

各位伙伴们，这个双11大家战果如何？无论是“东方不buy”还是“干手观音”，过完双11，就问你们一句，还敢不敢正视你的信用卡账单了？

用信用卡买买买之后，临时额度、账单分期、退款还款.....这几个容易“踩雷”的地方究竟要注意哪些问题呢？今天一起来了解一下吧！

使用了临时额度要注意哪些问题？



The image shows an Excel formula with annotations. The formula is $=rate(6, -1042, 6000, 0) * 12$. Above the number 6, there is a label "每期还款额" (Monthly Payment Amount) with two upward-pointing arrows. Above the number 0, there is a label "期末为0" (End of term is 0) with two upward-pointing arrows. Below the number 6, there are two downward-pointing arrows. Below the number -1042, there are two downward-pointing arrows. Below the number 6000, there are two downward-pointing arrows. Below the number 0, there are two downward-pointing arrows. Below the number 12, there are two downward-pointing arrows.