

# SWIPE SMART 6E

MAKE YOUR CREDIT CARD WORK FOR YOU

## Engage your Card Issuer

Having a credit card enables you to have a special relationship with your Card Issuer. You are now a member of a privileged group of people entrusted with a line of credit to use wherever and whenever you need it.

From the moment you decide to apply for a credit card, engage with your Card Issuer. Your first engagement with your Card Issuer is probably through its sales channel i.e. a branch customer service personnel or a credit card sales representative. Take the time to ask them all the questions you have about the credit card that you have decided to apply for. Submit your application form only when you are completely satisfied that you have chosen the right Card Issuer and credit card that best suits your lifestyle.

Upon receiving your new credit card, make it a point to engage with your Card Issuer again about its features, benefits, privileges and current promotions. Most Card Issuers have 24-hour, toll-free Customer Service lines for you to call-in from a domestic or an international location. Premium cards sometimes are offered the services of dedicated relationship executives.

All you have to do is pick up the phone and call them. Make sure you have the contact details on hand. There are also other avenues to engage with your Card Issuer such as interactive websites and more recently, social media channels such as Facebook and Twitter. Speak to your Card Issuer if you need help to keep track of your spending and understand how to make the best use of your credit card.



If you have the misfortune of losing your card, having it stolen or becoming a victim of credit card fraud, report the matter immediately to your Card Issuer. If you are overseas and unable to call your Card Issuer, you can also choose to call the Card Licensor – Visa, MasterCard, American Express, Diners etc. Card Licensors have offices/call centres that operate 24hours, throughout the world. Information on how to contact your Card Licensor is easily available in your Credit Card Membership Guide.

In the event of your inability to settle the outstanding credit card debt, do not delay approaching your Card Issuer for a solution to help manage your credit limit or settle your outstanding payments. Keeping quiet will not make the problem go away. It is better to reach an arrangement with your Card Issuer to solve the problem. A restructuring of your outstanding balance into affordable installments is one of the likely solutions. You may also be advised to lower your credit limit to curb potential overspending. If you have many credit cards, you may be advised to consolidate your outstanding balances to 1 or 2 cards to allow for prudent management of your finances.

We trust this series of 6 educational advertorials will help you to always SWIPE SMART. Empower yourself with our 6 Enablers and MAKE YOUR CREDIT CARD WORK FOR YOU.



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**Educate yourself**
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**Exercise caution**
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**Enhance your lifestyle**
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**Enjoy benefits**
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**Eliminate debt**
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**Engage your Card Issuer**