

# Discover How to Apply for the Rakuten Credit Card

Applying for the **Rakuten Credit Card** is a simple process that offers excellent rewards and benefits.

With a seamless online application, competitive rates, and access to Rakuten Super Points, it is a valuable option for frequent shoppers.

Understanding the steps, requirements, and key features ensures a smooth approval process.

## Key Features of the Rakuten Credit Card

The Rakuten Credit Card provides several advantages, making it a convenient payment option for shoppers and travelers.

These features add value to cardholders by offering rewards, security, and ease of use.

- Earn Rakuten Super Points on every purchase. Redeem them for discounts on Rakuten services.
- There is no annual fee for the standard Rakuten Credit Card. It is a cost-effective option.
- Advanced fraud protection ensures secure transactions. Payments remain safe.
- Use the card in Japan and internationally. Works for online and offline purchases.
- Get special promotions and discounts on Rakuten Ichiba and partner stores.

## Interest Rates and Fees

Understanding this card's specific interest rates and fees is essential for effective financial management.

Below is a detailed breakdown:

- **Annual Percentage Rate (APR) for Purchases:** The APR is variable, set at the Prime Rate plus 21.74%, totaling 25.74% as of June 1, 2022.
- **APR for Cash Advances:** Similarly, cash advances carry a variable APR of the Prime Rate plus 21.74%, resulting in a 25.74% APR as of June 1, 2022.
- **Cash Advance Fee:** Each cash advance transaction incurs a fee of either ¥1,500 or 5% of the amount advanced, whichever is greater.
- **Foreign Transaction Fee:** Transactions made in foreign currencies are subject to a fee of 3% of the transaction amount.
- **Late Payment Fee:** If a payment is late, a fee of up to ¥6,000 may be assessed.
- **Returned Payment Fee:** Payments returned due to insufficient funds or other issues may result in a fee of up to ¥6,000.
- **Annual Fee:** The Rakuten Cash Back Visa® Platinum Credit Card does not have an annual fee.

Knowing these rates and fees will help you use your Rakuten Credit Card responsibly and avoid unnecessary charges.

## Eligibility Requirements

Applicants must meet specific criteria to qualify for the Rakuten Credit Card.

Ensuring eligibility before applying increases the chances of approval and prevents unnecessary delays.

- Applicants must be at least 18 years old and legally able to enter a contract.
- Residency in Japan is required, and a valid residential address must be provided.
- A stable source of income is necessary, but students may qualify with financial backing.
- A good credit history increases the chances of approval and may result in a higher credit limit.

# Required Documents

Submitting accurate and complete documents is crucial for a successful application.

The application requires verification of identity, income, and bank details.

- A valid identification document such as a passport, My Number card, or residence card
- Proof of income, such as recent salary slips, tax returns, or employment certificates
- A Japanese bank account for payments and automatic billing setup
- Contact details, including a mobile phone number and email address, for communication



## Step-by-Step Application Process

Applying for the Rakuten Credit Card is a straightforward process that can be completed online.

Carefully following the steps ensures a hassle-free application experience.

### Online Application

1. Visit the official Rakuten website and navigate to the credit card section.
2. Select the preferred Rakuten Credit Card type based on benefits and requirements.
3. Fill out the online application form with personal, employment, and financial details.
4. Upload scanned copies of the required documents as specified on the website.

### Verification and Approval

- Rakuten conducts a review of the submitted application and verifies the provided information.
- Additional documents or clarifications may be requested if necessary.

- Approval decisions typically take a few business days, depending on the applicant's credit profile.

## **How to Check Your Application Status**

Tracking your application helps avoid unnecessary delays and provides real-time updates on approval progress.

Applicants can quickly check their status through multiple methods.

- Log in to the Rakuten Credit Card application portal using the reference number.
- Status updates are available on the official website under the application tracking section.
- Customer service can be contacted for further inquiries regarding application progress.
- Email or SMS notifications may inform applicants about approval or additional requirements.

## **What to Expect After Approval**

Once your Rakuten Credit Card is approved, cardholders must complete a few steps before using it.

Understanding the post-approval process ensures seamless activation and usage.

- The credit card is delivered to the registered mailing address within a few business days.
- Activation is required before making any transactions, which can be done online or through customer service.
- Online banking and the Rakuten mobile app provide card details and transaction history access.
- The initial credit limit is assigned based on the applicant's creditworthiness and financial background.

# Payment Methods and Billing Cycle

Managing payments efficiently is crucial to avoid penalties and maintain a good credit score.

The Rakuten Credit Card offers flexible payment methods for added convenience.

- Monthly statements show transactions, outstanding balances, and due dates.
- Payments can be made through bank transfers, ATM deposits, or automatic deductions.
- A monthly payment is required to keep the account in good standing.
- Late payments result in additional interest charges, penalties, and potential impact on credit scores.

## Maximizing Benefits of the Rakuten Credit Card

This card provides numerous opportunities to earn rewards and save money.

Using the card wisely enhances the benefits and makes shopping more rewarding.

- Earn more Rakuten Super Points by shopping on Rakuten Ichiba and affiliated stores.
- Use the credit card for daily expenses like groceries, transportation, and utility bills.
- Participate in special promotions and Rakuten campaigns to receive bonus points and cashback offers.
- Avoid interest charges by paying off the full balance before each month's due date.

## Customer Support and Contact Information

For assistance with your Rakuten Credit Card, you can reach out to their customer service through the following contact details:

- **Customer Call Center (within Japan):** 0570-66-6910
- **Alternative Number (if the above is unavailable):** 092-474-6287

When you hear the voice guidance, follow these steps:

- Press “1” for cardholder services.
- Press “7” for inquiries about card issuance status and delivery.
- Press “0” to connect to an operator.

Representatives, including weekends and national holidays, are available from 9:30 a.m. to 5:30 p.m.

For more information, you can also visit the Rakuten Card support page:

## To Sum Up

The **Rakuten Credit Card** provides valuable rewards, secure transactions, and convenient payment options for everyday use.

You can ensure a smooth approval process by understanding the eligibility requirements, fees, and application steps.

Apply now through the official Rakuten Card website to start enjoying its benefits.

## Disclaimer

The information provided about the Rakuten Credit Card, including fees, interest rates, and eligibility requirements, is subject to change based on Rakuten’s policies.

For the latest details and terms, visit the official Rakuten Card website or contact customer support.