



Card clients have access to VIP lounges at over 600 international airports by using their Priority Pass Card. Clients have free unlimited visits to these VIP lounges as long as they carry the card.

Extended Purchase Warranty

Purchases made on INVESTBANK's VISA Platinum Card, that come with a warranty, entitle cardholders to a free extended warranty of up to 90 days.

Rewards Programs

Focus on credit card features that best support your lifestyle and spending habits. Rewards credit cards are a great way to profit from your expenses. These programmes offer you the chance to accumulate points that you can redeem for products and services. You can capitalise on free flights, hotels, meals and more. So if you are a frequent traveller, you won't want to miss out on enrolling in a travel-related rewards programme in which - credit card points can be redeemed for airplane tickets and other perks. But a word of caution: be sure you understand how the bank is going to pay out the rewards, as many programmes have restrictions. Some might not even be open for usage all the time, especially

travel-related reward programmes; for instance, miles usually cannot be used in peak seasons and during official holidays. Although rewards programmes are worth it, know the terms and conditions attached to them.

Installment Plans

Installment programmes offer you credit from the bank that allows you to make a series of regular, fixed payments over a specific period of time. It's helpful for budgeting because payments are for a fixed amount. With this plan, you can enjoy great financial freedom; whether you go for a shopping spree or take a relaxing holiday, you can take advantage of repaying your lump sum payments stress-free.

Grace Period

Banks are likely to have a grace period – the number of days you have to pay in full (from the statement date) – without triggering a finance charge. The actual duration varies from bank to bank. Be sure to choose the right cycle and due date based on your income to your bank account. Also, be fully aware of the rules banks apply to determine which transactions fall into which categories as well as the interest rates.

Your  INVESTBANK  Guide To **Financial Security**

This month: how to shop for the right credit card

 A credit card is not 'one size fits all.' Shopping for the right credit card can save you a great amount of money, from premium privileges and reward programmes to installment plans and low-interest rates. So before you apply for one, read on to learn what credit cards can bring you in terms of convenience and benefits.

Premium Privileges

Premium credit cards such as INVESTBANK's VISA Platinum Card come with privileges that can be utilised to save you time and effort and maximise convenience. It's

important to be aware of these benefits when acquiring these cards and to take advantage of them.

Holders of INVESTBANK's Visa Platinum Card can enjoy various advantages such as:

- Medical and legal consultation
- Travel, shopping and entertainment perks
- Comprehensive travel insurance
- Special discounts at various hotels & international restaurants
- Car rentals

Priority Pass Card

Along with these privileges, INVESTBANK's VISA Platinum

