



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 14.96 percent for fifth week

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Austin, Texas – Interest rates on new credit card offers remained at 14.96 percent for the fifth straight 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	14.96%	14.96%	14.92%
Low Interest	10.40%	10.40%	10.40%
Balance Transfer	12.62%	12.62%	12.46%
Business	13.13%	13.13%	12.67%
Student	13.31%	13.31%	13.77%
Cash Back	14.30%	14.30%	14.24%
Airline	14.63%	14.63%	14.63%
Reward	14.80%	14.80%	14.71%
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 rates for customers with the best credit.

One issuer, PNC, did raise the highest available rate on one of its rewards cards, the PNC Points Visa. However, the card's modest two-point rate hike didn't affect the national average because CreditCards.com only considers a card's lowest available rate when calculating average interest rates.

PNC applicants with less-than-perfect credit may now be assigned an APR as high as 21.99 percent – up two percentage points from the previous week, when the highest available rate stood at 19.99 percent.

Credit card applicants with excellent credit will continue to be offered an APR as low as 11.99 percent on the PNC Points Visa.

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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