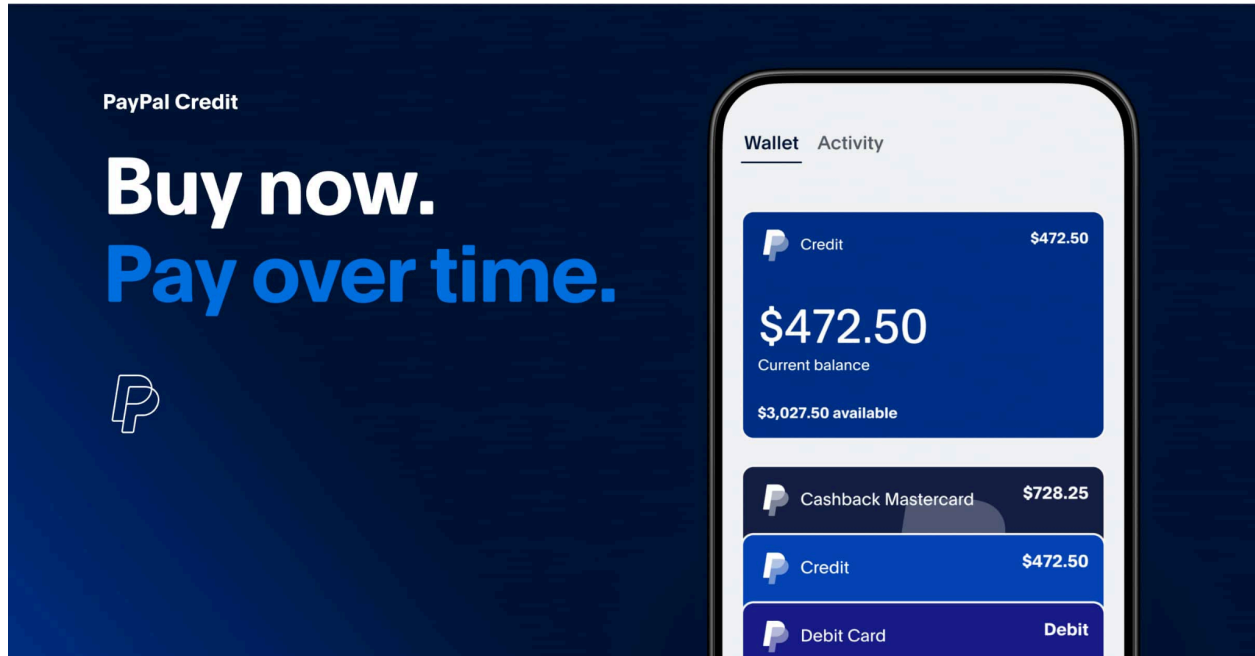


# Bootstrapper's Guide to Watch Flipping

PayPal Credit is one of the easiest ways to leverage other people's money to bootstrap your watch flipping journey. With 0% interest for up to 6 months, PayPal Credit has been a popular choice among watch traders.



## What is PayPal Credit?

PayPal Credit is a credit limit attached to your PayPal account. It is as simple as a credit card, but without the physical one. It's a hassle-free funding source for your online purchases where PayPal is accepted.

You need a PayPal account [to apply](#).

## How to Apply

After you [create your PayPal account](#), you will then need to [apply for PayPal credit](#) where it will ask you to fill out their application.

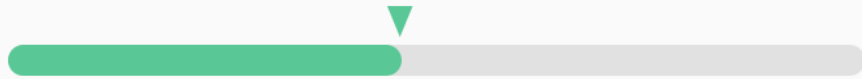
They will ask for your income and social security number. From experience, they have yet to check income.

If your application passes, PayPal Credit will be available as a funding source within your wallet. It can be used for purchases in most places where PayPal is accepted such as eBay.



Current balance ?

\$4,608.00



Credit line: \$10,000

[Request credit increase](#)

Available credit ?

\$5,392.00

Minimum payment due

\$46.00

Amount to avoid Standard  
and Deferred Interest ?

\$46.00

Auto pay is enabled for

Jun 20

[Make a Payment](#)

[Edit auto pay >](#)

## What's the Credit Limit?




If approved, the minimum credit limit is \$250. However, it's common for most people to receive up to \$10,000.

While you may not get the maximum credit limit immediately, after several months, you can request a credit limit increase.

## The Benefits of Using PayPal Credit

- 0% for up to 6 months if the balance is paid in full.
- You do not have to use the whole line of credit at once; you can use one portion and the other portion later. The six-month zero-interest period always starts with the new purchase.
- PayPal is known to protect buyers. In case of any dispute, you are in good hands.
- Use PayPal Credit to pay a PayPal Invoice and use the money for flipping watches. (You will need 2 PayPal accounts. One account sends the invoice, and the one with PayPal Credit will pay the invoice.)

### Special Financing Purchases

	 No Interest if paid in full by November 20, 2024	\$4,608.00 Remaining balance	\$63.15 Current accrued interest 	Nov 20, 2024 Expiration date <a href="#">Set reminder</a>
<b>Purchase amount</b> \$4,608.00				
<b>Purchase date</b> May 12, 2024				

This purchase is included in the balance used to calculate your minimum payment due.  
Pay the remaining balance in full by **November 20, 2024** to avoid paying the accrued interest on this purchase.

## What to watch out for when using Paypal Credit

1. Make sure your minimum payment is automatic. You want to make the payment to not incur penalty late fees.
2. Keep in mind the 6-month time frame. If you do not pay the balance in full, you will owe the interest, which is at least 20%+.

## Where PayPal Credit is Accepted for Buying and Selling Watches

1. [eBay](#) - A popular marketplace where many sellers accept PayPal / PayPal Credit. In fact, this is probably the #1 marketplace.

2. [Chrono24](#) - An online platform for luxury watch trading, where many dealers accept PayPal and ultimately PayPal credit.
3. [Value Your Watch Marketplace](#) - Online Marketplace where sellers can send you an invoice to be paid by Paypal.
4. **Local Jewelers** - Many local jewelry stores with online presence accept PayPal Credit for purchases.
5. **Specialized Watch Dealers** - Independent sellers specializing in luxury and vintage watches often accept PayPal invoicing that can ultimately be paid with PayPal Credit..