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More credit cardholders can count on concierges

You no longer need be ultrarich -- or pay a fee -- for their customized help

By Michelle Crouch

Need tickets to a sold-out Broadway show? Nutrition information for that doughnut you're eating? Directions to a restaurant in a city you're not familiar with?

If you have the right credit card, the answer could be just a phone call away. A growing number of cards now offer concierge services that do all that and more. Competition has pushed issuers to extend the service to a broader range of consumers -- typically those with annual household incomes of more than \$100,000 -- instead of just focusing on the super rich. And while it used to be a perk reserved for [rewards cards](#) with [annual fees](#) in the hundreds of dollars, you can now find these services on cards that have no fee.

It's all part of the arms race between issuers to attract a more affluent customer, says Boaz Salik, CEO of Fischer Jordan, a New York-based consulting firm. "American Express launched membership rewards in the early 1990s. Now you see almost every card out there having some kind of reward or cash-back program," Salik said. "The same thing is happening with the concierge. Issuers are constantly competing with each other to offer perks that will attract that higher spending customer base."

Variety of concierge uses

Though the majority of requests are still travel-related, there's no end to time-saving uses. If you want theater tickets or dinner reservations, call the trusty concierge. If the car is due for service, the concierge can schedule it for you. They can find baby-sitters, book massage appointments and suggest a unique gift for your mother-in-law. One credit card concierge found a monkey to perform at a child's birthday party. Another found a replica of the dress Julia Roberts wore in the movie, "Ocean's 11," for a particularly fashion-conscious client.

Our concierges can do anything as long as it's not illegal or immoral.

-- Linda Dickerhoof
VIPdesk spokeswoman

Sandeep Thakrar, a 40-year-old venture capitalist who lives just outside Baltimore, says he had his Citibank Advantage card for several years before he happened to see a note on a statement about its concierge service. Since then, he's relied on the concierge to recommend restaurants, find a car detail company that would come to his home, suggest a plumber, even help him choose an anniversary gift for his wife (see [slide show](#)). He said he uses the service two or three times a month.

"I have three young kids and a busy business I run myself, so I don't have time to do a lot of research," says Thakrar, managing director at Skada Capital. "It's like having a personal administrative assistant to help you out."

Jane Angelich, 57, says when she goes out of town, she now prefers her credit card concierge to the one in the hotel lobby.

"I don't want to wait in line to talk to someone if I don't have to," said Angelich, who lives outside San



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Cash Back	12.53%
Balance Transfer	12.77%
Student	14.10%
Airline	14.43%
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Bad Credit	20.84%

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Francisco. "So I bypass that and use my American Express concierge to do my work ahead of time. Their people are on the ball and with very few exceptions, in all the years I've been dealing with them, the information I get is complete, accurate and targeted."

[Story continues below](#)



Not everyone reports such good service. When Karma Bennett, 29, of Oakland, Calif., asked her concierge how late some specific trains ran in Boston, she was disappointed. "They said, here's the Web site for the train company, which I had already checked," she said, adding that the company was unable to help her further.

Find me the exotic ... or a bargain

[American Express](#), the first to offer a concierge in 1984, has a reputation for the best service, though you'll have to pay at least \$450 a year to get it. The company has a long list of extraordinary feats performed by their concierge. Among them: finding a replica of the sleigh bell from the movie "Polar Express" for a girl who asked Santa for one, delivering a rose and a cheese sandwich (part of an inside joke) to a cardholder's girlfriend while she was attending the London Opera, and tracking down a bracelet a client had seen while on vacation in a Greece town that had more than 100 jewelry stores. (The client, of course, didn't remember the name of the store or its location.)

As the economy has changed, so has the type of call. Visa's concierge "has been getting more questions from people trying to find the best price on a certain item," says Nancy Switzer, [Visa's](#) head of consumer credit product management.

Switzer says Visa's in-house research shows cardholders are more loyal and use their cards more frequently after they've tried the concierge.

Oh, credit card concierge, could you ... ?
<p>Here are some of the offbeat things credit card concierges report they have done for clients:</p> <ul style="list-style-type: none"> • Helped a corporate customer locate a male wild turkey as a mate for the female one living on his company's campus. • Found the artist who drew the picture hanging over the couch in Frazier's apartment in the television sitcom, "Frazier." • Delivered a cup of sand from a honeymoon location. • Arranged for a birthday cake to be delivered in-flight to a passenger on an international airline. • Helped a tongue-tied customer write a best man's speech for a wedding. • Arranged to re-felt a custom pool table.

Not widely used

All Visa Signature cards and [MasterCard](#) World Elite cards offer a concierge, but it's difficult to know how many others do. In a 2008 household survey by TNS Global Services, about 4 percent of cardholders reported they have a concierge. Experts say that number is probably low because many people don't realize they have the perk.

"The problem with the Visa/Mastercard model is that the information doesn't always get passed down to the individual customer," says Bruce Cundiff, director of payments research and consulting at Javelin Strategy & Research. "A bank may not base its marketing on the perks you're getting from the Visa Signature program. So the

value of the concierge, that can get lost in the translation."

That explains why, if you're shopping for a card, it can be difficult to know which ones offer a concierge. The [Bank of America](#) credit cards Web page, for example, doesn't say specifically that any of its cards offer the service, even though at least four do. And on the [Capital One](#) site, an online chat agent said he didn't "know anything about concierge service" despite it being a perk of several cards offered on the page. The best way to know if you have the benefit, experts said, is to call your issuer.

Bennett learned she had the perk when she was researching her card's rental car protection online. She said her one bad experience with the train information hasn't stopped her from using the service

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for less complicated requests, such as making restaurant reservations and checking the prices of flights.

"It's like having someone waiting for you to ask them to Google something you could easily look up yourself, but can't because you're away from the computer," she says. "You know, the stuff you might have bugged your mom or little sister or sweetheart to look up, you can now, for better or for worse, outsource to your credit card."

A sampling of credit cards with concierge services and no annual fee	
Citi Diamond Preferred Rewards Card (Mastercard)	BankAmericard Power Rewards Visa Signature Card
Citi PremierePass Card (MasterCard)	Bank of America World MasterCard Credit Card with WorldPoints Rewards
Citi Diamond Preferred Rewards American Express Card	Capital One No Hassle Miles Rewards
Citi Hilton HHonors Visa Signature Card	Capital One Orbitz Visa Platinum
Citi Bronze/AA Advantage World MasterCard	Discover Business Card
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Source: Survey of card issuers, September 2009. To report updates, contact Editors@CreditCards.com	

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Published: September 18, 2009

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