



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 14.95 percent for 6th week

Wednesday, March 27, 2013

Austin, Texas – Interest rates on new credit card offers stayed put 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%
Low Interest	10.29%	10.29%	10.40%
Balance Transfer	12.59%	12.59%	12.62%
Business	13.13%	13.13%	13.13%
Student	13.16%	13.16%	13.16%
Cash Back	14.13%	14.13%	14.47%
Airline	14.63%	14.63%	14.63%
Reward	14.75%	14.75%	14.84%
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 tracked by CreditCards.com advertised new interest rates this week. As a result, the national average annual percentage rate (APR) remained at 14.95 percent Wednesday for the sixth consecutive week.

Issuers left promotional offers alone as well. Short-term balance transfer rates and introductory APRs remained the same for each of the 100 cards in the CreditCards.com database.

Changes to promotional offers have become rare in recent months. In previous years, issuers frequently tested longer-term promotions, such as 0 percent balance transfer offers that lasted as long as two years.

These days, the vast majority of promotional balance transfer offers tracked by CreditCards.com last between 12 and 15 months. Few issuers have extended their offers past the 15-month mark.

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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