

## FS: Retail Banking - UK

# March 2018

#### **Mortgages - UK**

"The mortgage market remains in a good state, but it is probable that the slower rate of growth achieved in 2017 is likely to be a sign of things to come over the next few years. While mortgages are still in high demand, the challenges of Brexit uncertainty, squeezed household ...

### **Travel Money - UK**

"The travel money market continues to be driven by consumers' desire to get the best exchange rate possible. Sterling's struggles against the euro and the income squeeze caused by rising inflation at home mean travellers have even greater reason to demand the best rates for their foreign currencies."

## February 2018

#### **Consumers and Retail Credit - UK**

"Consumer confidence and good credit availability has driven year-on-year growth in retail credit lending. Going forward, technology innovation will make the provision and application of online retail credit more streamlined, helping to attract new customers. Partnerships with fintech lending firms will also extend the availability of retail credit among retailers ...

## January 2018

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

"The unsecured loans market has experienced continuing growth over the last five years due to strong consumer confidence and record-low interest rates. However, looking ahead concern over rising levels of household debt has resulted in government intervention which may slow growth in this market".

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

"People are still wary about the potential impact of Brexit – particularly when it comes to the cost of living. But people seem able to separate these macro-economic concerns from their own personal financial situation. Unemployment remains at record lows, and while average wages are still increasingly more slowly than ...