

# SWIPE Smart 6E

MAKE YOUR CREDIT CARD WORK FOR YOU

## Enhance your lifestyle

The type of credit card you are awarded is usually determined by your lifestyle at the point of application. Your credit card carries many features, benefits and privileges that you can take advantage of to enjoy an improved lifestyle.

### Improved Lifestyle

The basic features a credit card provides are convenience, security and more time for yourself. Using your credit card as means to make payments is safer as there is no need for carrying a lot of cash. In an emergency, it also gives you the security of being able to pay for goods or services if you don't have enough cash on you. Better still, it relieves you of the stress of managing cash daily, leading to a better quality of life.

When travelling or shopping, it allows purchase from international retailers with greater credibility. With the growing popularity of e-commerce, credit cards are also increasingly being used as a preferred mode of payment by airline and hotel companies. Having a credit card handy ensures that you are able to make the payment without the inconvenience of going to an ATM machine or visiting the merchant's physical outlet.

Having a line of credit at your disposal means a peace of mind to enjoy things that matter in life.

### Recognition & Worldwide Acceptance

A credit card also accords you recognition and service at local and international establishments that acknowledge the card that you are carrying. You are given personalized service and are ensured of a satisfying experience when you use your card. You will have access to customer services and be able to get assistance from wherever you are.



### Exclusive Benefits & Privileges to Upgrade Your Lifestyle

There are many exclusive benefits and privileges that only credit card holders can enjoy. Credit card holders get to receive good discounts at selected establishments, with generous offers on special occasions like birthdays or festive season promotions. Credit cards also provide assistance for concert ticket bookings, business equipment rentals, assistance with information on restaurants, car rentals, events and attractions. Additionally, it gives reward points for each ringgit spent. These points can then be used to exchange for items such as electrical goods, airline tickets, food vouchers and a whole list of other attractive items.

The Easy Payment Plan available through almost every credit card allows you instant gratification. A desired purchase you have been putting off is now within your reach. You can immediately purchase the item and make affordable, even interest-free, monthly payments on it.

If you learn how to Swipe Smart, a whole new lifestyle is yours. However, always remember to use your credit card responsibly and wisely. Live within your means and you can enjoy a great lifestyle without financial worries.

Watch out for the 4th **E** next week as we continue on our 'Swipe Smart with 6E' series for you.

Educate yourself

Exercise caution

Enhance your lifestyle

Enjoy benefits

Eliminate debt

Engage your Card Issuer



NATIONAL  
CARDS GROUP



AFFIN BANK

ALLIANCE BANK



BANK ISLAM

BANK RAKYAT



CIMB BANK

citibank

EON BANK GROUP

Hong Leong Bank

HSBC

Maybank

MBF cards



PERSUATAN BANK BANK DALAM MALAYSIA  
THE ASSOCIATION OF BANKS IN MALAYSIA

OCBC Bank

PUBLIC BANK

RHB

Standard Chartered

Synergy

UOB 大華銀行