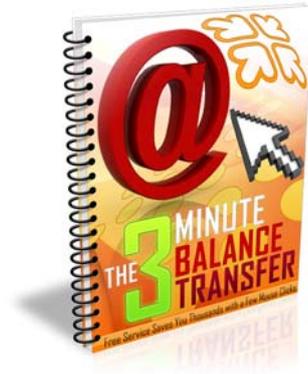


The Best Money-Saving Move You've Made All Year!

Save Thousands with the 3 Minute Balance Transfer



Brought to you

by

3 Minute Balance Transfer

This short 7 page guide will change the way you look at money forever. There is no fluff in this report, so please take in every single word.

In **Part One** you'll discover where to get 0 APR credit cards which allow you to make purchases at 0% interest, get cash at 0% interest, or transfer balances at 0% interest, or a combination of all three.

There is a truly huge number of credit cards which charge a small fee for transferring your existing balance to them which will then charge you 0% interest for a specified number of months. This is how to play the system, because the balance transfer fee is so small in comparison with the interest that you would otherwise be obliged to pay. So **Part Two** of this report shows you how you can get an almost unlimited number (within a lifetime) of these cards, all from the one source. I'll give you the exact link that takes you to that source.

You can also do a search for the kind of card you prefer, or which will benefit you best, in several different categories. These are all mainstream cards from well known providers and banks such as Discover, Chase, American Express, Citibank, Capital One, MBNA and many others. There are Standard cards, Gold and Platinum cards, as well as Rewards cards of all descriptions.

In **Part Three** you will see how much balance transfer fees save you compared to paying interest rates. This is a real eye-opener. Over the years you will save literally thousands.

Finally, in **Part Four**, you will discover how all this joins up. You will be given the exact link to a free service which will enable you to use continuous 0% interest cards for years, possibly for the rest of your life. Think about this: you may never need to pay interest on your credit cards, ever.

Fact: By using this service you will have 0% credit cards for years, possibly for the rest of your life.

Part 1: Where To Get 0 APR Credit Cards

There is a service that supplies all of the credit cards you will ever need, in all sorts of different categories.

If you live in the United States go to:

<http://www.credit-card-transfers.com>

If you live in the United Kingdom go to:

<http://www.credit-card-transfers.co.uk>

The U.S. site offers more credit cards than the U.K. site, simply because so many more are available there. The U.S. site offers a convenient drop-down search box so that you can select your card by various different categories. This is at:

<http://www.credit-card-transfers.com/apply-for-a-credit-card-online.htm>

You can apply for many different types of card, too. You could apply for a charge card, a business credit card, a rewards credit card (in many different sub-categories), a secured credit card, a pre-paid credit card, a student credit card, a card for people whose credit rating is not good, etc.

Among the rewards cards there are Airline rewards cards, Auto rewards cards, Cash rewards cards, Finance rewards cards, Gas rewards cards, Hotel rewards cards, Retail rewards cards, Sports rewards cards and Travel rewards cards.

You can select cards which have introductory APRs of 0% of any higher figure, introductory time periods with 0% APR of up to 16 months (this varies with the offers available at the time). You can search by whether the card has 0% APR on purchases or any low APR rate on purchases or balance transfer. You can search by whether or not the card has an annual fee or not (most do not).

Part 2: Where To Get An Unlimited Number of 0 APR Credit Cards

Not unsurprisingly, you can use the same source as the above to get an unlimited supply of either 0 APR or very small APR credit cards. The number is far bigger in the United States, simply because there are more to choose from. Once again,

If you live in the United States go to:

<http://www.credit-card-transfers.com>

If you live in the United Kingdom go to:

<http://www.credit-card-transfers.co.uk>

To really benefit from this website you will need to use the special alerts service which is free to use, and which is fully explained in Part 4.

To get exclusively 0% APR credit cards, just select that option from the drop-down menu on the <http://www.credit-card-transfers.com/apply-for-a-credit-card-online.htm> Page. These will come and go as time goes by and as more cards are either introduced or discontinued. Make a note of this website as it is really the only one you need to use.

Eventually you will run out of cards which are purely 0% APR. Really smart people will use two credit cards at the same time, keeping one 0% APR card solely for everyday use, and the other solely for transferring balances from one ongoing balance to the next, while gradually paying off the balance of the latter, and **never mixing the roles of the two cards**. This way you can have continuous low or zero interest applied to your balance, while at the same time getting rid of your debt completely over time.

Part 3: Saving Money By Transferring Balances

It really does pay to transfer your balances to a new card every time a fresh card becomes available. People sometimes complain that there is no such thing as a free lunch, and that cards charge a fee for any balances that are transferred to them. Well, most do, it's true. But let's have a look at how much you save by transferring the balance and paying the fee, as opposed to paying the standard interest rate on your balance without transferring it to a new card.

The average rate of interest on a credit card is around 16% to 20%. Let's say it's 18%. At the same time, cards which charges a fee to transfer balances will typically charge around 3%. Isn't that a huge difference?

Whether your currency is dollars, pounds, Euros, Yen or Yuan, the figures speak for themselves.

On an average balance of \$4,000 in the United States, paying 18% would cost you \$720 a year. But if you transferred your balance to a 0% APR card you would only pay the fee of around 3%, or around \$120. You'd save \$600 **every year** for every \$4,000 balance that you transferred.

It makes complete sense to make those balance transfers every time the 0% APR period of your card comes to an end, and do it **every time**.

But how do you keep track of it all...?

Part 4: Tying It All Together Using The Alert System

The answer is that you don't need to keep track of it all. You let the free service at the above mentioned websites do it for you.

Every time you apply for a new card you fill out a little box in the alert service section, giving just your name and email address, and using the boxed section which corresponds to the length of time of the 0% APR period for that card. So, if your card allowed you 0% APR for 15 months you would scroll down to the 15 month section at <http://www.credit-card-transfers.com/email-alert.htm> and enter your name and email address.

Then you can forget about it.

Your card will arrive if your application was successful and your balance will either have been automatically balanced during your application process or you will manually transfer the balance when you receive your new card. Then you need do nothing more. You don't need to remember when your new card's 0% APR period is up, because the alert system does it for you.

You will get an email 10 days before the interest-free period is up, reminding you that it is time to change cards. You will then get a reminder email three days after that in case you did not get round to it the first time. You then repeat the process and start on a brand new interest-free card.

Easy!

I hope you save thousands over your lifetime by using the simple advice in this ebook.

Best wishes,

The 3 Minute Balance Transfer Team

Pass this ebook around. Make it available on your website for anyone to download. You can put YOUR NAME on it so people will have **you** to thank when they save thousands.

See the instructions in the document brand-and-upload-your-ebook.doc.

Make sure you have the whole package so that you can put your own name on it. For more information see:

<http://www.3-minute-balance-transfer.com/>

[Credit Card Balance Transfers](#) for 0 APR credit cards in the United States

[Credit Card Balance Transfers](#) for 0 interest credit cards in the U.K.