

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 ...

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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 ...