



# Benefits of No Credit Check Debit Cards You Need to Know About

For years, though, flashing your credit card was the norm, even if only when you were about to embark on a shopping binge. Many consumers had no qualms about using [no credit check debit cards](#) or credit cards to pay for a variety of items without fear of repercussions later.

When it comes to plastic cards, however, not all are made equal, and the temptation is always to put the two together when we hear the terms 'debit or credit card' as a means of payment.

This is not the case, and the distinction between the two answers the question of how to get a debit card if you have no or limited credit history.

You do not need to submit a credit check in order to obtain a debit card. This is because when you use no credit check debit cards, you can only spend the money in your account at the time, whereas when you use a credit card, you basically borrow money from the bank and pay it back later or over time.

## **What Can I Do With A Debit Card?**

The no credit check debit cards can be used to pay for anything, especially given that most high street stores accept contactless payments. They can also be used to pay for goods and services online, as well as to send money to someone else.

When using a debit card, you must have enough money in your account to cover the amount you're spending. If you have a bank account but no credit history, you are unlikely to be granted an overdraft, therefore if you try to spend more money with your debit card than you have in your account, the transaction will be denied.

## **Is It Possible To Obtain A Prepaid Debit Card Without Having A Credit History?**

The no credit check debit cards is one on which money is loaded before it is spent. As there is no borrowing involved, obtaining one if you don't have much credit history should not be a problem. All you'll need is some form of identification, and you'll be on your way to getting a prepaid debit card in no time.