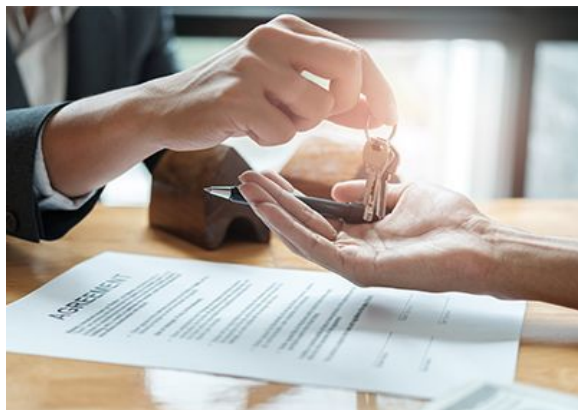


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“The mortgage market remains in a good state, but it is probable that the slower rate of growth achieved in 2017 is likely to be a sign of things to come over the next few years. While mortgages are still in high demand, the challenges of Brexit uncertainty, squeezed household incomes and concerns over interest rate rises will limit performance.”

– **Rich Shepherd, Senior Financial Services Research Analyst**

This report looks at the following areas:

- Rising interest rates will bring opportunities and threats
- Switching is held back by cost and a lack of understanding
- At least a fifth of SVR customers would prefer an alternative product

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A quarter of mortgages were arranged in the last year

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