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Home Depot is a go-to destination for all your home improvement needs. Whether you're looking to renovate your kitchen, update your bathroom, or spruce up your outdoor space, Home Depot offers a wide range of products and services to help you achieve your goals. But, does Home Depot offer financing options as well? In addition to their extensive inventory, Home Depot also provides financing options to help you manage your cashflow, and even save money. In this guide, we will explore the various financing options available at Home Depot, including the Home Depot Consumer Credit Card and the Home Depot Project Loan. We will also delve into special financing promotions, eligibility requirements, and more. Does Home Depot Offer Financing Options? Truth Revealed! Home Depot Consumer Credit Card: The Home Depot Consumer Credit Card is a popular option for financing your purchases at Home Depot. With this credit card, you can take advantage of special financing offers on purchases of $299 or more. These offers allow you to pay for your purchases over time without accruing interest, making it an attractive choice for those looking to manage their budget. The Home Depot Consumer Credit Card also offers additional benefits such as exclusive promotions and special financing options on select products. To apply for the Home Depot Consumer Credit Card, you must meet certain eligibility requirements, including having a valid Social Security number and being at least 18 years old. The application process is straightforward and can be completed online or in-store. Once approved, you can start using your Home Depot Consumer Credit Card immediately. Home Depot Project Loan: For larger projects, the Home Depot Project Loan is a financing option worth considering. With this loan, you can borrow up to $55,000 to fund your home improvement projects. The Home Depot Project Loan offers a fixed monthly payment and a competitive interest rate, making it easier to budget for your project. To qualify for the Home Depot Project Loan, you will need to submit an application and meet specific criteria, including a minimum credit score. Once approved, the funds can be used to purchase products and services at Home Depot. Unlike the Home Depot Consumer Credit Card, which is a revolving credit account, the Project Loan is a fixed-term loan, and monthly payments are required until the loan is paid off. Traditional Financing Options: In addition to the Home Depot Consumer Credit Card and the Project Loan, Home Depot also offers traditional financing options. These may include personal loans, home equity loans, or credit lines. These options provide flexibility and may be suitable for those who prefer alternative financing methods or have unique financial circumstances. It is advisable to consult with a financial advisor or Home Depot's financing department to explore these options further. Special Financing Promotions At Home Depot, there are often special financing promotions available to make your purchases more affordable. These promotions may include extended interest-free periods, reduced interest rates, or discounts on specific products or services. It is important to keep an eye out for these promotions and take advantage of them when they align with your needs. For example, Home Depot may offer "no interest for 24 months" on qualifying purchases. This is a great opportunity to finance larger projects without incurring any interest charges, as long as the balance is paid in full within the designated time frame. These promotions are time-sensitive, so be sure to check Home Depot's website or inquire with a store associate for current promotions and their terms and conditions. Pros and Cons of Home Depot Financing Like any financing option, Home Depot's financing options have their pros and cons. Understanding these can help you make an informed decision that aligns with your financial goals. Pros: Special financing offers: The Home Depot Consumer Credit Card and the Project Loan provide special financing offers that can make larger purchases more manageable. No interest options: Home Depot frequently offers no-interest promotions, allowing you to pay for your purchases without accruing additional costs. Convenience: Having a dedicated financing option at Home Depot can streamline the purchasing process and make it easier to manage your home improvement projects. Cons: Potential high interest rates: If you do not pay off the balance within the promotional period, the interest rates on the Home Depot Consumer Credit Card can be high. Creditworthiness requirements: Some financing options, such as the Project Loan, may require a minimum credit score, limiting accessibility for those with lower credit scores. Limited use: Home Depot's financing options can only be used for purchases at Home Depot stores or online, restricting their utility for other expenses. Tips for Responsible Financing To make the most of your Home Depot financing options, consider the following tips: Read the terms and conditions carefully: Before applying for any financing option, thoroughly review the terms and conditions, interest rates, and repayment terms to ensure you understand the details. Set a budget: Determine how much you can comfortably afford to borrow, and make sure it aligns with your financial capabilities. Pay attention to expiration dates: Special financing promotions often have strict expiration dates. Be mindful of these dates to avoid unexpected interest charges. Make timely payments: To maintain a healthy credit score and avoid penalties, make your payments on time and in full. Keep track of your spending: Regularly monitor your credit card or loan balance and payments to stay organized and within budget. Frequently Asked Questions Can I get 24-month financing with no interest at Home Depot? Yes, Home Depot frequently offers special promotions that include no interest for 24 months on qualifying purchases. These promotions can help you finance larger projects without incurring interest charges. How often does Home Depot offer 24-month financing promotions? The frequency of 24-month financing promotions may vary. It is recommended to check Home Depot's website or inquire in-store for the latest promotions. What is the Home Depot Project Loan, and how does it work? The Home Depot Project Loan is a financing option that allows you to borrow up to $55,000 for your home improvement projects. It offers a fixed monthly payment and a competitive interest rate. Once approved, the funds can be used to purchase products and services at Home Depot. Can I use the Home Depot Consumer Credit Card for online purchases? Yes, the Home Depot Consumer Credit Card can be used for both in-store and online purchases at Home Depot. Are there any benefits to using traditional financing options at Home Depot? Traditional financing options at Home Depot, such as personal loans or home equity loans, may provide flexibility and alternative terms to suit your financial needs. It is recommended to consult with a financial advisor or Home Depot's financing department for more information. What are the eligibility requirements for Home Depot financing options? Eligibility requirements for Home Depot financing options may vary. For the Home Depot Consumer Credit Card, you need to meet certain criteria, including having a valid Social Security number and being at least 18 years old. The Project Loan may have additional requirements, including a minimum credit score. How can I apply for the Home Depot Consumer Credit Card or Project Loan? To apply for the Home Depot Consumer Credit Card, you can visit their website or apply in-store at a Home Depot location. The application process for the Project Loan may differ, and you should consult Home Depot's financing department or website for specific instructions. Conclusion: When tackling home improvement projects, financing options can make a significant difference in making your vision a reality. Home Depot offers a range of financing options, including the Home Depot Consumer Credit Card and the Project Loan, to help you achieve your goals. By understanding the benefits, limitations, and requirements of these options, you can make an informed decision that aligns with your financial capabilities. Remember to utilize special financing promotions and follow responsible financing practices to ensure a successful and stress-free home improvement journey. Whether you're updating a room or transforming your entire home, Home Depot's financing options can assist you every step of the way. There's something appealing about strolling through Home Depot's wide aisles, dreaming of home improvement projects that might be in your future. Unfortunately, The Home Depot Consumer Credit Card doesn't elicit the same good vibes, despite its $0 annual fee.NerdWallet rating NerdWallet's ratings are determined by our editorial team. The scoring formula incorporates coverage options, customer experience, customizability, cost and more.That's because the store-branded card doesn't earn ongoing rewards and offers little in the way of perks. Even the most loyal Home Depot fan would probably be better off with a flat-rate cash-back or rewards card.Here are five things to know about The Home Depot Consumer Credit Card:» MORE: NerdWallet's best credit cardsThe Home Depot Consumer Credit Card can help you finance a big home project; in fact, that's its primary selling point. It offers deferred interest on purchases of $299 or more.Be aware, however, that there's a difference between deferred interest and a true 0% intro APR offer. With the former, interest is accruing in the background during the introductory period. With the latter, the interest rate during the intro period is literally 0% — no interest is accruing at all. This makes a big difference it you get to the end of the intro period and you haven't paid off the balance completely. With The Home Depot Consumer Credit Card, if you fail to pay off the balance completely by the time the deferred interest period ends, you'll be charged all the interest that was adding up from the day you made the purchase. That could end up being an expensive oversight. By contrast, with a 0% offer, you will pay interest only on the remaining balance and only going forward. If you can qualify for a card with a true 0% introductory APR offer that lasts 12 months or longer, you'd be better off. The BankAmericard® credit card is a great alternative. You get 0% Intro APR for 18 billing cycles for purchases, and for any balance transfers made in the first 60 days. After the Intro APR offer ends, a Variable APR that's currently 15.24%-25.24% will applyNerdWallet rating NerdWallet's ratings are determined by our editorial team. The scoring formula incorporates coverage options, customer experience, customizability, cost and more.Or if you're seeking to earn rewards on your purchase, the Chase Freedom Unlimited® is also a good pick. It offers a 0% intro APR on purchases and Balance Transfers for 15 months, and then the ongoing APR of 18.99%-28.49% Variable APR. Plus, you'll earn at least 1.5% cash back on every purchase with the card. » MORE: Best 0% APR credit cardsEven if you don't take advantage of the deferred interest offer, you'll want to avoid carrying a balance from month to month. As with many store-branded credit cards, the ongoing interest rate can be quite high. The ongoing APR is 29.99%, Variable APR.» MORE: What's a good APR for a credit card?Frequent Home Depot shoppers might benefit from the fact that hassle-free returns are offered for one year with the card, which is four times longer than you'd normally get on Home Depot purchases. That could come in handy, especially on large purchases that you end up regretting later.During special promotions, cardholders can also qualify for up to 24-month financing.» MORE: Best credit cards for home improvement for new homeownersHome Depot also offers the Home Depot Project Loan Card, which allows cardholders to borrow up to $55,000 for big improvement projects. As of August 2023, you might be able to qualify for a loan as low as 7.42%, but your actual terms will vary.It's designed to finance major projects such as kitchen or bathroom remodels and could appeal to consumers who don't have access to lower-APR loans elsewhere, such as a home equity loan.NerdWallet rating NerdWallet's ratings are determined by our editorial team. The scoring formula incorporates coverage options, customer experience, customizability, cost and more.Hardcore Home Depot fans could benefit from The Home Depot Consumer Credit Card's financing offers. But without ongoing rewards, you can do better.» MORE: Why the Lowe's card handily beats The Home Depot card How can financial brands set themselves apart through visual storytelling? Our experts explain how.Learn MoreThe Motorsport Images Collections captures events from 1895 to today's most recent coverage.Discover The CollectionCurated, compelling, and worth your time. Explore our latest gallery of Editors' Picks.Browse Editors' FavoritesHow can financial brands set themselves apart through visual storytelling? Our experts explain how.Learn MoreThe Motorsport Images Collections captures events from 1895 to today's most recent coverage.Discover The CollectionCurated, compelling, and worth your time. Explore our latest gallery of Editors' Picks.Browse Editors' FavoritesHow can financial brands set themselves apart through visual storytelling? Our experts explain how.Learn MoreThe Motorsport Images Collections captures events from 1895 to today's most recent coverage.Discover The CollectionCurated, compelling, and worth your time. Explore our latest gallery of Editors' Picks.Browse Editors' Favorites Who does not love a credit card or financing plan that provides funds for the entire year? No one. With each passing day, people's basic needs are increasing.Once considered luxuries such as washing machines, Air conditioners, and many more are now one of the most commonly used appliances in almost every other home.With so many needs and dreams, traditional credit cards and financing programs are insufficient.That's why people started looking for annual credit cards and financing plans. Fortunately, Home Depot realized the need for annual credit cards and provided people with one.From renovation to construction projects, the Home Depot credit card covers you all year. Other than the credit card, Home Depot has many other alluring financing plans for you.Read on to learn more about Home Depot and its fantastic financing plans to encourage people to shop more and worry less.Home Depot is a popular American home improvement corporation that sells tools, appliances, construction products, decor products, and services.You must visit Home Depot if you want to renovate your backyard, patio, or the entire house. You will find almost anything from decor accessories to construction products and tools.There is a reason why Home Depot is so famous among builders and DIYers. At Home Depot, you can find various tools, appliances, decor, and construction products.It is the most popular home improvement corporation in the United States of America and the largest home improvement retailer with more than 490,800 employees and $150 billion in revenue.Home Depot definitely knows how to stay ahead of the competition. Therefore, in recent years, they introduced credit cards to help people by providing them funds for shopping for home improvement products as well as paying their utility bills.Home Depot understands that home renovation and construction projects often cost a people fortune.Therefore, only people with adequate funds are able to renovate or build their homes as desired. But does it mean home renovation or construction projects are only for rich people? Not anymore.Home Depot has supported its customers' projects by offering them financing on several projects. They know renovation or construction projects require a substantial investment.See also Who Owns Facebook? (Individual and Institutional Shareholders)Therefore, discount codes or promotional offers might not always seem enough to most people.That's the reason why Home Depot has introduced a few financing options to help people build their dream homes without worrying about the funds:The Home Depot Consumer credit card is great for regular customers to benefit from special financing offers.Also, you don't have to spend a fortune buying goods from Home Depot to qualify for its consumer card.You can easily meet the criteria for six months of deferred-interest financing on purchases of $300 or higher.You will not be charged any interest if you pay the full amount during these six months. However, if you cannot pay the full amount in financing months, you will be charged a high interest on the financing taken.Moreover, unlike other credit cards, the Home Depot credit cards can only be used at Home Depot stores.If you want a 24-month financing credit card, you must keep an eye on promotional periods as that is when customers are given 24-month financing credit cards.With a 24-month consumer credit card, you can benefit from rotating stock offers and discounts on various services and enjoy hassle-free returns for one year.Special financing available for a minimum of six monthsUp to 2 years of financing during promotional periodsDiscounts on various services such as fence installationHassle-free returnsA deferred interest rate could make lending money quite expensiveHome Depot Project Loan is a great financing option for people who intend to make extensive home improvements. It works like a credit card but with a much higher limit of up to $55000. When you qualify for Home Depot Project Loan, you will be given a branded card to make purchases at Home Depot only.You can buy anything using the branded Home Depot card, from tools to materials, appliances, accessories, services, and much more.Once you have access to branded Home Depot card, you will have six months to purchase all your required tools, materials, appliances, and services.After that, you will pay down the amount spent in easy installments over 66 to 114 months. Isn't it amazing? Home Depot makes home renovation or construction much easier and more convenient!See also Who Owns Spotify?High borrowing limit up to $55000Flexible timeline to pay back (up to 114 months)Relatively low-interest rateLimited offers and discountsThe branded card can only be used for home Depot purchasesSix-month shop window might not be sufficient if the project faces delaysIf you have a strong credit situation and want a more flexible financing plan to make Home Depot purchases, a credit card with a %0 interest rate might be a great option.Like other credit card companies, Home Depot also offers its new cardholders an %0 interest credit card for a selected period, usually 12 to 15 months. During this period, they will not be charged any interest.However, as soon as the given financing period ends, the interest rate based on regular APR will be charged on your outstanding balance.It might be an excellent option for frequent shoppers as they can benefit from various programs that offer cash back or miles for daily purchases. Such rewards can collectively make your purchases cheaper than usual.It can be used anywhere the card's network is acceptedInterest-free financing for almost 12 to 15 monthsVarious credit card reward programsRegular APR can be quite highNeed strong credit to qualifyOnly new cardholders can qualify for %0 interest credit cardYes, you heard it right. The Home Depot also provides personal loans to people who want to build their dream houses to live a happy and prosperous life.Home Depot's mission is to make building homes easier and convenient for people as everyone deserves to build a shelter for themselves, for which they have daydreamed for many years.However, you must have a great credit score to qualify for Home Depot's loan program. It can be a fantastic option for those with a vacant piece of land with no funds to build on it.What about the interest rate? If you start paying the loan installments within the selected financing period, you might have to pay a much lower interest rate.See also Is It Suspicious To Buy a Car with Cash? All You Need to KnowHowever, the interest rates can be extremely high once the selected financing period expires.Low APRs depending on the amount burrowedHigher borrowing limitThe borrowed amount can be used anywhere for anything you wantCons:High-interest rate if you have a poor credit scoreAn origination fee is required to release the personal loanHome Depot offers 24-month financing coupons and promotions in two ways:Customers can purchase 24-month financing coupons by purchasing over $1,999.The Home Depot offers 24-month financing credit cards during promotional periods.Here is a step-by-step guide you need to follow to apply for a 24-month financing credit card:Apply for the Home Depot credit card.You can pre-qualify for a Home Depot credit card hereAfter pre-qualification, you can apply for the Home Depot credit card here.Renovating your home should be an exciting process. However, it comes with a huge amount of stress and anxiety for most people.Home improvement or construction projects require significant capital many people might not have.Does it mean they should sacrifice their dream of renovating or building their lovely home? Absolutely not.Fortunately, many financing options are available for your home improvement or construction project.You must pick the best one that suits your needs and start renovating or building your dream house. However, it is not as easy as it sounds.With gazillions of financing options available, choosing the right one becomes challenging. The Home Depot is a reliable home improvement corporation with amazing financing plans.They offer you a consumer credit card for smaller renovation projects to make Home Depot purchases without worrying about funds. Later, you can repay the loan in small monthly installments.Similarly, Home Depot offers a wide range of financing plans for larger home improvement or construction projects, such as Branded credit cards, %0 interest credit cards, personal loans, and much more.We have included only a few of them in our article. Visit Home Depot's official website or a nearby branch to learn more about their financing plans! Please visit this URL to review a list of supported browsers. Note: Quote Data is Delayed At Least 15 MinutesMarket Data is delayed by 15 minutes and is for informational and/or educational purposes only. In certain circumstances, securities with respect to which the relevant exchange has commenced delisting proceedings may continue to be traded pending appeal of that determination. To view a list of securities that are subject to delisting, including those that continue to be traded pending appeal, please click here.CUSIP identifiers have been provided by CUSIP Global Services, managed on behalf of the American Bankers Association by Standard & Poor's Financial Services, LLC, The CUSIP Database, © 2025 American Bankers Association. "CUSIP" is a registered trademark of the American Bankers Association.Yield data is for informational purposes only. Before choosing a home improvement credit card, consider why you want or need a credit card from Home Depot. If you are a new homeowner, have a variety of projects to do or rely on Home Depot frequently, The Home Depot Consumer Credit Card* is a store card with special financing options to help fund everyday household needs. If you're a business owner and need to load up on supplies for a specific building project, a commercial account or Pro Xtra Credit Card might provide more benefit to you. Home Depot Consumer Credit Card The Home Depot Consumer Credit Card* is a store card, meaning it can't be used outside Home Depot. The card offers 12 months of special financing on purchases of $299 or more. No interest is charged if the purchase is paid off within the special financing period but deferred interest is charged from the date of purchase if the purchase is not paid off in full. Longer financing periods are also periodically offered during special promotions. The card also offers zero liability protection for any unauthorized charges to the account and cardholders can enjoy the added benefit of a full year to make returns on purchases—four times the limit on Home Depot's regular return policy. Project Loan Whether a professional or a homeowner working on a personal project, the Project Loan card offers six months of 0% APR to purchase Home Depot materials with loan values up to $55,000. For those who need flexibility in paying off purchases, the Project Loan option offers fixed low monthly payment options and requires no annual fees. Review the specific loan agreement to verify your annual percentage rate (APR), as the APR you receive will be based on your creditworthiness. Pro Xtra Commercial Revolving Charge Card Specifically for Home Depot's professional customers, the Pro Xtra Commercial Revolving Charge Card allows authorized employees to use the card for company purchases at any U.S. Home Depot store location. As a Pro Xtra program member, users of the Commercial Revolving Charge Card qualify for Pro Xtra Perks and a handful of other benefits, including the potential to earn discounts on paint and other products. Every dollar spent with the card counts as $4 for purposes of earning rewards to be used toward ProXtra Perks, which, subject to terms and conditions, may include tool rental perks and Pro Xtra Dollars, which can be redeemed in-store for qualifying merchandise and services. Note that this program involves minimum spending thresholds and a maximum number of perks you can earn on the card, though the program terms and conditions lack specifics, instead pointing to the members' MyAccount pages. Commercial Account Home Depot offers a Commercial Account card for professional customers without many of the Pro Xtra program perks. Commercial accounts are not credit card accounts. A commercial account allows authorized users to make charges with the card on behalf of your business by issuing buyer ID cards to each user. Employers can also set spending limits and receive detailed spending info to keep track of all purchases. Though payments must be made in full within 60 days of purchases on this card, there is an offer to receive a 2% early pay discount as long as payment is made online within 20 days of purchase. Users can also optimize payment plans by itemizing all invoices. Benefits and rewards You get 24 months of financing for purchases of $5,000 or more; 12 months for purchases of $1,000-$5,000; and 6 months for $299-$999. You also get up to a year to return a product. Plus, Home Depot regularly runs promotions to encourage you to finance purchases with the card. Moreover, does Home Depot have 24 month financing? The Home Depot Commercial and Consumer Credit Card Services Our Home Depot Consumer Credit card provides you with special financing on purchases of $299 or more*, and up to 24-month financing* during special promotions.Likewise, does Lowes have 24 month financing? **No Interest if Paid in Full Within 12, 18 or 24 Months: Offer applies to appliance purchase or order of $299 – $998.99 for 12-month offer, $999 – $1,998.99 for 18-month offer, or $1,999 or more for 24-month offer made 12/26/19 – 1/1/20 on your Lowe's Advantage Card. Thereof, how often does Home Depot do special financing? The Home Depot Consumer Credit Card You can often find 12-month interest-free financing on appliances of $299 or more, 24 months of special financing on heating and air conditioning, and seasonal offers, such as $25 off snow blowers in the fall.What is the minimum payment on a Home Depot credit card?*With credit approval for qualifying purchases made on The Home Depot Consumer Credit Card. APR: 17.99%- 26.99%. Minimum interest charge: $2. See card agreement for details including APR applicable to you. Home Depot financing options Home Depot credit card financing Home improvements and maintenance can be pricey, but The Home Depot® offers several financing options that can make paying for these purchases more manageable. Let's look at The Home Depot® financing options, including the consumer credit card and project loans. The Home Depot® Consumer Credit Card financing options The Home Depot® Consumer Credit Card comes with several financing options, including: Special financing for purchases of $299 or more. Subject to credit approval. Terms and conditions apply. Access to other financing options during special promotions throughout the year. While not strictly a financing option, this card also offers flexible options for monthly payments. You can choose to pay your bill on any available due date in the beginning, middle or end of the month, which can give you a little more time to pay your bill. The Home Depot® Project Loan The Home Depot® also offers Project Loans as a financing option. If you're planning a large home improvement project, such as remodeling a bathroom or kitchen or installing a new central heating and air conditioning system, then this financing option might be a good fit for you. With The Home Depot® project loan, you can apply for up to $55,000 as a line of credit. You have 6 months to purchase what you need for your project either in-store or online. The Home Depot® project loan also offers benefits such as: No annual fees Fixed monthly payment options Flexibility to pay off the loan at any time Disclosure: This article is for educational purposes. It is not intended to provide legal, investment, or financial advice and is not a substitute for professional advice. It does not indicate the availability of any Citi® product or service. For advice about your specific circumstances, you should consult a qualified professional. Utilize these resources to help you assess your current finances & plan for the future. Learn how FICO® Scores are determined, why they matter and more. Review financial terms & definitions to help you better understand credit & finances. Home renovation and construction projects often require a substantial investment. However, managing large investments becomes easier with credit. The Home Depot supports its customers' projects by offering them financing on several purchases. If you have questions about how Home Depot's financing works, this article will provide you with everything you want to know about Home Depot's 24-month financing. Yes, the Home Depot offers up to 24-month financing on select purchases with its commercial and consumer credit card services. Customers can access financing at the Home Depot using one of its branded store credit cards. Please note that 24-month financing applies to special promotions on items such as appliances, lighting, tools, and materials (i.e., paint). What does 0% financing for 24 months mean? 0% financing for 24 months means that a purchase can be broken down into 24 monthly installments without accruing any interest. For instance, a $1,000 purchase at 24-month 0% financing means the customer must pay $41.67 for 24 months. Please note that the balance must be paid in full within the promotional period. Otherwise, the remaining balance will accrue interest. How To Get 24 Month Financing at Home Depot Home Depot customers can get up to 24 months of financing using their Home Depot Consumer Credit Card during special promotions. Here is how to get Home Depot's 24-month financing: Apply for the Home Depot Consumer Credit Card. Customers can pre-qualify for the Home Depot Consumer Credit Card here. After the pre-qualification process, customers can apply for the card here. Customers can call 1-800-677-0232 to get more information and start the application process. 24-month financing applies to specific items or purchase amounts typically over $1,000. Customers are subject to a credit check to qualify for 24-month financing. Please note that approval is dependent on the customer's creditworthiness. In short, a good credit score ensures better chances of qualifying for 24-month financing. The Home Depot offers additional financing options such as: 6-month financing on purchases over $299. Project loan offers up to $55,000 for 84 months with no annual fees. Project loans are subject to the following payment schedule: Loan Amount Monthly Installment $1,000 $20 $5,000 $100 $10,000 $200 $25,000 $500 $35,000 $700 $55,000 $1,100 The Home Depot Commercial Account gives businesses a 30-day credit line. Businesses get an additional 2% discount for early repayment. About Home Depot Credit Card Home Depot offers various credit cards to its customers. Currently, the Home Depot credit card is offered through Citibank. There are four types of Home Depot credit card customers can apply for: Consumer Credit Card. Commercial Revolving Charge Card. Commercial Account. Project Loan. Please note that approval for the card is subject to creditworthiness (credit score and history). The limit is assigned according to customers' credit history and credit analysis. The Home Depot reviews its credit card accounts every six months. So, it is possible to get an increased credit limit. Customers can also apply for an extension of their credit limit. Here are the main benefits of the Home Depot credit card: Financing options from 6 to 24 months. Low monthly payments. Competitive interest rates. No annual fees. Qualify for special offers and discounts in-store. Please note that the Home Depot credit card is a store card. In other words, customers can only use it for purchases at Home Depot locations and online at homedepot.com. The card cannot be used at other locations such as grocery stores or gas stations. How To Apply for Home Depot Credit Card Customers can apply for the Home Depot credit card in-store or online. Here is how it works: In-store Visit the Special Services desk at any Home Depot location. Talk to the associate about applying for the Consumer Credit Card. Fill out an application form and provide information such as full name, street address, email, phone number, required financial information, social security number, and date of birth. Wait for the approval process to complete. Usually, the approval process takes 10 to 30 minutes. Customers get a temporary card where in-store purchases can be charged right away if approved. New card members get a $25 coupon. Online Visit the Home Depot's Credit Card Services page. Choose the card to apply for. Click on "apply now" to get started with the application process. Complete the required information: full name, street address, email, social security number, date of birth, and relevant financial information. Read and agree to the terms and conditions. Submit application. Wait for the approval notification email. Once confirmed, customers get a temporary card with a $25 coupon. Please bear in mind that applying for the Home Depot credit card does affect credit history if denied. However, credit history influences the application's approval. How Often Does Home Depot Do 24 Month Financing? There are two main ways in which the Home Depot offers 24-month financing coupons and promotions. Customers can purchase financing coupons to unlock various financing options. For example, customers can access 24-month financing for purchases over $1,999. Coupons cost about $15 and can be used for any purchase within its validity period. 24-month financing is subject to a credit check. The Home Depot offers special financing promotions on selected items or purchase amounts. Special promotions are applicable through its store cards periodically. FAQs What is Home Depot's credit card toll-free number? Customers can call the Home Depot's toll-free credit card number at 1-800-677-0232. How often does Home Depot offer special financing? The Home Depot frequently offers special financing promotions. Promotions typically change every month. So, it is important to check new monthly promotions. Is Home Depot financing good? Home Depot financing is good for customers who frequently shop there. Financing options are comparable to other credit cards on the market. However, the approval process is swift and easy for customers with good credit. A credit score of about 640 almost guarantees instant approval. Is it hard to get financing at Home Depot? Applying for financing at the Home Depot is easy. Customers can apply in-person, online, or over the phone by calling 1-800-677-0232. Customers with good credit scores can get easily approved. Customers with a subpar credit score may have their applications denied. Why was I denied a Home Depot credit card? Generally speaking, customers get denied due to a low credit score, bad payment history, or recent bankruptcy filings. Credit scores and history generally rebound after 12 months of responsible management. Therefore, customers are encouraged to apply for Home Depot credit from 6 to 12 months after initial denial. Share — copy and redistribute the material in any medium or format for any purpose, even commercially. Adapt — remix, transform, and build upon the material for any purpose, even commercially. The licensor cannot revoke these freedoms as long as you follow the license terms. Attribution — You must give appropriate credit , provide a link to the license, and indicate if changes were made . You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. ShareAlike — If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original. No additional restrictions — You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits. You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation . No warranties are given. The license may not give you all of the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material. The Home Depot, the world's largest home improvement specialty retailer, values and rewards dedicated, knowledgeable, and experienced professionals. We operate more than 2,300 retail stores in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, Canada, and Mexico. All of our associates have one thing in mind — helping our customers build and improve their homes. Join The Home Depot team today and see for yourself why we are consistently ranked as a top Fortune 500 company. 956,161 followers 5d Last week, we welcomed more than 250 interns to our Store Support Center to kick off their 2025 summer internship! They met their teams, learned what they'll be working on, participated in a give-back activity with Team Depot, and began to learn what makes The Home Depot unique. We're excited to see how their work in Technology, Store Ops, Supply Chain, Finance, Pro, and more will shape our business. #WeAreHomeDepot #ToolsForNowAndLater The Home Depot reposted this Leslie began her Home Depot career in 2015 as a cashier. When her husband commissioned and began traveling with the military, she was able to move across the country and continue growing her career. She has worked at multiple stores and with every move she's learned new skills. Trying new roles has helped her grow into her current role as an Associate Support Department Supervisor. "As a military spouse I move every few years, but I've still been able to grow and become a leader. Providing these opportunities is just one way that Home Depot takes care of their associates." On Military Spouse Appreciation Day and every day, we thank our military spouse associates. Learn more about our military commitment at thd.co/military. #MilitarySpouseAppreciationDay #THDMilSpouse #WeAreHomeDepot 956,161 followers 2w Skilled trades professionals are essential to our communities. With more than 400K available jobs in construction and 40% of the construction workforce retiring in the next decade, demand for the skilled trades has never been higher. That's why The Home Depot is empowering the next generation of Pros through the Path to Pro program — offering free trades education, resources, and job connections with hiring Pros to help you take the next step in the trades. Learn more at PathtoPro.com #NationalSkilledTradesDay 956,161 followers 3w The Home Depot Foundation is investing more than $5.5 million in disaster preparedness, response and recovery efforts, continuing our mission to support communities before, during and after disaster strikes. Our Foundation is not only committed to helping communities rebuild after a natural disaster, but also dedicated to supporting veterans and training skilled tradespeople. Whether it's rebuilding homes or providing emergency supplies, their work is powered by our people and partners on the ground. Because when disaster hits, The Home Depot Foundation doesn't just respond, they help restore hope. thd.co/disastergrants The Home Depot reposted this Ted Decker Ted Decker is an Influencer Chair, President & CEO of The Home Depot 3w Recently, 200+ #TeamDepot volunteers rolled up their sleeves and tackled cleaning and landscaping projects like repainting the bathrooms, pressure washing and refreshing garden beds with the Piedmont Park Conservancy and Callanwolde Fine Arts Center. Thank you, team, for sharing your time and energy with the communities we serve and call home. #NationalVolunteerMonth 956,161 followers 3w Our Home Services team of sales and installation professionals travel within their markets to help our customers complete their home projects. This includes kitchen cabinet makeovers, window & door replacement, and more. Hear from District Installation Manager, Kaden, about why he loves working in Home Services. Interested in opportunities with our Home Services team? Learn more at thd.co/home-services-jobs #WeAreHomeDepot Home Depot offers credit facilities to retail and business consumers. You can use these credit cards to make purchases at Home Depot only.Let us discuss what financing Home Depot offers and what are the pros and cons for the borrowers.Home Depot is the go-to option of millions of people for house improvements, repairs, decoration, and miscellaneous house-related services.You can find a product in every category for your household items. There is a wide range of electrical, HAVC, gardening, and wall decoration services available as well.Some broader categories of products and services at Home Depot include:Home and Kitchen AppliancesAutomotive suppliesBath Accessories and ServicesBuilding Material SuppliesCleaning and Decoration ServicesDoors and Windows – Installation and SuppliesElectrical – Supplies and ServicesHardware Items and Handyman ServicesYou can find many useful services at Home Depot as well. For instance, it has a wide collection of cost guides for different items to help you purchase the right product at the right cost.Similarly, you can get guides on DIY home renovation and repair projects. Every product category has a tools section and handyman service section as well.Home decoration and renovation is a costly project. You can fund your purchases and maintenance projects with financing from Home Depot.Home Depot has credit offers for retail and business customers.This is the flagship credit card offered by Home Depot for individual buyers. The company offers a different cash back rewards and discounts through this card.For example, you can get a welcome bonus cash back reward of up to $100 for your first purchases. Similarly, it has offers of cash back at $25, $50, and $100 on qualified purchases.Some key features of this consumer card include:It offers a 0% interest rate if you repay the full amount within 6 months.You can get a financing term of up to 24 months. (During special offers)APR ranges from 17.99% to 26.99%.You get a 1-year return policy time with this card.This card has no annual fee.The late monthly fee is $40.Credit card limits are variable depending on your credit score and creditworthiness.This credit card is valid for purchases at Home Depot only.The Home Depot project loan is similar to a home line of credit. It can be used for funding your home repairs and maintenance costs.Depending on your income, credit score, and other qualification factors, you can obtain a home repair project loan of up to $55,000.Your loan term, APR, and minimum monthly installment will depend on the loan amount and your credit profile. Usually, it ranges from 66- to 114 months.Some key features of the project loan include:You get 6 months to make purchases for the project.APR ranges from 7.42% to 19.96% depending on your project loan term.You do not pay an annual fee.Monthly installments are fixed for the term of the loan.No down payment is required for this loan.It is named "Pro Extra" credit revolving facility by Home Depot. It is a type of commercial revolving facility for business clients.If you provide home renovation services, repairs, and other trading services, this credit facility is your line of credit.Once approved, you can use this revolving charge for purchases up to the approved limit without reapplying every time.If you do not need a significant amount or a full revolving credit facility, you can use the Home Depot commercial account.This commercial account is also for business users. It comes with a choice of getting a reward of 2% with early repayment. Borrowers must repay the full amount within 60 days with the commercial account.Some key features of business credit facilities include:You get a revolving loan with one-time approval.You can repay in monthly installments or the full amount.4 times extra rewards on purchases from this card.The choice to pay by invoice.Let us briefly discuss the credit application steps at Home Depot.Unfortunately, Home Depot does not allow loan prequalification. It directly appraises your credit application and decides the outcome.You should check your credit score before applying and can talk to a representative before filing the credit card application.Like any other lender, your credit approval depends on different factors at Home Depot as well. These factors include credit score, monthly income, loan amount, and your debt-to-income ratio to name a few.READ: John Deere Vs Kubota Financing Options – Which One is Better?If you want to improve your chances of approval, you can get a co-signer. It will improve your application approval chances and may reduce the interest cost as well.The credit score and minimum monthly income requirements are not officially listed by Home Depot.However, you can expect to get approved with a good score of 680+ and a healthy debt-to-income ratio.Your credit card limit and APR will depend on these factors too.Home Depot consumer credit cards are private label credit cards. It means you can only use these cards at Home Depot stores and for online purchases.When using the 0% APR, you should repay the full amount within the promotional period to avoid interest charges. If you fail to repay the total borrowed amount, you'll have to repay the accrued interest for the full period.Similarly, the project loan amount can also be used only for purchases made at Home Depot.Borrowers have discrete benefits and drawbacks of using the Home Depot financing options.The approval for consumer credit cards is relatively easier as these are private label credit cards. These credit cards also combine different discounts and promotions.You get 6 months to repay without paying interest charges. The financing terms for different products at Home Depot vary and can range from 24 months for the consumer card to 114 months for the project loan.These financing options are available year-round with different APR promotional rates and other cash-back rewards.The maximum loan amount for the project loan is flexible and relatively higher than a usual bank line of credit for homeowners.The biggest drawback of these credit cards is that these cards can only be used for purchases at Home Depot.Similarly, the revolving facilities through the project loan and commercial loans are only useful for purchases at Home Depot.The 0% APR period of 6 months is relatively shorter. APRs on consumer credit cards are also relatively higher.Unlike other credit cards, these private label credit cards do not offer many rewards and membership perks.Let us answer a few FAQs on Home Depot financing.Where can I Apply for Home Depot Credit Cards?You can apply for a credit card at a Home Depot retail outlet or through its website. You can upload the required documents and provide information by completing the online application as well.What is the qualification requirement for consumer credit cards?There is no official word on what is the exact credit score requirement for a consumer card, project loan, or commercial loan.Home Depot will likely approve your credit application with a bad score as well. However, it will come with a lower credit limit and higher APR.What is the maximum credit limit for consumer cards?The maximum credit facility limits for consumer cards and commercial credit cards vary by applicant.These amounts depend on the creditworthiness of the applicants. The maximum loan amount for the project loan is $55,000.Can I use Home Depot Credit Cards Anywhere?No. These credit cards cannot be used for online purchases and other transactions. These are private label credit cards and can only be used for purchases at Home Depot.What is the Project Loan Used For?The project loan is for home renovation, repairs, and decoration projects. You get up to six months to utilize the loan amount.However, the loan amount can only be used for purchases at Home Depot.What is the 0% APR offer?The 0% APR offer lets you repay the credit amount without paying interest charges. If you repay the full amount within 6 months, you do not pay any interest charges.What is the Commercial Credit Facility at Home Depot?Commercial credit cards are revolving around loan amounts for business consumers. These facilities work like short-term revolving credit facilities.Credit Center FAQs (homedepot.com)Credit Center (homedepot.com)