SMART WAYS TO USE A CREDIT CARD

A credit card could help you manage your spending between pay days. These tips can give you confidence in using your credit card effectively.

CHOOSE THE RIGHT CREDIT CARD FOR YOUR GOALS

Whether you're making a big purchase, want rewards for spending, or need to consolidate your credit card balances.

USE THE INTEREST-FREE PERIOD WISELY

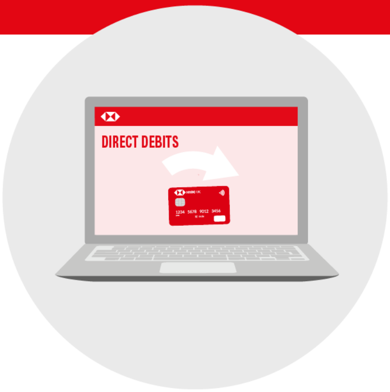
If you pay everything you owe before the due date, you won't have to pay any interest on purchases.

SET THE RIGHT CREDIT CARD LIMIT

You can always ask your lender to increase or reduce your credit limit to make sure it's set at the right level for you.

PAY MORE THAN THE MINIMUM

If you can't pay off the full balance each month, try to pay more than the minimum to reduce the amount of interest you'll pay.



AUTOMATE YOUR REPAYMENTS

Set up a Direct Debit to your credit card to make sure your credit card repayments are always made on time.

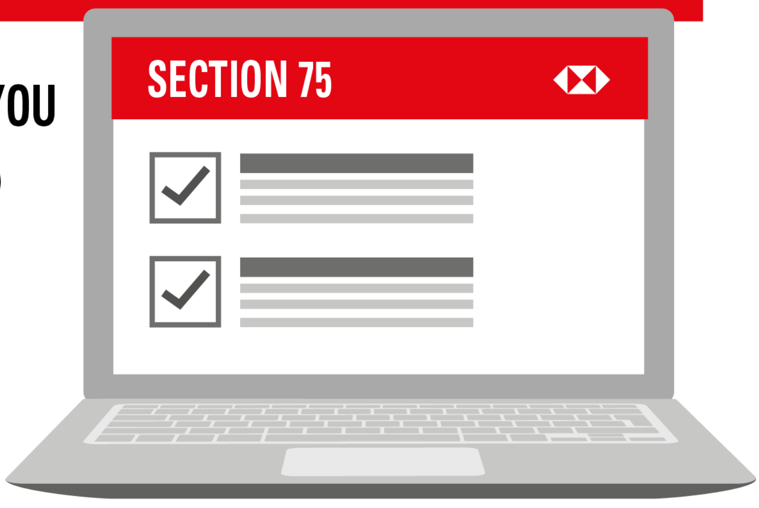
MAKE THE MOST OF BALANCE TRANSFERS

Give yourself some breathing space to pay off your credit card bills. Make sure you understand the balance transfer fee and interest-free period.

LET YOUR CREDIT CARD PROTECT YOU

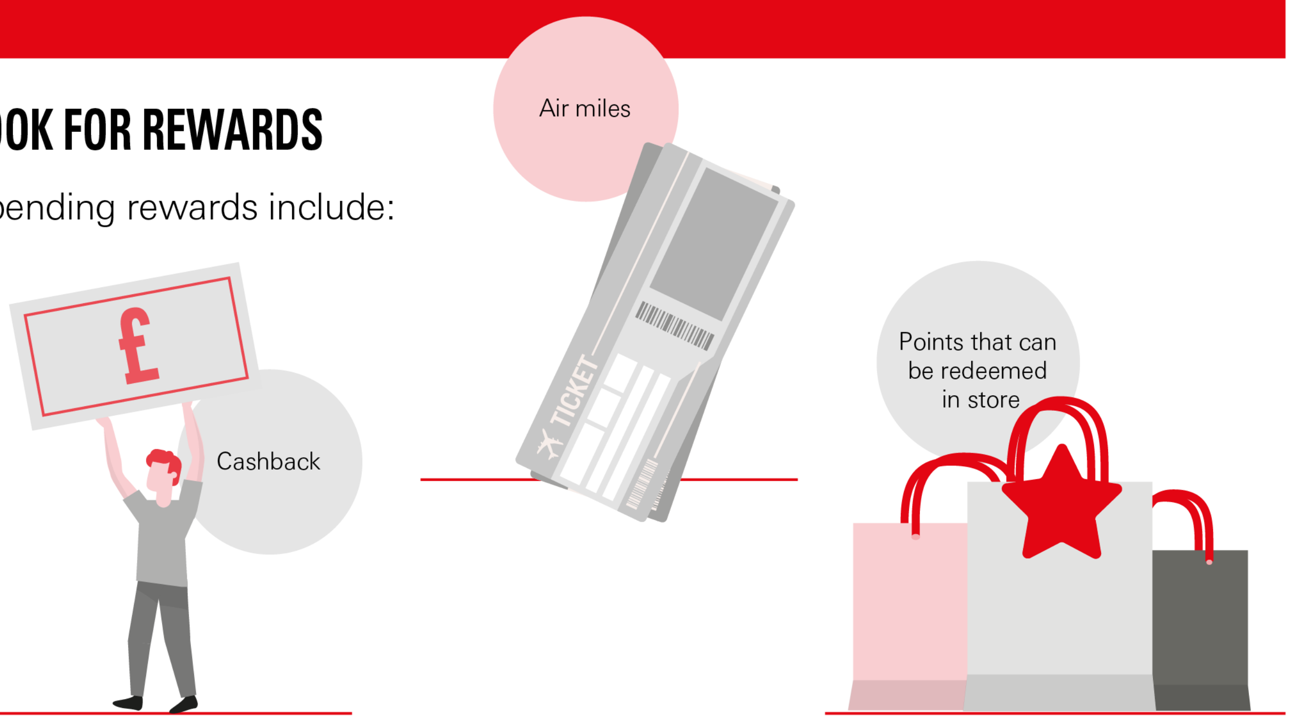
Purchases between £100 and £30,000 on your credit card will be protected under Section 75 of the Consumer Credit Act.

So if something goes wrong, e.g. the company goes bust, you may be able to get a refund.



LOOK FOR REWARDS

Spending rewards include:



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