



## **CreditCards.com Weekly Credit Card Rate Report: Average card rates remain at 15 percent for fourth week**

Wednesday, July 15, 2015

Austin, Texas – Interest rates on new credit card offers remained unchanged again 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 Rate Averages

	Avg. APR	Last week	6 months ago
National Average	15.00%	15.00%	14.89%
Low Interest	11.62%	11.62%	10.24%
Balance Transfer	14.12%	14.12%	12.80%
Business	12.85%	12.85%	12.85%
Student	13.14%	13.14%	13.14%
Cash Back	15.27%	15.27%	14.91%
Airline	15.10%	15.10%	15.52%
Reward	15.14%	15.14%	14.89%
Instant Approval	18.00%	18.00%	23.33%
Bad Credit	22.73%	22.73%	22.73%

Source: CreditCards.com

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None of the cards tracked by CreditCards.com advertised new interest rates. As a result, the national average APR stayed at 15 percent for the fourth consecutive week. Promotional terms, including interest-free balance transfer offers and introductory APRs, also remained unchanged.

This is the third week this month that issuers have left card terms untouched. According to CreditCards.com data, issuers have tweaked rates just a handful of times since Jan. 1. As a result, the national average APR has remained unchanged 22 weeks out of 27.

The few times that average rates have changed, the impact on the national average has been relatively minor. For example, since Jan. 5, the national average APR has increased by just 0.11 percent.

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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