

# How To Apply For 0 Interest APR Credit Cards

Contributed by Webmaster

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If you feel like you are sinking deeper into the dreaded credit card hole with no way of digging yourself out, 0 interest APR credit cards could be the answer you are looking for. These introductory offer cards provide an interest free period to entice people to transfer their balances after which their normal interest rates kick in. The longer the interest free period, the better off you will be. Not only will transferring your balances to one of these cards immediately put money back into your pocket every month, it will also give you time to reduce your credit card balance and to reorganize your finances without the stress of having to meet high monthly credit card payments.

The requirements for transferring your credit card balances to 0 interest APR credit cards are no different from those of any credit card. If you qualify to borrow, you will qualify for an introductory offer card. Unfortunately, many people who are struggling under the weight of heavy credit card debt and high monthly payments, reject themselves instead of at least allowing a credit card provider to do so. This doesn't make much sense.

Obviously, it wouldn't be smart to apply for more than one credit card at the same time since this would lead to multiple inquiries on your credit report and give the wrong impression. However, if you choose a good credit card offer and apply for it, you have a chance of being approved. If you are unsure of the criteria for approval you can inquire anonymously directly from the credit card provider.

The quickest and easiest way to find 0 interest APR credit cards is on the internet. If you do an online search you will find there are hundreds of introductory offers to choose from. This can actually be a problem. However, if you use a credit card comparison website, the choice will be substantially narrowed down. These sites have already waded through countless offers and reduced them to a selection of the best.

These sites make it easy to compare the different features of 0 interest APR credit cards so that you can choose the best credit card for your needs. Look for a card with a long interest free period, low ongoing fees and charges, a low standard interest rate which will be charged once your introductory term has ended, a low or zero balance transfer fee and low late payment penalties. If at all possible, try to get a special offer with 12 months interest free. If you cannot, make sure the term is at least 6 months.

0 interest APR credit cards are regularly available so if at the end of your introductory term you feel you cannot afford to return to normal payments, you can look for another introductory offer. In fact, you can choose to transfer your balance as many times as you like as long as such offers are available. However, since you can't guarantee you will be able to transfer your balance when it suits you, it would be wise to use your interest free period to reduce your credit card balance as much as possible. If you do this as well as choosing a card with a much lower standard interest rate, your monthly payment will still be significantly less than what you are paying now.

Our site shows you how to apply for 0 interest APR credit cards and get a no interest credit card. The associate site offers credit card balance transfers in the UK.