

It's a real pain that the banks changed the youngest age for credit card applications from 12 to 15 just because of a few incidents in the past, other than that, add-on cards are technically under the control of parents, so it should be their responsibility to teach their children how to use money correctly, last but not least kids should be able to get a credit card to start building trust with the bank.

Nowadays most activities especially governmental activities have ridiculous age restrictions just because they don't want to go through applications or interviews, I strongly feel that this is completely unfair because from reading the description of the activity I know that a lot of kids under their restrictions can still meet or exceed their standards, and when I asked them for a reason they said that what they're superiors said. I think that if we widen the age range more kids of various ages can interact with each other and hopefully learn.