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Free Consumer Advice Site Launched By Credit Card Industry To Protect Shoppers

By R.Green

The banking industry has launched its own new website to provide advice for consumers on credit cards. The site (

<http://www.choosingandusing.com>

) has been set up to help people choose which card

is right for them as well as promoting a better understanding of the benefits and problems associated with borrowing using credit cards.

The site's aims are to offer unbiased information to help people decide which sort of credit cards best suit their needs, supply advice on managing money for those struggling with repayments or adverse credit, along with details of any help and support that is available, as well as answering basic questions consumers may have about credit cards.

The stated goals are to raise consumer awareness of:

- The benefits and risks of credit card use
- How credit cards work
- What should be considered before choosing a credit card
- How to compare credit card products
- How credit card companies make their decisions
- What to think about when using a credit card
- What to do if you get into difficulties

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Sandra Quinn, Director of communications at APACS, says: "The UK has one of the most competitive credit card markets in the world with around 1,500 different cards to choose from, so selecting the right one can be a time-consuming process."

The site was created by APACS, the UK payments association, which represents all of the major UK credit card issuers to provide information directed at better education on the issues surrounding credit cards to help consumers fully understand their choices, rather than actually comparing specific cards.

"The UK cards industry is committed to improving consumer understanding of credit cards to encourage responsible borrowing. This goes hand in hand with our members' commitment to responsible lending."

The website tries to give the types of features which people should look for when choosing a card depending on their usual patterns of spending behaviour, such as, people who regularly clear their balance each month would be best advised that interest rates may be of less importance than whether there is an annual fee or a rewards programme associated with a particular card.

Other help given by the site includes details on how credit cards work, what happens during application procedures, advice on the responsible use of credit cards, and what to do if you find yourself in trouble with debt.

What the site doesn't attempt is to look at specific cards to compare rates and benefits, therefore consumers will still need to consult tables in newspapers or financial comparison websites such as Money.net, if they are to make truly informed decisions. These days there are so many sources of information available which quickly enable financial products to be judged side by side that there is no real excuse for consumers to suffer from exorbitant rates of interest or inferior services, but the public needs to take an interest in their own finances if they are not going to be taken for a ride.

Resources: Credit card advice – choosingandusing.com (

<http://www.choosingandusing.com/>

) Credit

card comparisons – Money.net (

<http://www.money.net.co.uk/credit-card/index.shtml>

)

Richard lives in Edinburgh, occasionally writing for the personal finance blog Cashzilla (

<http://cashzilla.blogspot.com/>

), and wonders why lisp is so difficult for sufferers to say.

How To Shop For Credit Cards

By News Canada

(NC) – In these highly commercial times, the amount of credit card choices is constantly growing. Many offer generous reward programs and low interest rates, which begs the question: perhaps I'm paying too much interest on my existing card. There are many different offers but which one is best suited to my lifestyle and shopping habits?

This is where Consumer Connection comes in. It's an award-winning Web site (located at

<http://consumer.ic.gc.ca>

) that has been creatively produced to give Canadian consumers great

information without sacrificing a fun and interactive setting. On it you'll find the Credit Card Costs Calculator, an interactive product that helps you choose the best credit card for your circumstances. You simply answer some questions about your payment habits and the Calculator will tell you which card is best for you. There is no longer a need to go between credit offers looking for the best deal – this is a one-stop wonder.

In addition to the Calculator, the site contains consumer information on just about every consumer topic you can imagine, plus contact information if you need to get extra information or want a specific question answered.

Consumer Connection is an amazing Web site developed by the Office of Consumer Affairs of Industry Canada. It provides rapid access to consumer information, powerful tools to cut research time, and many useful links to consumer and other organizations. Canadians can access Consumer Connection from home, the public library, community access points or from Government of Canada, provincial and territorial service outlets. For a variety of information on everything from bank fees, to privacy rights, to the latest scams or frauds, this is the place to go.

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organization including weekly and daily newspapers, cable and commercial television stations, radio stations, as well as the Web sites Canadians visit most often. Visit

News Canada

and learn more about

the NC services.

How To Shop For Credit Cards

What To Do If You Find Unauthorized Transactions On Your Account

Could You Be A Scam Victim?

Instant Online Credit Card Applications Have Changed

10 Cons Of An International Credit Card

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