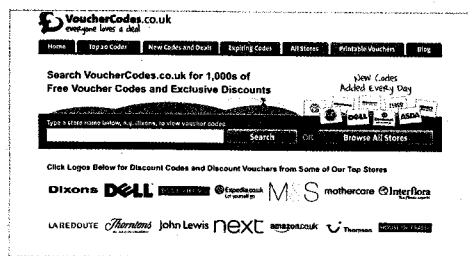


# 10 credit crunch-beating sites

As well as these money-saving websites, try tracking property prices online, suggests *Stuart Singer*



VoucherCodes saves money at the 'checkout' on online purchases

**1. Zopa** [www.zopa.com](http://www.zopa.com)  
Zopa describes itself as 'a marketplace where people lend to and borrow from each other, sidestepping the banks'.

If you are a borrower, you can go to the Zopa lenders and borrow money at a rate that will hopefully be cheaper than a bank can provide.

If you are a lender, according to Zopa, you will get an average return on your money of 9.1 per cent. Zopa uses the same lending checks as the high street banks and boasts a loan default rate of around 0.5 per cent.

Zopa spreads your money across a range of borrowers, so reducing your risk.

**2. Voucher Codes**  
[www.vouchercodes.co.uk](http://www.vouchercodes.co.uk)  
Before you make any purchase on the internet, you should always scan the various voucher code websites.

This site contains a list of all the current codes which will give you anything from free delivery to discounts of up to 40 per cent off on-line purchases.

There is nothing more satisfying than entering a code at an on-line checkout screen and watching the total cost of your order suddenly reduce.

**3. Comet Clearance Auctions**  
[www.clearance-comet.co.uk](http://www.clearance-comet.co.uk)  
Whenever its goods are slightly damaged or are returned to Comet, the company makes sure the items are in perfect working order and then lists them on its clearance auction site.

The damage may be a small dent in the side of a fridge or no carton to transport a TV in. But

if that does not worry you, appliances can be purchased as little as one third of the retail price.

**4. eBay** [www.ebay.co.uk](http://www.ebay.co.uk)  
This auction website needs no introduction, and you really can purchase and sell virtually anything legal here. I once sold a used ticket stub for a football match for £10.

Take care if buying that you deal with trustworthy people.

**5. Tesco**  
[www.tescocompare.com](http://www.tescocompare.com)  
Car insurance is a major cost for all of us and there are many sites that compare costs. However, the Tesco site can result in amazing savings on your insurance if you meet its requirements.

**6. uSwitch**  
[www.uswitch.com](http://www.uswitch.com)  
With soaring utilities prices, it is a good idea to ensure that you are using the most economic supplier. This site will quickly and easily compare the relevant companies to recommend the cheapest option. You are likely

to be able to save several hundred pounds each year on your bills.

You can compare prices for insurance and mortgages and the site offers lots of money saving tips.

**7. Money Saving Expert**  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com)  
This is possibly the most comprehensive website for saving money, comparing prices and obtaining discounts.

The site also has a very popular forum that provides many money-saving tips and offers good consumer advice. The forum also helps you avoid becoming the victim of a scam.

**8. Ratebuster**  
[www.ratebuster.co.uk](http://www.ratebuster.co.uk)  
If you are calling abroad, this site allows you to call both fixed telephone lines and mobiles at a fraction of the cost.

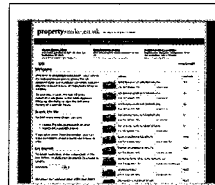
No account is needed and it is simple to use.

You simply prefix the number with a code and calls around the world cost from 1p per minute. You can also make international calls from your mobile, but many mobile providers will charge 20p per minute to call the access number, so beware.

**9. own My Site**  
[www.ownmysite.com](http://www.ownmysite.com)  
This unique site allows you to own a share of its profits simply by browsing its pages.

The site says: 'You own a stake in the business by simply registering and using the site for your everyday searches and online shopping. Own a greater stake

## AND ONE FOR LUCK...



**Property Snake** shows the movement of the price of property for sale.

If you are looking to buy, find the properties that have been reduced and snap up a bargain.

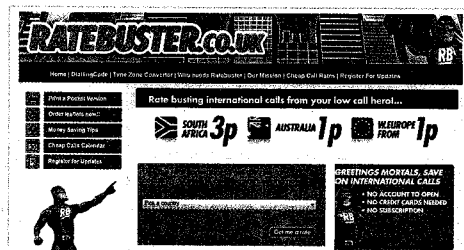
At [www.propertysnake.co.uk](http://www.propertysnake.co.uk) you can search by postcode and easily review the most recent reductions.

in [ownMySite.com](http://www.ownmysite.com) every time you search, shop or sign up with some of the leading brands on the internet.

Each month, an amount will be credited to your PayPal account via your email address.

**10. Petrol prices**  
[www.petroprices.com](http://www.petroprices.com)  
This very simple site allows you to compare the price of petrol in your local area and it is very easy to use. Just enter your postcode and the site will list all of the prices at the local garages.

● *Stuart Singer is a partner in north London medical specialist accountants Ramsay Brown & Partners, [www.ramsaybrown.co.uk](http://www.ramsaybrown.co.uk)*



Ratebuster will help you save money on all your overseas phonecalls