



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

Wednesday, Sept. 18, 2013

Austin, Texas – Average rates on new credit card offers remained flat 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	14.99%	14.99%	14.95%
Low Interest	10.46%	10.46%	10.29%
Balance Transfer	12.41%	12.41%	12.59%
Business	12.98%	12.98%	13.13%
Student	13.27%	13.27%	13.16%
Cash Back	14.51%	14.51%	14.13%
Airline	14.51%	14.51%	14.63%
Reward	14.82%	14.82%	14.75%
Instant Approval	28.00%	28.00%	15.49%
Bad Credit	23.48%	23.48%	23.64%

Source: [CreditCards.com](#)

Updated: 09-18-2013

The national average annual percentage rate (APR) remained stuck at 14.99 percent Wednesday.

None of the cards tracked by CreditCards.com announced new rates this week. Issuers left promotional offers -- including 0 percent APRs and interest-free balance transfers -- alone as well.

This is the third week that the national average APR has hovered just below 15 percent. Average rates rose to 14.99 percent on Sept. 4, after CreditCards.com removed several cards that were no longer being promoted online and replaced them with similar offers.

Currently, the average APR for the year is 14.96 percent -- the same as it was last year. In 2012, average rates for the year settled at 14.96 percent, after rising to 14.85 percent the year before.

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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