

Today's Best Credit-Card Offers

To determine today's best credit-card offers, we built a list of the 133 credit cards that are available from the 11 largest credit-card issuers in the United States: American Express, Bank of America, Barclays, Capital One, Chase, Citibank, Discover, PNC, USAA, U.S. Bank and Wells Fargo. We didn't include credit-union credit cards in our list, because those aren't available widely in all parts of the United States. You should keep in mind that you must have an "excellent" (740 or higher) or a "good" (700-739) FICO credit score to qualify for the best credit-card offers that are available.

Best credit cards that have a zero percent introductory annual percentage rate (APR)

Issuer	Card	Introductory APR	APR	Sign-up bonus	Annual fee	Rewards program	Foreign-transaction fee	Penalty APR	Late fee	Arbitration clause
Citi	Diamond Preferred	Zero percent on purchases and balance transfers for 21 months	13.24 percent to 23.24 percent after 21 months	None	\$0	None	3 percent of each transaction	29.99 percent	Up to \$35	Yes
Citi	Double Cash	Zero percent on balance transfers for 18 months	14.24 percent to 24.24 percent after 18 months	None	\$0	1 percent cash back for all purchases; 1 percent cash back as you pay for purchases	3 percent of each transaction	29.99 percent	Up to \$35	Yes
Citi	Simplicity	Zero percent on purchases and balance transfers for 21 months	14.24 percent to 24.24 percent after 21 months	None	\$0	None	3 percent of each transaction	None	None	Yes

We found that 56 of our 133 credit cards include a zero percent introductory APR for balance transfers and purchases for as little as 6 months. Zero percent APR is a good feature to have if you foresee that you might carry a balance during the first few months that you use your card. Nineteen cards, compared with eight cards in 2014, have a zero percent APR on balances and on transfers for 15 months.

Best rewards credit cards that have no annual fee

Issuer	Card	Introductory APR	APR	Sign-up bonus	Rewards program	Rewards cap	Foreign-transaction fee	Late fee	Arbitration clause
Chase	Freedom	Zero percent on purchases and balance transfers for 15 months	15.49 percent to 24.24 percent after 15 months	\$150 if you spend \$500 in first 3 months	5 percent cash-back bonus categories each quarter; 1 percent cash back on all other purchases	A quarterly \$1,500 maximum for the categories in which you get 5 percent cash back	3 percent of each transaction	Up to \$37	No
Citi	Double Cash	Zero percent on balance transfers for 18 months	14.24 percent to 24.24 percent	None	1 percent cash back for all purchases; 1 percent cash back as you pay for purchases	None	3 percent of each transaction	Up to \$35	Yes
Discover	Discover it	Zero percent on purchases and balance transfers for 14 months	11.49 percent to 23.49 percent after 14 months	None	5 percent cash-back bonus categories each quarter; 1 percent cash back on all other purchases; dollar match of all cash back at the end of your first year	A quarterly \$1,500 maximum for the categories in which you get 5 percent cash back	None	None on first late payment, then up to \$37	Yes

We found that 80 of the 133 credit cards in our list have no annual fee. Of those 80 cards, 63 include rewards programs, but only 34 are nonbranded credit cards that allow you to earn rewards no matter where you make purchases. Citibank's Double Cash Credit Card delivers 1 percent cash back when you make a purchase and another 1 percent cash back when you pay off the purchase. Chase's Chase Freedom and Discover's Discover it deliver 5 percent cash back on purchases that you make in rotating categories per quarter and 1 percent cash back on all other purchases. For instance, one quarter might include purchases from drugstores and gas stations. Chase and Discover allow you to spend a maximum of \$1,500 per quarter at the 5 percent rate, which works out to a maximum of \$300 cash back per year. However, Chase and Discover have no limit on the amount of cash that you can receive from 1 percent categories.

Best rewards credit cards that have no foreign-transaction fee

Issuer	Card	Introductory APR	APR	Sign-up bonus	Annual fee	Rewards program	Penalty APR	Late fee	Arbitration clause
Barclaycard	Barclaycard Arrival Plus World Elite MasterCard	Zero percent on balance transfers for 12 months	16.49 percent to 23.49 percent after 12 months	50,000 miles when you spend \$3,000 in first 90 days	\$0 for first year; \$89 after that	2 miles per dollar on all purchases; 5 percent miles back toward your next redemption every time you redeem	None	Up to \$37	Yes
Capital One	Venture Rewards	None	13.49 percent to 23.49 percent	40,000 miles when you spend \$3,000 in first 3 months	\$0 for first year; \$59 after that	2 miles per dollar on purchases	29.4 percent	Up to \$35	No
Chase	Sapphire Preferred	None	16.49 percent to 23.49 percent	50,000 points when you spend \$4,000 in first 3 months; 5,000 points when you add the first authorized user and make a purchase in the first 3 months	\$0 for first year; \$95 after that	2 points per dollar on travel and dining; 1 point per dollar on all other purchases	None	Up to \$37	No

Our list shows 47 credit cards that have no foreign-transaction fee, which is a fee (typically 3 percent) that banks charge on purchases that are made outside of the United States. A credit card that has no foreign-transaction fee is a good deal if you travel a lot. Most of the 47 credit cards include rewards programs that give you extra miles or points only as long as you make your purchase from the credit card's branded airline or hotel. Our three best credit cards give you points for traveling anywhere. Chase's Sapphire Preferred includes an annual fee (\$95) after the first year, but most of the best rewards credit cards do. Barclaycard's Arrival Plus World Elite MasterCard and Capital One's Venture Rewards have no-annual-fee options, but those options are less generous than are the versions that have annual fees.

What you'll get if you have an "average" or a "fair" credit score

Issuer	Card	Introductory APR	APR	Sign-up bonus	Annual fee	Rewards program	Foreign-transaction fee	Penalty APR	Late fee	Arbitration clause
Capital One	Platinum	None	24.99 percent	None	\$0	None	None	29.4 percent	Up to \$35	No
Capital One	Quicksilver One Cash Rewards	None	24.99 percent	None	\$39	1.5 percent cash back on purchases	None	29.4 percent	Up to \$35	No
Discover	Discover it For Students	Zero percent on purchases for 6 months	13.49 percent to 22.49 percent after 6 months	None	\$0	5 percent cash-back bonus categories each quarter; 1 percent cash back on all other purchases	None	None	None on first late payment, then up to \$37	Yes

If you have an "average" or "fair" credit score (650-699), you won't qualify for most of the 133 credit cards that are in our list. In fact, we found only 12 that are tailored toward consumers who have average credit. Unsurprisingly, these have a short introductory rate (if they have an introductory rate at all) of zero percent and a high APR after the introductory period ends.