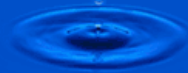


Fairinvestment.co.uk finds 0% balance transfer still most popular credit card gimmick

Fair Investment Company



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Press Release Summary: Fairinvestment reveals 0% interest on balance transfers still topping the polls with consumers as the most important feature offered by credit card providers

Press Release Body: Despite several new and stylish features offered by credit card providers to tempt consumers, the most popular is still 0% interest on balance transfers. Even though it is one of the most common gimmicks to be offered, 21% of participants listed 0% interest on balance transfers as the most important feature to come with a credit card.

It seems that in times of tight credit, consumers are wising up to the fact that the important freebies are those that give something back, such as 0% on balance transfers or, joint second in the poll came a competitive rate and no annual fee with 18% of the vote each.

In contrast, features that give nothing profitable to the consumer did not fair well in the [Fairinvestment](#) poll. Only 3% of those questioned argued that design was an important feature to consider when applying for a new [credit card](#).

As people are forced to tighten their purse strings and the cost of living rises, the recent poll from **Fairinvestment.co.uk** found that 16% of those asked intended to sacrifice a holiday - this could explain why 5% of people said that when looking for a credit card, the offer of Airmiles is the most important feature. In addition, a further 11% said that a credit card that is free to use abroad would win their vote. Both features could considerably cut the cost of this years summer holiday.

Unfortunately, as money becomes tighter, charities appear to be overlooked when it comes to [credit cards](#) as only 2% of those questioned said they considered a charity contribution an important feature when applying for a credit card.

Head of credit cards at Fairinvestment.co.uk, Matt Edwards, said: *"It is good to see that consumers are trying to get as much as they can from their credit card providers. It is also reassuring to see that consumers are taking the credit crisis seriously and choosing their [credit card deal](#) accordingly."*

He continued, *"There was a time when credit was so readily available that credit card design was something that mattered to people, now I am glad to see that design was hardly considered important."*

"When it comes to charity contributions, as more and more people are crossing the poverty threshold in the UK as a result of rising bills and scarce credit, I am not surprised that charity contribution was bottom of the list. There are better ways to donate to good causes and [charity credit cards](#) rarely offer the most competitive interest rates or 0% deals." Mr Edwards concluded.

About Fair Investment
Fairinvestment.co.uk, is an independent online finance portal, providing comparison tools, news, reviews and information on a wide range of financial products and services, including insurance, credit cards, mortgages, loans, savings and investments.

Fair Investment Company is a leading internet player that sees 400,000 unique users per month, sells over £5 billion worth of mortgage enquiries and is a Hitwise 100 Banks and Financial Institutions site.

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