

## Credit Card Rebates - How They Work

Simply put, a credit card rebate is a cash reward a credit card company gives you for using their card. In terms of how the card actually works, the company that issues the rebate credit card charges the vendor from whom you make the purchase. You make the purchase from that vendor because you are getting cash back through your rebate credit card. The credit card company shares its earnings from vendor tie-ups with you, and thus attracts more customers. So everyone benefits.

### Types of Rebate Credit Cards

There are a number of different rebate credit cards that cater to different types of people. The credit card rebate that works for Jack may not work for Jill. Or in starker terms, one mans meat is another mans poison. Some rebate credit cards are tailored for businessmen. Some credit cards give very high rebates up to 5% through certain programs. If you find that you fit into that program, and the purchases you normally make are in line with those offered by that program, you stand to save a lot of money

Again if you are a doting mother who just can't get enough toys for her kids, you can find a credit card that gives you rebates every time you do that. A certain rebate credit card would be perfect for someone who couriers frequently. Such a person should find a credit card that gives him rebates on payments to a courier company.

Some rebate credit cards can give you up to 10% in credit card rebates on certain purchases for a specified period. If you fit in there, you stand to save a bundle!

But how do you find the card that fits in with your needs? The Internet is a good place to start with some of the best rebate credit cards available with a few clicks of the mouse. A little homework can save you money where you never imagined it could.

Credit card rebates offer an advantage to frequent flier miles. You can use the rebates as you want. The rebate credit card can also be an important money management tool which will benefit you for years to come. To benefit the most, take your long term needs into account when choosing your rebate credit card. Be specific to your financial needs. If necessary you can even use two rebate credit cards to take advantage of two bundles of offerings.

### Check the Details

Always remember to check for the APR offered by the credit card, as well as the annual fee. There are numerous offers available for rebate credit cards at 0% APR for 12 months and no annual fee for clients with very good credit. Also read the fine print, including the method of calculation. Some methods of calculation prove more expensive at the same interest rate. Remember, your rebate credit card is a tool to use your money wisely. By first choosing the correct tool and then using it well, you can save hundreds and sometimes thousands of dollars in credit card rebates.

Source: <http://www.articlecircle.com>

### About the Author

For more information on credit card rebates, Robert Alan recommends that you visit <http://www.creditcardassist.com/cashback/creditcards.html>