issued in conjunction with Delta Airlines are:

â€¢ 30,000 bonus miles on spending $500 on the card in the first three months from account opening- good for a free flight!

â€¢ $0 introductory annual fee for the first year and $95 every subsequent year

â€¢ Check your first bag free- for up to 9 people on your reservation- on every Delta flight

â€¢ Receive double miles on Delta purchases and 1 mile for all other eligible dollars spent

â€¢ Priority Boarding and 20% In-Flight Savings

Besides, this card offers balance transfer facility and a variable APR of 15.24 to 19.24%.

Blue Cash Everyday credit card is very popular with youngsters who arenâ€™t able to pay off quickly. This card has great features that allow late pay offs without being overburdened with interest on purchases. Some of the features are:

â€¢ No annual fee

â€¢ Cash back bonus of $100 for spending $1,000 in eligible purchases in the first 3 months of the card membership

â€¢ Zero percent introductory APR on purchases for 12 months, and flexibility to pay over time

â€¢ 3% cash back at supermarkets, 2% cash back at gas stations and department stores, and 1% cash back on all other purchases

â€¢ NO spend minimum, NO enrollment, and NO rotating rewards categories

â€¢ Referral Bonus of $25 for each friend or family member who is approved for the card

This card has a bit higher APR ranging from 17.24% to 22.24%; however, if you pay regularly, this wonâ€™t affect your spending.

Other American Express credit cards, such as Platinum Card and Gold Card has annual fees of $124 and $450 respectively and there is no balance transfer facility, but these cards offer excellent credit limits and great travel and lodging benefits. Platinum Card offers exclusive travel benefits, such as Priority Pass select airport club access, no foreign transaction fees, Global Entry expedited U.S. immigration pass, and many hotels and resorts programmes such as exclusive upgrades and amenities at over 700 boutique, resort, and luxury hotels worldwide.

Owning an American Express credit card is really a privilege. You can enjoy a lot of reward benefits besides unrestricted shopping.

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Peter Robinson is a personal finance journalist who specialises in a American Express Credit Cards. As a regular blogger and contributor to a www.cardchoices.co.uk, Peter's mission is to help consumers get the best deal they can from the credit card industry. His writing covers all aspects of credit card news, product reviews and commentary on new legislation that affects credit card users.

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