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By David Nield You can check the balance of your iTunes account through iTunes on your computer or via an iOS device. Both the iTunes desktop customer and the iTunes Store app on iOS will ask you for your Apple ID and username before displaying your balance. Note that if your iTunes balance is currently zero, nothing will be displayed in any of the locations. If you installed iTunes on your Windows or Mac computer, you can click the iTunes Store button in iTunes and your balance is displayed at the top of the Store page next to your registered email address. If you haven't signed in to the Store yet, click Sign in and enter your Apple ID and password. Select your email address to see more details about your account, including the registered payment methods. To check your iTunes balance on iOS, tap iTunes Store on the home screen, and then scroll down the front page to see your Apple ID and current account balance. If you haven't signed in with your Apple ID and password yet, tap Sign in to enter your account credentials. You can also view your current balance by tapping the Apple ID link in the iTunes & App Store section of the Settings app. Gift cards and the holidays go together like naan and curry. However, those pesky little remaining balances can be a little hard to get rid of. We've contained some methods, but how do you avoid losing the remaining balance? According to a market analysis firm, more than \$1 billion of gift cards go unused each year. Some cards are discarded with a few cents remaining, while others eventually expire after five years leading to the remaining balance being lost forever. We showed how to remember to use your balance, or transfer it to something a little easier, but there's an abundance of ways to ensure you get every last penny on that piece of plastic. What's your strategy? \$1 billion in gift cards going unrecognized | MarketWatchPhoto by 401(K) 2012. The term credit card balance refers to the amount of credit you used on your card. This includes charges you made, balances you transferred, convenience checks you used or cash advances you got, such as at an ATM. Deeper definitionCredit card companies charge different interest rates on different types of transactions. Your interest rate on purchases can be 15 per cent, while the interest rate on a cash advance could be 25 per cent. To find out your credit card balance, go to your monthly state. You must find the following information: Balance on purchases and interest rate. Cash advance balance and interest rate. The transfer balance and interest rate. The remaining balance. Your credit card statement will also provide you with figures showing how long it will take you to pay off your current balance if you pay only the minimum payment each month, and how much interest you will pay to do will also see how much you have to pay each month to clear your balance in three years, and what your total interest will be if you pay off your card that way. It's important to pay attention to your credit card balance because touch your credit score, your ability to get more credit (such an auto loan or mortgage) and the interest rates you get on future credit and loan offers. Financial gurus have different advice on paying off balances. Some suggest you pay off the card with the lowest balance regardless of the interest rate, to give you a psychological boost. Others recommend paying off the credit card balance with the highest interest rate so you pay less if you pay off your card. If possible, use money that generates you a smaller return than your interest rate. If you can transfer a balance from one card to another and save money after firing into the transfer fee and lower interest rate, use the money you save not to pay off that higher interest to pay off your balance. Credit card balance sample If you have a credit card with a \$5,000 line of credit and you've made \$500 worth of costs, receiving \$100 worth of ATM withdrawals and transferred a \$1,000 balance from another card to this card, your overall credit card balance, or credit usage, is \$1,600. But, for purposes of charging your interest, your card company will note your statement that you have three balances : one for purchases, a second for advancement and third for balance transfers. After needle with your transactions generate interest, your balance will increase. There's good news: Our northern neighbor loves credit cards as much as we do. Unlike in Europe – where you'll rely on cash for many transactions – in Canada, you can often get by with just your card. Before you take your card to Canada, however, there are a few things you need to know: fees, how to keep your card safe, where you can get cash and more. A common benefit of travel cards is their lack of foreign transaction fees. This means that you don't have to worry about paying a fee every time you use your card while traveling. Although foreign transaction fees are often small, they can quickly pick up over the course of a trip. Although Canada is just a hop and a skip over the border, your spending is still subject to international fees. In particular, you want to avoid foreign transaction fees and currency conversion fees. Offshore transaction fees Have offshore transaction fee assessed when using your card abroad, and it's usually 3% of each transaction (though that may be more depending on your card). Most credit cards have foreign transaction fees. However, all good travel cards have no foreign transaction fees. For some excellent cards, check out the Chase Sapphire Preference® Map, PenFed Pathfinder® Visa Signature® Card and BankAmericard Travel Rewards.Currency redirecting tippedA tippedA tippedA can offer to turn your account into U.S. dollars instead of charging you into Canadian dollars. It's called dynamic currency conversion, and it's expensive because you pay a currency conversion fee for it. If a merchant offers this, take a hard fit. VisaHighHighMastercardHighAmerican ExpressFairHighDiscoverFairHighThough you can probably use your credit card anywhere you go in Canada, you may need to get cash at some point. Unfortunately, getting cash out of your credit card can be very expensive. That's because your card provider charges you a cash advance fee, as well as a higher interest rate for cash advances. Check out this card's pricing information table. As you can see, the cash advance APR is 25.74%, which is higher than the APR you get for purchases or balance transfers. Not only that, but you'll see that a cash advance has a high fee. At least you're paying \$10. But, you can pay more because the fee is the greater of \$10 or 5% of your transaction. For example, if you take out a \$300 cash advance, you'll pay the 5% fee – that's \$15. Of course, credit card ATM withdrawals can also be subject to foreign transaction fees. The implication is clear: Don't use your credit card at ATTs. Instead, pick up a no-fee debit or ATM card instead of relying on your credit card to get cash, look for a low-fee debit or ATM card. The debit card of the Schwab Bank High Yield Investor Checking account is one excellent choice. It compensates you for any fees you may incur at ATTs. And because it's not a credit card, you don't have to worry about cash advance interest. Even better, the card doesn't charge foreign transaction fees. This means that you can avoid the 1% to 3% fee that credit and debit cards often charge. Over the past few years, your card providers have probably upgraded your existing credit cards to one with a chip inside. These cards are surprisingly called chip cards. In the United States, we mostly have chip-and-signature cards - you have to provide a signature during a deal to verify your identity. Meanwhile, in Canada chip-and-PIN cards are standard. With this type of card, you enter a four-digit custom identification number to verify your identity. Can I use my chip-and-signature card in Canada? You're not out of luck if you're just a chip-and-signature card. If you don't have a PIN, Canadian point of sale systems will ask you to provide a signature to complete each transaction. If you want, you can turn your card into a hybrid signature/PIN card – just ask your supplier for a PIN. Alternatively, you can pick up an actual chip-and-PIN card. Two such cards often recommended by travelers are the State Department Federal Credit Union Visa Platinum and the Andrews Federal Credit Visa. What if I don't have a chip card at all? If you're stuck with a magstripe card, you'll probably in Canada - card machines often allow swiping. Consider calling your supplier to get a chip card. This type of card is generally considered safer than magstripe cards, and it's already standard around the world. For the most part, you are very safe from credit card fraud in Canada. You'll rarely be on the hook for fraudulent transactions. Even if you owe money, U.S. law states that you can only be charged a maximum of \$50. As with all destinations, but there's the possibility that your credit card information could be stolen. Here are some ways to avoid this. Keep your PIN safe. When you enter your PIN, use your other hand to cover your input. It helps chop down on espionage — both from hidden cameras and people looking over your shoulder. Be careful about which ATTs you use. Avoid decrepit ATTs and ATM's in isolated locations. Use ATM's attached to banks instead. Cancel your ATM transaction if anything looks wrong. Don't use an ATM if your card doesn't slide into the card slot at all, or if the keyboard is hard to press. The machine can be compromised by a credit card skimmer - a device that steals credit card information. Credit card fraud, skimmers and keeping card information secure To keep your credit card (physically) secure Thieves not only steal credit card information by recording your card number – they can also steal the card themselves. Pickpocketing isn't a big issue in Canada — certainly not as big of a problem as it is in Europe. However, it's still a good idea to stay vigilant, especially in bigger cities. Keep your belongings close, even if you're in a so-called safe place like a restaurant. To reduce the chances that your credit card will be stolen, consider keeping it in a money belt. It's a fabric bag you wear around your waist and hid under your shirt or in your pants. Also consider neck bags, hidden bags or a belt with hidden pockets. Before you go to Canada, make sure you can use your credit card with no problems. 1. Get a credit card without foreign transaction fees. Offshore transaction fees can be a downer on vacation, but it's easy to avoid if you choose the right card. 2. Highly consider getting a Visa or Mastercard. Visa and Mastercard are the most accepted cards in Canada. You can use American Express in some places, but many other merchants won't take it. If you have a Discover Card, you might not be able to use it at all. 3. Give your card provider a heads-up. Your card company hates fraud because it loses them money. If they see an offshore transaction on your card, they can put a hold on your account for suspicious activity. To avoid this, let your supplier know you will travel to Canada. 4. Know who to call if you have a problem with your card while you Your card can be stolen while traveling, or you may lose it. In either case, cases, need the right number to ask for a replacement card. 5. Know where you'll get cash once you arrive. So, you're not wasting time, planning in advance where you get cash. Check to see if your bank has international partnerships that allow you to use a few ATTs for free. Before travelling to Canada, answer these questions: What credit cards will I take? Consider taking at least two. Make sure they don't have foreign transaction fees. Do I understand the fees I may encounter? Knowledge is power — and it can save you a lot of money on your travels. Did I call my card provider? Keep your card provider in the loop and know what number you'll call if you get into trouble abroad. What is my plan for cash? Have a debit card ready, and know which ATM's you'll get cash from. Once you've made these arrangements, you're all set to use your credit card on your next Canadian trip. Safe travels! See more guides on using a credit card in other countries. We use banks to take care of all our other financial needs, so surely we have to use them when sending an international money transfer, right? Not necessarily. While big U.S. banks offer money transfer services, they usually offer less competitive exchange rates, along with high transfer fees. Learn how to send money to Canada the smart way. Way.

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