



CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 14.95 percent

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Austin, Texas – Interest rates on new credit card offers remained at 14.95 percent once again 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	14.95%	14.95%	15.00%
Low Interest	10.29%	10.29%	10.40%
Balance Transfer	12.59%	12.59%	12.62%
Business	13.13%	13.13%	13.13%
Student	13.16%	13.16%	13.16%
Cash Back	14.13%	14.13%	14.47%
Airline	14.63%	14.63%	14.63%
Reward	14.75%	14.75%	14.84%
Instant Approval	15.49%	15.49%	15.49%
Bad Credit	23.64%	23.64%	23.64%

Source: [CreditCards.com](#)

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This is the eighth consecutive week that card offers for consumers with excellent credit remained unchanged. None of the issuers tracked by CreditCards.com made changes to a card's best available interest rate.

One issuer did hike rates on card offers for consumers with lower scores. The changes didn't affect the national average, however, because CreditCards.com considers only a card's lowest rate when calculating average interest rates.

Discover widened the range of possible APRs on the majority of cards it offers online by raising the maximum possible rate on each card by 3 percentage points.

Discover's flagship "it" card, for example, previously featured a maximum rate of 19.99 percent. Cardholders may now qualify for an APR as high as 22.99 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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