

Forum:[Hack Forums](#)

Thread: [How do I get a credit card with no credit?](#)

Zorai - July 4, 2015, 2:35 pm

I have no credit since I'm 19. I've never built any. Just a bank account.

How do I go about getting a credit card? I really need one because I need to make a purchase of \$150ish, and then pay it off slowly (yes I have the means to, in the upcoming weeks).

Where do I go to apply for a credit card even though I have no credit?

Tyler the Creator???????? - July 4, 2015, 2:37 pm

You can easily get credit by going to one of those loan stores that loan you a TV or whatever and you pay monthly. Just pay it on time every month and then return it and boom you built your credit up.

Zorai - July 4, 2015, 2:39 pm

(Jul 4, 2015 02:37 PM)Tyler the Creator???????? Wrote: [\[CITE\]](#) You can easily get credit by going to one of those loan stores that loan you a TV or whatever and you pay monthly. Just pay it on time every month and then return it and boom you built your credit up.

The only problem is I need a credit card like.. in the next few days so I can make this purchase. I'll worry about building credit in the future. But what banks would give me a credit card even though I have no credit?

Purple Drank - July 4, 2015, 2:49 pm

(Jul 4, 2015 02:37 PM)Tyler the Creator???????? Wrote: [\[CITE\]](#) You can easily get credit by going to one of those loan stores that loan you a TV or whatever and you pay monthly. Just pay it on time every month and then return it and boom you built your credit up.

Besides that fact that "loan stores" don't report to the credit bureaus.

Walk into a bank and apply for a student credit card. Max it out, pay it off, repeat.

SniperBMW - July 4, 2015, 2:58 pm

Don't expect any popular banks to offer you a credit line. Chase, Bank of America, BMO Harris, etc.

The purpose of a credit check is to see if you're a responsible consumer. Actually, about 10 years ago, they USED to allow people to have credit cards even if they had no credit. This was targeted towards college students who later went into debt. I believe they made it illegal now to hand out credit lines to those without any background check because of the irresponsible debt people accumulated.

There are a few ways to get a credit line, but it won't help you because of your small purchase. They have cards where you put a safety deposit of about \$500 and that's your credit line until you've proved you're responsible.

Or, ask your parents to co-sign a credit card for you. The co-sign means that if you're unable to pay the debt, your parents would be liable and their credit score would be affected.

Zorai - July 4, 2015, 3:17 pm

Well I just applied online for a CapitalOne card with a \$300 credit limit. Apparently it's coming in the

mail in 7-10 business days.

All I had to do was lie and say I was self-employed and making 20k a year.

Did I win?

Also, I can use this to make a \$150 purchase right?

CloseHandle552 - July 4, 2015, 3:23 pm

Go for Barclays for your credit card.

Optimization - July 4, 2015, 3:24 pm

You could also easily get a prepaid or virtual credit card, works fine for a lot things for me ;)

hit me up if you need help.

Packets395 - July 4, 2015, 3:27 pm

As mentioned by CrackerTux, buy a prepaid credit card at your local gas station and use it online. It works great.

Zorai - July 4, 2015, 3:28 pm

You people don't understand lol. The whole reason I need a credit card is to make a purchase with money I don't have right now, but will have in the near future.

I want to buy on credit and pay for it later. So how would a VCC help me?

Optimization - July 5, 2015, 2:14 am

(Jul 4, 2015 03:28 PM)Zorai Wrote: [\[CITE\]](#) You people don't understand lol. The whole reason I need a credit card is to make a purchase with money I don't have right now, but will have in the near future.

I want to buy on credit and pay for it later. So how would a VCC help me?

Oh sorry.

Can't help you there.

emunah - December 12, 2019, 2:35 pm

(Jul 4, 2015 02:35 PM)Zorai Wrote: [\[CITE\]](#) I have no credit since I'm 19. I've never built any. Just a bank account.

How do I go about getting a credit card? I really need one because I need to make a purchase of \$150ish, and then pay it off slowly (yes I have the means to, in the upcoming weeks).

Where do I go to apply for a credit card even though I have no credit?

Net Premier or Premier first or something like that offers a card for no/low score credit— once you get the card you'll need to pay a \$95 activation fee for access to only \$300 dollars but if you're desperate for a cc, that's one you can get.

(Dec 12, 2019 03:35 PM)emunah Wrote: [\[CITE\]](#) Net Premier or Premier first or something like that offers a card for no/low score credit— once you get the card you'll need to pay a \$95 activation fee for access to only \$300 dollars but if you're desperate for a cc, that's one you can get.

Also, Discover student card usually will

Give \$500 if you have a little bit of credit built-

Rg4387 - December 12, 2019, 2:38 pm

You can get a loan at "quick loan".

Chevy - December 12, 2019, 2:46 pm

I've noticed that nobody's mentioned which states these do or don't work in. Lol. I'm looking for an answer to this exact thing but to be honest I've never been able to find any kind of credit card without requiring an initial deposit.

Stork - December 12, 2019, 2:49 pm

(Dec 12, 2019 03:46 PM)DigiFam Wrote: [\[CITE\]](#) I've noticed that nobody's mentioned which states these do or don't work in. Lol. I'm looking for an answer to this exact thing but to be honest I've never been able to find any kind of credit card without requiring an initial deposit.

Go to your bank or walmart you can get a credit card fairly easy.

rsx - December 12, 2019, 2:50 pm

Some major card companies offer no credit credit cards, which have a high interest rate.

But if you pay it off every month you won't even see those interest rates.

Chevy - December 12, 2019, 2:52 pm

(Dec 12, 2019 03:49 PM)StorK. Wrote: [\[CITE\]](#) Go to your bank or walmart you can get a credit card fairly easy.

"Wal-Mart" .. You do realize that those cards literally say "debit" right on the front of them, right? And a bank isn't going to give you one either without some sort of proof that you're reliable with a 'loan'.

Slim - December 12, 2019, 2:53 pm

(Jul 4, 2015 02:37 PM)Tyler the Creator????????? Wrote: [\[CITE\]](#) You can easily get credit by going to one of those loan stores that loan you a TV or whatever and you pay monthly. Just pay it on time every month and then return it and boom you built your credit up.

Wtf? Since when did HF accept "guests"? Can someone explain this to me?

Also OP just go to a credit union and get your parents to cosign with you for the credit card.

Warning: The "i'll pay it back later" mentality is strong. Just ask half the country.

Chevy - December 12, 2019, 2:53 pm

(Dec 12, 2019 03:50 PM)Nuzi Wrote: [\[CITE\]](#) Some major card companies offer no credit credit cards, which have a high interest rate.

But if you pay it off every month you won't even see those interest rates.

And do you happen to know any of these offhand?

Nachfolger - December 12, 2019, 2:54 pm

(Dec 12, 2019 03:53 PM)Slim Wrote: [\[CITE\]](#) Wtf? Since when did HF accept "guests"? Can someone explain this to me?

Also OP just go to a credit union and get your parents to cosign with you for the credit card.

Warning: The "i'll pay it back later" mentality is strong. Just ask half the country. Look at the date of these posts. All of y'all are retarded.

When accounts get deleted, they're turned into guests.

rsx - December 12, 2019, 2:55 pm

(Dec 12, 2019 03:53 PM)DigiFam Wrote: [\[CITE\]](#) And do you happen to know any of these offhand? I started with Capital One Platinum. They accept pretty much anyone.

Chevy - December 12, 2019, 2:57 pm

(Dec 12, 2019 03:55 PM)Nuzi Wrote: [\[CITE\]](#) I started with Capital One Platinum. They accept pretty much anyone.

<https://www.capitalone.com/credit-cards/platinum/>

Is this what you're referring to?

rsx - December 12, 2019, 2:58 pm

(Dec 12, 2019 03:57 PM)DigiFam Wrote: [\[CITE\]](#) <https://www.capitalone.com/credit-cards/platinum/>

Is this what you're referring to?

Yessir, it says average credit but I was told it's a good start for credit cards.

Slim - December 12, 2019, 3:22 pm

(Dec 12, 2019 03:54 PM)Nachfolger Wrote: [\[CITE\]](#) Look at the date of these posts. All of y'all are retarded.

When accounts get deleted, they're turned into guests.

You cracked the case. We're retarded. Or, you know, I don't expect posts ON THE FRONT PAGE to be old. Imfao.

(Dec 12, 2019 03:35 PM)emunah Wrote: [\[CITE\]](#) Net Premier or Premier first or something like that offers a card for no/low score credit— once you get the card you'll need to pay a \$95 activation fee for access to only \$300 dollars but if you're desperate for a cc, that's one you can get.

Also, Discover student card usually will

Give \$500 if you have a little bit of credit built-

Hey dipshit. stop shitposting and gravedigging. You've done it on so many threads.

eXceptional - December 12, 2019, 3:26 pm

What the fugg is wrong with these newcomers. Don't they read the post date?

Grim - December 12, 2019, 3:28 pm

get a "secured card" just google it many banks offer them you dont need any credit.

Blogger - December 12, 2019, 3:47 pm

Just sign up for a secured credit card. Capital One has a good one. Once you prove you can pay your shit on time they will give you your money back and make it an unsecured card.

Nachfolger - December 12, 2019, 3:51 pm

(Dec 12, 2019 04:22 PM)Slim Wrote: [\[CITE\]](#) You cracked the case. We're retarded. Or, you know, I don't expect posts ON THE FRONT PAGE to be old. Imfao. Fair point, but I didn't bump it, nor did I ask the dumb question. I habitually check the post date before even reading the original post, saved me countless times.