

# SECURITIES AND EXCHANGE COMMISSION

## FORM SC 13G

Schedule filed to report acquisition of beneficial ownership of 5% or more of a class of equity securities by passive investors and certain institutions

Filing Date: **2001-02-02**  
SEC Accession No. **0000919574-01-000093**

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### SUBJECT COMPANY

#### **NEXTCARD INC**

CIK: **1081015** | IRS No.: **680384606** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **SC 13G** | Act: **34** | File No.: **005-57167** | Film No.: **1524281**  
SIC: **6141** Personal credit institutions

#### Mailing Address

595 MARKET ST  
STE 1800  
SAN FRANCISCO CA 94105

#### Business Address

595 MARKET ST  
STE 1800  
SAN FRANCISCO CA 94105  
4158369700

### FILED BY

#### **FEIRSTEIN BARRY R**

CIK: **935680**  
Type: **SC 13G**

#### Mailing Address

767 THIRD AVE  
28TH FLOOR  
NEW YORK NY 10017

#### Business Address

767 THIRD AVE  
28TH FLOOR  
NEW YORK NY 10017

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G  
Under the Securities Exchange Act of 1934

Amendment No.: \*

Name of Issuer: Nextcard, Inc.

Title of Class of Securities: Common Stock, \$.001 par value

CUSIP Number: 65332K107

(Date of Event Which Requires Filing of this Statement)

January 26, 2001

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

/ / Rule 13d-1(b)

/X/ Rule 13d-1(c)

/ / Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP Number: 65332K107

1. Name of Reporting Person  
I.R.S. Identification No. of Above Person

Barry R. Feirstein

2. Check the Appropriate Box if a Member of a Group

- a.
- b.

3. SEC Use Only

4. Citizenship or Place of Organization

U.S.

Number of Shares Beneficially Owned by Each Reporting Person  
With:

5. Sole Voting Power:

2,700,000

6. Shared Voting Power:

7. Sole Dispositive Power:

2,700,000

8. Shared Dispositive Power:

9. Aggregate Amount Beneficially Owned by Each Reporting  
Person

2,700,000

10. Check Box if the Aggregate Amount in Row (9) Excludes  
Certain Shares

11. Percent of Class Represented by Amount in Row (9)

5.1%

12. Type of Reporting Person

IN

Item 1(a) Name of Issuer: Nextcard, Inc.

(b) Address of Issuer's Principal Executive Offices:

595 Market Street, Suite 1800  
San Francisco, CA 94105

Item 2(a) - (c). Name, Principal Business Address, and  
Citizenship of Persons Filing:

Barry R. Feirstein  
Feirstein Capital Management, L.L.C.  
767 Third Avenue  
28th Floor  
New York, NY 10017

Mr. Feirstein - United States Citizen

(d) Title of Class of Securities: Common Stock, \$.001  
par value

(e) CUSIP Number: 65332K107

Item 3. If this statement is filed pursuant to Rule  
13d-1(b)(1) or 13d-2(b) or (c) check whether the person  
filing is:

(a) / / Broker or dealer registered under Section 15 of  
the Act,

(b) / / Bank as defined in Section 3(a)(6) of the Act,

(c) / / Insurance Company as defined in  
Section 3(a)(19) of the Act,

- (d) / / Investment Company registered under Section 8 of the Investment Company Act,
- (e) / / Investment Adviser registered under Section 203 of the Investment Advisers Act of 1940,
- (f) / / Employee Benefit Plan, Pension Fund which is subject to the provisions of the Employee Retirement Income Security Act of 1974 or Endowment Fund,
- (g) / / Parent Holding Company, in accordance with Rule 13d-1(b)(ii)(G),
- (h) / / Savings association as defined in Section 3(b) of the Federal Deposit Insurance Act,

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- (i) / / Church plan excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act,
- (j) / / Group, in accordance with Rule 13d-1(b)(1)(ii)(H).

If this statement is filed pursuant to Rule 13d-1(c), check this box. /X/

Item 4. Ownership.

- (a) Amount Beneficially Owned: Barry R. Feirstein  
- 2,700,000
- (b) Percent of Class: Barry R. Feirstein - 5.1%
- (c) Barry R. Feirstein - 0 shares with shared power to vote or to direct the vote; 2,700,000 shares with sole power to vote or to direct the vote; 0 shares with shared power to dispose or to direct the disposition of; 2,700,000 shares with the sole power to dispose or to direct the disposition of

Item 5. Ownership of Five Percent or Less of a Class.

N/A

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

N/A

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported by the Parent Holding Company.

N/A

Item 8. Identification and Classification of Members of the Group.

N/A

Item 9. Notice of Dissolution of the Group.

N/A

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Item 10.

Certification for Rule 13d-1(c): By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

BARRY R. FEIRSTEIN

/s/ Barry R. Feirstein

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February 2, 2001

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Date

00618001.BX7