

TOTALLYMONEY AND NEWDAY JOIN FORCES TO RE-LAUNCH FLUID CREDIT CARD

REFRESHED CARD LAUNCHES WITH HIGHLY COMPETITIVE BALANCE TRANSFER OFFER FOR NEAR-PRIME MARKET

London, 16 May 2018: TotallyMoney, the credit report, eligibility, and comparison specialists and NewDay, a leading specialist financial services provider and one of the largest issuers of credit cards in the UK, have partnered together to re-launch the Fluid Credit Card. A new credit product designed to help Near-Prime consumers reduce interest payments and pay down their balance sooner with a balance transfer offer.

Fluid will launch with a highly competitive balance transfer offer of 0% for nine months. The offer will allow Fluid customers to move credit card balances from other credit providers to one place, giving them more time to pay down their balance without paying interest.

Payment flexibility has also been built into the new Fluid Credit Card with the option for customers to choose and change their own payment date up to twice a year. Account management tools and text alerts are also available to card holders, so customers can focus on staying on top of their balance and paying it off sooner.

Alastair Douglas, TotallyMoney, CEO said: “Our partnership with NewDay gives customers an invaluable tool to help them manage their money and plan for a better financial future. We are dedicated to putting customers in control and helping them make smarter borrowing decisions. The Fluid balance transfer is a great match with our ambition to make credit better for everyone.”

Ian Corfield, Chief Commercial Officer, NewDay said: “At NewDay we are constantly evolving our product portfolio to meet the growing needs of the credit market. We’ve worked closely with TotallyMoney and identified that competitive balance transfer options for Near-Prime consumers were limited, so we re-designed the Fluid Credit Card to meet this need”.

The Fluid Credit Card offers customers an initial credit limit between £300 and £2,000, subject to credit checks, with a representative APR of 29.9% (variable).

To find out more visit fluid.co.uk

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About TotallyMoney:

[TotallyMoney](#) provides customers with a Free Credit Report and Live Score that puts them in control of their credit data, and helps them make smarter borrowing decisions. TotallyMoney was named Best Credit Report Provider at the 2018 MoneyNet Personal Finance Awards. TotallyMoney's unique [Borrowing Power](#) algorithm shows customers how likely they are to be offered credit by real-world lenders. TotallyMoney won the Innovation in Customer Contact award at the 2017 Credit Awards for their intelligent email alerts service. These personalised monthly emails tell users about products that could help them, based on their credit eligibility.

TotallyMoney is an independent credit broker, not a lender. It provides a free comparison service to customers, though they may be paid a fee by lenders. How much they get paid doesn't influence how the service works or the ranking of any credit products presented to customers.

About NewDay:

NewDay is a leading UK consumer finance provider, specialising in the Near-Prime and Co-Brands sectors of UK credit card market. As at 31 December 2017, NewDay had approximately 5.3 million customers. Of these, 4.2m customers hold co-branded credit and store cards offered in partnership with a number of the UK's established retailers including Amazon.co.uk, Arcadia Group, Debenhams, House of Fraser, Laura Ashley, and TUI UK & Ireland. 1.2m customers hold Own-Brand credit cards, operating across the aqua, marbles and opus brands. NewDay utilises its extensive customer knowledge of the Near-Prime and Co-Brand sectors to develop products and services that evolve in line with customer's needs and promote long-term customer relationships.