



## **CreditCards.com Weekly Credit Card Rate Report: Average credit card interest rates hold steady for 14th week**

Wednesday, Sept. 23, 2015

Austin, Texas – Interest rates on new credit card offers stayed put 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%	14.87%
Low Interest	11.62%	11.62%	11.53%
Balance Transfer	14.12%	14.12%	14.01%
Business	12.85%	12.85%	12.85%
Student	13.14%	13.14%	13.14%
Cash Back	15.27%	15.27%	15.28%
Airline	15.10%	15.10%	15.15%
Reward	15.14%	15.14%	15.00%
Instant Approval	18.00%	18.00%	17.93%
Bad Credit	22.73%	22.73%	22.48%

Source: CreditCards.com

Updated: 09-23-2015

None of the issuers tracked by CreditCards.com revised APRs on new card offers. As a result, the national average annual percentage rate remained fixed at 15 percent for the 14th consecutive week. Issuers also left promotional APRs and interest-free balance transfer offers unchanged for the fourth consecutive week.

The past 14 weeks represent the longest unbroken period in which average rates haven't changed since CreditCards.com began tracking rates in mid-2007. Over the past three months, issuers have edited a handful of promotional offers, but have left most card terms alone. The sporting goods store Cabela's tweaked the APR on the Cabela's Club Visa in early September after the LIBOR rate increased, but it didn't affect the national average.

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:

Matt Schulz  
Senior Industry Analyst  
[matt.schulz@creditcards.com](mailto:matt.schulz@creditcards.com)  
512-996-8663, ext. 103

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

Source: CreditCards.com