



Frequently Asked Questions

Who is Home Credit?

Home Credit US, LLC (“Home Credit”) is the company servicing your Sprint Credit Card account. Home Credit has partnered with Sprint to provide innovative consumer financing solutions to customers who value advanced mobile communications that connect them to the things that matter most.

Applying for the Sprint Credit Card

How can I apply for the card?

Currently, the Sprint Credit Card is only available to existing Sprint customers by invitation. You may receive an e-mail or mailed invitation with a website and an access code that you can use to access the application and apply. You may also be invited to apply within a Sprint store. The Sprint sales rep will ask you if you’d like to apply if you’ve been invited.

What does it mean if I have a “pending” application?

A “pending” application means that your application has been submitted and is under review by our credit team. You will receive a communication with a decision on your application either via e-mail or mail within 30 days of application submission.

My application was approved, what happens next?

Congratulations on your approval! You will receive an e-mail and/or mail with information regarding your Sprint Credit Card account soon after approval. You will also receive your physical card within 7-10 business days after approval. You will need to activate your card before you can use it. To activate your card, call the number located on the back of your card, visit our card activation page at www.homecreditus.com/myaccount, or download the My Home Credit mobile app for iPhone or Android.

Account Maintenance

How do I activate my card?

You can activate your card at <http://www.homecreditus.com/myaccount> by clicking on the “Activate My Card” link at the top of the page and entering the requested information. The primary account owner can activate all cards on their account. Authorized Users may only activate their individual card.

How do I dispute a charge on my credit card or statement?

If you need to dispute a charge on your statement, you can submit the dispute by:

- Logging in to the online services and open the applicable statement by selecting “View Your e-Statement” from the “Statement” option from the left hand navigation bar. Once you have selected the applicable statement, click on the specific transaction in the statement that includes the transaction, then select “Dispute Transaction” from the options and clicking “Submit.”
- Calling us at 855-456-8048 and speak with a live representative.
- Sending the dispute in writing to the following address: Home Credit – Disputes, PO Box 2988, Omaha, NE 68103-2988.

Timely notification is important. Most transactions must be disputed within 60 days of the date of the statement where the error appeared. We will respond to your written dispute within 30 days after we receive the dispute. Contact us at 855-456-8048 to cancel a dispute. Disputes can generally take 60-90 days to resolve.

How do I add an Authorized User?

To add an Authorized User via the My Home Credit app, please login to your account and go to the Settings page. If you have less than 5 Authorized Users on your account, the button to “Add New User” will be available. Otherwise, please contact us at 855-456-8048.

My card was lost or stolen, what do I do next?

If your card is lost or stolen, please contact us immediately at 855-456-8048. A representative will shut down your card and send you a replacement card. If you think you have temporarily misplaced your credit card, you can temporarily freeze your card using the My Home Credit app.

How can I request a replacement card?

If you need a replacement card, please contact us at 855-456-8048.

Can I use my card for a cash advance?

To see if you have cash advances as a feature of your card, please refer to your statement. If this feature is available, the amount available for cash advances will be displayed. If you need to setup a PIN to access this feature, please contact us at 855-456-8048 and follow the prompts.

What is the Cardmember Agreement?

Your Cardmember Agreement is your contract for your Home Credit product and states the terms and conditions which apply to your account.

You can view your Cardmember Agreement by visiting <http://homecreditus.com/disclosures>.

Payments

How is my minimum payment calculated?

For information on how your minimum payment is calculated, please refer to your Cardmember Agreement.

When is my payment due date?

Your payment due date is shown on your statement and on online within the “Account Summary” page.

How can I pay my credit card bill?

Online:

- Schedule a payment from your bank account or debit card for a one-time payment. (Payments can be scheduled for immediate payment or for up to 90 days into the future). To do this, sign in to your account and go to the “Payments” menu located on the left side of the page and choose the appropriate method of payment. Once you have selected the method, you will need to provide the requested information to proceed.
- Set up automatic payments to be deducted monthly on your due date. After enrollment, it may take at least one billing cycle to be effective. To do this, sign in to your account and go to the “Payments” menu located on the left side of the page and choose “Schedule Auto Pay.” Once you have selected the method, you will need to provide the requested information to proceed.

By Mail: Send your payment to Home Credit, P.O. Box 5470, Carol Stream, IL 60197. Please be sure to include your account number with your payment.

By Phone: Contact us at 855-456-8048.

My Home Credit (mobile app): On the “Overview” page, click on the “Begin a Payment” button. You can then pick what dollar amount you want to pay towards your balance. You can pick the payment send date as well. You will need to add a debit card or bank account as a form of payment before you can finalize the payment. Once you have entered all the requested information, slide the button saying “Slide to Complete Payment” to finalize the payment.

Online Services

How do I set up access to Home Credit’s online services?

Go to <http://www.homecreditus.com/myaccount> and click on the “Create Your Login” button. Enter the requested information to begin the registration process.

Additionally, you can activate your card on our mobile app or by calling us at 855-456-8048.

What if I forget my username and/or password?

Click the “Login” link at the top of the page located at <http://www.homecreditus.com/myaccount>. Once on that page, you may retrieve your username and/or reset your password by completing the appropriate section of the page.

Can I view my Card transaction history online?

To view your transaction history, access your account using your Username and Password. Select “Transaction History” from the left hand navigation bar.

How do I view my Statement online?

If you are enrolled in e-Statements, your statement information is available by selecting “View Your e-Statement” from the “Statement” option on the left hand navigation bar.

You may view information online for the three most recent statements. If you are a new customer, we will add a new statement each month until three statements are available. If you need additional statements, please contact us at 855-456-8048 to request these documents. There may be an additional charge to request a mailed copy of your statement. Please see your Cardmember Agreement for more information.

Can an Authorized User have a login for the online services?

All account information provided within the online services is only for the primary account owner.

How do I change my mailing address, e-mail address, or phone number online?

Sign in online, then select “Cardholder Info” from the “Account Info” option on the left hand navigation bar. To update your information, delete the existing information, type in the correct information and click “Submit.”

What are Alerts?

Alerts are one-way communication via e-mail or text message about your account. You can set up Alerts by logging into the online services and selecting “Manage Registration” from the “Alerts” option on the left hand navigation bar.

How often will I get Alerts?

Some Alerts may be sent multiple times in a billing cycle as they are tied to the number of transactions on your account; others are sent once a billing cycle.

How do I contact Home Credit?

Click on the “Contact Us” link at the bottom of our website for our contact information.

What steps do you take to ensure your website is secure?

Home Credit is committed to data security. We use 128-bit SSL encryption technology, the industry standard for data protection, to ensure that all communications on our secure website are encoded and protected. Additionally, we follow the guidance of federal banking regulators and employ strong authentication controls and recognized security standards.

Which browsers do you support?

Home Credit’s online services require a 128-bit secure link between your browser and our system. The following browsers are compatible with Home Credit’s online services:

- Microsoft Edge 12 and higher
- Microsoft Internet Explorer 9.0 and higher
- Firefox 39 and higher
- Chrome 43 and higher
- Safari 7 and higher.

You will be informed if your browser is not compatible. If your browser is not compatible, we suggest upgrading to the latest versions. To upgrade, please click on one of the following links:

- [Microsoft Edge](#)
- [Microsoft® Internet Explorer](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Apple Safari](#)

How do I add my card to a Mobile Wallet?

Apple Pay: Open the wallet app and tap the plus sign in the upper right corner. From there, simply use your camera to enter your card information or manually enter it.

Android Pay: Download the Android Pay app. Add your Home Credit Card. It is as simple as snapping a photo. Pay confidently at over a million locations in the United States.

Samsung Pay: Make sure your compatible Samsung device is updated with Samsung Pay. Take a picture of your card with your devices camera. Secure it with your fingerprint and backup PIN and you will be ready to go.

My Home Credit Mobile App

Does Home Credit have a mobile app?

- Yes! Our mobile app, My Home Credit, combines the benefits of our website along with the power of your phone. Download the My Home Credit app from your device's app store.

How do I start using the mobile app?

- Once the app is downloaded and installed on your device, click on the mobile app and log in using the same Username and Password you use for the online services. If you have not previously created an account for the online services, you will need to create an account. You can create an account on My Home Credit for iPhone or Android by selecting "Create Account" on the logon screen.

How do I unlock my account if I have too many incorrect login attempts on the mobile app?

Call us at 855-456-8048 to unlock your account.

What if I forget my username and/or password?

On the My Home Credit mobile app, click the "I Can't Log In" link on the home screen. This will take you to the "Login Help" page. From this page, choose "I forgot my username" or "I forgot my password" to go to the appropriate page. Once on the applicable page, you may retrieve your Username and/or reset your Password by completing the appropriate section of the page.

Rewards

What is a Qualifying Purchase to redeem rewards?

A Qualifying Purchase is a purchase made on your card on which you can redeem your points. We are constantly introducing new merchants and merchant categories that will qualify, so check back here frequently! Currently, purchases made on your card at the following merchants/merchant categories will qualify for redemption:

1. Sprint stores
2. Online at Sprint.com
3. Sprint telesales
4. Sprint service bill

NOTE: The purchase of Sprint merchandise at other locations, including national retailers like Best Buy and Walmart, will not qualify for redemption.

Qualifying Purchases are only valid for redemption for 30 days after the purchases have posted to your account.

Is there a minimum rewards redemption amount?

You must have a minimum of 2,000 points to be eligible for points redemption. You can redeem in \$5 increments up to the value of the Qualifying Purchase or your total points balance, whichever is less, until your total points fall below 2,000.

Do my rewards points expire?

Your reward points do not expire as long as your account is open and in good standing.

How do I redeem my points?

You can redeem points through our My Home Credit mobile app. You may redeem points towards Qualifying Purchases within 30 days of the date of the Purchase in three easy steps:

1. View your Qualifying Transactions and select the transaction against which you would like to redeem your points.
2. Use the slider to determine how many of your rewards points you would like to redeem against the Qualifying Transaction.
3. Confirm your selection.

Once you confirm the selection, the redeemed reward points will be deducted from your total reward points balance and an accompanying credit will be applied to your account balance and shown on your statement.

How do I earn points?

You will earn points when you, or an Authorized User, use your card to make purchases, minus returns, refunds or adjustments that are not payments. You will earn 1 point for every \$1 spent on purchases and 2 points for every \$1 spend on Sprint Purchases. A Sprint Purchase includes:

1. Sprint stores
2. Online at Sprint.com
3. Sprint telesales
4. Sprint service bill

NOTE: The purchase of Sprint merchandise at other locations, including national retailers like Best Buy and Walmart, will receive 1 point per \$1.

Where can I see how many points I have?

You can view your reward point balance at any time via the My Home Credit app. Reward points will also be visible on your statement.

Promotions and Benefits

What additional benefits are offered with my credit card?

Learn more about your Visa benefits and how to take advantage of them with our Guide to Benefits at <https://www.homecreditus.com/wp-content/uploads/guide-to-benefits.pdf>.

How does the 0% Introductory APR plan work?

The 0% Introductory APR applies on all Sprint Purchases. Sprint Purchases include the Sprint monthly service plan, and any Purchases made at Sprint stores, on the Sprint website, or through the Sprint telesales channel. Purchases of Sprint merchandise from national retailers including, but not limited to, Best Buy and Walmart are not considered Sprint Purchases.

After the introductory period ends, your standard APR for purchases will apply.

What qualifies as a “Sprint Purchase” for the 0% Introductory APR offer?

Sprint Purchases include the Sprint monthly service plan, and any Purchases made at Sprint stores, on the Sprint website, or through the Sprint telesales channel. Purchases of Sprint merchandise from national retailers including, but not limited to, Best Buy and Walmart are not considered Sprint Purchases.