

## December 2012

### Travel Money - UK

“Foreign currency and debit/credit cards continue to be the most popular methods of spending abroad, with most other products overlooked by the majority of consumers. Uptake of currency cards is still relatively low, despite this being the main area of innovation, with only one in two adults having heard ...

## September 2012

### Premium and Mass Affluent Banking - UK

“The imminent arrival of new rules governing the advice landscape is prompting more advisers to move up the value chain or withdraw from the market altogether, leaving gaps in the provision of financial advice to the moderately wealthy. Banks targeting the mass affluent should take the opportunity to step in ...

## July 2012

### Credit Cards - UK

The UK credit card market is undergoing a period of transition in the context of shifting societal and political attitudes towards borrowing and debt. During the boom years, many individuals and households built up substantial amounts of personal borrowings relative to their income. Being in debt was no longer a ...

## June 2012

### Packaged and Current Accounts - UK

“The reality is that non-traditional current providers such as Tesco and M&S are indeed a threat to banks and building societies. Even if many consumers don't yet recognise it, many may find it convenient to hold a current account with their supermarket.”

## May 2012

## **Mortgage Intermediary Focus - UK**

“Mortgage intermediaries are set to face yet more challenges over the next few years. The current mortgage market environment is lacklustre although there is positivity to be found in its increasing stability. The threat from direct sales is set to adversely affect the intermediary business in the short-term. Moreover, the ...

### **April 2012**

## **Deposit and Savings Accounts - UK**

“Our research suggests that many people are baffled by the number of different savings accounts and rates on offer. Any attempts by providers to simplify their product ranges or to introduce applications that help people quickly and easily navigate the maze of choices would be welcomed by customers. At the ...

### **March 2012**

## **Mortgages - UK**

“The mortgage market looks set to tread water for the time being with no major increases or decreases expected in mortgage take-up or property prices. Mortgage providers, however must brace themselves for a difficult time as the government looks to clamp down further on risky lending and potentially limit high ...

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

The report includes an overview of the changes in household well-being over the last three years, a breakdown of planned and recent spending, and consumers' assessment of how well they manage their money. Free to Mintel Oxygen subscribers, the report is the third in an ongoing series of quarterly updates ...

### **January 2012**

## **Car Finance - UK**

“Over the past two years car finance providers have improved their finance penetration of private new car sales, which is helping to drive profitability in a difficult trading environment. Maintaining this level of penetration will be crucial to the market's success going forward.”