ClearSkies Concierge

Last Updated: **May 2026**

What to check before you apply for a credit card

Opening credit cards for the SUB is a powerful way to build travel capital. But every application is a strategic decision. Confirm the card supports your goals today without limiting your options tomorrow.

- **Can you comfortably meet the spending requirement?** Avoid spending more than planned just to earn a bonus. Periodic and one-off expenses can be strategically used to earn more SUBs than daily spend alone would allow.
- **Do you know the annual fee?** The first-year fee is sometimes waived, but not always. ClearSkies believes any AF is worth it in the year you are earning a SUB.
- **Do you know your credit score?** We recommend checking Experian directly. Most premium travel cards require good (700+) to excellent (750+) credit.
- **Have you unfrozen relevant credit bureau profiles?** Most new applications will generate a hard inquiry. Some credit providers always pull from 1 bureau. Some pull from all 3. If you are unsure or are not trying to engage a specific strategy, it is easiest to unfreeze them all before applying. If you forget, the issuer will tell you to unfreeze before they can proceed, but typically means you have to call to get application completed.
- **Have you checked welcome-offer eligibility rules?** Make sure you are eligible before applying.
- **Have you reviewed issuer application restrictions?** Examples: 5/24, family rules, lifetime language.
- **Do you have a plan for the points you'll earn?** Know how the bonus fits into your travel goals and assess if there are any other cards that may bring same for less overall spend, lower AF or with a flexible currency.
- **Do you have a plan for the points you'll earn?** Know how the bonus fits into your travel goals and assess if there are any other cards that may bring same for less overall spend, lower AF or with a flexible currency.
- **Have you checked whether a better offer is available?** Welcome offers change frequently, and can vary across channels. A little research before applying can yield substantially more points.
- **How will you evaluate the card after Year 1?** Consider the annual fee, benefits, and downgrade options.
- **Do you know if the issuing bank offers reconsideration?** If you're not initially approved, reconsideration may give you another path.

Ready to apply? Consider using a referral link from the portal.
It's a simple way to support a ClearSkies member while pursuing your travel goals.