
secured credit cards

Posted by ifz...@gmail.com - 2008/05/02 05:08

Are there companies in the UK that offer Secured Credit Cards? e.g. Pay a £200 security deposit and get a £200/month credit limit card.

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Posted by John A. Weeks III - 2008/05/02 05:08

Are there companies in the UK that offer Secured Credit Cards? e.g. Pay a £200 security deposit and get a £200/month credit limit card. Yes. Try a google search and you will turn up dozens of such companies. -john-

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Posted by tim (in Sweden) - 2008/05/02 05:08

Are there companies in the UK that offer Secured Credit Cards? e.g. Pay a £200 security deposit and get a £200/month credit limit card. Yes. Try a google search and you will turn up dozens of such companies. No you won't. There are no such cards available in the UK. Until recently there were no cards at all that were available to people who failed a credit check. Now there is one (or more) that work on a pre-pay basis: <http://www.mycashplus.co.uk/index.htm?pc=gaw001> They are quite expensive to use. tim

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Posted by John A. Weeks III - 2008/05/02 05:08

Are there companies in the UK that offer Secured Credit Cards? e.g. Pay a £200 security deposit and get a £200/month credit limit card. Yes. Try a google search and you will turn up dozens of such companies. No you won't. There are no such cards available in the UK. Until recently there were no cards at all that were available to people who failed a credit check. Now there is one (or more) that work on a pre-pay basis: <http://www.mycashplus.co.uk/index.htm?pc=gaw001> They are quite expensive to use. Try Capital One. They offer such a card in the UK. Yes, the interest rate is going to be high, but what do you expect with sup-par credit? -john-

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Posted by Tony - 2008/05/02 05:08

<ifz...@gmail.com wrote in message Are there companies in the UK that offer Secured Credit Cards? e.g. Pay a £200 security deposit and get a £200/month credit limit card.
http://www.americanexpress.com/uk/tcc/index.shtml?uk_nu=subtab

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Posted by ifz...@gmail.com - 2008/05/02 05:08

http://www.americanexpress.com/uk/tcc/index.shtml?uk_nu=subtab Can that be used for online purchases too?

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Posted by ifz...@gmail.com - 2008/05/02 05:08

Try Capital One. They offer such a card in the UK. Yes, the interest rate is going to be high, but what do you expect with sup-par credit? I applied a few months ago but was rejected, they didn't offer the option of using a deposit and I can't find anything on their site (except their Canadian site). I'll give them a call to check.

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Posted by Jonathan Bryce - 2008/05/02 05:08

Can that be used for online purchases too? Yes, for companies that accept Amex. They aren't as widely accepted as Visa and Mastercard, but most people accept them.

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Posted by Jonathan Bryce - 2008/05/02 05:08

Yes. Try a google search and you will turn up dozens of such companies. Most of them are scams though.

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