

How your Apple Card application is evaluated

Learn about the key criteria used to determine whether your Apple Card application is approved or declined.

Goldman Sachs¹ uses [your credit score](#), your credit report, and the [income you report on your application](#) when reviewing your Apple Card application. This article highlights a number of factors that Goldman Sachs uses, in combination, to make credit decisions but doesn't include all of the details, factors, scores or other information used to make those decisions.

If your application was declined, learn [what you can do](#) to try and improve your next application.

You can also [contact Apple Support](#) if you have question about applying for Apple Card.

Requirements to get Apple Card

To get Apple Card, you must meet these requirements:

- Be 18 years or older, depending on where you live.
- Be a U.S. citizen or a lawful U.S. resident with a U.S. residential address that isn't a P.O. Box. You can also use a military address.
- Own [a compatible iPhone](#) with [the latest iOS version](#).²
- [Use two-factor authentication](#) with your Apple ID.
- [Sign in to iCloud](#) with your Apple ID.
- If you have a freeze on your credit report, you need to temporarily lift the freeze before you apply for Apple Card. Learn how to lift your credit freeze with TransUnion [here](#).
- You might need to verify your identity with a Driver license or State-issued Photo ID.

Conditions that might cause your application to be declined

When assessing your ability to pay back debt, Goldman Sachs¹ looks at multiple conditions before making a decision on your Apple Card application.

If any of the following conditions apply, Goldman Sachs might not be able to approve your Apple Card application.

If you're behind on debt obligations³ or have previously been behind

- You are currently past due or have recently been past due on a debt obligation.
- Your checking account was closed by a bank (for example, due to repeatedly spending more than your available account balance).
- You have two or more non-medical debt obligations³ that are recently past due.

If you have negative public records

- A tax lien was placed on your assets (for example, due to a failure to pay sufficient taxes on time).

- A judgement was passed against you (for example, as a result of litigation).
- You have had a recent bankruptcy.
- Your property has been recently repossessed.

If you're heavily in debt or your income is insufficient to make debt payments

- You don't have sufficient disposable income after you pay existing debt obligations.
- Your debt obligations represent a high percentage of your monthly income (for example, your unsecured debt obligations, such as loans that aren't backed by collateral, are 50% or more of your total income).
- You have fully utilized all of your credit card lines in the last three months and have recently opened a significant amount of new credit accounts.

If you frequently apply for credit cards or loans

- You have a high number of recent applications for credit.

If your credit score is low

Goldman Sachs uses TransUnion and other credit bureaus to evaluate your Apple Card application. If your credit score is low (for example, if your FICO9 score is lower than 600),⁴ Goldman Sachs might not be able to approve your Apple Card application.

Why your credit score is used

Credit scores can indicate how you use and pay off debt.

How credit scores are determined

Information found in your credit report is used to determine your credit scores, which might include the following:

- Your history of debt payments
- Hard inquiries⁵ on your credit score from new credit applications
- The amount of debt you currently have on your credit accounts
- The age of your credit accounts
- The amount and type of loan accounts you have open
- The percentage of available credit you've utilized
- If and when you had a foreclosure, declared bankruptcy, or had debt sent to collections

It's common to see varying credit scores when you look at different sources. Your credit report and the timing of when your credit score is updated can affect your credit score.

By law, you're allowed to [get a free annual copy of your credit report](#) and [file a dispute with TransUnion if you find an error](#).

For information about credit scores from TransUnion, please click [here](#).

What you can do if your application was declined

If your application was declined, a message with an explanation is sent to the primary email address associated with the Apple ID you used to apply for Apple Card. The message might show your credit score. If information provided by a credit bureau contributed to your application being declined, you can

request a free copy of your credit report from that credit bureau using the instructions in the email you receive.

If you have a freeze on your credit report, you need to temporarily lift the freeze before you apply for Apple Card. Learn how to lift your credit freeze with TransUnion [here](#).

If your application was declined because your identification information couldn't be verified

Make sure your name, address and other information provided on your Apple Card application is correct. If you find inaccurate information, re-enter the information as needed.

If you are asked to verify with an ID, follow these steps:

1. Make sure there is nothing between your device's camera and your ID that could obscure any part of it.
2. Check that the Date of Birth, Last Name, and Address on the ID match the information you entered for your Apple Card application.*
3. Make sure the ID hasn't expired.

After you complete these steps, submit your application again. If your application is declined again for the same reason, [contact Apple Support](#).

Your credit score won't be impacted if you're declined, or don't accept your offer. Your credit score might be impacted if your application is approved and you accept your offer.

You can apply for Apple Card again, but you might receive the same decision.

If you want to receive a different decision on your application when you apply again, you should review your credit report to [see if you have conditions that might result in a declined application](#) and then [check for these common errors in your credit report](#).

*If the information on your ID doesn't match the information you entered for your Apple Card application, try to apply again after you update your ID.

How your initial credit limit is determined

To determine your initial credit limit, Goldman Sachs uses your income and the minimum payment amounts associated with your existing debt to assess your ability to pay.

In addition, Goldman Sachs uses many of the same factors that are used to assess whether your application is approved or declined, including your credit score and the amount of credit you utilize on your existing credit lines.

Goldman Sachs will need your credit history with Apple Card to inform any request for credit limit increases on Apple Card, and this can take six months or more.

Why your application is pending or in review

Goldman Sachs might need more time to review some applications, or request more information to verify your identity. After you apply, you are shown a message in Wallet app that will indicate your application is in review. Updates regarding your Apple Card application will be sent to the primary email address associated with your Apple ID.

Learn more

- See [how to get started with Apple Card](#).
- Learn [how to make purchases with Apple Card](#).
- See how to [request a titanium Apple Card](#).
- [Watch the video to see how you can get 24/7 support for Apple Card >](#)

1. Goldman Sachs Bank USA, Salt Lake City Branch is the issuer of Apple Card.
2. Software is subject to change.
3. A debt obligation can include mortgages, auto loans, personal loans, utility bills, and more.
4. Number provided for illustrative purposes. A range of FICO scores might be considered by Goldman Sachs in conjunction with other factors in making credit decisions.
5. A hard inquiry occurs when a financial institution checks your credit for the purpose of extending you a line of credit or approving a loan.

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Helpful?

Yes

No

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