How to Calculate Credit Card Interest

1

Annual Percentage Rate (APR)
365

Daily Interest Rate

(2)

Sum of Daily Unpaid Balances in Billing Period

= Average Daily Balance

Days in Billing Period

(3)

Daily Interest Rate x Average Daily Balance x Days in Billing Period





"If your credit card insuer compounds interest daily or monthly, then the amount you'll have to pay in interest will vary.

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AW Chickering

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