











# Credit cards that earn the most miles for every \$1 spent

CARDS	DBS ALTITUDE AMERICAN EXPRESS	DBS WOMAN'S MASTERCARD	AMERICAN EXPRESS SINGAPORE AIRLINES KRISFLYER	CITI PREMIERMILES VISA	AMERICAN EXPRESS SINGAPORE AIRLINES KRISFLYER ASCEND	ANZ TRAVEL VISA SIGNATURE	UOB PRVT MILES VISA	DBS WOMAN'S WORLD MASTERCARD	CITI PRESTIGE	STANDARD CHARTERED VISA INFINITE
										
ANNUAL INCOME										
SINGAPOREAN	\$30,000	\$30,000	\$30,000	\$50,000	\$50,000	\$60,000	\$60,000	\$60,000	\$200,000	\$150,000
FOREIGNER	\$45,000	\$45,000	\$60,000	\$50,000	\$60,000	\$90,000	\$60,000	\$60,000	\$200,000	\$150,000
ANNUAL FEES	\$192.60	\$160.50	\$176.55	\$192.60	\$337.05	\$200.00	\$256.80	\$192.60	\$535.00	\$588.50
MILES CONVERSION FEES	\$42.80 a year	\$42.80 a year	Free	\$25 a transfer	Free	\$25 a transfer	\$25 a transfer	\$42.80 a year	Free	Free
MILES PER \$1 SPENT LOCALLY	1.2	0.4	11	1.2	1.2	1.4	1.4	0.4	1.3	1.4
MILES PER \$1 SPENT OVERSEAS*	2	0.4	11	2	1.2	1.4	2.4	1.2	2	3
SPECIAL MILES	10 miles for every \$1 spent on hotel bookings made via <a href="http://kuigo.com">kuigo.com</a> and 3 miles for every \$1 spent on all other online flight and hotel transactions, each capped at \$5,000 a month	10 miles for every \$5 spent online, capped at \$1,000 a month	2 miles for every \$1 spent overseas in June and December; 2 miles for every \$1 spent at <a href="http://singaporeair.com">singaporeair.com</a> , <a href="http://silkair.com">silkair.com</a> , KrisShop and SilkAir SkyShop	3 miles for every \$1 spent in foreign currency over long weekends this year. You can transfer miles to eight additional airlines including Qantas and British Airways. Most other cards allow transfer to just Singapore Airlines and Cathay Pacific	2 miles for every \$1 spent overseas in June and December; 2 miles for every \$1 spent at <a href="http://singaporeair.com">singaporeair.com</a> , <a href="http://silkair.com">silkair.com</a> , KrisShop and SilkAir SkyShop	2.8 miles for every \$1 spent on bookings with Qantas and Jetstar airlines and retail spend in Australia and New Zealand	10 miles for every \$1 spent on hotel bookings at <a href="http://kuigo.com">kuigo.com</a> ; 6 miles for every \$1 spent booking on UOB Travel with All Nippon Airways, British Airways, Cathay Pacific, Emirates, Etihad, Qantas, Thai Airways and United Airlines	20 miles for every \$5 spent online, capped at \$2,000 a month		
BONUS MILES	3,000 bonus miles with \$800 minimum charge to new card within one month of approval date; double miles on local and overseas spend in the first three months with a minimum monthly spend of \$800 and up to \$4,000 a month		5,000 miles the first time you make a charge to your card; 3,000 miles when you spend \$700 in the first six months after card approval	15,000 miles for any amount spent within first three months of card approval plus additional 15,000 miles for \$10,000 spent within first three months, besides regular 1.2 miles for every \$1 accrual	5,000 miles with first charge to your card; 5,000 miles for \$1,000 spent within first six months upon card approval	2,000 miles for first \$500 spent; 10,000 miles upon annual card renewal		25,000 miles sign-on bonus; 25,000 miles as an annual renewal bonus	25,000 miles or 25,000 miles and \$100 Uber credits upon successful application, with payment of annual fee	25,000 miles or 25,000 miles and \$100 Uber credits upon successful application, with payment of annual fee

\* Miles earned are based on spending in Singapore dollars

# New Credit Card Comparison

**John Ventura, Mary Reed**



## **New Credit Card Comparison:**

**Title 12 Banks and Banking Parts 220 to 229 (Revised as of January 1, 2014)** Office of The Federal Register, Enhanced by IntraWEB, LLC, 2014-01-01 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters

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**Code of Federal Regulations** United States. Department of Agriculture, 2013 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of Jan with ancillaries

**Code of Federal Regulations**, 2012 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries

**Credit Repair** Amy Loftsgordon, Cara O'Neill, 2024-10-29 Improve Your Credit It's generally pretty easy to fall into debt but it can be hard to repay that money Unfortunately the consequences of mounting debt like delinquent bill payments defaults lawsuits repossessions foreclosures and bankruptcy eventually find their way into your credit reports and damage your credit scores Having bad credit can prevent you from getting a mortgage car loan credit card apartment or even a job It can also mean paying more in rates and fees for any loans or credit you can get This thorough easy to follow manual will help you repair your credit and get the financing you deserve Learn the practical measures to raise your credit scores and repair your credit Credit Repair will teach you how to increase your scores by taking simple steps such as removing erroneous information from your credit reports and paying down high loan balances Readers will also learn how to protect their credit by budgeting avoiding problems with credit cards and steering clear of identity theft This book provides helpful tips to people with existing credit problems and can assist those who have thin credit files not much credit history too You'll learn how to build a positive credit history and establish good credit habits Don't wait to take action Credit Repair will give you the tools you need to develop a plan to improve your credit including strategies and useful information about the process involved in repairing or building your credit

**The Plastic Effect** Polly A.

Bauer, Stephen Lesavich, PhD, JD, 2012-12-14 WINNER 2013 INDEPENDENT PUBLISHER LIVING NOW BOOK AWARD GOLD MEDAL for best book in Finance Budgeting The Living Now Book Awards celebrate the innovation and creativity of newly published books that enhance the quality of our lives and publicize the importance of these books to readers Do you have a credit card Roughly 70% of adults in the U.S. do In fact Americans average 3.5 credit cards per person that's a lot of plastic Even with all that buying power in their wallets most consumers have no idea the ways that they use or misuse their credit cards can affect their health their relationships and their credit scores Many factors go into mounting credit card debt

impulse shopping health emergencies the loss of a job marriage divorce a death in the family With this debt comes stress arguments loss of sleep inability to pay other bills worry health problems crumbling relationships Does any of this sound familiar Increasing credit card debt and a lack of knowledge about how credit cards really work have created a new social phenomenon called The Plastic Effect And if you have a credit card The Plastic Effect can affect YOU In this new book internationally recognized credit card expert Polly A Bauer CPCS and attorney Stephen Lesavich PhD JD have selected 25 of the most common urban legends influencing the use and misuse of credit cards The authors as business leaders and credit card experts walk you through these urban legends about how credit cards are used and misused explaining what is true and what is likely to cause you trouble You will get access to resources and additional information about each myth tips from industry experts and guidance that will help you use your credit cards more intelligently and effectively You ll also learn how to understand your credit reports improve your credit score and manage your debt in a way that puts the power back in YOUR hands In short this book will help you break free of The Plastic Effect     2018 CFR Annual Print Title 12, Banks and Banking, Parts 220-229 Office of The Federal Register,2018-01-01     *Family Economics Review* ,1993     **Dirty Little Secrets** Jason R. Rich,2013-01-29 Explains little known advice and tips for improving a credit score including how to remove damaging information and negotiate with creditors     **Behavioural Public Finance** M. Mustafa Erdoğan,Larissa Batrancea,Savaş Çevik,2020-11-19 This book tackles political social and behavioural aspects of public finance and fiscal exchange The book combines conventional approaches toward public finance with new developments in economics such as political governance social and individual aspects of economic behaviour It colligates public finance and behavioural economics and gathers original contributions within the emerging field of behavioural public finance The book addresses public finance topics by incorporating political social and behavioural aspects of economic decision making assuming the tax relationship is shaped by three dimensions of decision making Thus it aims not only to reflect the interdisciplinary nature of public finance by bringing together scholars from various disciplines but also to examine public finance through the lens of political social and behavioural aspects The book scrutinizes the relationship between political institutions governance types and public finance it investigates the impact of social context social capital and societal cooperation on public finance it explores behavioural biases of individual fiscal preferences This book is of interest to scholars policymakers tax professionals business professionals financiers university students and researchers in the fields of public policy and economics     Credit Card and Debt Management Scott Bilker,1996 Which credit card is REALLY offering the best deal How do you refinance debt using existing credit cards Why is it sometimes better to use credit cards instead of a home equity loan How long will it take to pay back ALL your debt The answers to these and many more questions are contained in this powerful guide to consumer credit management Using numerous real life examples the reader is shown how to lower monthly payments save money on finance charges and reduce the interest rates of loans By applying these valuable strategies it is possible to save thousands of

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*Individual Behaviors and Technologies for Financial Innovations* Wesley Mendes-Da-Silva, 2018-07-26 This book offers comprehensive examination of research on the relevance of individual behavior and technology to financial innovations. The chapters cover current topics in finance including integrated reporting, people, finance, crowdfunding, and corporate networks. It provides readers with an organized starting point to explore individual behaviors and new technologies used in financial innovations. The explicit and growing speed of the spread of new technologies has hastened the emergence of innovation in the field of finance. Topics like the Internet of Things, semantic computing, and big data finance are motivating the construction of financial tools that translate into new financial mechanisms. This book strives to help readers better understand the dynamic of the changes in financial systems and the proliferation of financial products. *Individual Behaviors and Technologies for Financial Innovations* is organized in 16 chapters organized in three parts. Part I has eight chapters that review the research on gender differences in attitudes about risk and propensity to purchase automobile insurance, financial literacy models for college students, wellness and attitude of university students in the use of credit cards, impact of programs, income distribution, and propensity to remain in employment, financial literacy, and propensity to resort to informal financing channels, risk behavior in the use of credit cards by students. Part II reviews the research on financing for startups and SMEs, exploring funding through crowdfunding, platform operating credit unions, and using networks of friends to finance small businesses outside the domestic market. The four chapters of Part III describe contexts of financial innovation in listed companies, including society's demands on their behavior, we discuss motivations for companies to participate in corporate sustainability indexes, corporate performance through their profile of socially responsible investments, influence of networks of social relations in the formation of boards and management of companies, and also the precariousness of financial decisions in large companies as well as the role of the internet in corporate communication with the market.

**The Index Card** Helaine Olen, Harold Pollack, 2017-03-07 The newbie investor will not find a better guide to personal finance. Burton Malkiel, author of *A Random Walk Down Wall Street*, TV analysts, and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4 x 6 card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

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