

[Best Credit Card](#)

Credit cards are a way of life and getting a credit card is not as difficult as it used to be. Anyone with decent credit history is eligible for a credit card; the problem is not getting a credit card but knowing how to choose a credit card. If you are looking to get a credit card and have no idea where you should begin your search for a credit card, here are a few tips to help you choose a credit card.

The first thing you need to do is understand your own requirements (how often you will use the card, the kind of purchases etc). If you are looking to use a credit card for purely emergency purposes you should look for a credit card that has zero or very low annual charges. Most credit cards available today are designed to be 'free for life'; this means that there are no annual charges for using the credit card. In fact, even if you plan on using a credit card on a daily basis, look for a credit card that has low annual charges.

Another thing to keep in mind is that credit cards are usually designed for a specific purpose. For example, if you are planning on using your credit card to buy fuel, you should look for a credit card that is specially designed for fuel purchases (also called fuel cards). Fuel cards are designed to offer cash backs, or zero surcharges on fuel purchases. Similarly, travel cards are designed to offer additional frequent flier miles, or discounts on air travel. In a nutshell, it is important to know what you are going to use the credit card for and then look for a credit card that can meet your requirements.

A common mistake people make when they start using credit cards is forgetting credit cards only offer features like 0% APR for a limited time period. So if you are planning on making purchases that you will pay back over a period of time, make sure you understand what the interest rate or the APR (Annual percentage rate) is. It is important to read through the offer document and understand the various charges that are associated with the credit card you are planning on using.

Apart from the APR, another important feature to look for in a credit card is balance transfer. Balance transfer allows credit card holders to pay credit card bills using other credit cards. For example, a person can pay bills for credit card A using credit card B. Almost all credit cards offer balance transfer at no surcharge for a limited period of time. If you are planning on using the balance transfer facility take time to understand the various charges and look for a card that is offering balance transfer at minimal rates. If you are still not sure what card you need, you can visit websites that compare credit cards and you should also read user reviews to better understand the various credit cards available.

Understanding reward points and cash backs

Almost all credit cards have a reward points system. Users earn reward points that are directly proportional to the expenditure. For example, a credit card user can get 10 points for every \$100 spent. However, what most people are not aware of is that most credit cards usually limit the number of reward points a person can earn. Another thing to remember is that reward points have to be redeemed before they expire. It is important to read the credit card documentation so you are not disappointed. Most credit cards offer cash backs that are a predefined percentage of the total expenditure, cash backs do not expire like reward points but cash backs are also capped at a certain amount.

Resource Box

www.creditcardsofferz.com is a website that offers credit card reviews and new credit card offers.

About the Author

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