



## **CreditCards.com Weekly Credit Card Rate Report: Average card rates hold steady at 14.9 percent**

Wednesday, April 1, 2015

Austin, Texas – The national average APR 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 Rate Averages

	Avg. APR	Last week	6 months ago
National Average	14.90%	14.90%	15.07%
Low Interest	11.62%	11.62%	10.37%
Balance Transfer	14.04%	14.04%	12.82%
Business	12.85%	12.85%	12.80%
Student	13.14%	13.14%	13.24%
Cash Back	15.26%	15.28%	14.98%
Airline	15.10%	15.10%	15.46%
Reward	15.04%	15.04%	15.05%
Instant Approval	17.93%	17.93%	28.00%
Bad Credit	22.48%	22.48%	22.73%

Source: CreditCards.com

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None of the cards tracked by CreditCards.com advertised new interest rates. As a result, the national average annual percentage rate (APR) stayed at 14.9 percent after increasing the previous week for the first time in nearly five months.

The average APR for cash back credit cards fell to 15.26 percent. However, that was due to a database change, rather than a term change. Occasionally, CreditCards.com refreshes the cards in the database in order to more accurately reflect the current card market.

The new card added to the database advertised the same APR as the card it replaced. But it was not a cash back card, so the average APR for cash back credit cards decreased.

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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