



# Industry Average APR Rates - Q3 2023

During the digital deal process, shoppers view APRs to help them estimate their monthly payment before choosing to get pre-qualified or submit a credit application.

When activated on the product, your dealership will automatically default to show the below industry average APRs. You can update these numbers with custom rates, however, we recommend using the current industry average rates shown below, as they are automatically updated quarterly.

## Industry Average Rates

*(Updated on a Quarterly Basis)*

	Rebuilding	Fair	Good	Excellent
Months	<640	641-699	700-749	750+
24	16.27%	11.24%	9.64%	8.34%
36	16.32%	11.29%	9.69%	8.39%
48	16.37%	11.34%	9.74%	8.44%
60	16.42%	11.39%	9.79%	8.49%
72	16.47%	11.44%	9.84%	8.54%

Call **1-800-CARGURUS** if you have any questions