

# Another 5 star rating for BREAD

Submitted by: Payment Card Solutions (UK) Ltd

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Press release

12th November 2008

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The award winning BREAD Prepaid Maestro® Card ([www.breadcard.com](http://www.breadcard.com)) has just been reviewed by leading comparison website Compare Prepaid ([www.compareprepaid.co.uk](http://www.compareprepaid.co.uk)) and awarded their highest rating of 5 stars.

Raffick Marday, Managing Director of Compare Prepaid commented "Most Prepaid Cards in the UK have a purchase fee upon application, in the case of BREAD you can pay for this fee via SMS; I personally road tested BREAD's application process with an SMS payment code and found the whole application method user friendly, accessible and seamless. On this basis and also because of their overall competitive fee structure Compare Prepaid have rated BREAD with 5 stars."

The BREAD Card is a new breed of payment card. Unlike conventional credit cards, which provide you with a line of credit, or debit cards that are linked to a bank account with an overdraft facility, the BREAD Card is a 'pay-as-you-go' card that you load with cash or have your wages transferred to. When applying for a BREAD Card there are also no credit checks.

Tim Day, Marketing Director of BREAD commented "The SMS payment method is important for some of our customers because in the absence of a proper banking facility this may be their only method of applying for a card." He went onto say "It's very encouraging when comparison websites acknowledge us in this way, above all it shows they are taking time to look at all aspects of our card programme when reviewing."

## Editorial note

The BREAD Card costs £10 and there is no monthly fee.

The card can be loaded with cash at any PayPoint® outlet (there are over 23,000 PayPoint® locations across the UK) and there is a fee of 3% per load. Loading via bank transfer/BACS/ wages transfer is free. Loading at the Post Office is also free. A transaction fee of 2% applies to purchases and a fee of £1.50 for ATM withdrawal. There is also a flat rate charge of £1.50 to share money from a primary BREAD Card to a secondary BREAD Card, which means that BREAD is a very cost effective method of sharing money with friends and family both home and abroad. (For further explanation of 'card to card' money share please refer to website [www.breadcard.com](http://www.breadcard.com)).

Other fees, terms & conditions apply. For more details please refer to [www.breadcard.com](http://www.breadcard.com)

Payment Card Solutions (UK) Ltd / BREAD Card:

Payment Card Solutions (UK) Ltd was founded in September 2006 and is in the business of Prepaid Cards. Having launched BREAD ([www.breadcard.com](http://www.breadcard.com)) the award winning Prepaid Maestro Card in April 2007 we know have a proven and tested track record. Through our experience with BREAD and indeed with a highly skilled management team we have rapidly built up a formidable reputation within the sector. Together with their partners Quantum Card Services, PCS has the talent, technology, innovation and appetite to become the leading white label provider and operator of Prepaid Cards in the UK.

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