

Hopeful homeowners know that credit is a huge piece of the mortgage puzzle. To ensure that you have a great credit score and the ability to get a traditional loan from the bank, you must start, at an early age, building credit for your future purchases — home loans, car leases, and many other purchases require a great credit score.

To increase your score, you should start by learning about credit cards, how they [help raise your score](#) and additional benefits of having your own credit card.

Let's get into the benefits.

Through exploring the vast credit card options, you get to compare various offers. There's more to what meets the eye when you are aiming for a specific credit card. Most of the time, there are benefits that anti-credit card individuals overlook.

However, if you intend to evade the financial headaches, you need to know the valuable hidden offers that come with credit cards. Are you curious to find out? Here are little known benefits of owning a credit card.

## **Fraud protection**

Cyber attacks keep on happening each day, as the criminals seek to find vulnerable loopholes to swipe right in. At times it's challenging to determine with a data breach has taken place where your financial info gets stolen.

However, with a credit card, you don't have to worry much. Most credit card organizations strive to build client profiling as well as risk preventing algorithms. Thus, you are likely to receive notification of any fraudulent transaction that you can report to the relevant authorities in no time.

As you seek to use the [credit cards to build credit](#), you need to have an in-depth look at your credit report. It's a chance to dispute any unauthorized expense and get the charges reversed. It's because such a minor detail can negatively affect your credit card score.

## **Extended warranties**

There exist some retailers who'll want to upsell you with an extended warranty. It often comes at a cost that you have to pay. However, you can skip this hassle by having credit cards that offer you the very same extended warranty. These are often benefits that get charged on the credit card. To know more about the extended warranty, you need to check

in with your credit card issuer and understand the various goods categories that get covered.

## **Concierge services**

Each passing day comes with its specific challenges. You might be using your credit card and experience some difficulties, which are often frustrating. However, you don't need to beat yourself up while you can check to see if the credit card has a toll-free number.

It's a unique chance to make a call each time you are under distress while using the credit card. Thus, you can communicate to the agency's representative and straighten out any issue that you might be undergoing through at that particular time.

## **Foreign transaction charges protection**

Traveling abroad is an exciting time to broaden your horizons. You'll need some of the local currency to enable you to buy souvenirs, pay for services, among other things.

In addition to carrying petty cash, you can have several internationally accepted credit cards with you. It's a chance to use the credit cards that have zero foreign transaction charges. It's a unique chance to ensure you don't become a currency scam victim. However, you must be extra careful and ensure all your purchases get rung up in the local money.

Credit cards are quite impressive. However, the [credit debt](#) numbers and improper usage keep piling up each day. It thus tends to overshadow the least known benefits of the credit cards. But with responsible usage, you can use Credit cards to build credit, enjoy the numerous rewards, and qualify for loans, among other things.