



A Secured Credit
Card is a standalone account not
necessarily connected
to existing bank
accounts; customers
need not have a current
or debit account with
the card provider to
receive a card.

Benefits	Classic card	Gold Card	Platinum Card	Infinite Card
Easy to obtain	<b>√</b>	<b>√</b>	✓	<b>√</b>
Convenience	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Online banking integration	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Flexible payment options - C	<b>√</b>	<b>√</b>	_	<b>√</b>
Build Credit history - C	<b>√</b>	<b>√</b>	-	<b>√</b>
Wide acceptance	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Global acceptance	<b>√</b>	<b>√</b>	<b>√</b>	✓
Security - 3DS, EMV, PIN	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Fraud protection - 3DS compliant	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Grace period - 50 days repayment - C	<b>√</b>	<b>√</b>	-	<b>√</b>
Global customer assistance	<b>√</b>	<b>√</b>	✓	✓
Higher daily limits	<b>√</b>	<b>√</b>	1	<b>√</b>
Insuarance - Buyers protection	X	<b>√</b>	✓	<b>√</b>
Insuarence - Trave assist	X	✓	1	<b>√</b>
Travel insuarance	X	X	X	✓
Concierge services	X	X	X	<b>√</b>
Extended warranty	X	X	<b>√</b>	<b>√</b>
Airport lounge access	X	X	X	<b>√</b>