# How long does it take to get a credit card?

What this article covers:

- Get a new credit card
- Time it takes from application to receiving the card
- Instant approval for credit card
- Replacing a lost, stolen or damaged card

How long to receive a credit card in the mail? That's a great question. Sometimes it's very fast and only takes 3-5 business days. But typically it takes 7-10 business days to get a new credit card after being approved for an account.
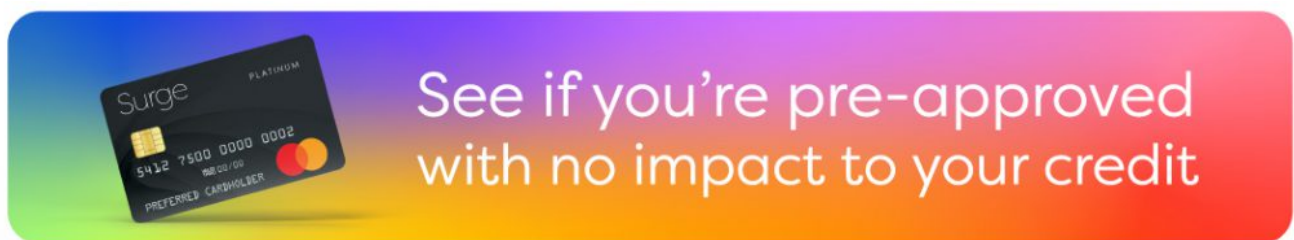
And that's the caveat: [credit card application](#) processing time. That means it can actually take up to 14-24 business days to get a credit card after providing your personal information and submitting an application.

Though that time frame will be a lot shorter if you're approved instantly online or if you're responding to a pre-qualified offer.

And what if you need a replacement card because your original was lost, stolen or damaged? If that's the case then it will often take 3-7 business days, depending on the company.

Other than that, applying online for a consumer credit card is the most dependable way to make sure you get your credit card as quickly as possible.

Online credit applications ensure the company receives your information immediately. This also means you may get approved instantly if you clearly meet your chosen card's requirements.

Helpful Tip: You can't overlook the importance of choosing the right card to apply for, either.

Whether you're applying for an unsecured or secured credit card, getting rejected and having to go through the process all over again will obviously make it take a lot longer to get a credit card.

That's why getting a pre-approved or [pre-qualified offer](#) and checking your credit history or latest credit score for free before applying can help make sure you get your credit card delivered as fast as possible.

How Long Does it Take to Get Credit Card Approval?

Beyond the basics of how long it takes to get a credit card delivered in the mail, and the time frame for replacing lost, stolen or damaged credit cards, the next step is to focus on the time period for getting a credit card is made longer because it is a new credit card. And that involves the time to get approved through the application process.

Many people who are interested in getting a new credit card apply for any of the cards that pop up in their mailbox or their email every day or two. Before applying for that card that caught their eye, many people often wonder, "How long does it take to get a credit card?"

These days, [applying for a new credit card](#) has been made super easy with the advent of technology. Online applications can even figure out the best credit limit and interest rates almost instantly after you apply.

Many Card marketers push out offers and bring people to [websites and URLs](#) so that potential cardholders can easily [fill out an online form](#). The tried and true methods of making a phone call or replying via mail in a paper application are also available.

By filling out an online application for a credit card approval comes in a matter of minutes. Many online credit card application websites like those from Capital One, Discover and American Express have instant approval credit card offers.

But sometimes there's a hold up or an obstacle that can increase the amount of time it takes to get approved. This slows down the process and approval for a new credit card can take a couple of weeks. This type of delay often happens if there is an error or a typo in the application.

One of the most common mistakes that adds time to an online application is when a person fills out the form using a name other than what's found on their government issued ID. A great example is if your driver's license says your name is "Elizabeth" but you fill out the online application with "Beth."

What Companies Consider When Approving An Application

What different factors do companies like Continental Finance or Capital One consider when reviewing new credit card applications? A short list looks like this:

- Your credit score
- Your credit utilization ratio
- Your credit history

Credit Score: Getting fast approval for a new credit card is one of the primary reasons [why having a good credit score is](#)

[important](#). Companies that review a credit card application care a great deal about your credit score. They analyze your application and your details are run through at least one of the major national credit reporting bureaus (TransUnion, Experian and Equifax) to check an applicant's credit scores.

The benchmark is the higher your score the faster your application is approved.

Credit Utilization: The next key characteristic companies consider to help ensure you get approved quickly for a new credit card is your [Credit Utilization Ratio](#). This ratio is how much credit you use relative to your available credit line. This ratio is approximately 30% of your credit score and people need to pay close attention to how their purchases can affect the ratio.

Maxing out some of the credit cards you own or putting yourself at your credit limit can send a signal to credit card marketers that you are a risky borrower when you apply for a new credit card.

Credit History: Beyond just your current credit score, companies that review credit card applications take your credit history into account when reviewing a new credit card application. The company checks to see if applicants have any delinquent accounts or any hard pulls/hard inquiries on their credit reports.

Delinquencies due to a history of late payments or one too many applications in too short a time are a flag to a company when reviewing a credit card application. If you want fast approval you need to make sure you take steps to [avoid credit card debt](#) and rack up delinquencies on your credit history.

If you have some of these characteristics on your credit report you may want to take some time to build credit and improve your credit score.

Final Word on How Long to Get a Credit Card

There are so many types of credit cards being offered online and through the mail these days. And with [the rise of big data](#), it's gotten to a point that when you apply for a credit card online, the approval is almost instantaneous. That means the time it takes to get a credit card comes down to: the time it takes to process the approval + the time it takes to create the plastic + the time it takes to get to you through the mail.

About 7 to 10 business days is the standard.

How to successfully apply for a credit card is one of the most often asked about topics. People seek tips on everything from secured cards and their terms to how advertiser disclosures affect their credit score. Keep following the Continental Finance Blog for more helpful information.

People Also Read

- [Free Rent Reporting Can Boost Your Credit Score](#)
- [How to Stay in Your Financial Lane](#)
- [Capital One Data Breach: What You Need to Know](#)

Continental Finance is one of America's leading marketers and servicers of credit cards for people with less-than-perfect credit. Learn more by visiting ContinentalFinance.net