

# FS: Retail Banking - UK

# March 2017

## **Travel Money - UK**

"The travel money market has benefited from rising numbers of people going abroad. However, the decline in the value of the Pound following the Brexit vote will change the way people shop for travel money. Exchange rates are already one of the most important factors when choosing travel money; however ...

## **Consumers and the Economic Outlook: Quarterly Update - UK**

"Consumer sentiment has remained strong, reflecting growing real wages, low unemployment and, as yet, the absence of any major economic upheaval post-EU vote. When it comes to the impact of the vote, people are relatively positive about the big-picture issues such as the UK's economic growth, and most feel ...

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#### **Unsecured Loans - UK**

"The unsecured personal loans market has experienced a period of strong year-on-year growth, as record low interest rates and rising consumer confidence have led to a rise in demand. However, the Brexit vote has led to uncertainty about the UK's economic future, meaning people could be put off committing to ...

### **Mortgages - UK**

"The mortgage market is in a healthy state but still faces a number of challenges, from the need to increase housing stock, to increasing regulatory requirements and Brexit. Crucially though, consumers have a healthy appetite for mortgages, giving plenty of opportunities to incumbents and challengers alike."

- Rich Shepherd ...

# **Consumers and Credit Risk - UK**

"The changing demographic profile of the UK highlights the growing need for more non-mainstream lending products. However, despite positive signs of engagement, there is a disconnect between how confident people feel about being able to access credit, and the likelihood that they are trying to improve their credit score."