

Earn real cash<sup>1</sup> on every purchase without paying any fees at all.<sup>2</sup>

# Apple Card

**Apply now to see your credit limit offer.**

See your credit limit and interest rate offer — all without impacting your credit score.<sup>3</sup> Apply now and use right away.<sup>4</sup>

[Apply now](#)



**A different kind  
of credit card.**

Apply in as little as a minute and see your credit limit and interest rate offer — all without impacting your credit score. Your credit score may be impacted after you accept the card offer.

No annual fees, no late fees, no foreign transaction fees. No fees. Really.

Choose any amount you wish to pay, and watch Apple Card estimate the interest cost for you.<sup>5</sup> In real-time.

Your data isn't sold to third parties for marketing or advertising.

[Apply now ›](#)

No points.  
No gimmicks.

Get Daily Cash back from a percentage of your purchases. Not a month from now. Every day. There's no limit to how much you can get.

On everything you buy from Apple and at select merchants like Nike and Walgreens when you use Apple Card with Apple Pay.\*

Every time you pay with Apple Card using Apple Pay.

On all purchases where Apple Pay isn't accepted.

[Apply now ›](#)

## No fees. Not even hidden ones.

We want to make it easier to pay down your balance, not harder. So Apple Card doesn't have any fees.

[Apply now](#) ›



When you buy things with the Apple-designed titanium card, you get unlimited Daily Cash back on everything you buy. For apps and websites that don't yet take Apple Pay, there's a virtual card number in the Wallet app. And Mastercard is our global payment network, so you can use Apple Card all over the world.

[Apply now](#) ›

1. You can choose to direct Daily Cash to a Savings account or to an Apple Cash account. If you do not have either set up to receive your Daily Cash, it can be applied as statement credit upon request. Apple Card is issued and Savings accounts are provided by Goldman Sachs Bank USA, Salt Lake City Branch, Member FDIC. Daily Cash is earned on purchases after the transaction posts to your account. Actual posting times vary by merchant. Daily Cash is subject to exclusions, and additional details apply. See the Apple Card Customer Agreement for more information.

Apple Payments Services LLC, a subsidiary of Apple Inc., is a service provider of Goldman Sachs Bank USA for Apple Card and Savings accounts. Apple Cash services are provided by Green Dot Bank, Member FDIC. Apple Payments Services LLC, a subsidiary of Apple Inc., is a service provider of Green Dot Bank for Apple Cash accounts. Neither Apple Inc. nor Apple Payments Services LLC is a bank.

2. Late or missed payments will result in additional interest accumulating toward your balance. Variable APRs for Apple Card range from 18.24% to 28.49% based on creditworthiness. Rates as of July 1, 2025. Existing customers can view their variable APR in the Wallet app or [card.apple.com](#).
3. Accepting an Apple Card after your application is approved will result in a hard inquiry, which may impact your credit score.
4. Subject to credit approval.
5. Interest charges shown on the example payment wheel are only provided for illustrative purposes and may not be an accurate reflection of the actual amount of interest charges on your account. Interest estimates provided in the payment wheel in your account are based on your posted account balance at the time of the estimate and do not include pending transactions or any other purchases you may make before the end of the billing period.

\*Merchant offers may change at any time.

**Nike:** 3% Daily Cash is available on purchases made in the U.S. using Apple Card with Apple Pay at Nike stores, Nike.com, the Nike mobile app, the Nike SNKRS app, and Swoosh.com. Excludes purchases at Nike pop-up events.

**Walgreens/Duane Reade:** 3% Daily Cash is not available at Sprint Express and independent health service providers, including Walgreens Optical and Walgreens Hearing, or for orders made on third-party delivery apps.

To access and use all Apple Card features and products available only to Apple Card users, you must add Apple Card to Wallet on an iPhone or iPad that supports and has the latest version of iOS or iPadOS. Apple Card is subject to credit approval, available only for qualifying applicants in the United States, and issued by Goldman Sachs Bank USA, Salt Lake City Branch.

Apple Payments Services LLC, a subsidiary of Apple Inc., is a service provider of Goldman Sachs Bank USA for Apple Card and Savings accounts. Neither Apple Inc. nor Apple Payments Services LLC is a bank.

Apple Pay is a service provided by Apple Payments Services LLC, a subsidiary of Apple Inc. Neither Apple Inc. nor Apple Payments Services LLC is a bank. Any card used in Apple Pay is offered by the card issuer.