



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain stable

Wednesday, Sept. 5, 2012

Austin, Texas – Interest rates on new credit card offers held firm for the second 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	14.98%	14.98%	14.87%
Low Interest	10.40%	10.40%	10.40%
Balance Transfer	12.62%	12.62%	12.50%
Business	13.13%	13.13%	13.13%
Student	13.16%	13.16%	13.77%
Cash Back	14.47%	14.47%	14.45%
Airline	14.63%	14.63%	14.54%
Reward	14.82%	14.82%	14.68%
Instant Approval	15.49%	15.49%	15.49%
Bad Credit	23.64%	23.64%	23.41%

Source: [CreditCards.com](#)

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The national average annual percentage rate (APR) on new card offers stood still at 14.98 percent Wednesday, marking the seventh straight week that interest rates have remained just shy of 15 percent.

None of the cards that CreditCards.com tracks featured rate changes this week. However, one issuer, Barclays, did make minor changes to its rewards card for football fans, the NFL Extra Points Visa card.

Applicants who successfully apply online for the NFL Visa card will be able to make purchases with it interest-free for 12 months. However, while dangling the zero-percent carrot, Barclays also threw a stick: It shortened the card's interest-free balance transfer period from 15 months to 12 months.

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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