How Does LendingTree Get Paid?

Average LendingTree Personal Loan Rates and Other Marketplace Data

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Why use LendingTree?

Personal loan rates, amounts and availability vary widely, depending on a borrower's credit profile and their needs.

This page summarizes LendingTree marketplace data to show how personal loan rates vary among personal loan offers. You'll also learn how offer activity differs across personal loan shoppers, including differences between users who receive at least one offer and those who don't.

Key takeaways

- LendingTree users with very good credit generally receive rates roughly half as high as those with poor credit, while also qualifying for nearly double the loan amounts.
- LendingTree users who qualified for at least one personal loan offer in 2025 had an average credit score of 653.
- Credit score is important, but personal loan approval also depends on other factors like length of credit history, annual income and the amount requested.

Current personal loan rates by credit score

Below are average personal loan annual percentage rates (APRs) based on LendingTree marketplace user data, organized by credit score tier.

The first column shows average best offers, or the lowest-rate offers users saw on average. The second column features average APRs across all offers users received. Comparing these two figures highlights the value of shopping multiple lenders. In many cases, the higher your credit score, the more you stand to save.

Credit tier	Average APR (best offers)	Average APR (all offers)
Excellent (800 and above)	12.15%	15.75%
Very good (740-799)	15.54%	17.89%
Good (670-739)	20.61%	23.27%
Fair (580-669)	25.78%	27.79%
Poor (under 580)	29.05%	30.25%
All credit scores	23.83%	23.34%

Source: LendingTree user data on personal loan offers for typical loan amounts ($5,000 – $54,999) and repayment terms (36 to 83 months) in the fourth quarter of 2025.

Current debt consolidation loan rates by credit score

Average credit card APRs are hovering around 24%, according to LendingTree's credit card rate tracker.

Debt consolidation loan rates remain lower for borrowers with at least good credit (670+), and rates typically decline as credit scores increase.

In general, debt consolidation loans carry slightly lower APRs than standard personal loans, including those offered through LendingTree's marketplace. While the difference is modest, consolidation rates are often about one percentage point lower.

One reason: lenders may view debt consolidation as a proactive step toward financial management, which can signal lower risk.

Debt consolidation (including credit card refinancing) is the most common reason LendingTree users request personal loans. However, eligibility, loan uses and restrictions vary by lender.

Credit tier	Average APR (best offers)	Average APR (all offers)
Excellent (800 and above)	11.17%	14.76%
Very good (740-799)	14.23%	17.01%
Good (670-739)	19.63%	22.75%
Fair (580-669)	25.32%	27.59%
Poor (under 580)	28.80%	30.02%
All credit scores	23.09%	22.84%

Source: LendingTree user data on personal loan offers for typical loan amounts ($5,000 – $54,999) and repayment terms (36 to 83 months) in the fourth quarter of 2025.

How users who receive personal loan offers differ from those who don't

Not everyone who applies meets personal loan requirements. Every lender has its own eligibility and rating criteria. A borrower could get a competitive rate with one lender and be completely ineligible with another.

The data below can serve as a snapshot of the average user who qualifies for at least one offer on the LendingTree marketplace.

LendingTree users who received at least one offer and users who received no offers were in the same credit band — fair (580-669). Credit score is important for personal loan approval, but there are other variables at play. Lenders also look for higher incomes and longer credit histories, among other factors.

Metric (average)	Received at least one offer	Received no offers
Credit score	653	598
Self-reported income	$70,551	$52,217
Requested loan amount	$14,365	$10,596
Age of oldest account	11.5 years	7.6 years

Source: LendingTree user data from calendar year 2025. These benchmarks describe typical borrowers who received at least one offer for loan amounts of $5,000 to $54,999 and repayment terms of 36 to 83 months. Applications with self-reported income above $200,000 were excluded from income averages.

Average personal loan amounts by credit score

In theory, lenders are often more willing to approve smaller loans because the potential loss is lower if the borrower defaults. LendingTree data shows excellent-credit users were offered nearly twice as much, on average, as poor-credit users.

Credit tier	Average offered loan amount
Excellent (800 and above)	$19,486
Very good (740-799)	$19,591
Good (670-739)	$17,385
Fair (580-669)	$12,840
Poor (under 580)	$10,376
All credit scores	$16,267

Source: LendingTree user data on personal loan offers for typical loan amounts ($5,000 – $54,999) and repayment terms (36 to 83 months) in the fourth quarter of 2025.

How does the Fed rate impact personal loan rates?

The federal funds rate (or "Fed rate") doesn't directly set personal loan rates, and just because the Fed rate goes down doesn't mean that loan rates will always follow.

The Fed rate measures the cost of loans that banks make to each other. Personal loan offers are priced using multiple factors, including borrower credit risk, lender competition and broader funding costs.

LendingTree personal loan data methodology

All figures on this page reflect lender offers shown to LendingTree users through the LendingTree marketplace. An "offer" is a conditional quote presented during the shopping process and may change after the lender completes identity, income and credit verification; offered rates are not the same as closed or funded loan rates.

LendingTree is an online financial services marketplace and does not set rates or make credit decisions. Lenders and loan companies determine offers and APRs. These figures show observed marketplace activity and do not guarantee individual results.

Important definitions

- **APR:** The annual percentage rate shown in a lender's offer to the user (this includes interest and fees).
- **Credit tier:** Credit tiers are based on credit scores from a soft credit pull at the time of request.
- **Offer/offered rate:** A conditional loan offer and its APR presented to a user (may change after verification).
- **Received at least one offer:** User was shown one or more conditional offers.
- **Received no offers:** User submitted a request but was not shown a conditional offer.
- **Debt consolidation rates:** Offer APRs for loans categorized as debt consolidation and/or credit card refinancing (shown together as "debt consolidation" where noted).

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