

## [Guide to Acquiring UK Credit Cards](#)

All credit cards come in many shapes, colours and sizes. They come in different types and brands with their own list of great deals to offer. UK credit cards are not different from these. When you apply for a UK credit card online, there are three easy steps you can follow. First, you can search through the list of UK credit cards you might find while surfing the net.

Then, you can compare the rates and the fees of these UK credit cards side by side and prepare for the process of elimination. After you have weighed the pros and cons and the advantage and disadvantages of your top choices, you can now make the final decision, which among the UK credit cards offered would best suit your needs. Then, you may proceed with your UK credit card application by filling out the form online.

Things you should know before getting UK credit cards

Indeed, "plastic" has tremendously redefined the way people spend their money. In the US alone, more and more Americans are using credit cards because of the financial convenience it brings. When it comes to the UK, studies show that the Britons owe hundreds of millions in credit card debts. Being a flexible and accessible method of acquiring credit, various UK credit cards are being offered by major lenders to provide ultimate convenience to the consumers.

Applying for UK credit card can be both easy and difficult at the same time. Well, it can be surprisingly easy compared to spending the money itself. Getting a UK credit card is quite as easy like splurging your bucks on shopping spree. But, the difficult part when you have a UK credit card or any other credit card for that matter is when the monthly bill arrives. Before getting a UK credit card, make sure to visit some guide and glossary so you will have all the information you need. Searching for important tips before you choose your UK credit card will help you become educated in your purchasing decision. Being informed before filling out for a UK credit card application will also help you reduce the possibility of getting stuck up in a credit card debt trap.

Reading some tips will also help you decide for yourself which among the list of UK credit cards would best suit your financing needs. You can choose the right UK credit card by comparing their features, interest rates, and benefits. Among the UK credit cards available, you should find the credit card with 0%, has the best rates and APR for balance transfers or purchases. Most importantly, never forget to look for the UK credit card with lowest rates by reading the descriptions carefully before you apply for a credit card online.

Top UK Credit Cards

Since more than half a million pounds are spent on UK credit cards every minute-amounting to tens of billions spent each year-it is very important to choose the best credit card for you. Here are some of the top UK credit cards available. With their own sets of great deals to offer, it's up to you, which among these UK credit cards is best for you. First among the list is Marbles. It offers up to 52 days' interest free credit, 0% balance transfers for the 1st 6 months, and 14.9 % APR. If you're the type of person who wants almost everything customized, this UK credit card lets you choose what your card will look like. It also lets you manage your account online. This UK credit card is designed in one of the safest and secure credit card systems around.

If you are looking for a UK credit card that offers from 0% APR on balance transfers, from 15.9% APR on card purchases, no annual fees, and a free 24-hour help line, then you might want to try Virgin Card. This UK credit card can actually be your exclusive pass to an exclusive online membership online stuffed with great money-off deals. Another is the Egg Card that automatically gives you free purchase in transit protection for items. You can actually pay for all or part of your fare using this UK credit card plus the benefit of free personal travel accident insurance.

Apart from that, the customers also get a 10% discount on home and travel insurance policies when they use this UK credit card. The GM platinum card, on the other hand, offers 14.9 % APR, 0% per annum on balance transfers and purchases for 5 months, and online account management. The best thing about this UK credit card is that the holder will receive a 100 free Rebate Points the first time you use it. This unique reward scheme makes this UK credit card more fun compared to others. After weighing all the pros and cons, advantages and disadvantages, you may now choose the best UK credit card for you.

About the Author

Uchenna Ani-Okoye is an internet marketing advisor and co founder of [Free Affiliate Programs](#)

For more information and resource links on loans visit: [Bad Credit Small loans](#)

Source: <http://www.onlineearnings.net>