

How to qualify for a Climb loan

If your initial Climb application wasn't approved, you're not out of options. There's no limit to how many times you apply, and we only perform a soft credit pull upon application submission.* So, you can reapply as many times as you need! Below we have some tips to help strengthen your [next application](#):



Reapply with a co-borrower

A co-borrower is someone (a family member, a friend, anyone!) who signs onto the loan with you and agrees to make payments should you become unable. As long as your co-borrower qualifies, so do you!



Check your credit report

Check your credit report to find any negative marks or inaccuracies. You can receive a free report from each of the three credit bureaus (TransUnion, Experian, and Equifax) per year at AnnualCreditReport.com!



Fix mistakes or remove negative items from your credit

If you notice a mistake or negative mark on your report that needs fixed, there are several steps you can take to have it removed:

- If the negative item is inaccurate, you can submit a dispute to the credit bureau who provided the credit report, either online or through the mail.
- Send your dispute in writing to the company that reported the negative item.
- If you've already paid off the account and don't have a payment to bargain with, try asking for a goodwill deletion.
- Simply wait for the negative items to fall off your credit report.
- For full instructions on fixing or removing negative items from your credit, visit our [Knowledge Center](#)!

*To check the rates and terms you qualify for and your eligibility, Climb conducts a soft credit pull that will not affect your credit score. Once a loan is accepted and funded, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

Loan approval subject to full underwriting. Loans are originated by Climb Investco, LLC (Registered as Climb Credit Investco, LLC in Florida). California Finance Lender #60DBO-44527. NMLS Consumer Access (NMLS# 1240013).

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