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https://www.100test.com/kao_ti2020/128/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_128837.htm Credit Card Granted to consumers for buying products and services but allowing delayed payment. Interest Free (Grace) Period A length of time the user of a credit card is entitled to credit without having to pay interest assuming prompt monthly payment. Outstanding Balance The amount of debt including interest owing on a credit card. Monthly Statement A document issued on a monthly basis detailing the previous months transactions, outstanding balance and payment due date. Credit Limit The maximum amount of credit a bank or other lender will extend to customers on a single credit card. Unsecured Debt Debt, which is not guaranteed by collateral, therefore, no assets are committed in case of default. Cash Advance A cash loan taken out on a credit card. Generally cash advances do not have an interest free period. 信用卡允许客户提前购买产品和服务而后付款。免息期/宽限期如果每月及时还款，信用卡持有人有权免息使用一定信用额度的期间。透支金额信用卡上包括利息的负债。月度报表每月发出的文件，列出上个月的交易，拖欠金额和付款日。信用额度银行或其他借方允许客户用信用卡透支的最高金额。未担保债务没有抵押物作为担保的债务，在违约时没有抵押物可以补偿损失。预提现金信用卡上的现金贷款。通常提前支取现金不享受免息期。 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