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The Macy's Credit Card is a store credit card for Macy's, offering perks and discounts for cardholders throughout the year. DEPARTMENT STORES NATIONAL BANK CREDIT CARD DISCLOSURES . Store Accounts Interest Rates and Interest Charges Annual Percentage Rate (APR) for Purchases 27.49%*The aptly named Macy's Credit Card is a store card, rather than a universal credit card, ... try a credit card offering an introductory 0% APR on new purchases. Above-average APR. The Macy's Card charges an ... You need good or excellent credit to get the Macy's Amex and only „fair” credit to get the Macy's Store Card.