

## December 2022

### Current Accounts - UK

“Cash switching incentives will become more appealing as consumers look for money-saving opportunities through the cost-of-living crisis. Interest-free buffer overdrafts will be important to help struggling customers and boost loyalty. Despite consumer cost-cutting, there is potential for growth in fee-paying accounts if banks can highlight rewards and net cost-saving opportunities ...

## November 2022

### Credit Cards - UK

“After a decline during the pandemic, credit card lending has rebounded strongly as customers feel the impact of the cost-of-living crisis. Growth will continue as consumers seek new lines of credit and access to attractive interest-free balance transfers. Use is also high amongst those in healthy financial situations, where credit ...

### Buy Now, Pay Later Financing - UK

“The buy now, pay later financing market has grown substantially, especially since the onset of the pandemic and the growth in online shopping. The market offers a consumer-centric and flexible alternative way to shop. The cost of living crisis and growing pressure on household finances will open up the benefits ...

## June 2022

### Car Finance - UK

“Despite experiencing a strong recovery from the pandemic in value terms in 2021, the car finance market faces a challenging 2022. Supply chain issues and inflationary pressures continue to disrupt the automotive sector and the rising cost of living is placing household finances under pressure. In this climate, providers will ...

## May 2022

### Mortgage Advice - UK

“After benefiting from a surge in mortgage lending activity in 2021, operating conditions have become more challenging for mortgage advisers in 2022. High inflation is squeezing household incomes and causing lenders to be more cautious about lending. While housing market activity will not be as robust in the near term ...

### Mortgages - UK

“2021 was the strongest year for mortgage lending since the financial crisis, but 2022 is set to be more challenging. The rising cost of living is already feeding through into lower consumer confidence, which will increase reluctance to commit to major financial decisions, including buying or moving a house. Increases ...

## April 2022

### Travel Money - UK

"Demand for travel money is set to soar this year as people take overseas holidays again in greater numbers. However, we won't see an immediate return to pre-pandemic levels. This is partly because of lingering COVID concerns and, more pertinently, the fact that the UK is facing one of the ...

### Consumers and the Economic Outlook Q1 - UK

"Even before the conflict in Ukraine, inflation had become the biggest concern for consumers, brands and the British economy for 2022. Households are set to endure the biggest squeeze on real incomes in decades, and the conflict in Ukraine will only add to existing inflationary pressures. This is seen in ...

## February 2022

### Personal Loans - UK

"The pandemic and successive lockdowns drastically impacted the personal loans sector, limiting spending opportunities and reducing the need and willingness to make big-ticket purchases. Consumers will remain cautious about their spending and borrowing as the cost of living rises. However, some people will have to consider personal loans to make ...