

Title:

Detect Bogus Credit Card Offers

Word Count:

454

Summary:

Getting the right credit card from a reputed company with genuine offers has become a concern nowadays due to fraudulent practices of some elements while selling credit cards over the Internet. Care needs to be taken to avoid falling prey to the fake companies offering bogus offers.

Keywords:

credit card, credit card offers, bogus credit card, bogus credit card offers

Article Body:

Almost all the activities carried out every day facilitate the use of credit cards. Due to the prevalent use of credit cards, the buying capacity has increased; since people have the breathing period to repay the credit availed of. The buying decisions do not wait until the salary is received. This has made the usage of credit cards in all walks of life right from dining, to stay in a hotel, purchase of an air ticket, grocery purchase, petrol refilling etc.

Getting the right credit card from a reputed company extending genuine offers has become a concern nowadays due to fraudulent practices carried out while selling credit cards over the internet. Care needs to be taken in order to avoid to falling prey to the fake companies offering bogus offers to the customers.

A few useful tips to find out bogus credit card offers:

Normally a credit card issuer won't ask for hundreds of dollars for a processing and application fee. Only nominal amount will be charged. Also they do not ask for money upfront.

The annual fee is printed on the first credit card statement. So only when you are sure, fee payment should be made.

Person having bad credit problems are targeted by the bogus credit card offers. This is not the case with reputed banks or card issuers, since the repaying capacity is what a genuine person will look for. If an offer says that they

even provide credit cards to bad credit people, then one should be cautious enough to reject the offer.

If a person receives mails from unsolicited sources offering a credit card, beware of the mail and mark them as spam at once.

Do not rely on other companies or brokers to get a credit card, as it is of no help. Applying for the same with a reputed company directly will educate more on the details regarding fees charged, penalty details, by going through the policies, terms and conditions of the company on your own.

It is advised to go for counseling with the consumer credit counseling service in case of credit related issues than falling prey to the company which claims that by collecting a fee from you, it will facilitate you to correct the bad credit. When you can correct it yourself for free why pay others?

A gold or silver card offered by a company might end up only to be used for overpriced products or from the very own company's catalogue. So one should be careful to study the status of the company and its credit cards, in detail.

It is better to buy from known sources and reputed companies, than going for offers lent by unknown companies.