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Manage your account to go to Enjoy 24/7 to access your Starbucks® Rewards Visa® Card account almost anytime, anywhere. If you apply for a new credit card and don't get immediate approval, you can start worrying and wondering what you should do next. I've been there, and I know it can be stressful. In this post, we'll go over everything you need to know about your Chase credit card application status and what to do if you're not immediately approved. The reasons why you can't immediately approveLet's start going over some of the reasons why you may not get immediate approval for your Chase credit card application. You have applied for too many credit cards. This may be a problem for many of us who love the thrill of travel rewards credit cards (myself included). The chase is particularly tough on this one since the implementation of the 5/24 rule; below for more information on these limitations. You and Chase already have a lot of credit. If you already have a few Chase credit cards open, you may be approaching the top limit of credit they are willing to extend to you. You are applying for a small business credit card. Small business apps can be more complex than personal credit cards. You may need to provide Chase with some additional documents to confirm your company's details. You made a mistake in the statement. Sometimes, the pending status of a request may be due to a simple typo or other unintended errors. Chase credit card application statusWhen the letters lead, you will receive your application's approved message immediately. Image Credit: Rawpixel.com Via ShutterstockIf you can't immediately approve, don't get angry; There's still hope. You can receive a letter by email confirming or denying your application. (It should arrive within 7-10 days, although in some cases it can take up to 30 days.) Send a message that says you have a decision within 2 weeks. Applicants for the following credit cards will receive an email confirming their approval, which includes your credit limitCheck Your Status by PhoneTo check your staff Chase credit card application status by phone, call the application status line at 1-800-432-3117. For business applications, call 1-800-453-9719Check Your Status OnlineIf you're already a Chase client, you can check your app's status online. After you sign in to your account, click the icon in the upper-left corner that looks like a column of rows. Image credit: The ChaseA menu opens on the left side of the screen. Scroll all the way down and you'll see a tab that says App Status. Click to check the current status of your Chase credit card app. Image Credit: ChaseChase credit card application rulesAll banks have rules on how often you can apply for credit cards. These rules are limit the amount of credit that banks extend to individuals and discourage those who are trying to play the system. Chase is no exception to these rules, and they are known for having some of the strictest among card issuers. But the strictest rules come with some of the best travel rewards credit cards out there! Chase offers some of the best travel rewards credit cards on the market, but they also have some tougher rules when it comes to how many cards you can apply for. Make sure you understand the 5/24 rule, 2/30 rule and Sapphire restrictions before applying for another credit card. Image Credit: ChaseChase 5/24 RuleThe 5/24 rule is not a published rule, but it is very much alive and well. He says to be approved for certain Chase credit cards (including some of the most popular, such as the Chase Sapphire Preferred Card), you can't open 5 or more personal credit cards across banks in the last 24 months (with a few exceptions). So, what exactly counts in the direction of 5/24? New personal credit cards that you open in any bank. Even if you later close these accounts, they will still be counted towards the 5/24 rule. Retail credit cards such as cards in stores such as Victoria's Secret, Best Buy and Amazon.Being added to an authorized user's someone else's credit card account. Business cards from Capital One, Discover and some other bank. The good news is most business credit cards are not counted against you under the 5/24 rule. Until November 2018, the 5/24 rule did not affect many personal Chase cards. Unfortunately, from November 2018, it seems that the following maps are now affected. (This information is crowdsourced, which means it has not been confirmed by Chase.) 2/30 Rule This one is a little less well known than the 5/24 rule. Under this rule, more than 2 personal credit cards or 1 business credit card cannot be opened within a 30-day period. Just like the 5/24 rule, it's not a confirmed, published rule - but it's guaranteed tons of user-provided data. Bottom Line: Trying to open too many cards in a short space of time is one reason you may not be immediately approved for a Chase credit card. If you have opened a 5+ credit card (from any bank) in the last 24 months, you are unlikely to be approved. In addition, if you have opened 2+ personal Chase credit cards or 1 Chase business card in the last 30 days, your new application is likely to be rejected. Chase Sapphire RulesIn 2018, Chase implemented some restrictions for the family of Sapphire credit cards. It consists of Chase Sapphire Preferred® Card and Chase Sapphire Reserve® (plus the base Sapphire card, which is no longer open to new applications). These are some of the best travel rewards credit cards out there, so it's important to understand these rules. In the past, you can keep more than one of these cards at the same time and earn bonuses for each one. Now, you're limited to 1 bonus every 4 years! Under chase terms, you are not entitled to a registration bonus on either Sapphire card if you are:Current card member of any Sapphire credit card or previous card member of any Sapphire credit card who received a new credit card bonus in the last 48 months. Chaseation LineThe Chase reconsideration line is a phone number that can be called in the hopes that the application denial will be overturned. You can also call the review line to speed up the confirmation process. It is best to call within 30 days of denial, or you must submit a brand new application. Hot Tip: Chase the reconsideration line of personal cards is 1-888-270-2127. Chase a series of business cards at 1-800-453-9719Reconsideration Line TipsThere are a few things to keep in mind when you call Chase reconsideration line: Application errors or typos: Be sure to mention any typos or errors that may have been found in your application that could have contributed to your pending application status or denial. Offer credit move: One reason you've received denial is that the bank has already extended a large amount of credit to you. If you don't mind keeping the same total credit, offer to reduce credit limits on your other cards to make room for a new one. Mention why you want a new map: If the map you are trying to get approved offers the specific advantages that you want to use, be sure to mention that representative. Explain to them how you plan to use the new card. However, don't mention the sign-up bonus. Credit card companies don't want to extend more credit to someone who just wants a card bonus, so it's better not to mention it at all. Be friendly: Despite your frustration, keep a friendly attitude. The person at the other end of the line is just doing their job. Being rude doesn't get you anywhere. Chase Small Business Credit Card Application TipsApplying for a small business credit card can be a little more complicated than applying for a personal card. While you don't have to have a registered business to apply for a card, you could show some evidence of the legitimacy of your business. You may be asked to provide documents, including proof of your company's legal name or physical address. Hot Tip: If you don't have a registered business like LLC, it may be best to use your name as a business name. I ran into a problem trying to apply for a Chase business card on my blog business name (which I had no problem with other banks). When I spoke to Chase's representative, they encouraged me to use my name as a business name to increase my likelihood of approval. How to contact ChaseHere has some usually needed numbers contact Chase:Type Credit ApplicationChase Contact NumberAuto loan - Buy New or Used Car1-866-804-6781Car Loan - Refinance1-866-481-4254Credit Card Customer Service - Business1-888-269-8690Credit Card Customer Service - Personal1-800-432-3117Home equity1-888-34CHASE (1-888-342-4273)Mortgage1-800-873-6577Final Thoughts Applying for a new credit card can be stressful – especially if you can't be approved immediately. But don't worry. The pending application does not automatically mean that you will not be rejected. This may be due to something as simple as a small typo in your application. If you are not immediately approved, try calling the Chase reconsideration line to invoke your case. You may be confirmed after a quick verification of some basic information. Chase offers some of the best travel rewards credit cards out there. Hang out there if you're waiting for a decision on your credit card application – it's worth it if you earn valuable points for each purchase. To check the status of the Chase credit card app, call the app's status line888-338-2586. If you're a current Chase customer, you can check your online status. After you sign in to your account, click the menu icon in the upper-left corner, and then scroll down to Application Status.Many credit card confirmations can take place immediately. If you do not receive immediate approval, you will likely get a decision in 7-10 business days. However, sometimes it can take up to 30 days. There are some numbers you can call to verify the status of your credit card application or try to overturn the rejected application. Reconsideration (personal): 888-270-2127Reconsideration (business): 800-453-9719 Customer Service (personal): 1-800-432-3117 Customer service (business): 1-88 1-888-338-2586Check Application Status (Business): 1-800-453-9719If you are not immediately approved by credit card, you may ask, why your application is under review. This does not mean that you are assigned a denial – you could have made a typo in your application, or you may just need to confirm some of the information that you provided. Sending feedback... Your feedback has been sent. We take your comments very seriously because they really help us improve the site. If you want to add a comment to this article and share your valuable feedback and opinions, click here to comment. We really appreciate it! - Alex & ErinAn error occurred please try again later

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