



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 15.01 percent for a 4th week

Wednesday, March 12, 2014

Austin, Texas – Interest 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	15.01%	15.01%	14.99%
Low Interest	10.33%	10.33%	10.46%
Balance Transfer	12.66%	12.66%	12.41%
Business	12.98%	12.98%	12.98%
Student	13.27%	13.27%	13.27%
Cash Back	14.84%	14.84%	14.51%
Airline	15.30%	15.30%	14.51%
Reward	14.97%	14.97%	14.82%
Instant Approval	28.00%	28.00%	28.00%
Bad Credit	22.73%	22.73%	23.48%

Source: [CreditCards.com](#)

Updated: 3-12-2014

The national average annual percentage rate (APR) remained stuck at 15.01 percent Wednesday for the fourth consecutive week.

All but one of the issuers tracked by CreditCards.com left credit card terms alone this week.

TD Bank shortened the promotional offer on the TD Easy Rewards Visa card. Cardholders now have just 12 months to take advantage of interest-free balance transfer offers. Previously, TD Bank's balance transfer promotion lasted for 18 months.

Most of the balance transfer cards tracked by CreditCards.com feature similar promotions. Among the 100 cards in the CreditCards.com database, 24 cards offer a promotional balance transfer rate for exactly 12 months. Eleven cards feature a promotional balance transfer offer that lasts longer than a year.

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.

For more information, contact:

Daniel P. Ray
Editor in chief
dan.ray@CreditCards.com

NOTE TO EDITORS: The information in this release is available for print or broadcast with attribution to CreditCards.com.

Source: CreditCards.com