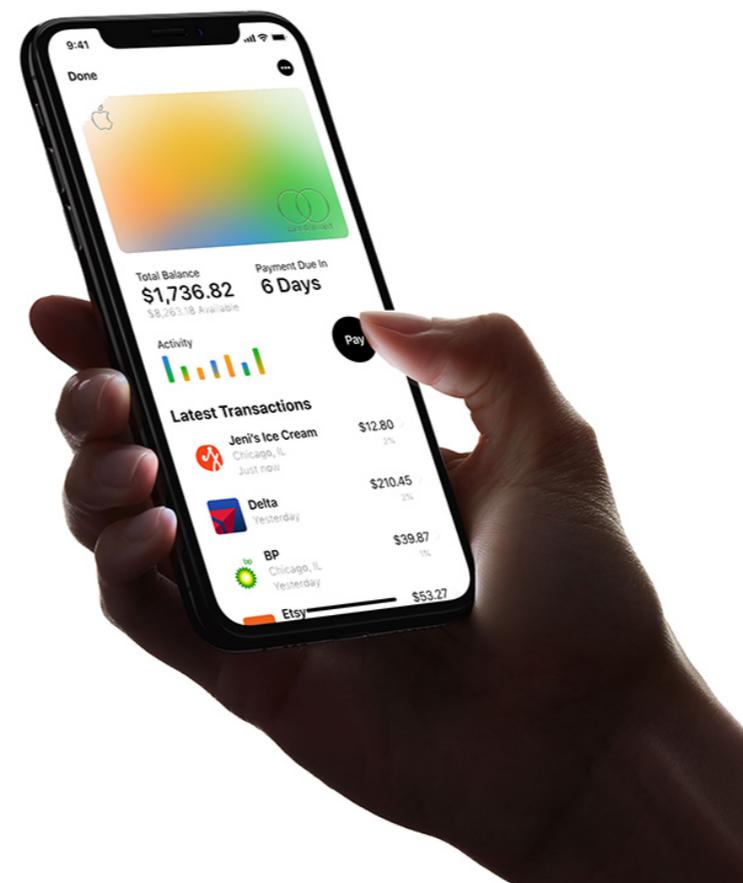


# Apple Card Family

**“Apple Card Family is not yet available but is coming soon.”**

Before I say anything else, I should mention **“Apple Card Family is not yet available but is coming soon.”** I updated my phone to iOS 14.5.1 last week, and Apple Card Family was not included. But one web site said it is expected to be released by the end of this month.





**Nearly all credit cards allow only one owner per account.**



Nearly every credit card allows only one owner per account. More than one person can have a credit card from an account, but the account is always in one person's name (e.g., JC Penney). The effect is that only the account owner gets the benefit of building a credit history. If a spouse wants his/her own credit score, then he/she must get a separate account, even if the other spouse actually manages both accounts.





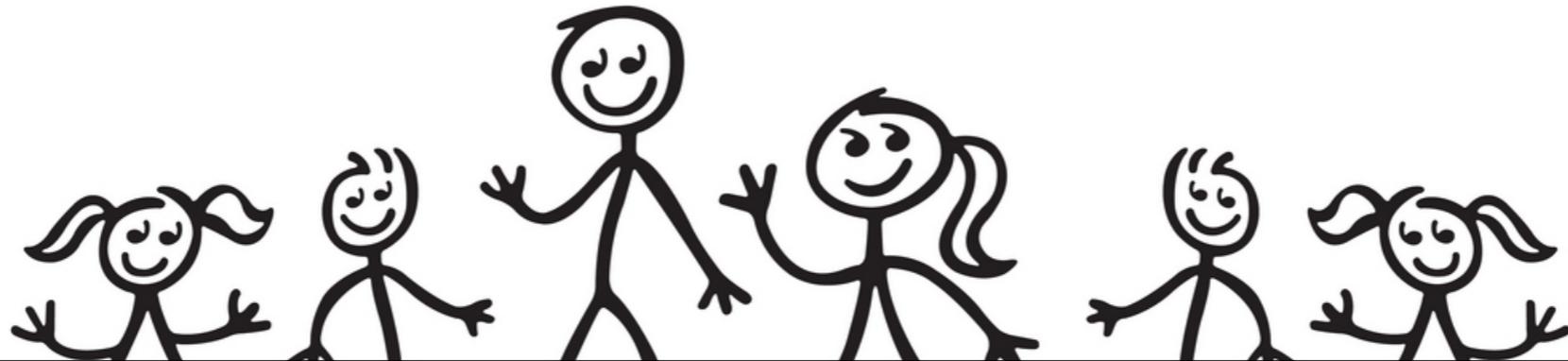
# Apple Card Family allows two account owners

Apple made it clear they wanted to re-invent the credit card, and Apple Card Family is their latest innovation to the way credit cards work.

# Owner(s) and Participants

## Apple Card Family allows:

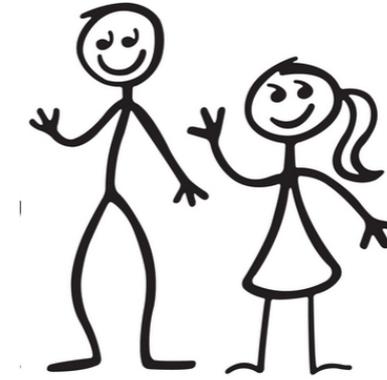
- **two owners**
- **up to 6 participants**



Apple Card Family has expanded the concept of Owners and Participants. A single Apple Card account lets you have as many as six individuals on the same account, which is no different than any other credit card. But with Apple Card Family the owner can designate one of those individuals as the co-owner.

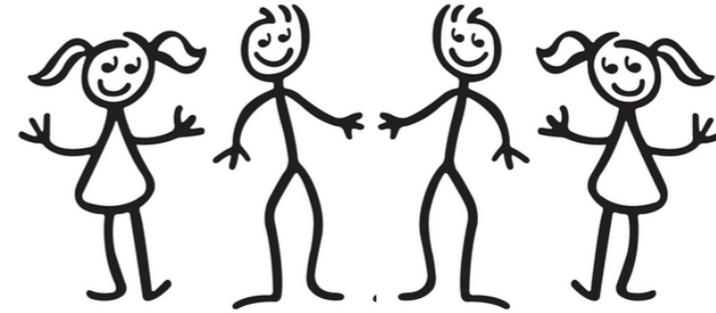
In other words, you and five members of your family can share the same account. And one of those five can be the co-owner of the account.

# Owners—



- **share responsibility**
- **equal credit reporting**
- **can add/remove Participants**
- **can view Participants' activity**
- **can set spending limits**
- **can lock a card**
- **can receive notifications**
- **can close their account**

# Participants—

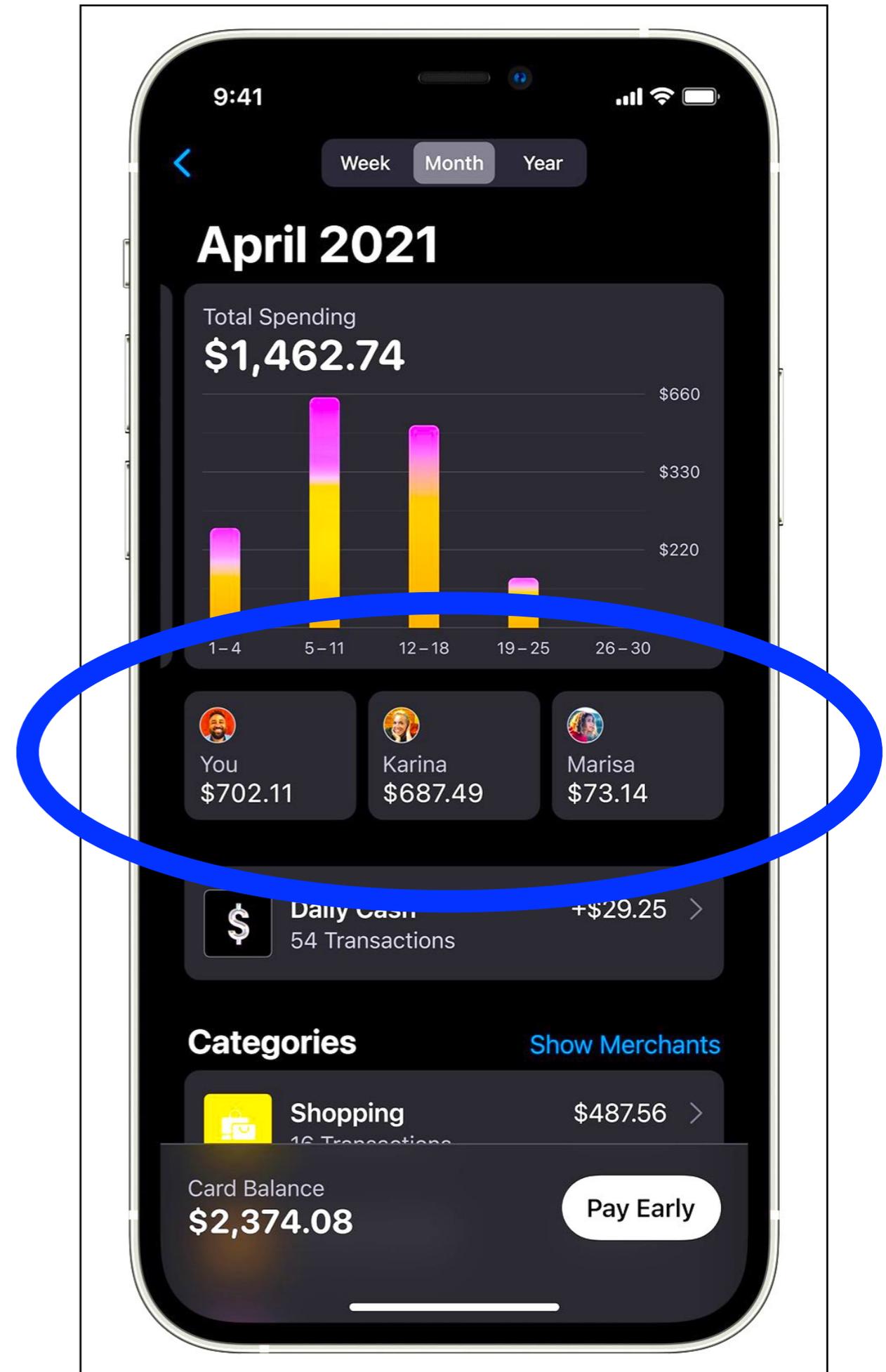


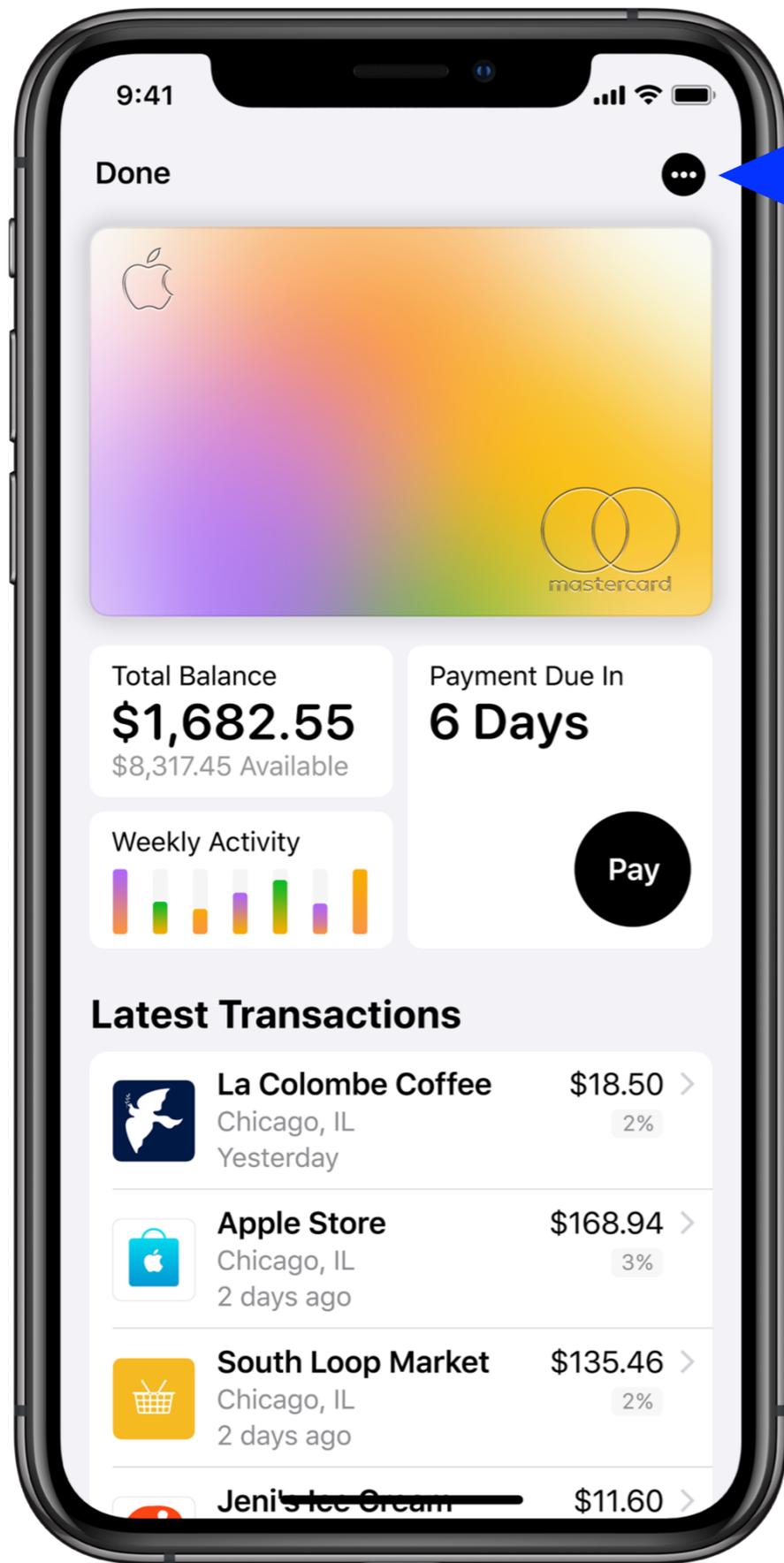
- **are not responsible for payments**
- **can view their own transactions**
- **(18 or older) can use the account to build their own credit history**

# Breakdown of spending by participants

If you already have an Apple Card account, then you know what the display looks like in your Wallet app.

This is what will be different. Apple Card Family has an extra section that shows every participant in the account, how much they spent, and where they spent it.





# Tap on the “more” icon to get instructions on activating Apple Card Family

When Apple Card Family becomes available, open the Wallet app and tap on your Apple Card. Tap the “more” button. There will be a set of options to invite someone to be a co-owner or a participant.

The participant who receives your invitation will get an alert. They will tap on it to accept, and you’re done.

If you have an iPhone, iPad, or Apple Watch that is compatible with Apple Card, and your device is up to date with the latest operating system, then you can use Apple Card Family.

# More info on Apple Card Family:

<https://support.apple.com/en-us/HT212020>

<https://www.apple.com/newsroom/2021/04/apple-introduces-apple-card-family-enabling-people-to-share-apple-card-and-build-credit-together/>

<https://www.macrumors.com/2021/04/20/apple-card-family/>

(video) <https://www.youtube.com/watch?v=z7Jv1UKI3uA>