HOW DO BALANCE TRANSFERS WORK

STEP 01

O2

STEP 03

Application

Apply for a card that offers the lowest interest rates on balance transfers.

Balance Transfer

Transfer your balance from your old credit card to your new credit card.

Minimum Payments On Old Card

While waiting for the transfer, keep your payments to a minimum to save money.



Monthly Payments

Once the balance is transferred, make sure to pay your monthly dues on time on our new card.

04

STEP

Get Final Statement From Issuer

Get the final credit statement once your new card paid off your debt on your old card.



Guide To Balance Transfers

Yan Bai



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