

Premium and Affluent Banking - UK - September 2011

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"For premium accounts, qualifying for the account itself is a benefit: there is a feelgood factor to be had from knowing that you're affluent enough to merit special treatment. For some, it will be the most valuable benefit of all, even though it costs the bank nothing to provide, and offers no financial payback for the customer."

– **George Zaborowski, Senior Financial Services Analyst**

In this report we answer the key questions:

- Who are the premium and affluent target market?
- How can providers get more of the target market to upgrade?
- How will the ICB's proposals impact the market?
- What are the favoured account management channels for the affluent?
- How has affluent customer behaviour been altered by the financial crisis?

In this report Mintel investigates the market for day-to-day banking for affluent UK individuals. In addition to establishing the size of the premium and affluent target market, the report details which types of accounts these individuals are using for daily management of their finances.

The report also provides a through overview of the products and services offered by the biggest players in premium and affluent banking and also highlights how the current economic environment and regulatory changes will impact the market going forward. In the final sections of the report Mintel reveals the findings of its exclusively commissioned consumer research on premium and affluent banking.

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