



## CreditCards.com: Weekly Credit Card Rate Report

Wednesday, January 12, 2011

Austin, Texas – Interest rates on new credit card offers remained static this week, according to the CreditCards.com Weekly Credit Card Rate Report, despite rate changes on cards by Barclays and Chase.

The average is composed of 100 of the most popular credit cards, including cards from dozens of leading U.S. issuers. Introductory (teaser) rates are not included in the calculation. Among the nine categories that the cards represent, average APRs fell in two, held steady in six and rose in one.

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

### Credit Card Averages

	Avg. APR	Last week	6 months ago
National Average	14.71%	14.71%	14.43%
<a href="#">Low Interest</a>	11.98%	11.91%	12.18%
<a href="#">Cash Back</a>	12.48%	12.48%	12.63%
<a href="#">Balance Transfer</a>	12.88%	12.90%	12.93%
<a href="#">Business</a>	12.91%	12.91%	12.96%
<a href="#">Student</a>	13.31%	13.31%	13.96%
<a href="#">Airline</a>	14.24%	14.30%	14.30%
<a href="#">Reward</a>	14.35%	14.35%	14.73%
<a href="#">Instant Approval</a>	15.99%	15.99%	15.99%
<a href="#">Bad Credit</a>	24.95%	24.95%	20.32%

Source: [CreditCards.com](http://CreditCards.com)

Updated: 1-12-2011

Barclays briefly tested a higher range for its U.S. Airways Premier World MasterCard last week, bumping it up to a range of 15.99 percent to 24.99 percent. The bank then returned the card to its previous offer of 15.24 percent to 18.24 percent earlier this week. Chase also tweaked its offer on the Chase Sapphire card this week by bumping the card's lowest offer up a point to a flat 13.24 percent for all cardholders.

Chase's slight increase and Barclays' slight decrease essentially canceled each other out, leaving the national average APR on new card offers unchanged for the second time in three weeks.

The CreditCards.com credit card rate survey 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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