

Although having a good credit score is one of the easiest ways to open a bank account in Canada, you can still apply for a few credit cards with bad or no credit history. Many of these no-credit-check cards offer instant approval and cash back rewards and have no monthly fees.

This article features the top guaranteed approval credit cards for bad credit in Canada. Discover their benefits and learn how to choose the best card for your needs.

Key Takeaways

- Prepaid Cards are great alternatives to credit cards as they help you rebuild your credit score and enjoy the benefits of credit cards without needing to check your credit history.
- Some of the best no-credit-check credit cards in Canada include the KOHO Easy Prepaid Mastercard, Neo Secured credit card, and EQBank Card.

Best No Credit Check Credit Cards With Instant Approval In Canada

1. KOHO Easy Prepaid Mastercard

The [KOHO Prepaid Mastercard](#) is not technically a credit card. However, as it provides benefits similar to those of one, it's a great free alternative for individuals with no or bad credit scores.

Similar to a credit card, the KOHO Easy Prepaid allows you to earn cash back rewards for some purchases. Additionally, through its credit-building service, you can use this card to build or rebuild your credit history.

It offers other benefits you won't get with a traditional credit card, including earning up to 5% interest on your balance and a free budgeting app.

However, remember that you'll need to load this card with cash before using it to make payments.

KOHO Prepaid Mastercard

Top prepaid card in Canada

Annual fee: \$0* monthly for Essential card.

Rewards: Earn up to 5% unlimited cash back on debit purchases and earn 5% savings interest on your entire balance.

Welcome offer: \$40 welcome bonus after your first purchase (use GETCASH promo code when signing up).

Interest rates: 0%

