BECKHAM AND KEEGAN IN BATTLE OF THE SHORTS

ENGLAND captain David Beckham is set to take on ex-England front man Kevin Keegan in the lastest World Cup battle – which decade did footballers have the best shorts.

smile, the Internet bank, is asking anyone visting the **smile** website **(www.smile.co.uk)** to decide the long and short of this burning question by voting for the 70s, 80s or 90s.

Is it the shorts adorned by Keegan and co. in the 1970's, the pre-shrunk formula, ultra skimpy shorts worn by John Barnes in the 80's or were the best the baggies as worn by Beckham and his team mates in the 90's and today?

smile website manager Jo Dodds said: "We know it is a bit trivial compared to what is happening in Japan and Korea, but who says it is not serious stuff? We have been delighted with initial response and we are giving *smile* customers until Friday 21 June to decide on this crucial issue.

"Unlike some of our rivals we think banking can be fun and we want our customers to enjoy themselves when they visit *smile*. Initial results show 41 per cent have opted for the 90's with 37 per cent voting for the 70's and just 22 per cent preferring the shorts of the 80's.

In addition to a very competitive interest rate on their current account - 3.04 per cent gross AER on all credit balances - other benefits **smile** customers are grinning about include:

 an automatic, no-fee, £500 authorised overdraft, with a market-leading rate of just 9.9 per cent EAR.

- current account holders taking out a credit card pay a standard rate of just 9.9
 per cent APR, and also enjoy up to 46 days' free credit.
- personal loans from a typical APR of just 9.5 per cent.
- a cash mini ISA paying 4.25 per cent per annum with a current account and it fully meets the CAT standards.
- current account holders opening a smile no-notice savings account receive 3.75
 per cent gross on every pound in their account.

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