



### October 2014

#### Personal Loans - Ireland

“As a result of the financial crisis and ensuing economic downturn, there has been a dramatic decline both in financial institutions’ willingness and ability to lend and consumers’ willingness and capacity to borrow. With economic recovery now under way, it remains to be seen whether banks and consumers alike will ...

### August 2014

#### Current Accounts - Ireland

“The end of fee-free banking in RoI has made the prospect of owning multiple current accounts more expensive; and thus we have seen the incidence of consumers owning three or more accounts fall between 2009 and 2014. Moving forward, with more banks seeking to upgrade consumers to paid-for premium/ packaged ...

#### Plastic Cards - Ireland

“The downturn of credit cards in issue in Ireland, and growth in the level of debit card usage highlights that increasingly Irish consumers are living within their means and reducing their reliance on credit. Moving forward this could see credit card providers add more incentives to their offerings to help ...