



CreditCards.com Weekly Credit Card Rate Report: Average card rates remain at 15 percent for third week

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Austin, Texas – Interest rates on new credit card offers remained untouched 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 Rate Averages

	Avg. APR	Last week	6 months ago
National Average	15.00%	15.00%	14.89%
Low Interest	11.62%	11.62%	10.24%
Balance Transfer	14.12%	14.12%	12.80%
Business	12.85%	12.85%	12.85%
Student	13.14%	13.14%	13.14%
Cash Back	15.27%	15.27%	14.91%
Airline	15.10%	15.10%	15.52%
Reward	15.14%	15.14%	14.89%
Instant Approval	18.00%	18.00%	23.33%
Bad Credit	22.73%	22.73%	22.73%

Source: CreditCards.com

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For the third week in a row, the national average annual percentage rate held tight at 15 percent.

None of the cards monitored by CreditCards.com offered new interest rates. Promotional APRs and 0 percent balance transfer offers were also left unchanged.

Average rates on new card offers are currently at their highest point of 2015, but still within the narrow range that credit cards have stalled in since 2011, never straying far above or below the 15 percent mark.

For example, the national average APR for all of 2014 was 15.02 percent. The average APR for 2015 is currently 14.92 percent.

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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