

COMPLETE GUIDE TO CREDIT CARDS

HOW DO CREDIT CARDS WORK



Swipe at merchant -> Bank pays merchant -> Bill within credit limit generated at the end of credit cycle -> User pays full amount back to the bank within 20 days

DIFFERENCE BETWEEN CREDIT CARD & DEBIT CARD

Debit Card = Instant transfer from linked bank account
Credit Card = Bank pays merchant and monthly cumulative amount to be paid by user



2-FACTOR AUTHENTICATION



Indian websites are safer for online transactions with a 2-step security check:
1. CVV - 3 digit number at the back
2. OTP (6-digit one-time password on mobile and email or Registered password)

CREDIT CARDS & CREDIT SCORES

Credit score is a factor in credit card application approval.

Credit card bill payment history and credit limit usage impact credit score



TIPS FOR RIGHT USAGE



1. Always pay your bill in full
2. Keep a close watch on your spends
3. Check each transaction on the bill
4. Consider auto-debit for bill payment
5. Use to withdraw cash **ONLY** in case of EMERGENCY
6. Immediately report any suspicious transaction
7. Choose a comfortable credit limit

HOW TO CHOOSE A CREDIT CARD

1. Fees and charges
2. Acceptability at merchants
3. Offers
4. Reward Points
5. Free conversion of high value transactions to EMI



Complete Guide To Credit And Collections 97

Michael Brown



Complete Guide To Credit And Collections 97:

Reviewing **Complete Guide To Credit And Collections 97**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Complete Guide To Credit And Collections 97**," an enthralling opus penned by a highly acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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