

# Barclaycard Reduces Rate On Barclaycard Simplicity



Released on: June 03, 2010, 5:35 am

Author: [Barclaycard](#)

Industry: [Financial](#)

Barclaycard has reduced the APR on its Barclaycard Simplicity card to 6.8%.

The new rate, which is one of the lowest rates available on any card in the UK, applies to both purchases and [balance transfers](#). Barclaycard Simplicity offers customers an affordable way to manage their finances, from significant purchases such as large household goods and holidays, to everyday spending.

In addition to the low rate offered by [Barclaycard Simplicity](#), Barclaycard has also increased the balance transfer deal on Barclaycard Platinum. Barclaycard Platinum now offers 15 months at 0% for new customers with a handling charge of 2.9%. [Barclaycard Platinum](#) also offers 0% interest on purchases for the first 3 months. The typical APR on Barclaycard Platinum is 16.9%.

Both [credit cards](#) have a range of associated benefits delivered by Barclaycard: from Barclaycard Freedom, the broadest rewards scheme in the UK, to revolutionary online account management with mybarclaycard, and the exclusive music world of Barclaycard Unwind.

Barclaycard Freedom allows customers to earn and redeem Reward Money in pounds and pence in thousands of retailers across the UK without the need to carry additional cards or vouchers. Customers will also enjoy the flexibility of contactless technology: payments of £15 and under can be made by simply holding the card over the contactless reader; all backed up by Barclaycard's advanced security and fraud prevention measures.

mybarclaycard is the next generation of online card and banking services, offering customers new ways to interpret and manage their spending. Flexible and intuitive, mybarclaycard enables customers to personalise their pages, and offers visual representations of spend to make card management easier.

Barclaycard Unwind offers Barclaycard holders exclusive discounts and pre-sale access to gig tickets as well as private sessions with top UK artists, competitions and up to the minute music news. As part of Barclaycard Unwind, Barclaycard is the title sponsor of the Mercury Music Prize and the Wireless festival, and has recently announced a partnership with Wembley Arena, which is now to be known as 'Wembley Arena, a Barclaycard Unwind Venue'.

- ENDS -

**About**

**Barclaycard**

Barclaycard, part of Barclays Global Retail Banking division, is a leading global payment business which helps consumers, retailers and businesses to make and accept payments flexibly, and to access short-term credit when needed.

The company is one of the pioneers of new forms of payments and is at the forefront of developing viable contactless and mobile payment schemes for today and cutting edge forms of payment for the future. It also issues credit and charge cards to corporate customers and the UK Government. Barclaycard partners with a wide range of organisations across the globe to offer their customers or members payment options and credit.

In addition to the UK, Barclaycard operates in the United States, Europe, Africa and the Middle and Far East.

Key facts published in February 2010:

- number of UK customers: 10.4m
- number of International customers: 10.8m
- number of retailer/merchant relationships: 87,000

**PR Contact:**

Andrew Bond  
Barclaycard Press Office  
Barclaycard  
1234 Pavilion Drive  
Northampton  
NN4 7SG  
01604 251229  
[www.barclaycard.co.uk](http://www.barclaycard.co.uk)

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