

WHAT'S THE DIFFERENCE BETWEEN PREQUALIFIED AND PREAPPROVED OFFERS?

Self.	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
CREDIT SCORE IMPACT	None	None

Source: Forbes

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Sebastian Brünink

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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