



## CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 14.99 percent

Wednesday, Sept. 11, 2013

Austin, Texas – Average rates on new credit card offers remained unchanged 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%
<a href="#">Low Interest</a>	10.46%	10.46%	10.29%
<a href="#">Balance Transfer</a>	12.41%	12.41%	12.59%
<a href="#">Business</a>	12.98%	12.98%	13.13%
<a href="#">Student</a>	13.27%	13.27%	13.16%
<a href="#">Cash Back</a>	14.51%	14.51%	14.13%
<a href="#">Airline</a>	14.51%	14.51%	14.63%
<a href="#">Reward</a>	14.82%	14.82%	14.75%
<a href="#">Instant Approval</a>	28.00%	28.00%	15.49%
<a href="#">Bad Credit</a>	23.48%	23.48%	23.64%

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

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The national average annual percentage rate (APR) remained at 14.99 percent Wednesday, after climbing the previous week for the first time in more than two months.

Most issuers left credit card terms alone this week. The sporting goods store Cabela's lowered the minimum APR on the Cabela's Club Visa from 15.18 percent to 15.17 percent. However, the change to the store card's APR wasn't big enough to dent the national average.

Barclays was also active. For the third time in four weeks, Barclays floated a new promotional offer on the US Airways Premier World MasterCard.

Barclays introduced a 12-month, 0 percent purchase APR to the US Airways card. In addition, Barclays shortened the airline card's interest-free balance transfer offer from 15 months to 12 months.

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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