



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

Wednesday, Jan. 30, 2013

Austin, Texas – Interest rates on new credit card offers held steady at 14.95 percent 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 Averages

	Avg. APR	Last week	6 months ago
National Average	14.95%	14.95%	14.97%
Low Interest	10.29%	10.29%	10.40%
Balance Transfer	12.59%	12.59%	12.62%
Business	13.13%	13.13%	13.13%
Student	13.31%	13.31%	13.02%
Cash Back	14.17%	14.17%	14.43%
Airline	14.63%	14.63%	14.63%
Reward	14.75%	14.75%	14.81%
Instant Approval	15.49%	15.49%	15.49%
Bad Credit	23.64%	23.64%	23.64%

Source: [CreditCards.com](#)

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The national average annual percentage rate (APR) remained unchanged Wednesday, after falling the previous week for the first time in 10 weeks.

None of the cards that CreditCards.com tracks featured rate changes this week. However, that's now the norm in today's placid card climate.

Earlier this month, some issuers, including Discover and Citi, removed a select number of cards from their marketing pages. Discover also introduced a new flagship card, the Discover "it" card.

To keep up with the changes, CreditCards.com replaced some cards in the CreditCards.com database, causing the national average APR to fall. However, those were the only cards in the CreditCards.com database that changed.

All other cards tracked by CreditCards.com have featured the same APR since November 2012.

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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Source: CreditCards.com