



## Article Side

Where can I get the best rate credit cards - at the bank or online? by [Jesse Wallace](#)

Article published on June 6th 2012 | [Finance](#)

When looking for a new credit card, one of the most important aspects many customers check is the rate of interest charged for outstanding balances. If you're looking for the lowest interest rates, you may find more options and better deals by visiting the websites of credit card providers, rather than applying over the phone or heading to your bank.

Online transactions can be mutually beneficial for customers and businesses. Credit card companies can save money on administration costs when their customers apply using their online facilities, so many companies attempt to encourage customers to do so by offering attractive discounts. There can be other advantages to applying for credit cards online too, including the extra freedom and time you'll have to compare different products and read the terms and conditions in detail, so you can be more confident that you've found the right card for your situation.

If you're looking for an all-purpose credit card for everyday spending, APR should be one of the key factors you compare when looking at different cards from the same company or different providers. However, those looking for cards for more specific purposes may find it more useful to compare aspects such as balance transfer rates, or to check whether reward points can be earned when using the card to pay for certain types of transactions.

If low interest rates are important to you, you can't do better than interest free credit cards, though you should always make sure to read the small print of these cards to find out whether any charges will be made for transactions that could make the card more expensive to use in the long term.

Most interest free credit cards only offer this rate for the duration of the introductory period, which may be several months to a year or more, after which you could be paying a higher rate of APR. If you're looking for long term savings, it could be preferable to choose a credit card with a permanently low interest rate instead.

Many banks offer credit cards among their products, so if you're thinking about applying for a credit card you could benefit from having a one-to-one discussion with your branch manager or other employee next time you head to the high street. Asking them about online credit card application should give you a clear idea of the differences and whether you could benefit from a better rate by opening an account online or in store.

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The author of this article is a part of a digital marketing agency that works with brands like Barclaycard. The content contained in this article is for information purposes only and should not be used to make any financial decisions.

Article Keywords:

interest free credit cards, credit cards, no interest credit cards, credit card rate, credit card comparison, compare credit cards, credit card companies

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