



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 14.96 percent

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Austin, Texas – Interest rates on new credit card offers idled at 14.96 percent for the third straight week, according to the CreditCards.com Weekly Credit Card Rate Report.

The average is comprised of 100 of the most popular credit cards in the country, including cards from dozens of leading U.S. issuers and representing every card category. Introductory (teaser) rates are not included in the calculation.

Rates for card categories tracked by CreditCards.com are listed below:

Credit Card Averages

	Avg. APR	Last week	6 months ago
National Average	14.96%	14.96%	14.93%
Low Interest	10.40%	10.40%	10.40%
Balance Transfer	12.62%	12.62%	12.46%
Business	13.13%	13.13%	12.75%
Student	13.31%	13.31%	13.77%
Cash Back	14.30%	14.30%	14.24%
Airline	14.63%	14.63%	14.63%
Reward	14.80%	14.80%	14.73%
Instant Approval	15.49%	15.49%	15.49%
Bad Credit	23.64%	23.64%	23.64%

Source: [CreditCards.com](#)

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None of the cards CreditCards.com tracks featured rate changes this week. However, one issuer, Discover, appears to be testing a new student offer.

The Discover Student More card previously featured a promotional interest-free offer on purchases for nine months and no balance transfer offer. However, some offers viewed by CreditCards.com featured a shorter interest-free period that lasted just six months. Others advertised a promotional offer on purchases for nine months, but also included a promotional balance transfer APR of 10.99 percent for the same amount of time.

Issuers often test new offers in this way, so that different computer users see alternative offer terms for the same card.

The CreditCards.com credit card rate survey (permalink: <http://www.creditcards.com/rate-report>) is conducted weekly, using offer data from the leading U.S. card issuers' websites. Introductory offer periods and regular interest rates will vary with applicants' credit quality and issuer risk-based pricing policies.

About CreditCards.com

CreditCards.com is the leading online credit card marketplace connecting consumers with multiple credit card issuers, including a majority of the 10 largest in the United States, based on credit card transaction volume. CreditCards.com, <http://www.creditcards.com>, enables consumers to search for, compare and apply for credit cards and offers credit card issuers an online channel to acquire qualified applicants.

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Source: CreditCards.com