

[Credit Cards](#) › [Bad Credit](#)

Best credit cards for bad credit in December 2021

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[How we rate our cards](#)

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B Why you can trust Bankrate



At Bankrate we strive to help you make smarter financial decisions. While we adhere to strict [editorial integrity](#), this post may contain references to products from our partners. Here's an explanation for [how we make money](#).

Building or repairing your credit can make it easier to open doors with lenders, landlords and even potential employers. Those with bad credit scores (in the 300 - 579 range) can benefit from using a card designed with them in mind. To make it easier to find a card that fits your needs, we've compiled the best credit cards for bad credit available from our partners.

[See Summary -](#)

Best Credit Cards for Bad Credit:

[Capital One Platinum Secured Credit Card](#): Best for rebuilding credit

[Credit One Bank® Platinum Visa® for Rebuilding Credit](#): Best for unsecured credit card with rewards

[Petal® 1 "No Annual Fee" Visa® Credit Card](#): Best for local cash back offers

[Discover it® Secured Credit Card](#): Best secured card with rewards

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savings

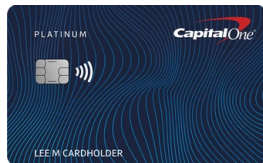
[OpenSky® Secured Visa® Credit Card](#): Best for credit educational support**Need more information?**Skip down to read our [card profiles and expert advice](#).

BEST FOR REBUILDING CREDIT

Apply now

On Capital One's secure
site

Capital One Platinum Secured Credit Card



Terms Apply

Rewards rate

N/A



3.0

Bankrate review

**Intro bonus**

N/A

Annual fee

\$0

Regular APR

26.99% (Variable)

Recommended credit

No Credit History ⓘ

Bankrate's View ^

This card is an excellent option for people with poor credit scores as it helps you to improve your score without costing you in the process. You'll be automatically considered for a higher credit line in as little as six months with on-time monthly payments. And you can secure a credit line of up to \$200 with a deposit as small as \$49.

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Pros

- Unlike most secured cards, which require a deposit equal to your credit limit, cardholders can get a \$200 credit limit with a deposit as small as \$49.
- You'll be automatically considered for a higher credit limit, with no additional deposit, with six months of on-time payments.

Cons

- People with derogatory things, like bankruptcies or debt collections on credit reports, may have a more challenging time qualifying.
- The 26.99% ongoing variable APR is high when compared to some similar cards.

Card details ^

- No annual or hidden fees. See if you're approved in seconds
- Building your credit? Using the Capital One Platinum Secured card responsibly could help
- Put down a refundable security deposit starting at \$49 to get a \$200 initial credit line
- You could earn back your security deposit as a statement credit when you use your card responsibly, like making payments on time
- Be automatically considered for a higher credit line in as little as 6 months with no additional deposit needed
- Enjoy peace of mind with \$0 Fraud Liability so that you won't be responsible for unauthorized charges

ADDITIONAL FEATURES

Purchase intro APR
N/A

Balance transfer intro APR
N/A

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and checking your credit does not hurt your credit score

BEST UNSECURED CREDIT CARD WITH REWARDS

Credit One Bank® Platinum Visa® for Rebuilding Credit

[Apply now](#)

On Credit One Bank's
secure site



[See Rates & Fees.](#)
Terms Apply

Rewards rate

1% Earn 1% cash back rewards on eligible gas, grocery purchases and mobile phone, internet, cable and satellite TV services. Terms apply.



2.6

[Bankrate review](#)



Intro bonus	Annual fee	Regular APR	Recommended credit
N/A	\$75 for the first year. After that, \$99 annually (\$8.25 per month)	23.99% Variable	Bad to Fair (300 - 670) ⓘ

Bankrate's View [^](#)

If you have less than stellar credit but want to earn rewards with your credit card, this may be a good choice, though its terms can be confusing for those new to the world of credit cards, and the associated fees may be a bit much. There are less confusing, less expensive options available for credit-builders.

[Read our full Credit One Bank® Platinum Visa® for Rebuilding Credit review.](#)

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- This is an unsecured credit card, meaning you get access to credit without a security deposit.

Cons

- The card charges a \$75 annual fee the first year, then \$99 (\$8.25 per month).
- Relatively low rewards rate; there are some cards for bad credit that offer more robust rewards.

Card details 

- See if you Pre-Qualify without harming your credit score
- Earn 1% cash back rewards on eligible gas, grocery purchases and mobile phone, internet, cable and satellite TV services. Terms apply.
- With \$0 Fraud Liability, you won't be responsible for unauthorized charges
- Automatic reviews for credit line increase opportunities
- Looking to rebuild credit? We report to the major credit bureaus monthly
- View your free online access to your Experian credit score, terms apply
- This unsecured card requires no deposit and can help build your credit
- Choose your monthly payment due date for added convenience, terms apply
-

ADDITIONAL FEATURES**Purchase intro APR**

N/A

Balance transfer intro APR

N/A

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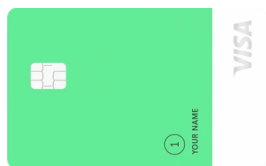
- Manage your account on-the-go with the Credit One Bank mobile app
- Show off your personality by selecting from a variety of card designs, a fee may apply
- [See Rates & Fees](#)

BEST FOR LOCAL CASH BACK OFFERS

Apply now

On WebBank's secure site

Petal[®] 1 "No Annual Fee" Visa[®] Credit Card



Terms Apply

Rewards rate

N/A



3.6

Bankrate review



Intro bonus	Annual fee	Regular APR	Recommended credit
N/A	\$0	19.99% - 29.49% (Variable)	No Credit History ⓘ

Bankrate's View ^

With responsible use, this card could help you build a solid credit profile and earn cash back (earn 2% to 10% rewards with the Petal Perks program). Cardholders can receive a credit

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Read our full [Petal 1 "No Annual Fee" Visa Credit Card review](#).

Pros

- There's no annual fee with this card.
- The card earns decent cash back rewards with the Petal Perks program (2% to 10% on select purchases).

Cons

- No consistent way to earn rewards outside of the Petal Perks program
- The APR (19.99% to 29.49% variable) isn't as competitive compared to similar cards.

Card details

- \$0 Annual Fee
- \$300 - \$5,000 credit limits
- Earn a credit limit increase in as little as 6 months. Terms and conditions apply.
- No credit score? No problem. If eligible, we'll create your Cash Score instead.
- 2% - 10% cash back at select merchants
- Variable APRs range from 19.99% - 29.49%
- See if you're pre-approved within minutes without impacting your credit score.
- No annual or foreign transaction fees.
- Build credit alongside hundreds of thousands of Petal Card members.

ADDITIONAL FEATURES

Purchase intro APR
N/A

Balance transfer intro APR
N/A

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spending, and automate payments.

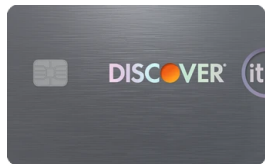
- Petal reports to all 3 major credit bureaus
- No deposits required
- Card issued by WebBank, Member FDIC

BEST SECURED CARD WITH REWARDS

Apply now

On Discover's secure site

Discover it[®] Secured Credit Card



[See Rates & Fees,](#)
Terms Apply

Rewards rate

- 2%** Earn 2% cash back at Gas Stations and Restaurants on up to \$1,000 in combined purchases each quarter.
- 1%** Earn unlimited 1% cash back on all other purchases – automatically.



4.0

Bankrate review



Intro bonus

Cashback Match™



Annual fee

\$0

Regular APR

22.99% Variable

Recommended credit

No Credit History ⓘ

Bankrate's View ^

Considering the generous rewards rate and lack of an annual fee, the Discover it[®] Secured Credit Card is one of the best options for consumers with poor credit scores. Discover will

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Read our full [Discover it® Secured Credit Card review](#).

Pros

- The card has no annual fee.
- Offers cardholders 2% cash back at gas stations and restaurants (on up to \$1,000 in combined purchases per quarter, then 1%) and unlimited 1% on all other purchases

Cons

- There's a minimum \$200 security deposit; some secured cards have lower minimums.
- The 22.99% variable APR, though pretty standard for a secured credit card, is still high.

Card details

- No Annual Fee, earn cash back, and build your credit with responsible use.
- Using your secured credit card helps build a credit history with the three major credit bureaus. Generally, prepaid and debit cards can't do that.
- Establish your credit line with your tax return by providing a refundable security deposit of at least \$200. Bank information must be provided when submitting your deposit.
- Automatic reviews starting at 7 months to see if we can transition you to an unsecured line of credit and return your deposit.*
- Earn 2% cash back at Gas Stations and Restaurants on up to \$1,000 in combined purchases each quarter. Plus,

ADDITIONAL FEATURES

Purchase intro APR
N/A

Balance transfer intro APR
10.99% for 6 months

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- Discover is accepted nationwide by 99% of the places that take credit cards.
- Get 100% U.S. based customer service & get your free Credit Scorecard with your FICO® Credit Score.
- Intro Offer: Unlimited Cashback Match - only from Discover. Discover will automatically match all the cash back you've earned at the end of your first year! There's no minimum spending or maximum rewards. Just a dollar-for-dollar match.
- Get an alert if we find your Social Security number on any of thousands of Dark Web sites.* Activate for free.
- Click "Apply Now" to see rewards, FICO® Credit Score terms, Cashback Match™ details & other information.

BEST FOR LOW ANNUAL FEE

Mission Lane Visa® Credit Card

Apply now

On Mission Lane's secure site



Terms Apply

Rewards rate

N/A

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2.5

Bankrate review



Intro bonus	Annual fee	Regular APR	Recommended credit
N/A	\$0 - \$59	26.99 - 29.99 (Variable)	Bad to Fair (300 - 670) ⓘ

Bankrate's View ^

If you want a low-cost card to rebuild your credit without security deposit requirements, this card is a viable option. With no base rewards or intro bonus, you can double down on your credit rebuilding journey with few distractions.

Read our full [Mission Lane Visa® Credit Card review](#).

Pros

- There is no security deposit required to hold this card.
- You can be eligible for a higher credit limit after six months of on-time payments.

Cons

- The starting credit limit on this card can be as low as \$300.
- The variable APR of 26.99 to 29.99 percent is definitely higher than average.

Card details ^

- See if you qualify instantly without harming your credit score.
- Get a higher credit line if you're in good standing after making your first 6 payments on time

ADDITIONAL FEATURES

Purchase intro APR
N/A

Balance transfer intro APR

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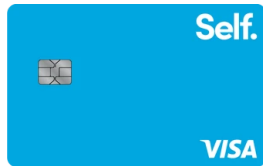
- Instant decision on your application
- No interest on purchases when you pay in full and on time each month
- No security deposit required - get started today!
- Enjoy coverage from Visa®
- Access your account anytime, anywhere with our mobile app

BEST FOR BUILDING CREDIT WITH SAVINGS

Apply now

On Self's secure site

Self - Credit Builder Account + Secured Visa® Credit Card



Terms Apply

Rewards rate

N/A



3.0

Bankrate review



Intro bonus

N/A

Annual fee

\$25 monthly payment, 24 month term with a \$9 admin fee

Regular APR

15.92% (Variable)

Recommended credit

No Credit History ⓘ

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The Self - Credit Builder Account + Secured Visa® Credit Card is designed to help you improve your credit by starting with a savings account and then transitioning to a secured card. With each on-time payment to your Credit Builder Account, you can add positive activity to your credit history and get closer to qualifying for a Self Visa® Credit Card. [Read our full review of the Self – Credit Builder Account + Secured Visa® Credit Card](#)

Pros

- The 15.92% variable APR is a step above the interest rates of comparable cards.
- The card doesn't require an additional security deposit or hard credit inquiry for a credit card when you have a savings account.

Cons

- A \$25 monthly payment, 24-month term, and \$9 one-time admin fee are required to secure this card.
- Your credit limit is restricted by your Savings Builder account balance.

Card details 

- Combined credit builder account and secured card products to help you build credit and save* money (minus interest and fees)
- No credit check. No credit history required.
- Start with a credit builder account that reports to all 3 credit bureaus. Each on-time monthly payment builds credit history and savings. Choose the plan that works for you.
- Make at least 3 monthly payments on time, have \$100 or more in savings progress in your account, and be in good standing.** You'll automatically be

ADDITIONAL FEATURES**Purchase intro APR**

N/A

Balance transfer intro APR

N/A

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- Your savings progress from your Credit Builder Account acts as your refundable security deposit.
- The Self Visa Credit Card is accepted at millions of locations in the U.S.
- Stay on track with credit utilization monitoring, auto pay, account reminders, a mobile app, and dedicated customer support.
- *Sample product: \$48 monthly payment, 12 month term with a \$9 admin fee at a 15.65% Annual Percentage Rate. Please refer to www.self.inc/pricing for the most recent pricing options.
- **Disclaimers, Rates and Fees: <https://www.self.inc/card-agreement> and <https://www.self.inc/terms-of-service>

BEST FOR CREDIT EDUCATIONAL SUPPORT

OpenSky[®] Secured Visa[®] Credit Card

Apply now

On Capital Bank's secure site



Terms Apply

Rewards rate


N/A

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3.2

[Bankrate review](#)

Intro bonus	Annual fee	Regular APR	Recommended credit
N/A	\$35	17.39% (variable)	No Credit History 

Bankrate's View 

The OpenSky® Secured Visa® Credit Card is an excellent choice for consumers looking to improve their credit. OpenSky does not require a credit check, making it a low-stress application process. Deposits for this card vary depending on individual finances but are refundable and can be as low as \$200.

Read our full [Open Sky Secured Visa Credit Card review](#).

Pros

- The card doesn't require a credit check.
- Cardholders can secure a credit limit of up to \$3,000 (with a matching deposit), a higher threshold than many competitor cards.

Cons

- The card has a \$35 annual fee.
- The card doesn't offer a rewards program or welcome bonus.

Card details 

- No credit check necessary to apply. OpenSky believes in giving an opportunity to everyone.
- The refundable* deposit you provide becomes your credit line limit on your

ADDITIONAL FEATURES

Purchase intro APR
N/A

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- Build credit quickly. OpenSky reports to all 3 major credit bureaus.
- 99% of our customers who started without a credit score earned a credit score record with the credit bureaus in as little as 6 months.
- We have a Facebook community of people just like you; there is a forum for shared experiences, and insights from others on our Facebook Fan page. (Search "OpenSky Card" in Facebook.)
- OpenSky provides credit tips and a dedicated credit education page on our website to support you along the way.
- *View our Cardholder Agreement located at the bottom of the application page for details of the card.

**The more you know...**

The pandemic has resulted in financial challenges for many Americans. According to [our study](#), 33% of cardholders did something that could hurt their credit score during COVID-19.

Personal finance experts at Bankrate have evaluated today's best credit cards for bad credit and chosen the top options. We also offer tips on qualifying for a credit card and