

## 2019 comparisons: Balance transfer credit cards

The festive season of giving for many people has now faded to the not-so-festive months of paying off the credit card debt accumulated during the shopping, traveling, eating and, yes, giving of the holiday season.

And with interest rates having done nothing but go up in 2018 (and likely continuing to do so in 2019), now is an excellent time to consider a balance transfer credit card that can save you a substantial amount of money while you work toward paying off that balance.

Balance transfer credit cards can mean the difference between paying hundreds of dollars in interest and paying nothing in interest; but as with any credit card, it's important to read the fine print and fully understand the card's terms before you apply. In particular, one thing to make sure you understand is the difference between the introductory APR period and the balance transfer window. Confuse these terms and you could miss out on a 0 percent offer altogether. Find out more about how to choose the right balance transfer credit card and take a look at a side-by-side comparison of top offers. Read more at: <https://www.cardratings.com/insights/comparisons-balance-transfer-credit-cards.html>