



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

Wednesday, Aug. 14, 2013

Austin, Texas – Average rates 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 Averages

	Avg. APR	Last week	6 months ago
National Average	14.95%	14.95%	14.96%
<a href="#">Low Interest</a>	10.46%	10.46%	10.29%
<a href="#">Balance Transfer</a>	12.44%	12.44%	12.59%
<a href="#">Business</a>	12.98%	12.98%	13.13%
<a href="#">Student</a>	13.27%	13.27%	13.31%
<a href="#">Cash Back</a>	14.51%	14.51%	14.17%
<a href="#">Airline</a>	14.63%	14.63%	14.63%
<a href="#">Reward</a>	14.77%	14.77%	14.76%
<a href="#">Instant Approval</a>	28.00%	28.00%	15.49%
<a href="#">Bad Credit</a>	23.48%	23.48%	23.64%

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

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The national average annual percentage rate (APR) stayed put at 14.95 percent Wednesday, after dipping by 0.01 percent the previous week.

None of the cards tracked by CreditCards.com featured rate changes this week. Most credit card issuers also left promotional balance transfer offers and short-term APRs alone as well.

One issuer, Barclays, fine-tuned an offer on a rewards credit card for frequent fliers. Barclays introduced a 0 percent APR offer to the US Airways Premier World

MasterCard. Applicants who qualify for the US Airways card will now be able to make interest-free purchases for up to 12 months.

The issuer also shortened the card's 0 percent balance transfer period from 15 months to 12 months. Barclays left the card's \$89 annual fee alone.

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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