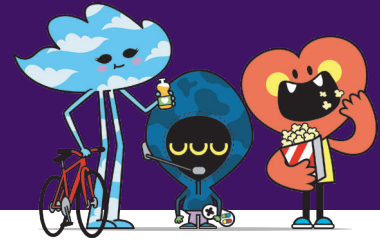


Different ways to pay Infographic



There are many different ways to pay and manage your money. Before you choose you should think about and decide which way is best for you.



Bank cards

Use

To give you access to the money in your bank account. There are two main types: debit cards and credit cards.

Where

Withdraw cash at an ATM, use online and in most shops.

Who

Some banks offer debit cards to 11 year-olds, but you have to be 18 years old to have a credit card.

Features

- Debit cards: Access the available money in your current account
- Credit cards: Spend money, pay it back later (with interest if you pay late)

Apple Pay/Google Pay (Digital Wallets)



Use

To pay for goods and services using your phone instead of cash or cards.

Where

Online as well as shops and services that accept contactless payments.

Who

Need to be at least 13 years old for Apple Pay and 16 years old for Google Pay.™ Most digital wallets need parental consent for people under 18 years old.

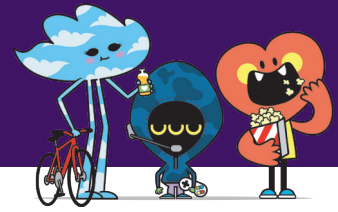
Features

- They are linked to your debit (and credit cards).
- For debit cards the money is taken from your bank account straight away.
- Easy payments as there is no need to fill in details or remember passwords.
- Safe payments as security measures are used to protect all personal information.

™ Google Pay is a trademark of Google LLC.

Different ways to pay

Infographic



Cash

Use

To pay almost anywhere, apart from online.

Where

Paying for goods and services in a shop.

Who

Most people will use cash at some point and it can be used at any age.

Features

- Pay for goods immediately and avoid debt
- You can only spend it if you have it
- It's easy to use
- It's easily lost or stolen
- Can't be used for online shopping



Online banking

Use

To pay people and bills as well as check your account.

Where

Anywhere with internet, on your computer, tablet or mobile.

Who

You have to be at least 16 years old to bank online.

Features

- Check your bank balance and see a record of how much you've spent
- Transfer money between accounts
- Make payments from home any time using your sort code and account number
- Set up bill payments
- Mobile apps for banking on the move