

金融英语阅读：CreditCards信用卡 PDF转换可能丢失图片或格式，建议阅读原文

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Credit cards, usually issued by banks, are granted to persons for borrowing money, or buying products and services, but allowing delayed payment. Put simply, credit cards are "buy now, pay later". Some of the more widely known card names include MasterCard, Visa, American Express, and Great Wall? Credit cards are not to be confused with "charge cards", such as department store cards, which require full payment of the balance before the end of the billing period. It is not a line of credit and no interest is charged. It has been estimated that there are approximately 500 million credit cards in use worldwide, which confirms the popularity of this form of consumer credit. 来源

：www.examda.com 信用卡通常由银行发行，供客户借款、购物并允许推迟还款。简单而言，信用卡就是“先消费后还款”。著名的发卡机构有万事达卡、Visa卡，运通卡和长城卡。信用卡和借记卡，如百货公司卡不应混淆，贷记卡在发票到期前要求全额支付余额。借记卡没有提供信贷，也不收取利息。据估计，全世界大约有5亿张信用卡，这显示了这种消费信贷工具受大众的青睞程度。100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)