



## CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 15.06 percent

Wednesday, Dec. 18, 2013

Austin, Texas –Average rates on new credit card offers remained stuck at 15.06 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	15.06%	15.06%	14.96%
<a href="#">Low Interest</a>	10.46%	10.46%	10.37%
<a href="#">Balance Transfer</a>	12.55%	12.55%	12.39%
<a href="#">Business</a>	12.98%	12.98%	12.98%
<a href="#">Student</a>	13.27%	13.27%	13.16%
<a href="#">Cash Back</a>	14.62%	14.62%	14.85%
<a href="#">Airline</a>	14.51%	14.51%	14.63%
<a href="#">Reward</a>	14.91%	14.91%	14.79%
<a href="#">Instant Approval</a>	28.00%	28.00%	28.00%
<a href="#">Bad Credit</a>	23.48%	23.48%	23.64%

Source: [CreditCards.com](http://CreditCards.com)

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This is the fifth straight week that the national average has stuck on 15.06 percent.

None of the cards tracked by CreditCards.com featured new rates this week. Issuers left promotional terms -- including 0 percent balance transfer offers and short-term APRs -- alone this week as well.

Barclays was the only issuer to alter terms on a card tracked by CreditCards.com this week revising the promotional offer on its US Airways Premier World MasterCard.

Barclays trimmed the airline card's 0 percent balance transfer offer from 15 months to 12 months and added a promotional APR giving applicants 12 months to take advantage of interest-free purchases. The change was the first since US Airways merged with American Airlines Dec. 9.

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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