

Title:

Enjoy Rewards Programs With The Chase Platinum Credit Card

Word Count:

475

Summary:

JPMorgan Chase and Co. is a leading banking as well as financial provider. Chase offers its customers both small and large business banking, investments and insurance as well as personal banking facilities.

Keywords:

chase platinum credit card, chase business credit cards, jpmorgan

Article Body:

JPMorgan Chase and Co. is a leading banking as well as financial provider. Chase offers its customers both small and large business banking, investments and insurance as well as personal banking facilities.

Chase Manhattan has come up with the Chase Platinum Credit Card that offers its privileged cardholders significant rewards programs and maximum value.

Benefits Of The Card

If you are on the lookout for a credit card that comes with a low interest rate and a good rewards program, then the Platinum Visa Card is suitable for you.

The card has a 0% introductory annual percentage rate (APR). The introductory offer on APR usually continues for 12 months but ultimately it depends on your balance transfers, purchases and credit background. With the termination of the introductory period, a regular APR of 14.24% sets in. The card comes without any annual fee and provides a flexible rewards program.

The card gives you the opportunity earn one point for spending every dollar on purchases. Your points can add up to 60000 each year. The points are redeemable for a time-period of five years from the date of accrual. You have the liberty of converting your points into select merchandise or can ask for cash back. You also have the scope of trading in your points for gift cards or for meeting travel expenses.

Other Benefits

The Chase Platinum Credit Card offers a free of interest grace period that lets you pay your full bill per month. The card further allows certain platinum benefits, like free online access in order to let you make monthly payments, view your account, available credit and outstanding balance.

The cardholder must keep in mind that the credit card makes use of a costly method of computing balances and is thus unsuitable for the cardholder if he/she plans to carry a balance. Even if you desire to carry an occasional large revolving balance, the card will not be appropriate for you, as the card uses the "Two Cycles Average Daily Balance" method for determining the finance charges. This costs more in comparison to the "Average Daily Balance" method that is used by most of the other credit card issuers.

The free travel services of the credit card include \$500000 Worldwide Travel Accident Insurance and auto rental insurance. The facilities of the Chase Platinum Credit Card are convenient for dependable consumers seeking a decent credit card with an excellent rewards program.

Added Advantages

The Chase Platinum Credit Card like most of the other credit cards, offer its customers different Internet account related services, no liability for unauthorized transactions, and extended warranty for purchases.

The card also provides emergency card and cash replacement, lost and stolen card reporting, a financial statement at the end of the year and other facilities to the cardholder. However, it is essential to go through the restrictions, exclusions and limitations that are applicable.