

THE PROFESSIONALS' CHOICE



THE EASY WAY TO SPREAD THE COST OF AMATEUR RADIO

Hamcard enables you to buy now at today's prices and spread the cost of purchases at your local amateur radio stockist.

HAMCARD GIVES YOU OTHER PRIVILEGES TOO

As a Hamcard holder you will be entitled to special offers and discounts exclusive to you. You will be first to benefit from the new technologies and innovations from around the world.

HOW TO USE YOUR HAMCARD

Go along to any amateur radio shop displaying the 'Hamcard Welcome' window sticker. You will be given a sales voucher and be sent a quarterly statement to show you how your account stands.

HOW MUCH DOES IT COST?

Each month an interest charge of 2% (APR 26.8%) will be added to the account. This interest rate may vary from time to time. Remember Hamcard allows you to buy before prices increase, so significant savings can be made.

HOW MUCH CAN YOU SPEND?

The choice is yours—you can spend up to 25 times your monthly payment, which can be as little as £5.00 or as much as £40.00. For example, if you decide to pay £10.00 per month, then once your application is approved, you can spend up to £250. Applications to increase the payment and limit can be made at any time.

WHAT IF YOU ARE IN CREDIT?

While your account is in credit, it will attract interest, so it's a good way to save as well.

INSTANT CREDIT WITH HAMCARD

Instant credit of up to £400 is available before your application is processed. Just complete the application form and standing order and present a current banker's card and proof of identity. This credit can be increased to £800 if you show

your amateur license, or if your call sign appears in the current call book. A 10% deposit is required.

HOW TO APPLY FOR YOUR HAMCARD

All information, application forms and written quotations are available from:

**Hamcard Dept.
Beneficial Trust Ltd
FREEPOST
Birmingham B2 4BR**