WHAT'S THE DIFFERENCE BETWEEN PREQUALIFIED AND PREAPPROVED OFFERS?

PREQUALIFIED

PREAPPROVED

INITIATED BY The customer to see if they qualify for the card The lender to seek out potential clients who are eligible for the card

WHAT THEY CHECK Basic credit information (e.g., credit score and income) Your overall credit and financial information (e.g., payment history or credit history)

RECEIVED BY Phone, online, email or by application forms

Mail or email

SCORE IMPACT

None

None

Source: Forbes

Credit Card Offers Vs

Daniel F McAuley

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