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The best credit card rates are 0% APRs that last for 15 months or longer. Credit cards offering 0% rates on new purchases can be interest-free for about 10.5 months on average, and balance transfer cards average around 12.21 months with 0% rates. The best regular interest rates on credit cards are below 14%.

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Be automatically considered for a higher credit line in as little as 6 months. CreditWise. Enjoy unlimited access to your credit score and tools to help you monitor your credit profile with CreditWise from Capital One. It's free and available to anyone, whether or not you have a Capital One product. Fraud Coverage. You're covered by \$0 Fraud Liability if your card is ever lost or stolen ...

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Introductory APR: 0% for 12 months on qualifying balance transfers; Balance Transfer Fee: 5%; Regular APR: 13.99%-25.99% (Variable) Annual Fee: \$0; Credit Needed: Good (700+) Sign-up Bonus: 20,000 bonus points when you spend \$1,000 in the first three months; Rewards: 3x rewards points on travel, gas station purchases, eating out, and popular streaming services; 1x on all other purchases ...

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Avoid Additional Bad Credit Items . In the months leading up to your loan application, be on your best behavior. Pay everything on time. Don't take on any other major credit obligations, opening new credit cards or charging high credit card balances. Potential red flags for an auto lender include late rent payments, charge-offs, debt collections, bankruptcy, tax liens, and lawsuit judgments ...

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