

A. Pay back at least minimum repayments or more based on the monthly salary and how long a person can pay back what they owe on the credit card (also known as the balance).

B. Apply for a credit card online by comparing the terms and conditions of using credit cards, such as the rate of interest charged (we will explore this later in more detail).

C. Use the credit card to buy goods & services.

D. If the balance is paid back in full, no interest is paid.

E. If the balance is paid off in instalments, interest will be charged on what's owed, unless in an introductory interest free (0% APR) period.