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What to consider when applying for a credit card online by Fiona Roy

Article published on April 23rd 2012 | Finance

If you're applying for your first credit card or a new card, applying online can be the easiest and hassle-free option, allowing you to avoid the time and money involved in applying over the phone.

Applying online offers greater independence, and you will be at liberty to read the terms and conditions of different cards fully to ensure you make an informed decision. Credit card providers sometimes offer incentives to customers signing up online too, so you could benefit from features such as a tailored credit limit and exclusive rates.

One of the most important things to understand when applying for a credit card is that not all cards are identical. The one you choose should be well suited to your spending and saving habits to ensure you obtain the maximum possible benefits and will not be penalised. Some people are satisfied with a standard credit card, while others may prefer to seek out credit cards that facilitate balance transfers or offer rewards that can be exchanged for goods and services with a range of companies.

It's also important to compare factors such as the interest rates and any introductory offers associated with cards from different providers before making your decision. You should also be aware that credit card providers usually offer a range of products, so even if you've selected your preferred card provider, you should still spend some time carefully comparing their products before you apply for a credit card online.

Credit cards often come with additional features and benefits not directly related to their use, you should check whether your card is supported by emergency replacement services if it becomes lost or stolen. If you do lose your card, you may also wish to make use of emergency cash advance services, which some providers offer free of charge.

Before you apply for a credit card however, it's important to think about how you are likely to use the card and what type of purchases you will be using it for. This will help you determine whether or not a credit card is the best option for you. If you are already struggling with debt, balance transfer credit cards could be one option for helping you to manage these debts, but it's not generally recommended to use credit cards if you will not be able to keep up with monthly repayments. Your credit score may also be taken into account by your provider when checking your eligibility for certain types of cards.

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Article Keywords:
credit card, credit card comparison, personal credit cards, apply for credit card, balance transfer credit card, new credit card

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