

Apple Card holders can again defer monthly payment because of coronavirus

The iPhone giant also let people skip their March payment without incurring interest charges, an effort to ease hardships during the pandemic.

Apple is again letting Apple Card users skip monthly payments without incurring interest charges, the company and Goldman Sachs said in an email to customers on Wednesday. The companies also allowed Apple Card users to defer their March payments, an effort to help people during the novel coronavirus pandemic.

"We understand that the COVID-19 situation poses unique challenges for everyone and some customers may have difficulty making their monthly payments," the email said.



The message described the move as a "customer assistance program" and said if people enrolled for deferred payments in March, they had to register again for April.

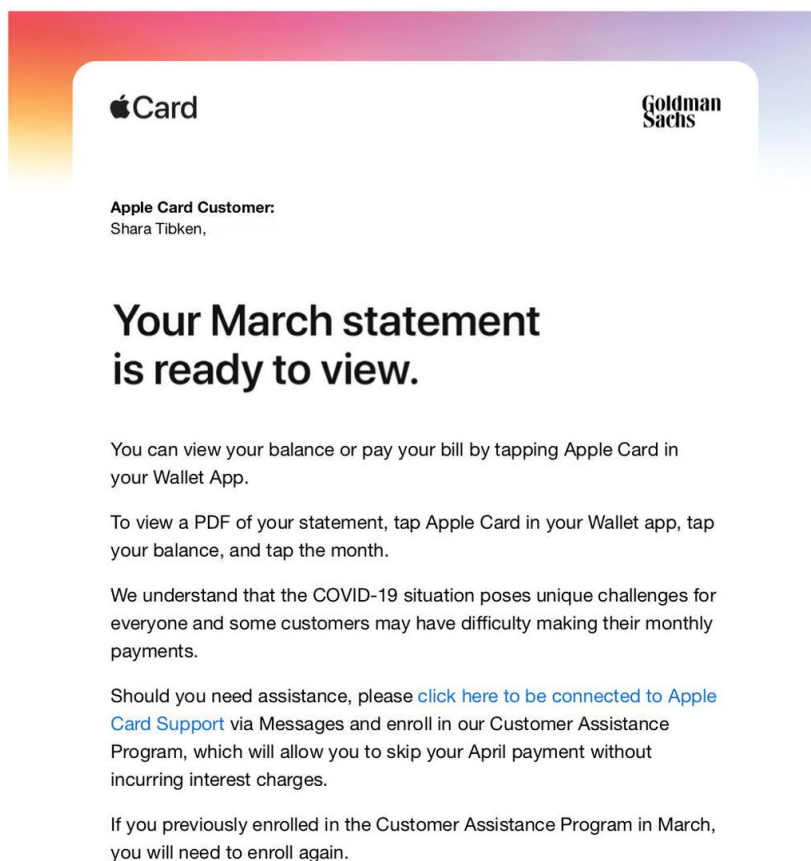
Apple introduced the Apple Card last year and started letting people sign up for its credit card in August. It was designed for iPhone users, has no fees, offers daily cash-back rewards and works with Apple Pay. It also exists as a physical titanium credit card. It's part of Apple's effort to expand beyond being the "iPhone company" and into making recurring money from services.

The coronavirus was first detected in the Chinese city of Wuhan late last year. The virus was reported to the World Health Organization on Dec. 31 and has been under investigation since. Chinese scientists have linked the disease to a family of viruses known as coronaviruses, which include SARS and MERS. It's been labeled

a pandemic and has led to much of the US being under lockdown to slow the spread of COVID-19, the disease caused by the virus.

The coronavirus has caused Apple and various other companies to change their plans for product launches and close stores. Last month, Apple said it would make its Worldwide Developers Conference, typically held each June, online only. The event, one of its biggest of the year, is where the company introduces its newest software features for its iPhones, Macs and various other devices. Apple also has indefinitely closed all of its stores outside Greater China.

As is the case with many businesses around the world, the coronavirus has been hurting Apple's operations. The company in January warned that it likely will miss the quarterly revenue guidance it gave in January. It cited two reasons for the update: The coronavirus was hurting both demand from Chinese customers and production capabilities inside the country. China is one of Apple's biggest markets and the primary location where its devices like the iPhone are assembled. Because factories are coming online later, there'll be iPhone shortages around the globe, Apple said at the time.



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