SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) January 29, 2003

BANKRATE, INC.

(exact name of registrant as specified in its charter)

Florida (State or other jurisdiction of Incorporation) 0-25681 (Commission File Number) 65-0423422 (IRS Employer Identification No.)

11811 U.S. Highway One Suite 101 North Palm Beach, Florida

33408 (zip code)

Registrant s telephone number, including area code: (561) 630-2400

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Item 5.

On January 29, 2003, Bankrate, Inc. issued a press release announcing that on January 28, 2003, the United States Court of Appeals for the Second Circuit affirmed the dismissal of a shareholders class action suit against Company and certain of its officers and directors, its auditor, and its underwriters in its entirety.

Item 7. Financial Statements and Exhibits.

(a) Financial statements of businesses acquired.

None.

(b) Pro forma financial information.

None.

(c) Exhibits.

Date: January 31, 2003

99.1 Text of press release of Bankrate, Inc. dated January 29, 2003.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANKRATE, INC.

/s/ ROBERT J. DEFRANCO

Robert J. DeFranco

Senior Vice President Chief Financial Officer

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EXHIBIT INDEX

Exhibit

99.1 Text of press release of Bankrate, Inc. dated January 29, 2003.

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