



## CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain flat

Wednesday, Aug. 28, 2013

Austin, Texas – Interest 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%	14.95%
<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%	13.16%
<a href="#">Cash Back</a>	14.51%	14.51%	14.13%
<a href="#">Airline</a>	14.63%	14.63%	14.63%
<a href="#">Reward</a>	14.77%	14.77%	14.75%
<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](#)

Updated: 8-28-2013

The national average annual percentage rate (APR) remained at 14.95 percent Wednesday. This is the third straight week that issuers have left credit card APRs alone.

Despite leaving interest rates alone this week, some issuers have been experimenting with other card terms over the past month.

Last week, for example, American Express sweetened the promotional terms on three of its flagship cards. Applicants who apply for the Blue Cash card, the Blue Sky card or the Blue card may now qualify for interest-free balance transfers for up to 15 months. The

issuer also extended the amount of time cardholders can carry a balance without paying interest from 12 months to 15 months.

Barclays also tested a new promotional offer this month.

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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