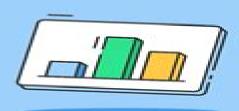
# What affects my credit card APR?



# Introductory APR

APR can increase after an introductory promotional period



# Variable APR

Economic factors can affect this type of APR



# **Credit score**

APR is dependent on the health of your credit score



# **Penalty APR**

Penalties like late payments can lead to a higher APR

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