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Password pool is a password list pool which stored commonly used passwords, which can be defined by user; A-PDF Password Security can use Password Pool to try open Password-protected files automatically Password Pool can be defined by clicking "Options..." button, and then a setting window will be opened. You can pre-define password in there. After selecting files, Click the button Next >, you will get a Security Method setting window, here to set Security Level to "NONE, then click "Save" or "Save as" to excute batch removing PDF security process. Finally you will get a resultant list to show if the PDF files decrypted successfully or not. Click the download buton to download a trial version now A-PDF Restrictions Remover - Remove password and restrictions of PDF files We always like improving our products based on your suggestions. Please send your feedback (or ask questions) to us in the contact page. Return KB main page We are often asked, what is the difference between a secured card and an unsecured credit card. Here's the answer!What is a secured card?A secured card is different from other credit cards because you have to come up with a deposit to secure your card. Usually, but not always, the amount of the deposit is equal to the limit you will be given on the card and no credit checks are conducted in order to obtain the card. If your credit isn't terrible, you may be asked to provide a deposit that is only a percentage of the limit on the card, however, credit card companies will have to run a credit check to determine if they can take that risk.In short, a secured card is sort of like a credit card with extra abilities - your secured card holds the power to turn your poor credit into excellent credit and all you have to do is use it and keep it in great standing.What is an unsecured credit card?With an unsecured credit card, the credit is simply extended to you without security, as your credit score is good enough that you appear to be a low-risk borrower. People with a better credit score can bypass the security deposit step because they have, in the past, kept all their credit accounts in good standing.What are the benefits of a secured card?It is much easier to get approved for a secured card than it is for a regular credit card. Your collateral secures the card and lowers the risk the lender takes in lending to you. Just in case you default on the credit they've extended to you, they can use the funds you've used to secure your card to make up for your outstanding balance. These sorts of cards are designed specifically for those who have struggled with credit before, but who want to start fresh and build their credit score from the ground up, or those who have no credit history, such as new Canadians or young adults. If your credit score isn't as high as you might like and has often prevented you from obtaining credit in the past, a secured card is definitely the way to go.Your deposit may also be placed in a savings account by your lender, depending on who you go to, and can accrue interest over the period of time you have your card secured.Secured cards are usually only secured for a specific amount of time and if, during that period, you keep your account in excellent standing, your lender may choose to unsecure your card (return your security deposit).Can people tell by looking at your card that it's a secured card?When you use your secured card to pay for items in-store or online, there is no way for merchants to be able to tell your card is a secured card. To everyone else, including the credit bureaus, it just looks like a regular credit card.Where can I get a secured card?Refresh Financial offers one of the best secured cards in the market, with low interest, low fees, and a security deposit as low as \$200 (most secured card providers require at least \$500). Apply quickly and easily online today!*****Refresh financial offers custom credit building solutions to help you build your credit score FAST. A secured wireless network is one protected with WEP or WPA encryption, which scrambles information sent between computers and the router, so unauthorized parties cannot intercept it. It also prevents others from accessing your network to use the Internet. If you prefer to remove this encryption, your network would then be unsecured and open for public access. You might choose to do this to create a public hotspot for your business. However, it is strongly recommended that you use a separate, secured network for running your business, while granting public access only to the unsecured network which is not connected with business computers. A secured loan is where we use one of your assets, usually a car, as security against your personal loan. This vehicle may be forfeited to the bank if you fail to meet your repayments. As we are able to hold this security, secured loans have a lower interest rate. An unsecured loan means that there is no security against the loan. If you find it difficult to make your repayments we may be able to help. Not what you were looking for? See all personal loans questions. Credit cards are more than just a convenient tool for modern living. They also help you build up your credit score so you can prove to lenders that you are a responsible borrower who should qualify for a favourable interest rate on a loan or mortgage. For anyone who may have difficulty obtaining a traditional unsecured credit card—including those who are just starting out, who are new to Canada, or who've had previous credit problems—a secured credit card is a great option to establish or rebuild credit. What Is a Secured Credit Card? As the name implies, a secured credit card is backed by a security deposit that you provide to a bank or other financial institution that issues the card. It is a guarantee to the lender that, if you fail to make your credit card payments, it can take the simple recourse of claiming your security deposit to cover the outstanding bills. Because this eliminates any risk to the bank, a secured credit card is very easy to obtain—even for those with bad credit or without a reliable income. The deposit amount required for a secured credit card depends on your credit limit. It could be as low as the credit limit itself, or may be twice that amount. So, for a card with a \$500 limit, the required deposit would likely be somewhere between \$500 and \$1,000. The deposit is refundable, meaning that so long as you make your payments and keep your account in good standing, you will eventually get that money back once you close the account. Making your payments on a timely basis is also the best method to rebuild credit, since secured credit cards report to credit bureaus such as Equifax and TransUnion in the same manner that conventional unsecured credit cards do. How Does a Secured Card Work? Secured credit cards work exactly like any other credit card. You are responsible for making a minimum payment on your credit charges each month by your due date. If you don't pay your balance in full, you'll be charged interest on the outstanding balance. Depending on the card you choose, there may or may not be an additional setup fee and/or an annual fee. You cannot use your security deposit to pay your credit card bills. The deposit is held by the bank and you have no access to that money until your account is closed. With some cards, however, you can request for the deposit be kept in a savings account or GIC, so that your money continues to earn interest. Be aware that secured credit cards often charge higher rates of interest than unsecured credit cards, and they do not offer "extras" such as travel reward points or extended warranties. As such, once you get your credit score high enough, you will likely want to pay off your balance on the secured credit card, get your deposit back, and switch to an unsecured card. The Home Trust Secured Visa is a good example of a popular secured credit card in Canada. It has no annual fee, a 19.99% purchase interest rate, and its credit limit ranges from \$500-\$10,000. An alternative is the Refresh Financial Secured Card*, which has a lower purchase interest rate of 17.99% and a slightly wider credit range of \$200-\$10,000, but comes with monthly and annual fees that together amount to \$48.95 per year. * This card is owned and issued by Digital Commerce Bank pursuant to license by Visa International. Use of the card is governed by the agreement under which it is issued. The Visa Brand is a registered trademark of Visa International. All credit and approvals are provided by Refresh Card Solutions Inc. Digital Commerce Bank provides no credit or loans. All funding and lending for this program is provided by Refresh Card Solutions Inc. What Is an Unsecured Credit Card? Unlike a secured card, an unsecured credit card does not have cash or other assets backing it as collateral. Its issuer therefore has no guarantee that it will get the money back that it lends you, and must trust you based on your creditworthiness alone. Because the card's issuer is taking a larger risk when it extends credit with an unsecured card, requirements for an unsecured card applicant's credit score, income, and overall financial health are stricter. There are far more unsecured than secured cards cards in the Canadian market, and they come in many varieties. In an effort to be competitive with other unsecured card issuers, financial institutions might offer lucrative introductory bonuses and generous rates for collecting points, frequent flier miles, or cash back. Alternatively, some unsecured cards may offer low interest rates, which is attractive to those who might need to make only the minimum payment on a card's balance from time to time, rather than paying off the balance in full. It is just as important to make timely repayments on unsecured card balances as it is to repay balances of secured cards. As with a secured card, neglecting to make the minimum payment on an unsecured card's balance will result in a dent to your credit score, interest charges, and ultimately the referral of unpaid debts to a collections agency. If you don't maintain good standing, you may find it difficult to continue getting approved for unsecured cards in the future. If your credit score is below average and you're not sure if it's realistic to be approved for an unsecured card, you might elect to apply for a credit card that is offered in both secured and unsecured versions, like the Capital One Low Rate Guaranteed Mastercard. That way if the card issuer deems that your credit score is too low for an unsecured card, you'll still at least be approved for a secured card and your application won't have been a waste. The Capital One Low Rate Guaranteed Mastercard has a \$79 annual fee, but it comes with a low purchase interest rate of 14.9% and offers some additional features of note, like Price Protection. What Are the Differences Between Secured and Unsecured Credit Cards? There are advantages and disadvantages to both credit card types. Here are the main differences: Secured Credit CardUnsecured Credit Card Easy to be approvedYesNo Security deposit requiredYesNo Builds your credit scoreYesYes May have annual feeYesYes May have setup feeYesNo Earns rewardsNoYes Additional benefits (e.g., travel insurance, extended warranty)NoYes Who Benefits from a Secured Card? Image source: Shutterstock If you have no established credit or would like to use a credit card to rebuild poor credit, a secured credit card can help you prove that you are a responsible borrower. The following types of Canadians could probably benefit from using a secured card: The Financial Consumer Agency of Canada cautions, however, that secured credit cards should only be obtained from reliable Canadian financial institutions. It recommends avoiding secured card offers from issuers outside Canada, as it would be more difficult to resolve any problems or disputes that arise. When Can You Switch from a Secured to an Unsecured Card? Assuming you've been using a secured card responsibly—paying it off each month or limiting your balance to no more than a third of your credit limit and making your minimum payments on time—your lender will likely offer you an unsecured card within about a year to 18 months. At that point, if you have no remaining balance, you can close the account on your secured card and get your security deposit back. Should You Go Secured or Unsecured? In most cases, it's wise to shop around for an unsecured credit card that offers you the lowest rate of interest and best benefits, such as reward points and free insurance or warranties. But, when those conventional credit card options are out of reach, a secured credit card is still a good option. You will have to temporarily provide a security deposit, pay a little more in interest, and be a responsible borrower—but that's a small price to pay to establish or rebuild a credit score. Some PDFs are encrypted with a password, which you'll need to enter each time you want to view the document. You can remove the password to save yourself some inconvenience if you're keeping the PDF in a secure location. We'll cover two ways to do this here: A convenient trick that works in all operating systems with applications you already have, and the official method that requires Adobe Acrobat. Both methods assume you know the password to the encrypted PDF file. 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This method also works in other operating systems. For example, on a Mac, you can do this with Preview, or any other PDF viewer and the built-in PDF printing feature. First, open the protected document in Preview and provide the password it requires. Click File > Print to open the print dialog. Click the "PDF" menu button at the bottom of the print dialog and select "Save as PDF". Enter a file name and location for your new PDF file when prompted. The new PDF file will have the same contents as the original, but no password. Note: Due to the printing process, the resulting PDF won't have selectable text. if you need to copy text from the PDF, you must re-open the original password-protected PDF and copy text from there. You could also use optical character recognition (OCR) software on the unprotected PDF. The Official Method: Use Adobe Acrobat Pro You can also do this the official way with Adobe Acrobat Pro, a paid application. 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