

Credit cards

For each feature, decided which card is the better option

Credit Card	Expo+ Card	Bonus Premium Card	Expo+ Card or Bonus Premium Card for Smita, why?
Maximum borrowing	£15,000	£8,000	
APR	30%	20%	
Minimum repayment per month	10% of balance	15% of balance	
Annual Fee	0	£50	
Credit card charges	£20 fee for missed payments	£12 fees for missed payments	
Introductory interest rates	9 months 0% interest/APR on purchases	6 months 0% interest/APR on purchases	
Loyalty points/ rewards	None	Supermarket loyalty points awarded	
Cashback	5% cash back on all spending	None	
Foreign usage charges	None	5% fee on every purchase	
Any other charges/fees	None	None	