

April 2013

**Mortgages - Intermediary Focus -
UK**

“Intermediaries will continue to battle with direct lenders for the lion’s share of the market, with some direct lenders choosing to up-skill their existing sales staff to offer advice. The growth of aggregators provides an opportunity for brokers to win business, but also poses a threat by driving down prices ...

**Deposit and Savings Accounts -
UK**

“The Funding for Lending Scheme has so far been detrimental to savers. It has made banks less reliant on depositors’ money to fund borrowing, removing the incentive to offer really competitive savings rates.”