

Frequently Asked Questions

Do I have credit history outside of the U.S.?

If you've had a credit card, a student loan, owned a home or bought a car, then you likely have credit history in your home country.

Why is it helpful to have a U.S. credit card?

Responsibly using a U.S. credit card can help you build U.S. credit bureau history, which can impact your ability to rent a home, get a car, and make major purchases at good rates.

What is Nova Credit?

Nova Credit is a cross-border credit bureau that allows newcomers to the U.S. to use their international credit history when applying for credit cards, car leases and more in the U.S. Nova Credit partners with top consumer credit bureaus globally so that U.S. newcomers can bring their credit history with them into the U.S. With your consent, Nova Credit shares your credit history from your home country, translates your data into U.S. standards, and shares it with their partners in the U.S. Founded by immigrants, Nova Credit has offices in San Francisco and New York City and is backed by leading investors including Kleiner Perkins, General Catalyst, Index Ventures, and executives from Goldman Sachs, JPMorgan, Citi and more.

Is Nova Credit safe and secure?

Nova Credit takes security very seriously and secures credit data using a number of security best practices, including VPNs, encryption at rest and in transit, secure storage, firewalls, and monitoring of access to data.

What do I need to use Nova Credit's services?

You'll need Proof of a U.S. address in order to apply for the U.S. credit card. You do not need an SSN or ITIN, but you'll be able to apply for more U.S. credit cards if you have one.

Who should transferees contact if they have questions?

Please reach out to Nova Credit at support@novacredit.com



"The single most stressful thing about moving to the U.S. was figuring out a way how to transfer my credit report. Through Nova Credit, I was not only able to do that, but also get a credit card from one of their bank partners in the process."

• Phillip G., immigrated from the UK