

### November 2014

#### Mortgages - Intermediary Focus - UK

“Although non-advised sales will now be uncommon, the threat that lenders will try to cut intermediaries out of the sales process remains. This is naturally something that the mortgage advisor community will need to keep an eye on and continue to seek ways in which they can offer added value ...

#### Premium and Mass Affluent Banking - UK

“While transactional banking is shifting towards digital channels, the desire for superior personal contact remains strong among the mass affluent segment. The nature of branches is changing and banks targeting the affluent market need to distinguish themselves by offering premium customer service at both branches and call centres in addition ...

### October 2014

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

“The revival in confidence has stalled. Although the economy is picking up speed, the population as a whole isn't feeling the benefit of the recovery. People are as likely to say that they feel worse off than they did a year ago as they are to say that their finances ...

### August 2014

#### Credit Cards - UK

“Reward schemes have the power to influence consumer behaviour and encourage more frequent credit card spending. However, providers need to ensure that not only are cardholders aware of the benefits, but that they are also kept interested and engaged so as to choose to adapt their spending in order to ...

### July 2014

#### Packaged and Current Accounts - UK

“Tesco Bank has finally launched its current account offering. The account performs strongly in a number of areas, and will offer clients the chance to earn interest on balances. One of the main attractions of the newly launched account is the link to Clubcard points.”

#### Consumers and The Economic Outlook - Quarterly Update - UK

“Although people are still more confident than they were in 2013, Mintel's data suggests that they're not entirely convinced by the economic revival. Across all three key measures (current situation, impact of the slowdown and how they expect their finances to fare over the next year), sentiment was slightly more ...

### May 2014

### Travel Money - UK

“There are opportunities for big name brands in the fragmented travel money market, where price often comes secondary to convenience, and consumers prefer the reassurance of a well-known brand. Brands have the opportunity to take advantage of the potential growth of pre-paid cards. However, if they are to do so ...

### April 2014

#### Car Finance - UK

“The key to sustaining an impressive level of growth in the car finance market in the years to come will be offering extras to overcome consumer reactions to interest rate rises, and finding a way to get a real foothold in the used car market.”

#### Deposit and Savings Accounts - UK

“The prolonged period of low rates of return on savings products has been detrimental to savers. Consumers are now showing a tendency to grow their in-credit current account balances, which often offer more attractive rates and benefits, instead of moving money to their savings accounts.”

### March 2014

#### Mortgages - UK

“Current market conditions present an opportunity for lenders to start promoting long-term fixed rate mortgages among UK consumers. As interest rates will only increase in the future, there has never been a better time to get people thinking about the advantages of longer-term mortgage products.”

### January 2014

#### Personal Loans - UK

“Consumers want to take control of their borrowing from the application process to the repayment of the loan. Loan providers will face a challenge to meet this demand for flexibility while still supporting those needing a more structured approach.”