

How to apply for the Chase Visa MK Credit Card



(Start at #5 if you have already created a MK password for www.marykayintouch.com)

1. Login to www.marykayintouch.com and enter your consultant number and leave the password blank and hit the connect button.
2. Verify your social security number and mother's maiden name and then create your own password
3. Answer your "Customized Look" questions for your FREE Color 101 Compact
4. By-pass the "website and business cards" option – just hit "come back later"
5. When you finally get to the homepage of www.marykayintouch.com at the bottom right hand corner is the link for **MK Connections**, click the link.
6. Click on VISA MK Credit Card Offer link.
7. Click on Apply link.
8. There are 2 card options: Rewards (on the left side) and No rewards (on the right side) – you'll want to apply for the **No Rewards** card because it has the instant approval. The other card takes several weeks to arrive. Remember, that you can always upgrade to the Rewards card later. Also, the Rewards card has a higher interest rate after the introductory 6 month period.
9. When you apply, make sure everything is perfect before you hit the submit button. Do not hit stop, back or refresh button while they are processing your application. You will not receive instant approval if you do this.
10. Once you are approved WRITE down the credit card number and expiration date and THEN print the screen shot. If you loose the number for any reason, federal law prohibits that CHASE give you the number over the phone and your card will not arrive for approx. 2 weeks.
11. You will receive a temporary limit (usually \$1,000) so call immediately (866)422-6566 to find out what your final approval limit is. You will also want to activate your CC at this time before you place your order. You may need to press 0 to speak to a customer service representative.
12. Activate the card by calling by answering all the questions the representative asks you. They will want you're your account number, expiration date, etc...and then they will begin a series of questions that are more like a personal interrogation of your person. Once they are done then your card will be active. Also, you do not need your card in your presence in order for them to activate it. If the representative requests this then please ask to speak to a manager and explain the instant activation perk for the MK Chase Visa Card. Remember, call centers have high turn over and not all representatives are trained with our specific product.
13. **A few recommendations:**
 - a. If your spouse has a higher credit score let him apply and order a 2nd card in your name
 - b. Make sure your GROSS household monthly income is your "before tax" income for the both of you & you may include anyone's income that lives in your home.
 - c. If you or your spouses' credit score is lower than 600 I would not recommend that you apply. The underwriting guidelines are rather strict.
14. **Why I recommend this card:**
 - a. It has instant approval so you can order your product and start your business immediately.
 - b. Maintain all of your expenses together: website, business cards, and business supplies.
 - c. After the introductory period of 6 months, a good standing customer can call and request an additional 6 months at 0%. I do not know the specifics of getting approved for this.