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# HSN Shopping Cart Trick: Get an HSN Credit Card with No Credit Check

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Alina D. Sharon | Updated Feb 9, 2018

## Shopping Cart

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If you have negative credit history due to a history of things like late payments or bankruptcy, you'll probably get denied for most credit cards. Plus,

every time a creditor views your credit history, it typically lowers your score a little bit more, leaving you not only without a credit card but also with worse credit! Not to fear — there's a way to get a store credit card without a hard pull on your credit history. You can use the HSN shopping card trick! With this trick,

you can get the HSN store credit card even if you have bad or no credit. Keep reading to find out how exactly this works...

## In This Article


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## What to Do Before You Try the HSN Shopping Cart Trick

Before you try the HSN shopping cart trick, here's what you need to know to maximize your chances of success.

- Make sure you haven't previously requested to not receive prescreened credit card offers. If you have, the shopping cart trick won't work. Call (888) 5-OPT-OUT ((888) 567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com) to make sure you're opted in.
- The shopping cart trick works with a pop-up ad which offers you the opportunity to apply for an HSN credit card during the checkout purchase process. So, if you have a pop-up blocker, the ad won't appear. You'll need to switch off the blocker before beginning.

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- It's a good idea to wipe your browser history and cache before you start so that this does not interfere with the process.
- Make sure that the application asks you to submit only the last four digits of your social security number. If you're asked to enter the full number, exit out of the application as this means there will likely be a hard pull on your credit score, which will lower it.

## How to Do the HSN Shopping Cart Trick

Here's our step by step guide to the shopping cart trick at HSN:

### 1. Register for an HSN account

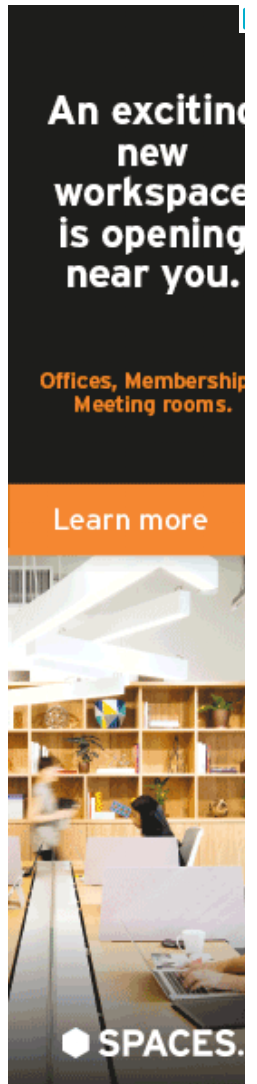
Visit the [HSN website](#) and register for a store account. You can do this by clicking the "Hello, Sign In" button at the top, left of the website. In the next window, click "create an account" and follow the steps.

### 2. Select a few items to purchase

Once you've created an account with HSN, select one or two items and place them in your shopping cart. You won't need to actually purchase these items, but you must have an item in your cart for the HSN shopping cart trick to work.

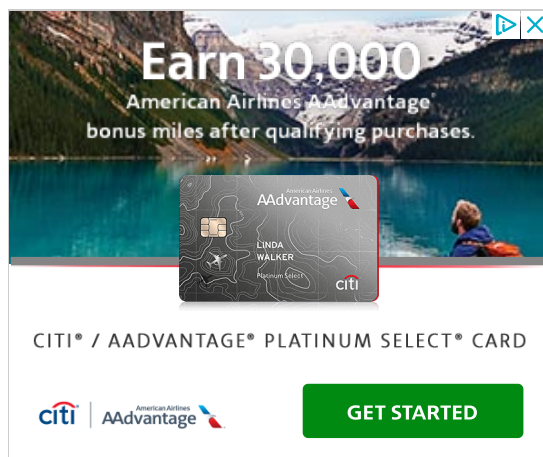
### 3. Enter your details carefully and correctly

Go through the checkout process and fill out your information (such as your billing and/or shipping



address) as if you were purchasing the items, but don't actually enter payment information or complete the purchase. Make sure you enter all of your information correctly (and do this manually as opposed to copy-pasting or using autofill). The information, including your name and address, should exactly match the details that appear on your credit report.

#### 4. Follow the pop-up prompt



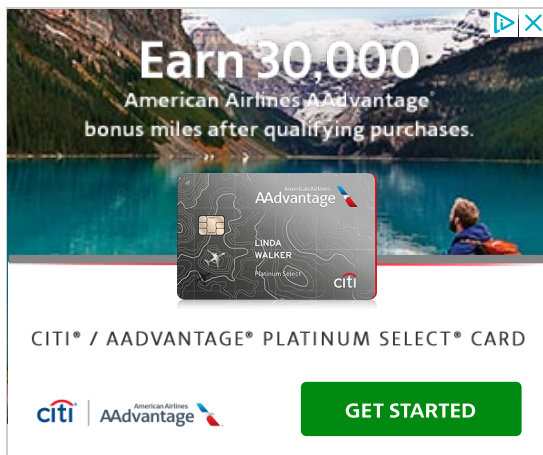
Sometime during the checkout process — before you enter payment information to complete the purchase — you should get a pop-up inviting you to register for a credit card. Make sure you're asked to enter only the last four digits of your social security number before proceeding with the credit card application. Once you apply for the credit card, you can empty your shopping cart if you don't want to purchase those items.

#### 5. Troubleshooting

If you don't get a pop-up invitation, double check that



you've addressed our [tips for before you try the HSN shopping cart trick](#) above. You should also double check your personal information. Remember, whatever you enter must exactly match what's on your credit report. That means non-matching details as small as middle initials or whether you abbreviated Street as St. in your address could prevent the credit offer from popping up. The trick also may not always work on the first try, so feel free to try again later.



## How to Decide If the HSN Shopping Cart Trick Is Right for You

There are some things to consider when deciding if using the shopping cart trick for stores like HSN is right for you.

### 1. Credit Score

Using the shopping cart trick can help you get a credit card with HSN or another store and then using the credit card responsibly by making timely payments can help raise your credit score. However, if your bad credit is a result of late payments or overspending, another credit card might make it even more difficult

to get out of debt. If you already have bad credit and want a credit card to rebuild, think carefully before you decide which one.

Furthermore, even though the credit card company will not do a hard pull on your credit, opening any new credit card lowers your credit score temporarily. The more new accounts on your report, the lower is the average age of all your credit accounts — average age is a factor in calculating your score, so having new accounts means settling for a lower score.

## 2. Discounts

Having an HSN credit card can be useful because you can take advantage of a variety of promotions when shopping with HSN. New cardholder offers usually give you a certain amount or percent off the first time you use your HSN credit card. When using the credit card, you can also divide your payments on a purchase so that you don't need to pay the full amount right away. For other deals and promotions related to the HSN credit card, visit the [HSN credit card page](#).

## 3. Limits and interest rates

Keep in mind that store credit card limits tend to be low, while interest rates can be quite high. The limit for the HSN credit card varies per approved applicant, but the interest rate is listed as nearly 28%, according to

the [HSN Credit Card Terms and Conditions](#).

## In Summary

There's never a guarantee that the HSN shopping cart trick will work even if other users are reporting that it does work. However, if you follow all of our instructions, you can maximize your chances of getting approved for the card even if you have bad credit. If at first it doesn't work, check to make sure you've entered all information carefully and correctly.

If you're looking for more options, the good news is that there are plenty of other stores where the shopping cart trick works. Most stores that allow the credit card trick issue their cards through Comenity Bank, though the trick can work with cards backed by other banks as well. Check out our article [The Complete Shopping Cart Trick Stores List \(+ Where It Won't Work\)](#) for a complete list of stores where you can use the shopping cart trick.

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