



New CardRatings.com List Breaks Down Credit Card Balance Transfer Periods

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Certain restrictions could prevent consumers from transferring their balance

January 23, 2019 (Foster City, CA) – As interest rates continue to rise, CardRatings.com, a leader in online credit-card ratings, today revealed its new side-by-side comparison listing of 25 balance transfer credit cards that can help consumers identify key terms and conditions that could affect their ability to get out of debt.

“A balance transfer card can help you get out of debt, *unless you miss the window for transferring your balance*,” explains Amber Stubbs, consumer analyst for CardRatings.com. Most consumers know that a balance transfer credit card can help improve their financial situation, but few realize that the window for transferring a balance differs from card to card. “Our survey lets consumers compare interest rates and fees side by side, and attempts to clarify restrictions that limit the window for balance transfers.”

Most issuers restrict how and when balance transfers can be made, and many consumers assume the 0% introductory period is the same as the balance transfer window. This is not always the case, and consumers may not be able to complete a balance transfer if they misunderstand this term. In any event, consumers should make their balance transfers as soon as possible if they want to get the full benefit of the 0% introductory APR on their transferred balance.

Our listing shows the **balance transfer window** for the following cards and more:

45 days	60 days	120 days	15 months
Barclaycard Ring MasterCard	Blue Cash Everyday Card	Citi Double Cash Card - 18 month BT offer	Capital One Quicksilver Cash Rewards Credit Card
	Bank of America Cash Rewards Credit Card	Citi Simplicity Card - No Late Fees Ever	Chase Freedom
	BankAmericard Credit Card	Wells Fargo Cash Wise Visa Card	Chase Freedom Unlimited
	HSBC Gold Mastercard Credit Card	Wells Fargo Platinum Visa Card	Chase Slate Credit Card
	HSBC Cash Rewards Mastercard Credit Card	Wells Fargo Propel American Express Card	
	U.S. Bank Cash+ Visa Signature Card		
	US Bank Visa Platinum		

“You can see how the variety among offers makes choosing a balance transfer card a bit of a challenge,” continues Stubbs. “However, rising interest rates will make it more difficult to carry a balance in 2019, so consumers should learn how to comparison shop because it’s a particularly good time to consolidate or transfer debt.”

The article explores how to shop for a balance transfer credit card, compares different offers, and explains how to use a balance transfer credit card responsibly for maximum debt reduction.

See the full report from CardRatings.com here: “2019 Comparisons: Balance transfer credit cards” www.cardratings.com/insights/comparisons-balance-transfer-credit-cards.html

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About CardRatings.com:

CardRatings.com, an innovator in the online credit-card-ratings space, has been offering independent online credit-card ratings and reviews of credit-card offers since 1998. The website collects and maintains data on more than 850 credit-card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

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