

**CONSUMER FINANCIAL PROTECTION BUREAU**

**Open Call for Credit Card Price and Availability Data from Credit Card Issuers**

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Open Call for Credit Card Price and Availability Data from Credit Card Issuers.

**SUMMARY:** The Consumer Financial Protection Bureau (CFPB) is publishing this notice to advise credit card issuers that they may voluntarily submit credit card price and availability data through the CFPB's Terms of Credit Card Plans (TCCP) Survey.

**FOR FURTHER INFORMATION CONTACT:** Sarah Schwartzberg, Office of Markets, at 202-435-7000 or [CFPB\\_collect\\_support@cfpb.gov](mailto:CFPB_collect_support@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

When shopping online or in a brick-and-mortar store, people like to weigh the costs and benefits of different products before they make a purchase, but this can be a challenge for consumers seeking to compare interest rates across credit cards.<sup>1</sup> The lack of transparency in credit card terms and conditions is not new. In 1988, Congress passed the Fair Credit and Charge Card Disclosure Act to provide for a more detailed and uniform disclosure of credit card rates and fees by issuers.

Twice per year, at least 150 credit card issuers submit information to the CFPB on their largest credit card plans, including interest rates and fees, through our TCCP Survey.<sup>2</sup> This notice is part of our efforts to invite a broader range of credit card issuers to contribute

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<sup>1</sup> Consumer Fin. Prot. Bureau, *Examining the factors driving high credit card interest rates* (Aug. 12, 2022), <https://www.consumerfinance.gov/about-us/blog/examining-the-factors-driving-high-credit-card-interest-rates/>.

<sup>2</sup> Consumer Fin. Prot. Bureau, *Terms of Credit Card Plans (TCCP) survey*, <https://www.consumerfinance.gov/data-research/credit-card-data/terms-credit-card-plans-survey/>.

information on their credit card offerings to this data set. Our goal is to spur competition and give Americans the power to shop around and choose the best credit card for their needs. This open call is just one step in our plan to update the TCCP Survey to make it a more useful resource on credit card price and availability for consumers.

Credit card issuers are invited to voluntarily contribute credit card price and availability data. Get started now: <https://www.consumerfinance.gov/data-research/credit-card-data/terms-credit-card-plans-survey/>.

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