

This Report is brought to you by...

The WOW Experience

Overdelivery is our Specialty!

Where Vision and Value Go Hand in Hand with Information and Opportunity!



Other Companies Make Promises -- We Make Dreams Come True!
We Offer QUALITY CONTENT in Every WAY, TYPE and FORM

- Exclusive WOW Private Label Releases
- Private Label Products
- Public Domain Products
- Master Resale Rights eBooks
- Master Resale Rights Software
- Bestselling Audio eBooks by Top Authors
- Non-Fiction Audio eBooks
- Exclusive WOW Affiliate Products
- Resale Rights Products
- Exclusive WOW Private Label Reports
- eBook to Audio Conversion Software
- Resale Rights Generation Software



And, of course, if you want it all tied up in a neat website package, with *all the work done for you*, we have our NEW [Niche Empire Builder Software](#) – the Niche Real Estate Business Builder's Dream Come True!

Niche Empire Builder

The Complete Done-it-For-You Niche Real Estate Business Builder's Dream Come True!

www.the-wow-empire.com

The WOW Content Club

Your Full Spectrum Content Provider

If Content Is King,
The WOW Content Club is the Kingdom
You Have Been Searching For!



www.wow-content-club.com

WOW Profit Packs

Help Yourself to Hundreds of Brand New, Blockbuster Products at Bargain Basement Prices!



www.WOWProfitPacks.com

Enjoy this Free Niche Report, compliments of WOW Enterprises
For Many More Free Reports, simply click on the links below.

www.TheWOWExperience.com

www.NicheEmpireBuilder.com

www.WOW-Content-Club.com

www.WOWProfitPacks.com

All About Applying For a Credit Card

Topics Covered:

What Is a Credit Card?

How To Apply For A Credit Card

No Fuss Credit Card Application

Online Credit Card Application: The Easiest Way to a Customer's Heart

On Credit Card Instant Approval

How to Apply for a Credit Card Online

Best Strategies for Online Approval of Credit Card Application

Finding the Right Credit Card

Instant Approval Credit Cards

Should I Apply For a Credit Card?

Understanding the Terms and Conditions.

All About Applying For a Credit Card

What Is a Credit Card?

Put simply, a credit card is just a small piece of plastic that easily fits in your wallet. Well, it's not "just a piece of plastic;" it's a very powerful piece of plastic which can be regarded as a compressed form of cash. We can define credit cards as a credit system that allows the consumer to borrow money on the fly from a bank or a financial institution and use it to make payments to the merchants.

In order to obtain a credit card, the consumer needs to fill-in an application form that is actually like an agreement between the credit card supplier and the credit card consumer. The credit card supplier approves the application form and provides the consumer with a small piece of plastic (i.e. the credit card). This plastic (or credit card) contains electronically encoded security information in the form of a magnetic strip (which is generally located at the back of the credit card).

This information is used for authorizing payments whenever the consumer uses the credit card. The consumer can use the credit card for shopping at merchant outlets or on the Internet etc. Of course, this is subject to merchant's capability to accept credit card payments. Accepting the credit cards is, however, not enough. The merchant should be able to accept payments made through the credit card provided by that credit card organization (of which you hold the credit card) i.e. VISA, MasterCard etc. You can also use credit card to withdraw cash from ATMs (automatic cash machines) ñ also known as cash machines or Day/Night machines.

There are eight main credit card organizations and most of them operate in a lot of countries worldwide. These are American Express, Citi, Diners Club, Discover, JCB, MasterCard and VISA. Master card and VISA are probably the most popular ones. Then there are credit card suppliers or issuers who have tie-ups with these organizations and issue credit cards on their behalf e.g. you have various banks that issue VISA cards (like HSBC VISA card)

To make a payment using a credit card, the credit card has to be either swiped into special credit card processing machine (when shopping in person at shops) or the details of the credit card have to be entered on the merchant's website (when shopping online). The credit card supplier sends across the bill for these transactions to the consumer who is then required to pay either the full amount or a partial (minimum) amount.

If you pay in full, the credit card supplier doesn't charge any interest on the amount you owe, otherwise the pre-agreed interest rate is charged. If you don't pay even the minimum, you might land up with a late fee too. Moreover, the credit card supplier generally puts a limit on the maximum amount you can spend per month using your credit card.

How To Apply For A Credit Card

With the fast pace of our everyday lives, we don't have time for anything really. This is where the combined power of commerce and technology comes in. The capability to apply online for a credit card is one such example. Yes, you can apply online for a credit card. The revolution behind providing you with the ability to "apply online for credit card" is called "Internet." You can not only apply online for credit card but also use your credit card to do online shopping (and get the goods delivered to your door at no extra cost compared to the local store).

So, it is possible to apply online for a credit card. To apply online for credit card, you just have to fill-in an application form that is presented to you on the website of the credit card supplier (who provides the capability to apply online for credit card). This application form is very similar to the one you would have filled-in in person ñ the details asked are same and the processing of the application is same too. You will find that a lot credit card companies encourage you to apply online for credit card. This is because they save on the costs related to salary of representatives, paper, etc.

Moreover, when you apply online for credit card, your details can smoothly flow into the database of the credit card supplier i.e. the manual intervention is minimal when you apply online for credit card. This will in turn lead to faster processing of your application. Though it is not necessarily true, if you apply online for credit card, your credit card might reach you much faster. Moreover, if you apply online for credit card, you save on all the time and hassle associated with approaching a credit card company etc, etc. You can compare the credit cards (again online) before you apply online for credit card.

Some people don't like to apply online for credit card. The main reason is their discomfort in giving out the personal information online. One quick check, before you apply online for credit card, is to see if the website address of the page (where you are required to enter your details) starts with "https," "Https" indicates that it's a secure website (you might also check if the security certificate is provided by a reputed organization e.g. Verisign).

If you don't see an https, you should not apply online for credit card of that company. Besides that, some people don't apply online for credit card because they are not comfortable in filling up the form all by themselves. In such a case, you might either not apply online for credit card (and apply in person instead); or you might just go through the form, note down your questions/problems and seek the answers by calling the customer service centre of the credit card company.

So, applying online for credit card is surely a good option.

No Fuss Credit Card Application

Today's consumers want the least possible hassle, processing time and related fees when they make credit card applications.

One question that immediately comes to mind is acceptance. Credit card applicants generally

should not worry if they comply with all the requirements set by their card issuer. Some of the things that are checked include income ranges, age and current addresses. For potential owners who have moved, they must make sure that they indicate correct information on their previous place of residence, including when and how long they stayed at their former address.

Individuals who want no fuss credit card applications should expect to have their credit ratings given a thorough review. This review will be conducted by issuers to establish if the applicant poses any risk. Such a check will include the individual's ability to remain consistent with monthly rental payments or repayments and mortgage or loan profiles. An application with a history of financial troubles will have problems having their applications processed, as this issue will have an impact on their credit rating.

Credit card providers will also check details such as delayed payments on recent or previous cards, utility bills or loans, and the number of rejected applications, if any. Companies can also probe deeper to the extent that they check the electoral register to verify an applicant's addresses and even the county court to find any judgments against or records on the individual.

Credit card applicants should realize that low interest providers are more likely to impose a higher number of restrictions and possibly accept only individuals with perfect credit histories. In such cases, the more likely option is for an applicant to consider cards with higher rates.

Since borrowing entails charges, a credit card applicant should make an exhaustive review of all terms and conditions related to their application, preferably across different credit or charge cards. Among the key terms potential card owners must consider are the annual percentage rate, the free or grace period, transaction and annual fees, and adjusted and previous balances.

Some individuals on pre-approved status will have their credit card application mailed at home, reflecting an attempt by the issuer to verify that they have the right applicant. Other options that have made credit card applications more convenient are telephone and internet-based processing. As a security measure, applicants should exercise extreme caution in providing their social security number and other personal information.

Online Credit Card Application: The Easiest Way to a Customer's Heart

Many credit cards are offered in the market today thus, making companies more aggressive in advertising and marketing their card services. These companies (e.g. banks, department stores, specialty stores, airlines, hotels, etc.) have found a powerful tool in catching the attention of prospective cardholders: online credit card application.

What advantage/s does online credit card application offer?

The bottom line of online credit card application is "convenience." Online application is a dream-come-true to future cardholders. Imagine not having to queue in long lines just to have a credit card approved. No travel cost just to get to the card company's office. Since everything is computerized and automated, processing of the application is faster and more efficient.

What is/are the drawback/s of online credit card application?

The major drawback in applying for a credit card online is internet security: computer hacking makes identity theft possible. Make sure that online application is done through a trusted and secure computer.

Do credit cards applied for online offer additional benefits?

No, basically all the services and benefits are the same. Here are some of the benefits given to cardholders and future members:

1. airline miles
2. cash back
3. business
4. retail
5. shopping
6. rewards

How does one apply for a credit card online?

Online credit card application is very straightforward. Just follow the directions as prompted. Credit card companies have their respective web sites, which are easy to search in the web. Just type the name of the bank, department store/specialty shop, or airlines and add the key words "online credit card application," and the computer screen will display the search results as well as the URL.

Here are some other reminders when applying for a credit card online:

1. Determine your need for a credit card: travel, grocery, business.
2. Assess your earning capacity and compare this against your needs.
3. Look around the web for the credit card that matches your needs.
4. Check out the following information about your prospective credit card company through the Internet:
 - Application fee. Some companies do not charge for applications.
 - Interest per month. Of course, choose the one with the lowest financial charges.
 - Benefits/Rewards/Advantages. These can sometimes spell the difference between good and best credit cards.
 - Disclaimer. This states additional limitations and/or scope to the credit card; make sure you read this.
 - Application requirements. This is to ensure that all necessary personal data and information are available to you when you do the actual online application.
5. Apply for a credit card online through a secure, trusted, and private computer, never in a public computer.

On Credit Card Instant Approval

Credit card applications nowadays have begun to provide clients with an instant approval feature. Meaning, the person applying for a credit card would easily know whether he or she is eligible for applying. This process of instant approval is basically used online or through the Internet.

To be able to prevent confusion in dealing with a credit card instant approval, you should know these facts:

- The credit card instant approval and the credit card application are two different processes. The approval of your credit card does not necessarily mean that your card would be delivered to you as soon as possible. It only means that you are qualified to apply for the credit card. The credit card application will be your next step once you have been given the "go signal" by the bank.

- The instant approval of credit cards is made to target customers with good past credit records. Although because of the high credit market today, the banks are willing stretch their limits and offer this program to different kinds of people. This may depend on the bank you're applying the credit card on.

- Majority of banks provide customers with a credit card application form online. These credit card companies make use of this program with secured connection software for your information's protection.

- The information you need to give for your credit card's instant approval include: your name, your current address, your social security number, and if there are previous address you may have over the years. This is the most common information asked on the instant approval feature of the banks.

- The main advantage of getting a speedy approval for your credit card applications is the elimination of the major trouble caused by guesswork on whether the company thinks that you deserve a card or not more instantaneously. Unlike the old-fashioned way when you have to visit a bank in person and ask if you're qualified then knowing you're not, this time it's a lot more convenient.

- The approval of your credit card online would only take you a few minutes to know your evaluation. It would be your choice to continue your credit card application.

And lastly, when you have been approved on your credit card application, don't just go splurging thinking that instant approval also means instant money. Instant approval is more tantamount to instant debt. Think about it.

How to Apply for a Credit Card Online

The average American mailbox gets sales pitches from credit card companies at about two a day. With this overload of information, choosing the best product that fits your needs can get pretty overwhelming. The sheer number of brochures and application forms not only make it inconvenient to make an intelligent choice, but also adds to unnecessary clutter.

This is where the advantages of applying online for a credit card comes in. It's easier to make head-to-head comparisons, because of the relative simplicity you can retrieve the latest information about your prospect credit card product. And once you've made your choice, it's just a matter of pounding at your keyboard and clicking those checkboxes. No manual, long-hand writing each letter of your name in those annoying boxes. What a great, great consumerist world we live in.

So, what to remember when hunting for a good deal on a credit card online? Here are a few tips:

1. Know thyself.

What do you need the card for? Is this your first time to get one? Where would you most likely use it? All these are basic questions, and ones that cannot be stressed enough. You don't want to end up like more than half of Americans who end up buying things they're not sure they need with money they're not sure they have.

2. Be internet-savvy.

There are a few websites that facilitate a simple side-by-side comparison of different credit card products, but usually it's a marketing tool of only one credit card company. If you're interested in comparing products from one company to another, you'll still have to go to each company's website. This still beats having to deal with all that paper, though.

3. Read the fine print.

This is as good a time as any to do your homework. Often times when we read from a brochure the company sent us, they conveniently leave off a lot of vital information about the product. Calling their helpdesk may help, but that's just another hassle. And anyway, if you still have specific questions, there's usually an email link you can use to field them.

4. Make sure you're secure. This is a sophisticated techno-world we live in. If you have to, invest in security software that will protect you and how you surf the Internet. This also applies to when you're already going through the application process itself.

The credit card industry is a multi-billion dollar business. Competition for market share has kept up with the times, and that means using the Internet to lure more clients. You as a consumer can use this tool to your advantage, and it won't be that easy. But it will certainly be worth it, if you get the hang of it. Just remember your goals why you're getting that plastic money in the first place, and try to do your homework.

Best Strategies for Online Approval of Credit Card Application

Credit cards had been a popular form of purchasing items on a "chargeable" or borrowed term.

The advantages of having a credit card are:

1. Security, since one does not have to carry a large amount of cash to purchase certain items.
2. Convenience. In case one has to purchase an item that is immediately needed (and is out of cash), these can be purchased using a credit card
3. Cash advances. Purchases that require cash payments may still be accommodated by the credit card through the cash advance feature. This works like a regular ATM transaction (with of course a corresponding interest rate)

Disadvantages

1. Interest rate. Unlike purchasing with cash, credit card charges come with a corresponding interest (unless paid before the due date). The consumer should be aware of the various interest rates offered by the different credit card companies. One has to choose the mode of payment (plus the interest rate) that would best suit his or her capacity to pay.
2. Overuse. A consumer tends to purchase items that are not really needed or included in their budget if they have a credit card that is ready to use.
3. Annual fees. Whether one chooses to use his or her card, after activation, annual fees will be charged.
4. Other charges. A delay in the payment during one billing period would incur you additional charges.

Credit card online approval usually is far easier than manual applications that require various forms to be completed before it can be processed. The company likewise is more likely to receive your application on a shorter period of time as compared to snail-mailing your forms.

For a faster credit card online approval, take into consideration the following:

1. Do not leave any unanswered line, especially those marked with a red asterisk.
2. After completion of the online application, immediately send either through email or facsimile the additional requirements needed.
3. Take into consideration that credit card companies prioritize applications of the following group of people:
 - married couples
 - persons with a mortgaged house or car
 - persons with several dependents

4. Choose credit card companies that have a promotional offer in the application process, chances are, promos are offered due to low application rate, thus prioritization your entry is a sure shot.

The logic here is that the more obligations an applicant has, the more they are likely to use the credit card, which equivalent to higher earnings (through interest charges) on their part.

Finding the Right Credit Card

There are so many credit cards out there to choose from that deciding which one to get can feel really daunting. What makes one offer better than the hundreds of others you've seen? Take this little quiz to find out what you should look for in a card.

First, Are You a Student?

If you are, then you'll be best off with a student card—you'll probably have trouble getting accepted for anything else. It would be best to contact the bank where you have your student account before you do anything else.

Do You Have a Balance to Transfer?

If you do, then you need to be looking for a card with a low APR on balance transfers--preferably one that stays low for more than a few months, unless you intend to switch often.

Are You Planning to Make New Purchases?

If so, then pay more attention to the APR for purchases, which is usually entirely different to the one for balance transfers. You should also look at what kind of grace period different cards offer, so you don't end up paying interest on your purchases straight away.

Do You Pay Off Your Balance In Full Every Month?

If you have a lot of money or you only keep a credit card for emergencies, then you might just pay it all off each time you get the bill. If you do, then you're in a position where you obviously don't need to worry about the interest rate much at all, since you won't be paying any interest (make sure there's a grace period, though).

Many people don't realize, but the credit card company still makes money from you even if you pay no interest ñ the money shops pay to be able to accept credit cards. The credit card companies want to give you some kind of reward for letting them make this money without causing them any trouble, and you basically have a choice of three things:

Get cashback. For always paying everything off, they're quite willing to throw a few dollars your way. If you spend much with the card, this can add up to a tidy sum.

Take vouchers. You might, for example, be able to earn points as you spend that get you

money off flights, or other rewards.

Give it away. If there's a charity or other cause you support, the chances are that you can donate money to them using an affinity card. This is a credit card that gives a very small percentage of each transaction to your chosen cause, and over time it adds up to a pretty decent donation for them.

Take Your Time

Don't let anyone pressure you into making a decision before you're ready. Any offer that says it's for a limited time only is one you should ignore, as there's no reason to do it other than as a sales tactic. Think hard about your spending habits and what you want the card for, consider all the options you can find and then, once you're sure, go for it.

Instant Approval Credit Cards

The days of waiting for weeks for a credit card application are over. Today, anyone can get a credit card approved instantly. It's very easy to apply online for an instant approval credit card. Hundreds of credit card companies claim they can give you the best credit card available for your needs, instantly. An easy way to apply for this type of card is online, at the credit card company's website. No, that doesn't mean you can download a credit card to use immediately. What it does mean is that your credit card application can usually be approved within minutes.

The approval process takes, as stated above, only a few minutes, but it takes time before you actually receive your credit card in the mail. It's usually about a week to ten days before it arrives. Though you can't use your new credit card within that time frame, you do have the advantage of knowing it has been approved.

With instant approval credit cards you have the convenience of receiving your card quickly. In times past, you had to apply for the card and wait weeks while your credit history was run and the approval process took place. On top of that time frame, you had to wait for the credit card company to send out your card. Applying for an instant approval credit card is fast and convenience in today's market.

One advantage of applying for an instant approval credit card online is that you can research a wide range of credit cards to find the one that is best for you. You can compare interest rates and fees freely and also check for other advantages and disadvantages of the cards you are considering.

There are limits on the applicants who are eligible for instant approval credit cards. Originally, these cards were targeted at consumers who had a perfect credit history. If your credit rating is excellent, you won't have any trouble being instantly approved. Today things are a little different.

The competition between credit card companies is very high and there are some companies who are willing to take the risk on a less than perfect applicant in order to get their business.

What this means is that you may be instantly approved even if your credit rating is less than perfect. If this is the case and you are approved, use extreme caution and make sure you pay all of your payments on time to assure your credit history is protected.

If you wish to apply for an instant approval credit card online, use a search engine to search for 'instant credit card approval', or 'instant approval credit cards'. The results will be more than you wished for. Then, compare the annual and membership fees, interest rates and other advantages and disadvantages of the cards you are considering. Once you find the best card for you, click on 'apply' fill out the online form and click the 'submit' button. You will have your answer within a few minutes.

As with all other credit cards, you have responsibilities with an instant approval card. Be sure to always pay your credit card bill before the due date and, if possible, pay the entire balance each month to save on interest fees. This will assure you keep your instant approval credit card in good standing and in addition it will look great on your credit rating.

Should I Apply For a Credit Card?

Are you pondering on whether you should apply for a credit card? Well, the answer quite simply is—"Yes" - you should apply for a credit card (this is true for most people). The credit cards seem to have transformed our lives. In fact, one can term credit cards as a revolution.

Today, you find ads in TV/newspapers/website/shops and almost anywhere and everywhere; all asking you to apply for a credit card. When you look around, you see that most people have credit cards. In fact, most people have multiple credit cards. Everyone seems to apply for a credit card. So, why should you apply for a credit card?

There are a lot of benefits associated with credit cards; however, the most important benefit is the convenience that they offer. For most people, this is the prime and the sole reason that instigates them to apply for a credit card. This wouldn't have been the case a few years ago, when not many merchants accepted credit cards. However, today, most merchants do accept credit cards. So, instead of carrying a lot of cash on you (which is both inconvenient and unsafe), you can just carry a small piece of plastic with you.

Moreover, you get interest free credit i.e. you don't have to pay the bills till the next monthly billing cycle. So, you can buy now and pay later (when your salary arrives)--a great reason to apply for a credit card. To add to that, there are certain merchants that offer interest-free installment payment plan i.e. you can make a big purchase today and pay for it in installments on your credit card. So credit cards works as instant long term loan too (not just a monthly loan). Yet another reason to apply for a credit card is the discounts on shopping. This is made possible by the tie-ups between credit card companies and the merchants. So credit cards offer many benefits.

There are various ways in which you can apply for a credit card - you can apply for a credit card in person, you can apply for a credit card on the Internet and you can apply for a credit card on phone too (by asking the representative to meet you). You will as such be approached by a lot

of sales representatives, all asking you to apply for a credit card with their company.

To apply for a credit card, you will need to fill-in a credit card application form (which is easy to fill and the representatives of the credit card company will assist you in that). When you apply for a credit card, you basically enter into an agreement with the credit card supplier (the form that you fill when you apply for a credit card is actually an agreement). After you have submitted your application, the credit card company conducts certain checks to determine your credibility; and if everything is fine, you receive the credit card.

So, applying for a credit card is easy and to apply for a credit card or not to apply for a credit card is a matter of personal choice. However, for most people who don't have any credit card, the recommendation is "Apply for a credit card."

Understanding the Terms and Conditions.

When you're looking at a credit card offer, take a look at the small print--it seems like a maze, but it's vitally important. With the trend nowadays towards easier-to-read "summary boxes," there aren't as many excuses for ignoring the terms as there used to be. Anyway, credit card lenders are devious, and there are plenty of things there designed to catch you out—here's what you should be on your guard against.

Annual Fees.

Even though you're already paying them interest, many credit cards still charge you an annual fee. It's not as common as it once was, but it's still around. You should be especially careful to check for fees on Gold and Platinum cards--even though they're not that hard to get any more, they still tend to charge much higher fees than normal cards.

Penalty Charges.

Pay attention to what kind of fees you'll be charged for a late payment, or if you take a cash advance, or if you accidentally exceed your limit on the card. Some cards have unjustifiably high fees, and you shouldn't sign up for them.

Interest Method.

This is one of the most overlooked of all the things in the small print, just because it's so hard to understand. Essentially, every company has a slightly different way of working out how much interest you should pay each month. There are three main methods:

With the "adjusted balance," method, you are charged interest on whatever your balance was when the company sent the bill. Another version of this is the "previous balance," You're charged interest on your balance as it stood at the end of the billing cycle before this one, regardless of how much you've spent or paid off since. Odd, but easier to understand.

Then there's the average daily balance. This is the most complicated, but also the most common now. Your balance from the end of each day in the billing cycle is added up, and then divided by how many days there were, and interest is charged on this amount. This method is only good for you if your balance jumps around a lot, as it avoids you paying lots of interest on a balance that just happened to be large on the billing date.

Also, make sure you look at the rate of interest each month, instead of just relying on the APR. The APR is an estimate of the total cost of borrowing--it is the monthly interest plus the various charges that will show you exactly how much you would pay.

Grace Period.

Check that the card you're looking at has a grace period on purchases. Otherwise, you could end up being charged interest from the minute you spend. Almost no cards have a grace period on cash advances or credit card checks, however.

Currency Conversion Fees.

If you plan to use your card abroad, you should take a look at how much the card charges for transactions made in other currencies. Some cards can be much more expensive than others.

You are invited to pass this report along to as many people as you like, provided that you make no changes to it and that you give it away for FREE.

If you would like **your own Private Label Version of this report** and hundreds of others just like it on hot, high interest niche topics – all of which come complete with 5 custom cover graphics – [click here to visit our Niche Reports Resource](#).



WOW: Where Vision and Value Go Hand in Hand with Information & Opportunity!

Please click below to check out all of our entrepreneurial friendly sites and products.

= > <http://www.The-WOW-Experience.com>

Always something NEW on the horizon. Always something for YOU to use to grow your business!
That's what WOW is all about. Your success is our ultimate goal and our reason for growth.