



## CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 15 percent

Wednesday, April 23, 2014

Austin, Texas – Average 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%	15.03%
<a href="#">Low Interest</a>	10.37%	10.37%	10.46%
<a href="#">Balance Transfer</a>	12.64%	12.64%	12.49%
<a href="#">Business</a>	12.80%	12.80%	12.98%
<a href="#">Student</a>	13.27%	13.27%	13.27%
<a href="#">Cash Back</a>	14.84%	14.84%	14.62%
<a href="#">Airline</a>	15.30%	15.30%	14.51%
<a href="#">Reward</a>	14.96%	14.96%	14.87%
<a href="#">Instant Approval</a>	28.00%	28.00%	28.00%
<a href="#">Bad Credit</a>	22.73%	22.73%	23.48%

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

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The national average annual percentage rate (APR) remained at 15 percent Wednesday after falling the previous week from 15.02 percent.

Most issuers left credit card terms alone this week. Chase floated a slightly higher APR on the Marriott Rewards Visa Signature card. However, the rate change didn't affect the national average because the hotel card's lower rate is still being offered to some applicants.

Credit card issuers frequently test new offers by presenting different terms online. For example, some computer users who visit Chase's website and click on the Marriott Rewards Visa Signature card are now offered a slightly higher APR of 15.99 percent. Others who pull up the same application are being offered an APR of 15.24 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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