

The Best Credit Cards for Bad Credit

Have bad credit and need a credit card?

Are you looking to rebuild or re-establish your credit? Well, you have come to the right place. [Continental Finance](#) is one of America's leading marketers and servicers of credit cards for consumers with less-than-perfect credit.

With more than 2.6 million credit cards managed since our founding, we understand how to help people improve their credit score by giving them an opportunity when other companies won't.

Whether you are looking for the best credit cards for bad credit, or just an offer that fits your individual needs, our internal team of experts have collected the three best credit card offers (available online) from Continental Finance Company. Each of these offers are designed to help people with *less than perfect credit*.

NOTE: Continental Finance Company **markets** and **services** these credit cards. The Surge Mastercard and Reflex Mastercard are **issued** by Celtic Bank. And the FIT Mastercard is **issued** by The Bank of Missouri.

Offer #1: The Surge Mastercard®



[APPLY NOW FOR CREDIT](#)

Why it's one of the best credit cards for bad credit

Many credit cards for people with bad credit require a security deposit of \$125 or more. The Surge Mastercard® can provide an unsecured line of credit that ranges between \$300 and \$1,000. You don't have to put any money down upfront if you qualify for an unsecured offer.

The Surge card also features a [secured option](#) if you aren't interested in an unsecured offer. The secured Surge card comes with Cashback rewards.

Pre-qualify credit card offers from Surge Mastercard

All credit types are welcome to apply for the Surge Mastercard. There's a fast and easy online application process that allows you to see if you're pre-qualified for an offer in seconds.

Credit-building features

One of the best credit-building features that all Continental Finance cards provide is:

- The Surge Prequalified offer comes with the Double Credit Limit feature. This offer, which debuted online in October of 2021, takes your initial credit limit and

doubles it. To double your credit limit, simply make at least your first six monthly minimum payments on time and your Initial Credit Limit up to \$1,000 doubles up to \$2,000.

- Beyond the Double Credit Limit offer, all Surge cardholders have access to regular and frequent account reviews for [credit limit increases](#). You can check to see if you are eligible for a credit limit increase every six months.

Beyond Credit Limit Increases, the card has more features to assist with building credit, including:

- Monthly reporting to the three major credit bureaus.
- There is also Mastercard Zero Fraud liability feature to help protect you from fraudulent charges and keep your credit history positive.
- The 24/7 online customer platform gives you custom alerts to help you keep up with payments, avoid late fees and ensure your credit building efforts stay on track.
- You'll also get free online access to your credit score each month by signing up for e-statements in the customer platform.

What Customers Say About the Card

[Trustpilot](#)

Offer #2: The Reflex Mastercard®



[APPLY NOW FOR CREDIT](#)

Why it's one of the best credit cards for bad credit

The Reflex Mastercard® shares many of the same qualities as the Surge Mastercard – including the range of credit limits between \$300 and \$1,000. The Reflex Mastercard also provides an unsecured line of credit in its pre-qualified offers, meaning you don't have to put money down when you qualify for an unsecured offer. You may qualify for a secured offer with varying security deposit amounts, if you don't receive an unsecured offer.

Pre-qualify credit card offers from Reflex Mastercard

The Reflex Mastercard uses a fast and easy to use pre-qualification process that begins by showing you any offers you pre-qualify for (checking if you pre-qualify for an offer won't impact your credit score).

Credit-building features

Similar to the Surge Mastercard, building your credit is the primary focus with the Reflex Mastercard. The Reflex card features:

- The Reflex Prequalified offer comes with the Double Credit Limit feature. This offer, which also debuted online in October of 2021, takes your initial credit limit and doubles it. To double your credit limit, simply make at least your first six monthly minimum payments on time and your Initial Credit Limit up to \$1,000 doubles up to \$2,000.
- Beyond the Double Credit Limit offer, all Reflex cardholders have access to regular and frequent account reviews for [credit limit increases](#). You can check to see if you are eligible for a credit limit increase every six months.
- Monthly reporting to the three major credit bureaus.
- There is also Mastercard Zero Fraud liability feature to help protect you from fraudulent charges and keep your credit history positive.
- The 24/7 online customer platform gives you custom alerts to help you keep up with payments, avoid late fees and ensure your credit building efforts stay on track.
- You'll also get free online access to your credit score each month by signing up for e-statements in the customer platform.

What Customers Say About the Card

[Trustpilot](#)

Offer #3: The FIT Mastercard®



[APPLY NOW FOR CREDIT](#)

Why it's one of the best credit cards for bad credit

The FIT Mastercard® is slightly different than the Surge and Reflex card offers. This is the starter card in Continental Finance's offerings and comes with a credit limit of \$400, which is a great option for someone looking to build their credit score.

Credit card offers from FIT Mastercard

The FIT Mastercard features a fast and easy online application process.

Credit-building features

Building your credit score is the main focus with the FIT Mastercard. Some of the great features include:

- The Double Credit Limit offer also applies to FIT. This offer, which also debuted online in October of 2021, takes your initial credit limit and doubles it. To double your credit limit, simply make at least your first six monthly minimum payments on time and your Initial Credit Limit of \$400 doubles up to \$800.
- Frequent account reviews for regular credit limit increases beyond the Double Credit Limit offer.

- Monthly reporting to the three major credit bureaus .
- Mastercard Zero Fraud liability feature to help protect you from fraudulent charges.
- The 24/7 online customer portal gives you custom alerts to help you keep up with payments, avoid late fees and ensure your credit building efforts stay on track.
- You'll also get free online access to your credit score each month by signing up for e-statements in the customer platform.

What Customers Say About the Card

[Trustpilot](#)



What These Cards are Designed to do

Credit cards for bad credit help people with credit scores from 300 to 639 rebuild their credit. Going by the [FICO Score](#) ranges, this typically includes the “Poor” and “Fair”

categories.

Don't be put off by your score. Your credit, and the opportunities available to you for rebuilding your credit are likely better than you think.

Remember, these cards are designed with the purpose of building credit scores by reporting account information to the three major credit bureaus each month. That's why using your credit card responsibly and developing [good financial habits](#) is the best way to rebuild damaged credit.

The offers above all focus on unsecured credit cards. That's because unsecured credit cards for bad credit do not require a security deposit for approval. One of the biggest roadblocks for people who are actively trying to rebuild credit is that most offers they qualify for come with a large security deposit. But, if you don't qualify for an unsecured offer, these cards may still be able to provide you with security deposit options.

But it's very possible to [rebuild credit using unsecured credit cards](#), which Continental Finance specializes in providing.

The downside of unsecured credit cards to build credit is they often have **tougher approval requirements** and **higher fees**. The upside is the credit line requires no money invested upfront, which means it avoids the common catch-22 of having to fund the card with money you might not currently have available.

Since the credit line is unsecured, the best way to build your credit score is to manage your spending. This article has some tips to help!



Manage Your Finances to Rebuild Your Credit

If you decide to apply for one of the unsecured cards listed above, make sure you have a plan for repaying what you spend.

Unsecured credit cards for people with bad credit charge more interest than secured credit cards. So the sooner you pay, the less you'll have to spend.

The Consumer Financial Protection Bureau provides solid advice on [how to get and keep good credit](#). Before you apply for a credit card, take a look at your current finances and try to do everything on this short checklist:

- Pay down revolving balances
- Pay off debts that you can
- Fix errors you find in your credit report

You may not be able to clear up all these items, but if you can only focus on one issue, it should be to pay off debt. Most credit cards for people with bad credit won't approve applicants with recent delinquencies.



How to Get a Credit Card with Bad Credit:

Now that you've taken the first step, let's dive into [how to apply for and get approved](#) for one of these cards.

Another important thing to remember when building credit is to always pay your bill in full and on-time. Doing so will allow you to avoid interest charges.

People Also Read

- [How to Avoid Credit Card Debt](#)
- [What are Credit Card Cash Advances](#)
- [How to Close Out a Credit Card](#)

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