



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

Wednesday, March 20, 2013

Austin, Texas – Interest rates on new credit card offers remained fixed this 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	14.95%	14.95%	15.00%
<a href="#">Low Interest</a>	10.29%	10.29%	10.40%
<a href="#">Balance Transfer</a>	12.59%	12.59%	12.62%
<a href="#">Business</a>	13.13%	13.13%	13.13%
<a href="#">Student</a>	13.16%	13.16%	13.16%
<a href="#">Cash Back</a>	14.13%	14.13%	14.47%
<a href="#">Airline</a>	14.63%	14.63%	14.63%
<a href="#">Reward</a>	14.75%	14.75%	14.84%
<a href="#">Instant Approval</a>	15.49%	15.49%	15.49%
<a href="#">Bad Credit</a>	23.64%	23.64%	23.64%

Source: [CreditCards.com](#)

Updated: 3-20-2013

The national average annual percentage rate (APR) held steady at 14.95 percent Wednesday for the fifth consecutive week.

None of the issuers tracked by CreditCards.com altered rates this week.

Since Jan. 1, interest rates have remained unchanged nine weeks out of 12. In the rare instances that the national average did change this year, it moved by just one hundredth of a percentage point.

Credit card issuers have been slow to make substantial changes to card offers for much of the past year. Average credit card interest rates, for example, have hovered between 14.9 percent and 15.01 percent since March 21, 2012.

Many of the cards tracked by CreditCards.com have also featured the same promotional offers since early 2012.

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.

For more information, contact:

Ben Woolsey  
Director of Marketing  
[benw@creditcards.com](mailto:benw@creditcards.com)

NOTE TO EDITORS: The information in this release is available for print or broadcast with attribution to CreditCards.com.

Source: CreditCards.com