

What is the highest APR a credit card company can charge?

In some states there are no "usury" limits. Usury limit is the maximum interest rate that is allow by that state. Therefore, no usury limit = as high as they want.

Your major credit card issuers domicile themselves in states that have no usury laws. It is important to see what state laws govern your credit card agreement. (If Delaware or South Dakota, stay away from them.)

The highest we've seen is 35%, but with the sky being the limit, obviously they can go higher.

Updated 6-26-14