

Credit and Debit Cards - UK - July 2011

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"The difficult economic backdrop has made consumers more aware of the consequences of using credit and being in debt. Although consumers continue to use their credit cards when purchasing goods and services, a growing number see their card as a useful payment tool rather than as a way of borrowing."

– Deborah Osguthorpe, Senior Financial Services Analyst

In this report we answer the key questions:

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- To what extent has the downturn affected the consumer appetite for borrowing on credit cards?
- How are credit cards performing in relation to other forms of borrowing and credit?
- What impact is the expansion of contactless payments having on the UK card market?
- How are changes in the wider payments market affecting the credit and debit card sectors?
- Do consumers value the protection provided by the CCA section 75 when purchasing goods and services?

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