



March 2009

Credit Cards - Ireland

The credit crunch and subsequent recession have dealt a heavy blow to the credit card market, affecting both providers and consumers. Tighter lending criteria are forcing providers to re-evaluate who they can afford to lend to, while consumers are having to rethink their spending habits and prioritise repayment commitments.

February 2009

Current Accounts - Ireland

The financial services authorities in Ireland have responded to concerns regarding a lack of transparency in overdraft charges and account switching by altering the banking codes in both NI and RoI, and in turn heightening customer protection.