

The economic effect of matters including the difference between cash rates and credit card interest rates, with particular reference to:

1/ Why are their differences in cash or purchasing? It seems very unjust to me. If I brought a Pc for say \$500 for example or withdrew \$500 to go grocery shopping, it is still only \$500 being taken?

I deem it extremely unfair that bank's card's charge more for cash.

various credit card loyalty programs of other users,

2/ Some card's have great loyalty options. Interest free periods & pay later options. Pay later options can really help, especially if you need something immediately & know you will have money at a later date to pay it off.

card fees, including ATM and POS fees;

In my opinion using bank atm's from other banks is extremely over charged.

3/ Most times you get a balance on screen, no paper uses. Also some atm's charge for a balance inquiry & charge you again to withdraw money. It's disgusting, in total for that the cost can be up to \$5.00 it is an absolute disgrace.

I just got a credit card & now looking at other bank interest rates, oh boy did I make a huge mistake. It was the bonus of the pay later & no interest till later that attracted me.

The Go credit card through GE is through the roof at over 20% in interest. I'll be getting rid of it asap.

From

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