

Bone Desert Software Launches Credit Card Tart for iPhone and iPod touch

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Bone Desert Software today announced Credit Card Tart 1.0 for iPhone and iPod touch. Credit Card Tart is an intuitive tracking application for Rate Tarts that addresses specific Rate Tarning issues for both novice and expert alike. Use Credit Card Tart to reduce the risk of incurring costly credit card interest rate payments. This handy application will pay for itself the first time you save money by not missing an introductory interest rate expiration date.

London, UK - Bone Desert Software today announced the general availability and world wide release of Credit Card Tart Version 1.0 via the iPhone App Store. Credit Card Tart is an intuitive tracking application for Rate Tarts (What is Rate Tarning - see below) that addresses specific Rate Tarning issues for both novice and expert alike. Use Credit Card Tart to reduce the risk of incurring costly credit card interest rate payments. This handy application will pay for itself the first time you save money by NOT missing an introductory interest rate expiration date.

What is Rate Tarning and what are the risks ?

Rate Tarning is a phrase that identifies those that save money, earn money or rapidly reduce their credit exposure by utilizing low or 0% interest rate credit cards. Typically a Rate Tart moves debt from card to card keeping it at a low or 0% rate, maximising the benefit of 'concatenated' offer terms. An offer usually has a fixed duration such as 3, 6, or 12 months etc.

Rate Tarning is fraught with risk for the unaware:

* Credit Card companies are in business to make profit. Whilst at first glance, low introductory offers appear to be unprofitable for the Credit Card companies, they are in fact very profitable as they rely on basic human nature to make money - the traits of laziness and forgetfulness work very well for them.

* Forgetting to switch to a new Credit Card when an offer expires is costly to the cardholder. An interest rate (usually higher than average) is then applied against the outstanding debt, reducing the effective savings you have made whilst under the offer and prolonging the life of the debt. Forgetting to cancel old cards can also be costly as it can affect future credit scores when applying for new cards.

* Vigilance and diligence are required when signing up for a credit card that includes an introductory interest rate offer, if you are to minimise your credit exposure and maximise the benefit of such an offer.

* An effective Rate Tarter may be managing many different credit cards at any one time with differing deal terms and expiration dates. Juggling the date to switch to another card can be complex when balanced against maximising savings based on the offer.

* The goal of a successful Rate Tarter is to keep debt constantly at 0%.

Credit Card Tart minimises risk with the following features:

* Highlights via a colour-coded traffic light system when you are close to offer expiration. Colour coding is structured in terms of the timescale typically required to acquire new cards and transfer balances.

* Highlights the number of days until an interest rate offer will expire. Cards 'at risk'

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move up the display list in order of priority and are given additional visual highlighting making it easy for you react, establish and switch to another card before interest is charged.

* Conversely, 'lower risk' credit cards are emphasised less and are listed further down the card display list.

* No need to pop up your favourite calendar tool to calculate the expiration date of the offer, simply enter the offer period in months and Credit Card Tart will perform the calculation for you.

* Supports all popular credit card types, such as, Visa, MasterCard, American Express, Discover and 'Others'.

* Offer periods can be chosen between 1 - 24 months.

Pricing and Availability:

Credit Card Tart requires iPhone OS Version 3.0 or higher and operates on either Apple(R) iPhone or iPod Touch devices. It is immediately available in the iPhone App Store world wide at a price of \$2.99 US Dollars, 1.79 British Pounds Sterling (or local currency equivalent).

Bone Desert Software:

<http://www.bonedesert.com>

Credit Card Tart 1.0:

<http://www.bonedesert.com/products/cctart.html>

Purchase and Download:

<http://itunes.apple.com/WebObjects/MZStore.woa/wa/viewSoftware?id=326479057&mt=8>

Bone Desert Software are an independent Mac and iPhone software company located in Europe and Australia specialising in products for OS X and iPhone platforms, specifically targeting the consumer market. With over 50 years of software engineering and UI design experience, Bone Desert also provides UI Graphical Design and Bespoke Development Services to its clients. Copyright (C) 2009 Bone Desert Software. All Rights Reserved. Apple, the Apple logo, iPhone and iPod are registered trademarks of Apple Computer Inc. in the U.S. and/or other countries.

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