

# Cash back Credit Cards Where is the Money?

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By Annette D. Wilson

When considering a reward credit card, most people prefer to get a cash back credit card. This is because, cash back credit cards provide more options and flexibility for the card holder. While not everyone frequently travels and not everyone drives his own car, cash back cards have become more popular than Frequent Flyer Miles credit cards and Gas Rewards credit cards.

Cash back credit cards give card holders their incentive in terms of cash or money points. Each time the card holder makes a purchase, the purchase amount has a corresponding cash amount that can be used to make new purchases or pay other bills. For this reason, anyone can be an ideal candidate for a cash back card.

## Making the Choice

Every credit card issuer offers its own cash back program. Obviously, each cash back credit card also has its own terms and conditions to follow. Knowing this, everyone is advised to take their time in researching about these terms and comparing each credit card from the other.

Today, you can find review sites that are exclusively dedicated to providing reliable credit card reviews for consumers. Usually, these sites are categorized according to the type of credit card you're looking for. For instance, if you're looking for a cash back credit card, you should check out the page that is focused on reviews about the different cash back cards in the market. Through these review sites, comparing credit cards become easier. Once you've narrowed down your choices, based on the reviews you've read from the site, then you can start visiting the credit cards official website for further examination.

## Not all about the APR

One of the first things you need to check on is the APR or in the Annual Percentage Rate. Since most reward credit cards are accompanied with high interest, you'll want to search for one with the lowest or most reasonable rate. Still, the interest rate is not the only cost associated with your credit card.

Don't focus your attention on the cash back cards interest rate alone. Some credit cards may offer an incredibly low interest rate as part of its introductory offer but the other costs and charges can take you by surprise. Always check on the exact cost of all fees that you'll be paying. For instance, how much is the annual fee? Is it reasonable enough or would you be paying for an expensive activation fee every year? How much are the penalty charges? Don't forget to examine each fee that comes with your card and make sure that all fees are reasonable.

## Earning and Redemption

Okay, so you've checked on the fees and costs. You've checked on features. Everything sounds great. But have you checked on the rules of the rewards? Are you clearly aware of the procedures on how you can earn points? What about the steps in claiming the rewards? Is there an expiration period or blackout date on your card? Remember to take your time in studying the regulations of the credit cards reward system before making your decision.

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