



## **CreditCards.com Weekly Credit Card Rate Report: Average card rates remain at 14.87 percent for third week**

Wednesday, March 11, 2015

Austin, Texas – The national average APR for new card offers remained unchanged Wednesday, 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 Rate Averages

	Avg. APR	Last week	6 months ago
National Average	14.87%	14.87%	15.06%
Low Interest	11.53%	11.53%	10.37%
Balance Transfer	14.01%	14.00%	12.73%
Business	12.85%	12.85%	12.80%
Student	13.14%	13.14%	13.27%
Cash Back	15.28%	15.26%	14.94%
Airline	15.15%	15.15%	15.46%
Reward	15.00%	14.99%	15.04%
Instant Approval	17.93%	17.93%	28.00%
Bad Credit	22.48%	22.48%	22.73%

Source: CreditCards.com

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Average rates on new card offers stayed at 14.87 percent for the third consecutive week.

Most issuers left credit card terms unchanged this week. Chase nudged the APR on its Disney Rewards Visa card from 15.24 percent to 15.99 percent, but the change was too small to affect the national average.

The Disney card's higher APR did cause average rates for some card categories to rise, however. For example, the average APR for cash-back credit cards rose to its highest level since CreditCards.com began tracking rates in mid-2007. The average APR for

cash-back cards is now 15.28 percent -- up from 14.84 percent in March 2014. Average APRs for rewards and balance transfer cards also increased slightly this week.

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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