

Unsecured Loans - UK - January 2019

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This report looks at the following areas:

- From soft search to smart search
- A change in the tide...
- ...could shift borrowers towards personal loans

Record-low interest rates and rising consumer confidence drove sustained appetite for borrowing in the last few years. Now that the market is rapidly changing amid growing uncertainty, there could be important shifts affecting the availability of and preference for certain types of credit. Lenders could vastly benefit from this, as people are steered towards structured and affordable borrowing.



“Broader market forces are impacting the credit sector amid growing uncertainty, which is likely to result in important changes in the availability of and preference for different types of credit. A shift towards structured and affordable borrowing is expected, but if personal loans are to benefit providers must get better at matching borrowers with the best solution for their needs.”

- Irene Salazar, Financial

Services Analyst

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