



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates hold steady at 14.96 percent

Wednesday, Feb. 13, 2013

Austin, Texas – Interest rates on new credit card offers remained at 14.96 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	14.96%	14.96%	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	14.76%	14.76%	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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None of the cards CreditCards.com tracks featured rate or offer changes this week. However, that's nothing new.

So far, most issuers have been content to leave credit card terms alone in the opening weeks of 2013. Among those issuers that have tweaked offers, the changes have been minor.

Last week, Chase was the first issuer to break an 11-week stretch in which APRs on existing cards remained the same by raising the rate on the Amazon Rewards card by 1 percentage point.

American Express also made a rare offer change last week by eliminating the promotional balance transfer offer on its JetBlue credit card. It was the first time in six weeks that CreditCards.com recorded an issuer changing a card's promotional rate.

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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