

Title:

Get yourself the Platinum power

Word Count:

582

Summary:

Platinum - the name spells 'elite and special'. A Platinum credit card is no exception! It gives you the buying power of the elite and provides special offers that will have you floored.

Keywords:

platinum credit cards

Article Body:

Platinum - the name spells 'elite and special'. A Platinum credit card is no exception! It gives you the buying power of the elite and provides special offers that will have you floored. Get yourself the platinum power, as a platinum card has the twin attractions of lower interest rates and more privileges.

There are several advantages of holding a credit card. With any credit card, you have the greatest advantage of buying now and paying later. When you make heavy purchases like say, an expensive piece of jewelry, you get to make the actual payment usually after a period of one to two months, which will typically be the credit repayment due date. This way, you get to save a substantial amount on interest. Carrying a credit card enhances personal safety as it greatly reduces the need to carry heavy cash around. If you are on an international holiday and are looking to exchange currency, a credit card will get you a better exchange rate. You can easily keep track of your spending by checking your credit card statement periodically and there is no need for you to track it separately.

The special and numerous extra benefits are the chief distinguishing factor of platinum cards from other credit cards. There may be some travel rewards that you can use on airfares or for staying at certain hotels. Shopping points are given that can be used to shop for your favorite things. You might also get some free insurance coverage for a certain period. Some amount may be given as a bonus or cash-back, at the time of getting a platinum card. The credit card fee may be waived for a period - the benefits are endless.

With platinum credit cards, you can actually convert your spending into earnings

and if you use your platinum credit card in an intelligent manner, you can make it work for you in more than one way. When you buy at certain shops, you get heavy spot discounts. Other than having a high credit limit for spending and a number of incentives in tow, platinum credit cards can help you to improve your credit rating. By using your credit card to the fullest extent and making the repayments within time, you can build a credible credit history and credit report. A positive credit report gives you a good credit score which is of immense help when you want to go for loans in the future like a car loan or a home loan.

Credit card companies have some standards for the customers who can apply for their platinum cards. These customers usually have their accounts well maintained, that is they make use of the card regularly and make the credit repayments on schedule. Some companies even offer more than one type of platinum credit card to privileged members.

There is a wide choice of platinum credit cards available in the market today. If you are ready to devote some time and effort to compare and contrast the range of options, then it is a simple matter for you to find the platinum credit card that best suits your needs. Before venturing to make your decision, though, you could list all the things you want your credit card to do. Then you could sift through the various special offers and choose those that will make maximum sense for you. Next, all you do is get yourself the platinum power by choosing the platinum card that satisfies all your criteria!