



## CreditCards.com: Weekly Credit Card Rate Report

Wednesday, November 30, 2011

Austin, Texas – Interest rates on new credit card offers remain unchanged this week, according to the CreditCards.com Weekly Credit Card Rate Report.

The average is composed 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%	14.83%
<a href="#">Low Interest</a>	10.73%	10.73%	10.73%
<a href="#">Balance Transfer</a>	12.77%	12.77%	12.76%
<a href="#">Business</a>	13.13%	13.13%	13.07%
<a href="#">Student</a>	13.77%	13.77%	13.77%
<a href="#">Airline</a>	14.44%	14.44%	14.24%
<a href="#">Cash Back</a>	14.70%	14.70%	13.87%
<a href="#">Reward</a>	14.70%	14.70%	14.40%
<a href="#">Instant Approval</a>	15.99%	15.99%	15.99%
<a href="#">Bad Credit</a>	24.96%	24.96%	24.96%

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

Updated: 11-30-2011

The average annual percentage rate (APR) stands at 14.99 percent for the fourth straight week. It has held there for six of the past seven weeks, decreasing once in early November -- to 14.98 percent -- before moving back up the next week. The last time rates showed comparable stability was late July, when rates stayed at 14.88 percent for four consecutive weeks.

Though rates may be stabilizing after a streak of record highs last summer, the national APR average is still only 0.01 percent below its all-time peak of 15 percent -- set in October.

The national APR average isn't the only category near record highs, though. The national rewards card average is also only 0.01 percent shy of its highest levels since we began tracking rates in 2007.

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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