



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q1 WHICH OF THE FOLLOWING DO YOU HOLD IN YOUR OWN NAME?

BASE : ALL ADULTS AGED 18+

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1937	925 48%	1012 52%	156 8%	278 14%	365 19%	382 20%	313 16%	443 23%	406 21%	565 29%	410 21%	556 29%
WEIGHTED TOTAL	1937	940 49%	997 51%	215 11%	293 15%	376 19%	325 17%	306 16%	422 22%	409 21%	597 31%	416 22%	515 27%
A CREDIT CARD - WHERE YOU PAY FOR THINGS AND GET A BILL EACH MONTH	1147 59%	612 65%	535 54%	127 59%	186 64%	239 64%	203 62%	174 57%	218 52%	305 75%	392 66%	262 63%	188 36%
A DEBIT CARD - WHERE MONEY COMES STRAIGHT OUT OF YOUR BANK ACCOUNT	1660 86%	815 87%	845 85%	189 88%	260 89%	332 88%	286 88%	256 84%	337 80%	381 93%	526 88%	361 87%	392 76%
A STORE CARD - LIKE A CREDIT CARD, BUT YOU CAN ONLY USE IT IN ONE SHOP OR CHAIN OF SHOPS	390 20%	163 17%	227 23%	26 12%	55 19%	99 26%	58 18%	64 21%	88 21%	97 24%	132 22%	85 20%	76 15%
NONE OF THESE	183 9%	77 8%	106 11%	19 9%	24 8%	25 7%	29 9%	34 11%	53 13%	14 4%	35 6%	42 10%	92 18%



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BASE : ALL ADULTS AGED 18+

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1937	168 9%	96 5%	201 10%	163 8%	142 7%	98 5%	73 4%	160 8%	162 8%	241 12%	376 19%	57 3%	685 35%	473 24%	779 40%
WEIGHTED TOTAL	1937	163 8%	93 5%	198 10%	159 8%	136 7%	95 5%	76 4%	170 9%	169 9%	240 12%	385 20%	54 3%	666 34%	477 25%	794 41%
A CREDIT CARD - WHERE YOU PAY FOR THINGS AND GET A BILL EACH MONTH	1147 59%	98 60%	48 52%	102 52%	97 61%	78 57%	52 55%	45 60%	108 63%	95 56%	164 68%	230 60%	30 55%	375 56%	283 59%	489 62%
A DEBIT CARD - WHERE MONEY COMES STRAIGHT OUT OF YOUR BANK ACCOUNT	1660 86%	130 80%	80 86%	163 82%	130 82%	116 86%	80 85%	66 88%	146 86%	152 90%	211 88%	345 90%	40 74%	542 81%	409 86%	708 89%
A STORE CARD - LIKE A CREDIT CARD, BUT YOU CAN ONLY USE IT IN ONE SHOP OR CHAIN OF SHOPS	390 20%	35 21%	19 20%	35 18%	28 17%	19 14%	19 20%	18 23%	41 24%	33 20%	49 20%	82 21%	13 25%	130 19%	96 20%	164 21%
NONE OF THESE	183 9%	21 13%	9 10%	27 14%	20 12%	15 11%	9 10%	7 9%	16 9%	6 3%	17 7%	28 7%	9 17%	86 13%	47 10%	51 6%



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BASE : ALL ADULTS AGED 18+

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1937	1150 59%	405 21%	382 20%	852 44%	265 14%	820 42%
WEIGHTED TOTAL	1937	1134 59%	440 23%	363 19%	892 46%	300 15%	746 38%
A CREDIT CARD - WHERE YOU PAY FOR THINGS AND GET A BILL EACH MONTH	1147 59%	745 66%	227 52%	175 48%	636 71%	176 59%	335 45%
A DEBIT CARD - WHERE MONEY COMES STRAIGHT OUT OF YOUR BANK ACCOUNT	1660 86%	1000 88%	373 85%	287 79%	814 91%	270 90%	576 77%
A STORE CARD - LIKE A CREDIT CARD, BUT YOU CAN ONLY USE IT IN ONE SHOP OR CHAIN OF SHOPS	390 20%	257 23%	68 15%	65 18%	182 20%	69 23%	139 19%
NONE OF THESE	183 9%	84 7%	51 12%	49 13%	42 5%	20 7%	121 16%



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BASE : ALL ADULTS AGED 18+

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1937	614 32%	355 18%	171 9%	230 12%	922 48%	801 41%	337 17%
WEIGHTED TOTAL	1937	612 32%	359 19%	166 9%	239 12%	908 47%	786 41%	347 18%
A CREDIT CARD - WHERE YOU PAY FOR THINGS AND GET A BILL EACH MONTH	1147 59%	612 100%	359 100%	166 100%	239 100%	908 100%	786 100%	347 100%
A DEBIT CARD - WHERE MONEY COMES STRAIGHT OUT OF YOUR BANK ACCOUNT	1660 86%	549 90%	346 96%	163 98%	230 96%	838 92%	722 92%	336 97%
A STORE CARD - LIKE A CREDIT CARD, BUT YOU CAN ONLY USE IT IN ONE SHOP OR CHAIN OF SHOPS	390 20%	133 22%	90 25%	71 43%	78 33%	220 24%	199 25%	98 28%
NONE OF THESE	183 9%	- -	- -	- -	- -	- -	- -	- -



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Q1 WHICH OF THE FOLLOWING DO YOU HOLD IN YOUR OWN NAME?

BASE : ALL ADULTS AGED 18+

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1937	100 5%	237 12%	100 5%	299 15%	491 25%	760 39%	392 20%
WEIGHTED TOTAL	1937	103 5%	244 13%	105 5%	294 15%	496 26%	761 39%	386 20%
A CREDIT CARD - WHERE YOU PAY FOR THINGS AND GET A BILL EACH MONTH	1147 59%	103 100%	244 100%	105 100%	294 100%	496 100%	761 100%	386 100%
A DEBIT CARD - WHERE MONEY COMES STRAIGHT OUT OF YOUR BANK ACCOUNT	1660 86%	100 97%	236 97%	92 87%	273 93%	476 96%	720 95%	348 90%
A STORE CARD - LIKE A CREDIT CARD, BUT YOU CAN ONLY USE IT IN ONE SHOP OR CHAIN OF SHOPS	390 20%	42 41%	56 23%	15 14%	74 25%	151 30%	186 24%	113 29%
NONE OF THESE	183 9%	- -	- -	- -	- -	- -	- -	- -



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Q1 WHICH OF THE FOLLOWING DO YOU HOLD IN YOUR OWN NAME?

BASE : ALL ADULTS AGED 18+

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1937	118 6%	15 1%	41 2%	39 2%	49 3%	19 1%	34 2%	63 3%	153 8%	97 5%	60 3%	20 1%	11 1%
WEIGHTED TOTAL	1937	107 5%	14 1%	40 2%	46 2%	48 2%	21 1%	33 2%	64 3%	155 8%	99 5%	58 3%	16 1%	9 *
A CREDIT CARD - WHERE YOU PAY FOR THINGS AND GET A BILL EACH MONTH	1147 59%	46 43%	4 30%	17 43%	21 45%	25 53%	10 49%	23 68%	45 70%	123 79%	78 78%	45 78%	13 78%	8 90%
A DEBIT CARD - WHERE MONEY COMES STRAIGHT OUT OF YOUR BANK ACCOUNT	1660 86%	86 81%	8 61%	33 83%	40 87%	42 87%	20 98%	31 93%	60 94%	144 93%	97 98%	52 90%	16 95%	8 90%
A STORE CARD - LIKE A CREDIT CARD, BUT YOU CAN ONLY USE IT IN ONE SHOP OR CHAIN OF SHOPS	390 20%	8 8%	4 29%	8 19%	13 29%	12 25%	6 29%	6 18%	16 25%	36 23%	27 27%	11 19%	5 32%	1 10%
NONE OF THESE	183 9%	15 14%	5 39%	6 16%	5 10%	3 6%	* 2%	2 7%	3 5%	7 4%	1 1%	3 5%	- -	1 10%



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Q2 HOW MANY CREDIT CARDS DO YOU HOLD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
ONE	612 53%	304 50%	307 57%	73 57%	104 56%	119 50%	96 47%	87 50%	134 61%	148 49%	197 50%	156 60%	110 58%
TWO	359 31%	205 34%	154 29%	42 33%	50 27%	86 36%	66 33%	47 27%	67 31%	103 34%	132 34%	70 27%	54 29%
THREE	97 8%	54 9%	43 8%	9 7%	20 11%	19 8%	20 10%	18 10%	10 4%	29 9%	36 9%	21 8%	10 5%
FOUR	47 4%	28 5%	19 4%	1 1%	9 5%	11 5%	9 4%	14 8%	3 1%	16 5%	14 4%	9 3%	8 4%
FIVE OR MORE	22 2%	14 2%	8 2%	- -	3 2%	4 2%	10 5%	4 2%	1 *	8 2%	9 2%	3 1%	2 1%
DON'T KNOW	2 *	1 *	1 *	- -	- -	1 *	- -	- -	1 *	- -	1 *	- -	1 *
REFUSED	9 1%	6 1%	3 1%	1 1%	- -	* *	- -	4 2%	3 1%	2 1%	3 1%	1 1%	3 2%



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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
ONE	612 53%	51 52%	20 41%	61 60%	55 57%	45 58%	31 60%	22 49%	52 48%	60 63%	78 48%	115 50%	21 69%	208 55%	150 53%	254 52%
TWO	359 31%	31 32%	26 53%	28 27%	30 31%	23 29%	18 34%	11 25%	37 34%	28 29%	52 32%	72 31%	4 14%	119 32%	88 31%	152 31%
THREE	97 8%	9 10%	2 4%	4 3%	8 9%	5 6%	1 2%	8 18%	11 11%	5 5%	24 14%	16 7%	4 13%	27 7%	25 9%	44 9%
FOUR	47 4%	3 3%	-	6 6%	2 2%	5 7%	1 1%	3 6%	5 4%	2 2%	4 2%	18 8%	-	11 3%	13 5%	24 5%
FIVE OR MORE	22 2%	3 3%	-	1 1%	1 1%	-	2 3%	1 2%	2 2%	*	5 3%	6 3%	1 4%	6 2%	4 2%	12 2%
DON'T KNOW	2 *	-	-	-	-	-	-	-	-	-	1 1%	1 *	-	-	-	2 *
REFUSED	9 1%	1 1%	1 2%	3 3%	*	-	-	-	1 1%	-	1 *	2 1%	-	5 1%	1 *	3 1%



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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
ONE	612 53%	383 51%	127 56%	102 58%	332 52%	82 47%	198 59%
TWO	359 31%	235 32%	73 32%	51 29%	201 32%	57 32%	102 30%
THREE	97 8%	71 10%	15 7%	10 6%	54 8%	26 15%	17 5%
FOUR	47 4%	33 4%	6 3%	8 5%	31 5%	6 3%	10 3%
FIVE OR MORE	22 2%	16 2%	4 2%	2 1%	14 2%	4 3%	3 1%
DON'T KNOW	2 *	2 *	- -	- -	1 *	- -	1 *
REFUSED	9 1%	4 1%	2 1%	2 1%	3 *	1 1%	4 1%



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Q2 HOW MANY CREDIT CARDS DO YOU HOLD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
ONE	612 53%	612 100%	-	-	72 30%	540 59%	451 57%	150 43%
TWO	359 31%	-	359 100%	-	85 35%	274 30%	242 31%	116 33%
THREE	97 8%	-	-	97 58%	47 20%	50 5%	48 6%	49 14%
FOUR	47 4%	-	-	47 29%	24 10%	24 3%	23 3%	25 7%
FIVE OR MORE	22 2%	-	-	22 13%	8 3%	14 2%	14 2%	8 2%
DON'T KNOW	2 *	-	-	-	1 *	1 *	1 *	-
REFUSED	9 1%	-	-	-	3 1%	6 1%	9 1%	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q2 HOW MANY CREDIT CARDS DO YOU HOLD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
ONE	612 53%	36 35%	113 46%	74 71%	164 56%	224 45%	388 51%	224 58%
TWO	359 31%	30 29%	85 35%	27 26%	97 33%	172 35%	241 32%	118 31%
THREE	97 8%	20 19%	29 12%	3 3%	27 9%	48 10%	70 9%	26 7%
FOUR	47 4%	10 10%	14 6%	1 1%	6 2%	31 6%	37 5%	10 3%
FIVE OR MORE	22 2%	6 6%	2 1%	-	-	20 4%	19 3%	3 1%
DON'T KNOW	2 *	-	-	-	-	-	2 *	-
REFUSED	9 1%	-	-	-	-	-	4 1%	5 1%



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Q2 HOW MANY CREDIT CARDS DO YOU HOLD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,000 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
ONE	612 53%	27 59%	2 46%	9 50%	13 65%	15 57%	7 64%	15 65%	24 53%	61 50%	41 53%	20 45%	5 36%	3 32%
TWO	359 31%	12 27%	* 12%	7 41%	2 10%	8 33%	4 36%	5 22%	13 30%	48 39%	28 36%	16 35%	4 28%	5 56%
THREE	97 8%	4 9%	-	1 5%	4 20%	2 9%	-	1 4%	4 10%	10 8%	3 3%	5 10%	2 13%	1 12%
FOUR	47 4%	2 4%	2 42%	1 5%	-	-	-	-	2 4%	5 4%	4 6%	4 8%	2 13%	-
FIVE OR MORE	22 2%	1 2%	-	-	1 5%	-	-	* 2%	2 4%	-	2 2%	1 2%	1 10%	-
DON'T KNOW	2 *	-	-	-	-	-	-	1 3%	-	-	-	-	-	-
REFUSED	9 1%	-	-	-	-	-	-	1 4%	-	-	-	-	-	-



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Q3 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU TAKEN OUT A CREDIT CARD TO TAKE ADVANTAGE OF A PROMOTIONAL OFFER SUCH AS A LOWER INTEREST RATE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	239 21%	133 22%	106 20%	22 17%	55 30%	67 28%	42 21%	36 21%	17 8%	56 18%	90 23%	54 21%	39 21%
NO	908 79%	479 78%	429 80%	105 83%	131 70%	173 72%	161 79%	138 79%	201 92%	249 82%	302 77%	208 79%	149 79%



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	TOTAL	STANDARD REGION											STANDARD REGION			
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UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
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YES	239 21%	16 17%	7 14%	19 19%	22 23%	20 26%	15 29%	10 21%	27 25%	18 19%	31 19%	48 21%	6 19%	71 19%	71 25%	97 20%
NO	908 79%	82 83%	41 86%	82 81%	75 77%	58 74%	37 71%	36 79%	81 75%	77 81%	133 81%	183 79%	24 81%	304 81%	211 75%	392 80%



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		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
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WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	239 21%	176 24%	41 18%	22 12%	166 26%	38 22%	35 10%
NO	908 79%	568 76%	186 82%	154 88%	470 74%	138 78%	300 90%



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	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	239 21%	72 12%	85 24%	79 47%	239 100%	-	105 13%	132 38%
NO	908 79%	540 88%	274 76%	87 53%	-	908 100%	682 87%	215 62%



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Q3 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU TAKEN OUT A CREDIT CARD TO TAKE ADVANTAGE OF A PROMOTIONAL OFFER SUCH AS A LOWER INTEREST RATE?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	239 21%	53 52%	79 32%	11 10%	63 21%	127 26%	188 25%	51 13%
NO	908 79%	50 48%	165 68%	94 90%	231 79%	368 74%	573 75%	335 87%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q3 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU TAKEN OUT A CREDIT CARD TO TAKE ADVANTAGE OF A PROMOTIONAL OFFER SUCH AS A LOWER INTEREST RATE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	239 21%	14 31%	- -	6 34%	5 23%	6 25%	2 16%	2 10%	8 17%	24 20%	19 24%	12 26%	5 41%	2 21%
NO	908 79%	32 69%	4 100%	11 66%	16 77%	19 75%	9 84%	21 90%	37 83%	99 80%	59 76%	34 74%	8 59%	7 79%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q4 WHICH OF THESE BEST DESCRIBES HOW YOU PAY OFF YOUR CREDIT CARD OR CARDS EACH MONTH?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YOU PAY OFF YOUR CREDIT CARD BILL IN FULL ON ALL CARDS EVERY MONTH	786 69%	435 71%	352 66%	96 76%	115 62%	155 65%	133 66%	110 63%	177 81%	224 73%	263 67%	180 69%	119 63%
YOU SOMETIMES HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	209 18%	109 18%	100 19%	21 17%	43 23%	45 19%	36 18%	39 22%	25 11%	45 15%	79 20%	54 21%	30 16%
YOU OFTEN HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	51 4%	21 3%	30 6%	3 2%	8 4%	17 7%	15 7%	5 3%	4 2%	16 5%	13 3%	12 5%	11 6%
YOU ALWAYS HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	87 8%	41 7%	47 9%	4 3%	19 10%	20 8%	18 9%	18 10%	9 4%	19 6%	35 9%	14 5%	20 11%
REFUSED	14 1%	7 1%	7 1%	3 2%	1 1%	3 1%	- -	3 2%	4 2%	3 1%	2 *	1 1%	8 4%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q4 WHICH OF THESE BEST DESCRIBES HOW YOU PAY OFF YOUR CREDIT CARD OR CARDS EACH MONTH?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YOU PAY OFF YOUR CREDIT CARD BILL IN FULL ON ALL CARDS EVERY MONTH	786 69%	64 65%	33 69%	72 71%	60 62%	55 70%	31 60%	35 77%	76 71%	67 70%	125 76%	154 67%	14 47%	243 65%	197 70%	346 71%
YOU SOMETIMES HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	209 18%	19 19%	9 18%	15 15%	22 22%	13 17%	13 25%	8 17%	21 19%	16 17%	31 19%	32 14%	10 35%	75 20%	55 19%	79 16%
YOU OFTEN HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	51 4%	8 9%	2 4%	9 8%	7 7%	1 1%	4 7%	1 3%	3 3%	2 2%	2 1%	11 5%	2 8%	28 8%	9 3%	14 3%
YOU ALWAYS HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	87 8%	5 5%	4 9%	6 6%	8 9%	7 9%	2 4%	1 2%	8 7%	6 7%	5 3%	31 14%	3 10%	27 7%	18 6%	42 9%
REFUSED	14 1%	2 2%	-	-	-	2 3%	2 3%	1 1%	-	3 4%	2 1%	2 1%	-	2 *	4 2%	8 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q4 WHICH OF THESE BEST DESCRIBES HOW YOU PAY OFF YOUR CREDIT CARD OR CARDS EACH MONTH?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YOU PAY OFF YOUR CREDIT CARD BILL IN FULL ON ALL CARDS EVERY MONTH	786 69%	513 69%	154 68%	120 68%	426 67%	108 61%	253 75%
YOU SOMETIMES HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	209 18%	138 19%	43 19%	27 15%	126 20%	30 17%	52 16%
YOU OFTEN HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	51 4%	32 4%	7 3%	12 7%	30 5%	14 8%	7 2%
YOU ALWAYS HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	87 8%	55 7%	18 8%	14 8%	51 8%	19 11%	17 5%
REFUSED	14 1%	6 1%	5 2%	3 2%	2 *	5 3%	6 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q4 WHICH OF THESE BEST DESCRIBES HOW YOU PAY OFF YOUR CREDIT CARD OR CARDS EACH MONTH?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YOU PAY OFF YOUR CREDIT CARD BILL IN FULL ON ALL CARDS EVERY MONTH	786 69%	451 74%	242 67%	84 51%	105 44%	682 75%	786 100%	- -
YOU SOMETIMES HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	209 18%	96 16%	74 20%	39 24%	72 30%	136 15%	- -	209 60%
YOU OFTEN HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	51 4%	19 3%	20 6%	12 7%	19 8%	32 4%	- -	51 15%
YOU ALWAYS HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	87 8%	34 6%	22 6%	31 19%	40 17%	47 5%	- -	87 25%
REFUSED	14 1%	11 2%	2 *	- -	2 1%	12 1%	- -	- -



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**NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009**

Q4 WHICH OF THESE BEST DESCRIBES HOW YOU PAY OFF YOUR CREDIT CARD OR CARDS EACH MONTH?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YOU PAY OFF YOUR CREDIT CARD BILL IN FULL ON ALL CARDS EVERY MONTH	786 69%	-	-	79 76%	206 70%	325 65%	485 64%	301 78%
YOU SOMETIMES HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	209 18%	41 40%	168 69%	14 13%	59 20%	95 19%	154 20%	55 14%
YOU OFTEN HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	51 4%	16 16%	35 14%	2 2%	11 4%	29 6%	46 6%	6 1%
YOU ALWAYS HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	87 8%	46 45%	41 17%	6 6%	16 6%	44 9%	68 9%	19 5%
REFUSED	14 1%	-	-	4 4%	1 *	3 1%	9 1%	5 1%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q4 WHICH OF THESE BEST DESCRIBES HOW YOU PAY OFF YOUR CREDIT CARD OR CARDS EACH MONTH?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YOU PAY OFF YOUR CREDIT CARD BILL IN FULL ON ALL CARDS EVERY MONTH	786 69%	29 64%	3 78%	11 63%	12 56%	19 76%	7 70%	17 74%	28 62%	80 65%	50 65%	29 65%	9 68%	5 54%
YOU SOMETIMES HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	209 18%	6 13%	-	4 22%	8 39%	1 5%	3 26%	2 7%	7 16%	33 27%	10 13%	8 18%	1 6%	1 7%
YOU OFTEN HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	51 4%	2 5%	-	-	-	1 5%	-	2 10%	4 9%	5 4%	6 7%	5 10%	3 26%	1 13%
YOU ALWAYS HAVE A BALANCE OUTSTANDING ON AT LEAST ONE CARD	87 8%	7 15%	-	3 15%	1 5%	4 14%	* 4%	2 9%	6 13%	6 5%	11 15%	3 7%	-	2 26%
REFUSED	14 1%	1 3%	1 22%	-	-	-	-	-	-	-	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q5 DO YOU HOLD ANY CARDS WHERE YOU JUST MAKE THE MINIMUM PAYMENT EVERY MONTH?

BASE : ALL WHO HAVE OUTSTANDING BALANCE

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	337	163 48%	174 52%	19 6%	64 19%	75 22%	83 25%	57 17%	39 12%	77 23%	123 36%	80 24%	57 17%
WEIGHTED TOTAL	347	171 49%	176 51%	28 8%	70 20%	81 23%	69 20%	62 18%	38 11%	79 23%	127 37%	80 23%	60 17%
YES	103 30%	51 30%	52 29%	7 25%	25 36%	26 32%	18 26%	17 28%	9 25%	22 28%	37 29%	19 23%	25 42%
NO	244 70%	119 70%	124 71%	21 75%	44 64%	55 68%	51 74%	45 72%	28 75%	57 72%	90 71%	61 77%	35 58%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q5 DO YOU HOLD ANY CARDS WHERE YOU JUST MAKE THE MINIMUM PAYMENT EVERY MONTH?

BASE : ALL WHO HAVE OUTSTANDING BALANCE

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	337	32 9%	13 4%	33 10%	35 10%	20 6%	19 6%	9 3%	27 8%	24 7%	35 10%	72 21%	18 5%	131 39%	75 22%	131 39%
WEIGHTED TOTAL	347	32 9%	15 4%	30 9%	37 11%	21 6%	19 5%	10 3%	31 9%	25 7%	37 11%	74 21%	16 5%	130 37%	81 23%	135 39%
YES	103 30%	11 35%	5 35%	6 19%	8 22%	5 25%	7 39%	1 9%	13 41%	10 41%	12 32%	23 31%	2 11%	32 25%	26 32%	45 33%
NO	244 70%	21 65%	10 65%	24 81%	29 78%	16 75%	12 61%	9 91%	19 59%	15 59%	25 68%	51 69%	14 89%	98 75%	55 68%	91 67%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q5 DO YOU HOLD ANY CARDS WHERE YOU JUST MAKE THE MINIMUM PAYMENT EVERY MONTH?

BASE : ALL WHO HAVE OUTSTANDING BALANCE

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	337	221 66%	65 19%	51 15%	197 58%	58 17%	82 24%
WEIGHTED TOTAL	347	225 65%	69 20%	53 15%	208 60%	63 18%	76 22%
YES	103 30%	67 30%	26 37%	11 20%	59 28%	24 38%	20 26%
NO	244 70%	159 70%	43 63%	42 80%	149 72%	39 62%	56 74%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q5 DO YOU HOLD ANY CARDS WHERE YOU JUST MAKE THE MINIMUM PAYMENT EVERY MONTH?

BASE : ALL WHO HAVE OUTSTANDING BALANCE

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	337	147 44%	113 34%	77 23%	122 36%	215 64%	-	337 100%
WEIGHTED TOTAL	347	150 43%	116 33%	82 24%	132 38%	215 62%	-	347 100%
YES	103 30%	36 24%	30 26%	36 45%	53 40%	50 23%	-	103 30%
NO	244 70%	113 76%	85 74%	45 55%	79 60%	165 77%	-	244 70%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q5 DO YOU HOLD ANY CARDS WHERE YOU JUST MAKE THE MINIMUM PAYMENT EVERY MONTH?

BASE : ALL WHO HAVE OUTSTANDING BALANCE

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	337	100 30%	237 70%	22 7%	85 25%	162 48%	260 77%	77 23%
WEIGHTED TOTAL	347	103 30%	244 70%	22 6%	87 25%	168 48%	268 77%	79 23%
YES	103 30%	103 100%	-	9 40%	22 25%	52 31%	79 29%	24 31%
NO	244 70%	-	244 100%	13 60%	65 75%	116 69%	189 71%	55 69%



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**NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009**

Q5 DO YOU HOLD ANY CARDS WHERE YOU JUST MAKE THE MINIMUM PAYMENT EVERY MONTH?

BASE : ALL WHO HAVE OUTSTANDING BALANCE

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	337	15 4%	-	7 2%	7 2%	5 1%	3 1%	7 2%	17 5%	41 12%	28 8%	15 4%	4 1%	4 1%
WEIGHTED TOTAL	347	15 4%	-	6 2%	9 3%	6 2%	3 1%	6 2%	17 5%	43 13%	27 8%	16 5%	4 1%	4 1%
YES	103 30%	3 23%	-	1 13%	3 37%	3 55%	* 14%	* 8%	8 46%	11 25%	12 44%	4 23%	1 22%	-
NO	244 70%	12 77%	-	6 87%	6 63%	3 45%	3 86%	5 92%	9 54%	33 75%	15 56%	12 77%	3 78%	4 100%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q6 YOU SAY YOU MAKE THE MINIMUM PAYMENT ON (ONE OF) YOUR CREDIT CARD(S). IS THAT BECAUSE ...?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	100	48 48%	52 52%	5 5%	22 22%	24 24%	22 22%	16 16%	11 11%	22 22%	35 35%	19 19%	24 24%
WEIGHTED TOTAL	103	51 50%	52 50%	7 7%	25 25%	26 25%	18 17%	17 17%	9 9%	22 22%	37 36%	19 18%	25 25%
IT IS ALL YOU CAN AFFORD	57 56%	24 47%	33 64%	5 75%	17 66%	14 52%	7 41%	7 42%	7 76%	14 65%	13 36%	10 56%	19 76%
YOU ARE ON A PROMOTIONAL RATE OR OFFER	16 15%	7 14%	9 16%	- -	2 7%	8 30%	3 15%	3 21%	- -	1 6%	9 25%	2 10%	3 14%
YOU HAVE MORE EXPENSIVE DEBTS ELSEWHERE	24 24%	17 33%	7 14%	1 10%	7 27%	5 17%	7 38%	4 23%	2 17%	5 24%	12 33%	6 31%	1 4%
OTHERS	3 3%	2 4%	2 3%	- -	- -	- -	1 6%	2 9%	1 7%	- -	2 6%	1 4%	* 2%
REFUSED	2 2%	1 2%	1 2%	1 16%	- -	- -	- -	1 6%	- -	1 5%	- -	- -	1 4%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q6 YOU SAY YOU MAKE THE MINIMUM PAYMENT ON (ONE OF) YOUR CREDIT CARD(S). IS THAT BECAUSE ...?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	100	10 10%	5 5%	7 7%	7 7%	5 5%	8 8%	1 1%	11 11%	10 10%	12 12%	22 22%	2 2%	31 31%	25 25%	44 44%
WEIGHTED TOTAL	103	11 11%	5 5%	6 6%	8 8%	5 5%	7 7%	1 1%	13 12%	10 10%	12 11%	23 22%	2 2%	32 31%	26 26%	45 43%
IT IS ALL YOU CAN AFFORD	57 56%	6 56%	4 79%	3 50%	5 67%	2 38%	4 57%	-	9 68%	5 45%	6 52%	13 57%	-	19 59%	15 57%	24 53%
YOU ARE ON A PROMOTIONAL RATE OR OFFER	16 15%	1 9%	-	2 34%	-	2 39%	2 29%	1 100%	2 14%	-	1 10%	5 21%	-	3 9%	7 26%	6 13%
YOU HAVE MORE EXPENSIVE DEBTS ELSEWHERE	24 24%	3 28%	1 21%	1 16%	2 24%	1 23%	1 14%	-	1 9%	5 51%	4 38%	2 11%	2 100%	9 28%	3 13%	12 27%
OTHERS	3 3%	1 6%	-	-	1 9%	-	-	-	-	*	-	2 7%	-	1 4%	-	2 4%
REFUSED	2 2%	-	-	-	-	-	-	-	1 9%	-	-	1 5%	-	-	1 4%	1 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q6 YOU SAY YOU MAKE THE MINIMUM PAYMENT ON (ONE OF) YOUR CREDIT CARD(S). IS THAT BECAUSE ...?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	100	62 62%	26 26%	12 12%	54 54%	21 21%	25 25%
WEIGHTED TOTAL	103	67 65%	26 25%	11 10%	59 57%	24 23%	20 19%
IT IS ALL YOU CAN AFFORD	57 56%	40 59%	12 48%	5 49%	30 52%	16 65%	11 55%
YOU ARE ON A PROMOTIONAL RATE OR OFFER	16 15%	11 17%	5 18%	- -	10 18%	4 16%	1 7%
YOU HAVE MORE EXPENSIVE DEBTS ELSEWHERE	24 24%	15 22%	5 20%	4 40%	16 28%	4 18%	4 19%
OTHERS	3 3%	- -	2 9%	1 11%	1 1%	- -	3 13%
REFUSED	2 2%	1 2%	1 4%	- -	1 2%	- -	1 6%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q6 YOU SAY YOU MAKE THE MINIMUM PAYMENT ON (ONE OF) YOUR CREDIT CARD(S). IS THAT BECAUSE ...?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	100	35 35%	31 31%	34 34%	49 49%	51 51%	-	100 100%
WEIGHTED TOTAL	103	36 35%	30 29%	36 35%	53 52%	50 48%	-	103 100%
IT IS ALL YOU CAN AFFORD	57 56%	25 70%	14 46%	18 50%	22 41%	36 71%	-	57 56%
YOU ARE ON A PROMOTIONAL RATE OR OFFER	16 15%	1 2%	6 21%	9 24%	16 30%	-	-	16 15%
YOU HAVE MORE EXPENSIVE DEBTS ELSEWHERE	24 24%	7 19%	8 26%	10 27%	15 27%	10 20%	-	24 24%
OTHERS	3 3%	2 6%	1 4%	-	-	3 7%	-	3 3%
REFUSED	2 2%	1 3%	1 3%	-	1 2%	1 2%	-	2 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q6 YOU SAY YOU MAKE THE MINIMUM PAYMENT ON (ONE OF) YOUR CREDIT CARD(S). IS THAT BECAUSE ...?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	100	100 100%	-	9 9%	21 21%	50 50%	76 76%	24 24%
WEIGHTED TOTAL	103	103 100%	-	9 8%	22 21%	52 51%	79 77%	24 23%
IT IS ALL YOU CAN AFFORD	57 56%	57 56%	-	5 63%	13 57%	29 55%	42 53%	15 63%
YOU ARE ON A PROMOTIONAL RATE OR OFFER	16 15%	16 15%	-	1 10%	3 12%	10 20%	14 18%	2 7%
YOU HAVE MORE EXPENSIVE DEBTS ELSEWHERE	24 24%	24 24%	-	2 27%	6 28%	11 21%	19 24%	6 23%
OTHERS	3 3%	3 3%	-	-	1 3%	3 5%	3 4%	* 2%
REFUSED	2 2%	2 2%	-	-	-	-	1 1%	1 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q6 YOU SAY YOU MAKE THE MINIMUM PAYMENT ON (ONE OF) YOUR CREDIT CARD(S). IS THAT BECAUSE ...?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	100	4 4%	-	1 1%	2 2%	3 3%	1 1%	1 1%	8 8%	9 9%	11 11%	4 4%	1 1%	-
WEIGHTED TOTAL	103	3 3%	-	1 1%	3 3%	3 3%	* *	* *	8 8%	11 10%	12 12%	4 4%	1 1%	-
IT IS ALL YOU CAN AFFORD	57 56%	3 100%	-	1 100%	2 59%	2 65%	-	-	6 79%	6 52%	9 75%	1 20%	-	-
YOU ARE ON A PROMOTIONAL RATE OR OFFER	16 15%	-	-	-	-	-	-	* 100%	-	1 10%	2 15%	2 55%	1 100%	-
YOU HAVE MORE EXPENSIVE DEBTS ELSEWHERE	24 24%	-	-	-	1 41%	1 35%	-	-	1 12%	3 29%	1 10%	1 25%	-	-
OTHERS	3 3%	-	-	-	-	-	* 100%	-	1 9%	-	-	-	-	-
REFUSED	2 2%	-	-	-	-	-	-	-	-	1 10%	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q7 AND THINKING ABOUT THE CARD(S) YOU MAKE THE MINIMUM PAYMENT ON, COULD YOU TELL ME WHAT YOUR MONTHLY MINIMUM PAYMENT IS IN PERCENTAGE TERMS? IF YOU HAVE MORE THAN ONE CARD ON WHICH YOU PAY THE MINIMUM PLEASE THINK ABOUT THE ONE WITH THE HIGHEST CREDIT LIMIT.

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	100	48 48%	52 52%	5 5%	22 22%	24 24%	22 22%	16 16%	11 11%	22 22%	35 35%	19 19%	24 24%
WEIGHTED TOTAL	103	51 50%	52 50%	7 7%	25 25%	26 25%	18 17%	17 17%	9 9%	22 22%	37 36%	19 18%	25 25%
LESS THAN 1%	-	-	-	-	-	-	-	-	-	-	-	-	-
1%	7 7%	3 6%	4 8%	1 16%	1 4%	4 17%	-	-	1 9%	2 9%	1 3%	1 6%	3 12%
2%	10 9%	3 7%	6 12%	2 23%	1 5%	1 4%	1 4%	2 12%	3 31%	3 11%	3 8%	1 5%	3 13%
3%	9 8%	8 15%	1 2%	1 17%	2 6%	1 4%	3 15%	2 12%	-	2 9%	7 18%	-	-
4%	3 3%	-	3 5%	-	2 7%	1 3%	-	-	-	-	2 5%	1 5%	-
5%	12 12%	7 13%	5 10%	-	2 9%	4 16%	2 9%	3 18%	1 9%	2 10%	6 17%	3 15%	1 2%
MORE THAN 5%	18 18%	10 20%	8 15%	-	6 24%	8 30%	3 14%	-	2 18%	6 26%	4 10%	6 31%	3 11%
DON'T KNOW	45 43%	20 38%	25 48%	3 44%	11 45%	7 26%	10 58%	10 57%	3 33%	8 35%	14 39%	7 38%	16 61%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q7 AND THINKING ABOUT THE CARD(S) YOU MAKE THE MINIMUM PAYMENT ON, COULD YOU TELL ME WHAT YOUR MONTHLY MINIMUM PAYMENT IS IN PERCENTAGE TERMS? IF YOU HAVE MORE THAN ONE CARD ON WHICH YOU PAY THE MINIMUM PLEASE THINK ABOUT THE ONE WITH THE HIGHEST CREDIT LIMIT.

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	100	10 10%	5 5%	7 7%	7 7%	5 5%	8 8%	1 1%	11 11%	10 10%	12 12%	22 22%	2 2%	31 31%	25 25%	44 44%
WEIGHTED TOTAL	103	11 11%	5 5%	6 6%	8 8%	5 5%	7 7%	1 1%	13 12%	10 10%	12 11%	23 22%	2 2%	32 31%	26 26%	45 43%
LESS THAN 1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1%	7 7%	-	1 21%	-	-	1 23%	-	-	4 34%	-	1 7%	-	-	1 3%	6 21%	1 2%
2%	10 9%	4 33%	-	-	1 13%	-	2 22%	-	-	-	3 28%	-	-	5 15%	2 6%	3 7%
3%	9 8%	2 18%	-	1 12%	1 13%	-	1 17%	-	-	4 35%	-	-	-	4 12%	1 5%	4 8%
4%	3 3%	-	-	-	-	-	-	-	-	1 9%	1 8%	1 4%	-	-	-	3 6%
5%	12 12%	2 19%	-	3 45%	-	-	1 19%	-	1 11%	-	1 9%	3 15%	-	5 15%	3 11%	4 10%
MORE THAN 5%	18 18%	2 17%	-	-	1 15%	3 61%	-	-	2 18%	3 27%	3 26%	3 12%	1 62%	4 13%	5 21%	8 19%
DON'T KNOW	45 43%	2 14%	4 79%	2 42%	5 59%	1 17%	3 42%	1 100%	5 37%	3 29%	3 22%	16 69%	1 38%	14 42%	10 36%	21 48%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q7 AND THINKING ABOUT THE CARD(S) YOU MAKE THE MINIMUM PAYMENT ON, COULD YOU TELL ME WHAT YOUR MONTHLY MINIMUM PAYMENT IS IN PERCENTAGE TERMS? IF YOU HAVE MORE THAN ONE CARD ON WHICH YOU PAY THE MINIMUM PLEASE THINK ABOUT THE ONE WITH THE HIGHEST CREDIT LIMIT.

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	100	62 62%	26 26%	12 12%	54 54%	21 21%	25 25%
WEIGHTED TOTAL	103	67 65%	26 25%	11 10%	59 57%	24 23%	20 19%
LESS THAN 1%	-	-	-	-	-	-	-
1%	7 7%	5 8%	1 4%	1 8%	5 9%	-	2 10%
2%	10 9%	4 6%	3 13%	2 23%	5 8%	3 14%	2 8%
3%	9 8%	6 10%	2 9%	-	9 15%	-	-
4%	3 3%	1 1%	2 7%	-	1 2%	2 7%	-
5%	12 12%	8 13%	4 14%	-	5 9%	3 14%	3 17%
MORE THAN 5%	18 18%	15 22%	3 11%	1 7%	12 21%	5 19%	1 7%
DON'T KNOW	45 43%	27 41%	11 42%	7 63%	22 37%	11 47%	11 57%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q7 AND THINKING ABOUT THE CARD(S) YOU MAKE THE MINIMUM PAYMENT ON, COULD YOU TELL ME WHAT YOUR MONTHLY MINIMUM PAYMENT IS IN PERCENTAGE TERMS? IF YOU HAVE MORE THAN ONE CARD ON WHICH YOU PAY THE MINIMUM PLEASE THINK ABOUT THE ONE WITH THE HIGHEST CREDIT LIMIT.

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	100	35 35%	31 31%	34 34%	49 49%	51 51%	- -	100 100%
WEIGHTED TOTAL	103	36 35%	30 29%	36 35%	53 52%	50 48%	- -	103 100%
LESS THAN 1%	-	-	-	-	-	-	-	-
1%	7 7%	5 15%	2 7%	-	4 8%	3 6%	-	7 7%
2%	10 9%	3 7%	1 4%	6 16%	3 6%	6 13%	-	10 9%
3%	9 8%	1 2%	3 9%	5 14%	7 13%	2 4%	-	9 8%
4%	3 3%	1 2%	1 3%	1 2%	2 3%	1 2%	-	3 3%
5%	12 12%	5 13%	4 14%	3 9%	6 11%	6 12%	-	12 12%
MORE THAN 5%	18 18%	5 14%	3 10%	10 28%	6 12%	12 24%	-	18 18%
DON'T KNOW	45 43%	17 46%	16 54%	12 32%	25 46%	20 40%	-	45 43%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q7 AND THINKING ABOUT THE CARD(S) YOU MAKE THE MINIMUM PAYMENT ON, COULD YOU TELL ME WHAT YOUR MONTHLY MINIMUM PAYMENT IS IN PERCENTAGE TERMS? IF YOU HAVE MORE THAN ONE CARD ON WHICH YOU PAY THE MINIMUM PLEASE THINK ABOUT THE ONE WITH THE HIGHEST CREDIT LIMIT.

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	100	100 100%	-	9 9%	21 21%	50	76 76%	24 24%
WEIGHTED TOTAL	103	103 100%	-	9 8%	22 21%	52 51%	79 77%	24 23%
LESS THAN 1%	-	-	-	-	-	-	-	-
1%	7 7%	7 7%	-	-	2 9%	4 8%	5 7%	2 9%
2%	10 9%	10 9%	-	-	2 9%	7 13%	8 10%	2 7%
3%	9 8%	9 8%	-	-	2 9%	5 10%	7 9%	1 5%
4%	3 3%	3 3%	-	-	1 4%	1 2%	1 1%	2 7%
5%	12 12%	12 12%	-	-	4 17%	8 16%	12 15%	-
MORE THAN 5%	18 18%	18 18%	-	5 53%	1 3%	9 17%	10 13%	8 33%
DON'T KNOW	45 43%	45 43%	-	4 47%	11 48%	18 34%	35 45%	9 38%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q7 AND THINKING ABOUT THE CARD(S) YOU MAKE THE MINIMUM PAYMENT ON, COULD YOU TELL ME WHAT YOUR MONTHLY MINIMUM PAYMENT IS IN PERCENTAGE TERMS? IF YOU HAVE MORE THAN ONE CARD ON WHICH YOU PAY THE MINIMUM PLEASE THINK ABOUT THE ONE WITH THE HIGHEST CREDIT LIMIT.

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	100	4 4%	-	1 1%	2 2%	3 3%	1 1%	1 1%	8 8%	9 9%	11 11%	4 4%	1 1%	-
WEIGHTED TOTAL	103	3 3%	-	1 1%	3 3%	3 3%	* *	* *	8 8%	11 10%	12 12%	4 4%	1 1%	-
LESS THAN 1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1%	7 7%	-	-	-	2 59%	-	-	-	-	1 11%	1 10%	-	-	-
2%	10 9%	-	-	-	-	-	-	-	* 5%	-	2 14%	-	-	-
3%	9 8%	-	-	-	-	-	-	-	-	2 14%	-	1 20%	-	-
4%	3 3%	1 26%	-	-	-	-	-	-	-	-	-	-	-	-
5%	12 12%	-	-	-	-	-	-	-	2 20%	1 10%	2 13%	2 53%	1 100%	-
MORE THAN 5%	18 18%	1 30%	-	-	1 41%	2 70%	-	-	-	1 13%	3 28%	-	-	-
DON'T KNOW	45 43%	2 45%	-	1 100%	-	1 30%	* 100%	* 100%	6 75%	6 52%	4 35%	1 27%	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q8 STILL THINKING ABOUT THIS CARD, IF YOUR MONTHLY MINIMUM PAYMENT WERE DOUBLED WOULD YOU FIND IT EASY OR DIFFICULT TO MAKE THE MINIMUM REPAYMENT?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	100	48 48%	52 52%	5 5%	22 22%	24 24%	22 22%	16 16%	11 11%	22 22%	35 35%	19 19%	24 24%
WEIGHTED TOTAL	103	51 50%	52 50%	7 7%	25 25%	26 25%	18 17%	17 17%	9 9%	22 22%	37 36%	19 18%	25 25%
YOU WOULD STILL BE ABLE TO MAKE THE MINIMUM REPAYMENT	40 39%	20 38%	20 40%	4 50%	2 8%	8 32%	9 51%	10 61%	7 70%	4 17%	18 50%	4 20%	14 57%
YOU MIGHT FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	30 29%	14 28%	15 29%	1 10%	12 46%	10 39%	3 19%	3 15%	1 11%	9 38%	7 19%	7 39%	7 26%
YOU WOULD DEFINITELY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	23 22%	10 19%	13 25%	2 23%	9 37%	6 22%	2 10%	3 18%	1 10%	7 32%	6 16%	6 31%	4 15%
YOU ALREADY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	11 10%	7 14%	3 6%	1 17%	2 9%	2 8%	3 19%	1 6%	1 9%	3 13%	5 15%	2 11%	1 2%
DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q8 STILL THINKING ABOUT THIS CARD, IF YOUR MONTHLY MINIMUM PAYMENT WERE DOUBLED WOULD YOU FIND IT EASY OR DIFFICULT TO MAKE THE MINIMUM REPAYMENT?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	100	10 10%	5 5%	7 7%	7 7%	5 5%	8 8%	1 1%	11 11%	10 10%	12 12%	22 22%	2 2%	31 31%	25 25%	44 44%
WEIGHTED TOTAL	103	11 11%	5 5%	6 6%	8 8%	5 5%	7 7%	1 1%	13 12%	10 10%	12 11%	23 22%	2 2%	32 31%	26 26%	45 43%
YOU WOULD STILL BE ABLE TO MAKE THE MINIMUM REPAYMENT	40 39%	6 53%	1 10%	3 58%	5 63%	1 23%	2 21%	1 100%	5 43%	4 36%	5 40%	8 34%	-	15 46%	9 35%	16 36%
YOU MIGHT FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	30 29%	2 14%	1 21%	1 24%	2 24%	3 61%	1 14%	-	3 25%	3 27%	4 33%	8 35%	2 100%	8 24%	7 28%	14 32%
YOU WOULD DEFINITELY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	23 22%	2 21%	3 55%	1 17%	1 13%	1 17%	3 37%	-	2 13%	3 27%	2 18%	5 23%	-	7 23%	5 20%	10 22%
YOU ALREADY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	11 10%	1 13%	1 15%	-	-	-	2 28%	-	2 19%	1 10%	1 9%	2 9%	-	2 7%	5 17%	4 9%
DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q8 STILL THINKING ABOUT THIS CARD, IF YOUR MONTHLY MINIMUM PAYMENT WERE DOUBLED WOULD YOU FIND IT EASY OR DIFFICULT TO MAKE THE MINIMUM REPAYMENT?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	100	62 62%	26 26%	12 12%	54 54%	21 21%	25 25%
WEIGHTED TOTAL	103	67 65%	26 25%	11 10%	59 57%	24 23%	20 19%
YOU WOULD STILL BE ABLE TO MAKE THE MINIMUM REPAYMENT	40 39%	21 32%	11 42%	8 76%	16 27%	12 50%	12 62%
YOU MIGHT FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	30 29%	27 41%	2 8%	- -	19 32%	7 31%	3 17%
YOU WOULD DEFINITELY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	23 22%	13 19%	7 27%	3 24%	16 27%	3 13%	4 19%
YOU ALREADY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	11 10%	5 7%	6 23%	- -	9 14%	2 7%	1 3%
DON'T KNOW	-	-	-	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q8 STILL THINKING ABOUT THIS CARD, IF YOUR MONTHLY MINIMUM PAYMENT WERE DOUBLED WOULD YOU FIND IT EASY OR DIFFICULT TO MAKE THE MINIMUM REPAYMENT?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	100	35 35%	31 31%	34 34%	49 49%	51 51%	-	100 100%
WEIGHTED TOTAL	103	36 35%	30 29%	36 35%	53 52%	50 48%	-	103 100%
YOU WOULD STILL BE ABLE TO MAKE THE MINIMUM REPAYMENT	40 39%	10 28%	14 47%	16 43%	22 41%	18 36%	-	40 39%
YOU MIGHT FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	30 29%	11 31%	9 29%	10 26%	21 39%	9 18%	-	30 29%
YOU WOULD DEFINITELY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	23 22%	11 32%	3 11%	8 21%	8 15%	14 29%	-	23 22%
YOU ALREADY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	11 10%	4 10%	4 13%	3 9%	2 4%	9 17%	-	11 10%
DON'T KNOW	-	-	-	-	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q8 STILL THINKING ABOUT THIS CARD, IF YOUR MONTHLY MINIMUM PAYMENT WERE DOUBLED WOULD YOU FIND IT EASY OR DIFFICULT TO MAKE THE MINIMUM REPAYMENT?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	100	100 100%	-	9 9%	21 21%	50 50%	76 76%	24 24%
WEIGHTED TOTAL	103	103 100%	-	9 8%	22 21%	52 51%	79 77%	24 23%
YOU WOULD STILL BE ABLE TO MAKE THE MINIMUM REPAYMENT	40 39%	40 39%	-	3 35%	10 46%	19 37%	33 42%	7 30%
YOU MIGHT FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	30 29%	30 29%	-	2 28%	5 23%	18 35%	24 31%	5 21%
YOU WOULD DEFINITELY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	23 22%	23 22%	-	1 16%	4 16%	11 20%	19 24%	4 16%
YOU ALREADY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	11 10%	11 10%	-	2 21%	3 15%	4 7%	3 4%	8 33%
DON'T KNOW	-	-	-	-	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q8 STILL THINKING ABOUT THIS CARD, IF YOUR MONTHLY MINIMUM PAYMENT WERE DOUBLED WOULD YOU FIND IT EASY OR DIFFICULT TO MAKE THE MINIMUM REPAYMENT?

BASE : ALL WHO MAKE MINIMUM PAYMENT

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	100	4 4%	-	1 1%	2 2%	3 3%	1 1%	1 1%	8 8%	9 9%	11 11%	4 4%	1 1%	-
WEIGHTED TOTAL	103	3 3%	-	1 1%	3 3%	3 3%	* *	* *	8 8%	11 10%	12 12%	4 4%	1 1%	-
YOU WOULD STILL BE ABLE TO MAKE THE MINIMUM REPAYMENT	40 39%	-	-	1 100%	-	-	* 100%	* 100%	5 64%	-	2 20%	3 80%	1 100%	-
YOU MIGHT FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	30 29%	3 85%	-	-	2 59%	2 70%	-	-	-	8 72%	2 20%	1 20%	-	-
YOU WOULD DEFINITELY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	23 22%	1 15%	-	-	-	1 30%	-	-	* 5%	3 28%	5 43%	-	-	-
YOU ALREADY FIND IT DIFFICULT TO MAKE THE MINIMUM REPAYMENT	11 10%	-	-	-	1 41%	-	-	-	2 30%	-	2 17%	-	-	-
DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q9 COULD YOU TELL ME YOUR CREDIT LIMIT ON YOUR CREDIT CARD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
UP TO £250	15 1%	10 2%	5 1%	1 1%	1 *	3 1%	2 1%	4 3%	3 2%	2 1%	3 1%	4 2%	6 3%
£250 TO £499	14 1%	9 1%	5 1%	3 2%	- -	3 1%	1 1%	2 1%	5 2%	1 *	3 1%	5 2%	5 3%
£500 TO £999	76 7%	50 8%	26 5%	20 15%	19 10%	13 5%	6 3%	6 3%	13 6%	18 6%	25 6%	18 7%	15 8%
£1,000 TO £1,499	120 10%	67 11%	53 10%	28 22%	21 11%	29 12%	19 9%	9 5%	15 7%	28 9%	39 10%	40 15%	13 7%
£1,500 TO £1,999	61 5%	34 6%	26 5%	3 2%	14 7%	23 9%	12 6%	1 1%	8 4%	15 5%	14 4%	19 7%	13 7%
£2,000 TO £2,999	113 10%	69 11%	44 8%	16 13%	27 14%	25 10%	19 9%	10 6%	16 7%	23 7%	40 10%	34 13%	16 9%
£3,000 TO £3,999	109 9%	66 11%	42 8%	9 7%	18 10%	25 10%	17 8%	12 7%	28 13%	28 9%	44 11%	24 9%	13 7%
£4,000 TO £4,999	69 6%	35 6%	34 6%	9 7%	15 8%	17 7%	8 4%	9 5%	12 5%	11 3%	39 10%	16 6%	4 2%
£5,000 PLUS	318 28%	166 27%	152 28%	20 16%	43 23%	67 28%	83 41%	60 35%	45 21%	124 41%	97 25%	56 21%	41 22%
DON'T KNOW	130 11%	39 6%	91 17%	9 7%	15 8%	17 7%	17 9%	30 17%	41 19%	34 11%	38 10%	20 8%	39 21%
REFUSED	122 11%	65 11%	57 11%	8 7%	14 7%	19 8%	19 9%	30 17%	31 14%	23 8%	49 13%	26 10%	23 12%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q9 COULD YOU TELL ME YOUR CREDIT LIMIT ON YOUR CREDIT CARD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
UP TO £250	15 1%	-	1 2%	2 2%	1 1%	1 1%	1 2%	2 5%	2 1%	-	2 2%	1 *	2 8%	5 1%	6 2%	4 1%
£250 TO £499	14 1%	1 1%	-	2 2%	2 2%	1 1%	-	-	3 3%	2 2%	* *	2 1%	1 3%	6 2%	4 1%	4 1%
£500 TO £999	76 7%	6 6%	-	12 12%	6 7%	8 11%	4 8%	3 7%	8 8%	8 8%	12 7%	6 2%	3 11%	27 7%	24 8%	25 5%
£1,000 TO £1,499	120 10%	7 8%	2 4%	8 8%	15 15%	7 9%	3 6%	8 18%	17 16%	5 5%	21 13%	22 10%	5 16%	37 10%	35 12%	48 10%
£1,500 TO £1,999	61 5%	4 4%	* 1%	4 4%	8 8%	6 8%	2 4%	6 14%	7 7%	5 5%	11 7%	6 3%	1 2%	17 4%	22 8%	22 4%
£2,000 TO £2,999	113 10%	9 9%	4 9%	9 9%	4 4%	6 8%	7 13%	4 8%	12 11%	5 6%	29 17%	24 10%	-	27 7%	28 10%	58 12%
£3,000 TO £3,999	109 9%	12 13%	5 10%	8 8%	8 8%	3 3%	4 7%	3 6%	11 11%	14 14%	12 7%	27 12%	2 6%	35 9%	21 7%	53 11%
£4,000 TO £4,999	69 6%	7 7%	3 6%	8 7%	5 5%	8 11%	-	1 2%	8 7%	3 3%	8 5%	16 7%	2 8%	24 7%	17 6%	28 6%
£5,000 PLUS	318 28%	33 34%	22 45%	25 24%	23 23%	22 29%	14 28%	7 15%	26 24%	22 24%	43 26%	70 30%	11 38%	113 30%	70 25%	135 28%
DON'T KNOW	130 11%	6 6%	7 14%	16 15%	12 12%	9 11%	9 17%	5 10%	7 7%	17 18%	9 5%	33 14%	2 5%	42 11%	30 11%	59 12%
REFUSED	122 11%	13 13%	5 10%	9 9%	14 14%	6 7%	8 16%	6 14%	7 6%	13 14%	16 10%	24 11%	1 2%	41 11%	27 9%	54 11%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q9 COULD YOU TELL ME YOUR CREDIT LIMIT ON YOUR CREDIT CARD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
UP TO £250	15 1%	7 1%	3 1%	5 3%	7 1%	3 2%	5 2%
£250 TO £499	14 1%	6 1%	5 2%	3 2%	4 1%	1 1%	9 3%
£500 TO £999	76 7%	46 6%	22 10%	8 4%	36 6%	17 10%	23 7%
£1,000 TO £1,499	120 10%	80 11%	30 13%	11 6%	66 10%	30 17%	24 7%
£1,500 TO £1,999	61 5%	46 6%	8 3%	7 4%	41 6%	4 2%	16 5%
£2,000 TO £2,999	113 10%	69 9%	33 15%	11 6%	71 11%	18 10%	23 7%
£3,000 TO £3,999	109 9%	74 10%	17 8%	17 10%	59 9%	15 8%	35 10%
£4,000 TO £4,999	69 6%	47 6%	15 7%	7 4%	44 7%	10 5%	16 5%
£5,000 PLUS	318 28%	213 29%	54 24%	51 29%	196 31%	48 27%	74 22%
DON'T KNOW	130 11%	87 12%	18 8%	25 14%	48 8%	19 11%	63 19%
REFUSED	122 11%	68 9%	22 10%	32 18%	62 10%	13 8%	46 14%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q9 COULD YOU TELL ME YOUR CREDIT LIMIT ON YOUR CREDIT CARD?

BASE : ALL CREDIT CARD HOLDERS

TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)		
	1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS	
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
UP TO £250	15 1%	11 2%	4 1%	-	1 *	14 2%	9 1%	6 2%
£250 TO £499	14 1%	13 2%	1 *	-	1 *	14 2%	9 1%	5 1%
£500 TO £999	76 7%	50 8%	22 6%	4 2%	9 4%	67 7%	62 8%	11 3%
£1,000 TO £1,499	120 10%	70 12%	41 11%	9 5%	26 11%	94 10%	84 11%	37 11%
£1,500 TO £1,999	61 5%	32 5%	20 5%	9 6%	15 6%	46 5%	43 5%	17 5%
£2,000 TO £2,999	113 10%	62 10%	36 10%	15 9%	21 9%	92 10%	79 10%	34 10%
£3,000 TO £3,999	109 9%	49 8%	48 13%	12 7%	25 10%	84 9%	72 9%	36 10%
£4,000 TO £4,999	69 6%	48 8%	15 4%	5 3%	13 5%	56 6%	57 7%	12 4%
£5,000 PLUS	318 28%	127 21%	109 30%	82 49%	90 38%	228 25%	196 25%	120 35%
DON'T KNOW	130 11%	78 13%	39 11%	12 7%	14 6%	116 13%	93 12%	33 10%
REFUSED	122 11%	72 12%	25 7%	17 10%	24 10%	98 11%	84 11%	37 11%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q9 COULD YOU TELL ME YOUR CREDIT LIMIT ON YOUR CREDIT CARD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
UP TO £250	15 1%	4 4%	2 1%	15 14%	-	-	9 1%	6 2%
£250 TO £499	14 1%	-	5 2%	14 13%	-	-	8 1%	6 2%
£500 TO £999	76 7%	4 4%	6 3%	76 72%	-	-	29 4%	47 12%
£1,000 TO £1,499	120 10%	15 14%	22 9%	-	120 41%	-	60 8%	60 16%
£1,500 TO £1,999	61 5%	3 2%	14 6%	-	61 21%	-	29 4%	32 8%
£2,000 TO £2,999	113 10%	5 5%	29 12%	-	113 38%	-	91 12%	22 6%
£3,000 TO £3,999	109 9%	15 15%	20 8%	-	-	109 22%	80 11%	29 7%
£4,000 TO £4,999	69 6%	4 4%	8 3%	-	-	69 14%	55 7%	14 4%
£5,000 PLUS	318 28%	33 32%	87 36%	-	-	318 64%	258 34%	60 15%
DON'T KNOW	130 11%	10 10%	23 9%	-	-	-	72 9%	58 15%
REFUSED	122 11%	10 9%	27 11%	-	-	-	70 9%	52 13%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q9 COULD YOU TELL ME YOUR CREDIT LIMIT ON YOUR CREDIT CARD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
UP TO £250	15 1%	2 5%	-	-	-	1 6%	-	1 5%	2 5%	-	-	-	-	-
£250 TO £499	14 1%	2 4%	-	-	3 12%	* 2%	-	1 4%	-	-	-	-	-	-
£500 TO £999	76 7%	1 2%	-	-	-	3 12%	-	1 5%	1 1%	2 1%	3 3%	1 2%	-	-
£1,000 TO £1,499	120 10%	1 2%	2 42%	1 7%	1 4%	-	-	1 6%	6 14%	7 5%	5 6%	-	-	-
£1,500 TO £1,999	61 5%	4 8%	-	1 5%	-	-	-	-	6 13%	1 1%	3 4%	-	1 6%	1 11%
£2,000 TO £2,999	113 10%	5 10%	-	3 15%	-	3 14%	* 4%	4 17%	7 15%	24 19%	7 9%	3 7%	-	-
£3,000 TO £3,999	109 9%	5 10%	-	3 17%	6 31%	4 17%	4 38%	2 9%	3 6%	29 24%	9 11%	6 13%	1 6%	-
£4,000 TO £4,999	69 6%	4 9%	-	2 11%	1 6%	1 5%	1 14%	3 13%	4 8%	12 10%	10 13%	2 5%	-	-
£5,000 PLUS	318 28%	15 34%	2 46%	5 29%	4 21%	5 18%	4 34%	6 26%	11 24%	37 30%	32 41%	27 60%	7 54%	7 78%
DON'T KNOW	130 11%	5 11%	* 12%	2 9%	3 13%	3 14%	1 10%	3 11%	5 12%	5 4%	5 7%	4 8%	2 15%	1 11%
REFUSED	122 11%	2 5%	-	1 7%	3 13%	4 14%	-	1 4%	1 1%	6 5%	4 5%	2 5%	2 18%	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q10 THINKING ABOUT THIS CREDIT CARD, IF YOU COULD CHOOSE YOUR OWN CREDIT LIMIT WOULD YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
BE INCLINED TO CHOOSE A HIGHER LIMIT	59 5%	42 7%	17 3%	5 4%	15 8%	15 6%	12 6%	7 4%	4 2%	16 5%	22 6%	13 5%	7 4%
KEEP IT THE SAME	834 73%	441 72%	393 73%	105 83%	138 74%	174 73%	138 68%	123 71%	155 71%	221 72%	270 69%	206 79%	137 73%
BE INCLINED TO CHOOSE A LOWER LIMIT	241 21%	121 20%	120 22%	15 12%	32 17%	51 21%	50 25%	40 23%	52 24%	66 21%	96 24%	42 16%	37 20%
DON'T KNOW	14 1%	8 1%	6 1%	1 1%	1 1%	-	2 1%	3 2%	7 3%	3 1%	4 1%	-	7 4%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q10 THINKING ABOUT THIS CREDIT CARD, IF YOU COULD CHOOSE YOUR OWN CREDIT LIMIT WOULD YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
BE INCLINED TO CHOOSE A HIGHER LIMIT	59 5%	1 1%	1 2%	6 6%	8 8%	4 5%	2 3%	3 6%	4 4%	5 5%	11 7%	11 5%	3 10%	19 5%	12 4%	27 6%
KEEP IT THE SAME	834 73%	72 74%	35 73%	72 71%	65 67%	59 76%	37 71%	35 78%	92 86%	65 69%	119 72%	165 72%	16 54%	261 70%	224 79%	349 71%
BE INCLINED TO CHOOSE A LOWER LIMIT	241 21%	24 24%	12 25%	22 21%	23 24%	14 18%	12 23%	7 14%	11 10%	24 25%	32 19%	50 22%	10 34%	91 24%	44 16%	106 22%
DON'T KNOW	14 1%	1 1%	-	1 1%	1 1%	1 1%	1 2%	1 1%	-	1 1%	3 2%	3 1%	1 2%	4 1%	3 1%	8 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q10 THINKING ABOUT THIS CREDIT CARD, IF YOU COULD CHOOSE YOUR OWN CREDIT LIMIT WOULD YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
BE INCLINED TO CHOOSE A HIGHER LIMIT	59 5%	35 5%	19 8%	4 2%	42 7%	7 4%	10 3%
KEEP IT THE SAME	834 73%	540 72%	158 70%	136 77%	456 72%	130 73%	248 74%
BE INCLINED TO CHOOSE A LOWER LIMIT	241 21%	161 22%	48 21%	32 18%	131 21%	40 22%	70 21%
DON'T KNOW	14 1%	8 1%	2 1%	4 2%	7 1%	*	6 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q10 THINKING ABOUT THIS CREDIT CARD, IF YOU COULD CHOOSE YOUR OWN CREDIT LIMIT WOULD YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
BE INCLINED TO CHOOSE A HIGHER LIMIT	59 5%	32 5%	18 5%	8 5%	15 6%	44 5%	34 4%	23 7%
KEEP IT THE SAME	834 73%	438 72%	272 76%	115 70%	167 70%	667 73%	587 75%	239 69%
BE INCLINED TO CHOOSE A LOWER LIMIT	241 21%	135 22%	65 18%	40 24%	56 24%	185 20%	154 20%	83 24%
DON'T KNOW	14 1%	7 1%	4 1%	2 1%	1 1%	13 1%	10 1%	3 1%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q10 THINKING ABOUT THIS CREDIT CARD, IF YOU COULD CHOOSE YOUR OWN CREDIT LIMIT WOULD YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
BE INCLINED TO CHOOSE A HIGHER LIMIT	59 5%	9 9%	14 6%	9 8%	25 9%	18 4%	37 5%	22 6%
KEEP IT THE SAME	834 73%	62 60%	176 72%	83 80%	229 78%	356 72%	567 74%	267 69%
BE INCLINED TO CHOOSE A LOWER LIMIT	241 21%	32 31%	51 21%	13 12%	39 13%	122 25%	151 20%	90 23%
DON'T KNOW	14 1%	-	3 1%	-	1 *	* *	7 1%	7 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q10 THINKING ABOUT THIS CREDIT CARD, IF YOU COULD CHOOSE YOUR OWN CREDIT LIMIT WOULD YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
BE INCLINED TO CHOOSE A HIGHER LIMIT	59 5%	5 11%	-	-	-	1 6%	-	3 11%	2 4%	2 1%	1 1%	2 5%	-	-
KEEP IT THE SAME	834 73%	29 64%	1 36%	13 76%	15 72%	19 73%	9 86%	16 70%	29 65%	102 83%	65 84%	31 69%	9 70%	3 39%
BE INCLINED TO CHOOSE A LOWER LIMIT	241 21%	11 23%	3 64%	4 24%	6 28%	5 21%	1 14%	4 19%	13 29%	19 15%	12 15%	11 24%	4 30%	4 50%
DON'T KNOW	14 1%	1 1%	-	-	-	-	-	-	1 2%	1 1%	-	1 3%	-	1 11%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q11 MOST CREDIT CARD PROVIDERS INCREASE YOUR CREDIT LIMIT WITHOUT YOU DOING ANYTHING IN TERMS OF ASKING FOR OR ACCEPTING THE CHANGE. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
KNEW THIS ALREADY	824 72%	446 73%	378 71%	81 64%	138 74%	170 71%	158 78%	135 78%	143 65%	233 76%	289 74%	181 69%	121 64%
DID NOT KNOW THIS AND IT SURPRISES YOU	129 11%	67 11%	62 12%	15 12%	16 8%	35 15%	19 9%	17 10%	27 12%	30 10%	41 10%	29 11%	29 16%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	194 17%	98 16%	96 18%	31 24%	32 17%	35 15%	26 13%	22 13%	49 22%	43 14%	62 16%	51 20%	38 20%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q11 MOST CREDIT CARD PROVIDERS INCREASE YOUR CREDIT LIMIT WITHOUT YOU DOING ANYTHING IN TERMS OF ASKING FOR OR ACCEPTING THE CHANGE. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
KNEW THIS ALREADY	824 72%	75 77%	41 85%	73 72%	64 66%	47 61%	35 67%	30 67%	77 72%	58 61%	109 67%	191 83%	24 79%	277 74%	189 67%	358 73%
DID NOT KNOW THIS AND IT SURPRISES YOU	129 11%	6 6%	3 6%	7 6%	13 14%	14 18%	4 8%	9 20%	13 12%	11 11%	29 18%	18 8%	2 8%	31 8%	40 14%	57 12%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	194 17%	17 17%	4 8%	22 22%	19 20%	17 22%	13 25%	6 13%	18 16%	26 28%	26 16%	22 10%	4 13%	67 18%	53 19%	74 15%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q11 MOST CREDIT CARD PROVIDERS INCREASE YOUR CREDIT LIMIT WITHOUT YOU DOING ANYTHING IN TERMS OF ASKING FOR OR ACCEPTING THE CHANGE. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
KNEW THIS ALREADY	824 72%	545 73%	161 71%	118 67%	476 75%	129 73%	219 65%
DID NOT KNOW THIS AND IT SURPRISES YOU	129 11%	86 12%	23 10%	20 12%	67 11%	18 10%	43 13%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	194 17%	114 15%	43 19%	37 21%	93 15%	29 16%	72 22%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q11 MOST CREDIT CARD PROVIDERS INCREASE YOUR CREDIT LIMIT WITHOUT YOU DOING ANYTHING IN TERMS OF ASKING FOR OR ACCEPTING THE CHANGE. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
KNEW THIS ALREADY	824 72%	437 71%	253 71%	126 76%	193 81%	631 69%	543 69%	277 80%
DID NOT KNOW THIS AND IT SURPRISES YOU	129 11%	67 11%	46 13%	15 9%	19 8%	109 12%	96 12%	32 9%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	194 17%	108 18%	60 17%	25 15%	26 11%	168 18%	148 19%	38 11%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q11 MOST CREDIT CARD PROVIDERS INCREASE YOUR CREDIT LIMIT WITHOUT YOU DOING ANYTHING IN TERMS OF ASKING FOR OR ACCEPTING THE CHANGE. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
KNEW THIS ALREADY	824 72%	75 72%	202 83%	48 46%	196 67%	414 84%	643 85%	181 47%
DID NOT KNOW THIS AND IT SURPRISES YOU	129 11%	12 12%	19 8%	17 16%	45 15%	30 6%	37 5%	92 24%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	194 17%	16 16%	22 9%	40 39%	53 18%	51 10%	81 11%	113 29%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q11 MOST CREDIT CARD PROVIDERS INCREASE YOUR CREDIT LIMIT WITHOUT YOU DOING ANYTHING IN TERMS OF ASKING FOR OR ACCEPTING THE CHANGE. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
KNEW THIS ALREADY	824 72%	36 78%	3 75%	13 77%	15 74%	17 68%	6 55%	17 77%	28 63%	109 88%	65 83%	44 96%	12 93%	8 100%
DID NOT KNOW THIS AND IT SURPRISES YOU	129 11%	1 3%	1 13%	2 9%	- -	1 6%	3 27%	3 14%	4 8%	7 6%	6 8%	1 2%	- -	- -
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	194 17%	9 19%	* 12%	2 14%	5 26%	7 26%	2 18%	2 10%	13 29%	7 6%	7 9%	1 2%	1 7%	- -



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q12 HAVE YOU HAD YOUR CREDIT LIMIT INCREASED IN THE LAST TWO YEARS, WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	276 24%	130 21%	146 27%	18 14%	50 27%	65 27%	59 29%	39 22%	45 21%	78 26%	113 29%	40 15%	45 24%
NO	818 71%	465 76%	352 66%	108 86%	134 72%	167 70%	129 64%	123 71%	156 72%	212 69%	261 67%	213 81%	132 70%
DON'T KNOW	53 5%	16 3%	36 7%	- -	3 1%	7 3%	14 7%	12 7%	17 8%	15 5%	18 5%	9 3%	11 6%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q12 HAVE YOU HAD YOUR CREDIT LIMIT INCREASED IN THE LAST TWO YEARS, WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	276 24%	29 29%	15 32%	35 35%	21 21%	20 25%	13 26%	10 22%	20 19%	19 20%	28 17%	55 24%	11 36%	111 30%	63 22%	102 21%
NO	818 71%	68 69%	31 65%	58 57%	67 69%	55 71%	38 73%	33 73%	85 79%	72 76%	132 81%	160 69%	19 64%	243 65%	211 75%	364 74%
DON'T KNOW	53 5%	2 2%	2 4%	8 8%	10 10%	3 3%	1 2%	2 5%	2 2%	4 4%	4 2%	15 7%	- -	22 6%	8 3%	23 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q12 HAVE YOU HAD YOUR CREDIT LIMIT INCREASED IN THE LAST TWO YEARS, WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	276 24%	178 24%	55 24%	43 26%	158 25%	50 29%	68 20%
NO	818 71%	527 71%	169 74%	121 69%	460 72%	115 65%	242 72%
DON'T KNOW	53 5%	39 5%	3 1%	11 6%	17 3%	11 6%	25 7%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q12 HAVE YOU HAD YOUR CREDIT LIMIT INCREASED IN THE LAST TWO YEARS, WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	276 24%	132 22%	72 20%	69 41%	89 37%	187 21%	155 20%	120 35%
NO	818 71%	446 73%	275 77%	91 55%	147 62%	671 74%	589 75%	216 62%
DON'T KNOW	53 5%	33 5%	12 3%	6 4%	2 1%	51 6%	41 5%	11 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q12 HAVE YOU HAD YOUR CREDIT LIMIT INCREASED IN THE LAST TWO YEARS, WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	276 24%	35 34%	85 35%	13 13%	45 15%	157 32%	214 28%	62 16%
NO	818 71%	66 64%	150 62%	92 87%	243 82%	325 66%	517 68%	301 78%
DON'T KNOW	53 5%	2 2%	9 4%	- -	7 2%	13 3%	30 4%	23 6%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q12 HAVE YOU HAD YOUR CREDIT LIMIT INCREASED IN THE LAST TWO YEARS, WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	276 24%	12 26%	- -	4 24%	7 33%	4 16%	2 19%	3 14%	14 30%	21 17%	19 24%	17 38%	5 39%	1 7%
NO	818 71%	32 71%	3 71%	13 76%	13 61%	21 81%	8 81%	19 83%	29 64%	101 82%	54 70%	26 57%	6 46%	5 61%
DON'T KNOW	53 5%	2 4%	1 29%	- -	1 6%	1 3%	- -	1 4%	3 6%	1 1%	5 6%	2 5%	2 15%	3 32%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q13 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT INCREASED

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	277	130 47%	147 53%	12 4%	49 18%	63 23%	70 25%	39 14%	44 16%	83 30%	109 39%	40 14%	45 16%
WEIGHTED TOTAL	276	130 47%	146 53%	18 7%	50 18%	65 24%	59 21%	39 14%	45 16%	78 28%	113 41%	40 14%	45 16%
VERY POSITIVE	28 10%	14 11%	14 10%	8 43%	5 9%	5 8%	4 7%	2 5%	4 9%	6 8%	13 11%	3 7%	6 14%
FAIRLY POSITIVE	37 13%	21 16%	16 11%	- -	9 18%	9 14%	6 10%	10 25%	3 6%	9 12%	15 13%	6 16%	6 14%
NEUTRAL	140 51%	70 54%	70 48%	9 51%	25 50%	32 48%	35 59%	19 48%	21 46%	44 56%	63 56%	21 52%	12 27%
FAIRLY NEGATIVE	39 14%	15 11%	24 17%	- -	8 16%	12 18%	5 9%	5 13%	9 21%	12 15%	14 12%	3 8%	10 23%
VERY NEGATIVE	26 9%	9 7%	17 12%	1 7%	4 7%	7 11%	7 12%	* 1%	7 15%	6 8%	7 6%	6 15%	8 17%
DON'T KNOW	6 2%	1 1%	5 4%	- -	- -	- -	2 3%	3 9%	1 3%	1 1%	2 2%	1 2%	2 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q13 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT INCREASED

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	277	30 11%	15 5%	35 13%	20 7%	19 7%	13 5%	9 3%	18 6%	19 7%	30 11%	57 21%	12 4%	112 40%	59 21%	106 38%
WEIGHTED TOTAL	276	29 10%	15 6%	35 13%	21 7%	20 7%	13 5%	10 4%	20 7%	19 7%	28 10%	55 20%	11 4%	111 40%	63 23%	102 37%
VERY POSITIVE	28 10%	* 1%	2 13%	4 12%	2 12%	2 10%	- -	- -	4 19%	4 20%	3 11%	6 10%	- -	9 8%	6 9%	13 12%
FAIRLY POSITIVE	37 13%	5 16%	- -	5 13%	1 3%	3 15%	- -	- -	6 29%	2 10%	7 24%	9 16%	* 4%	10 9%	9 14%	18 17%
NEUTRAL	140 51%	17 60%	6 38%	18 51%	11 55%	9 46%	8 60%	9 91%	6 31%	7 38%	12 43%	31 57%	5 46%	58 52%	32 51%	50 49%
FAIRLY NEGATIVE	39 14%	1 5%	2 16%	5 15%	4 19%	3 14%	2 13%	- -	4 20%	1 5%	5 16%	6 12%	5 50%	18 16%	9 14%	12 12%
VERY NEGATIVE	26 9%	5 16%	4 26%	2 7%	2 10%	3 15%	2 13%	1 9%	- -	5 27%	2 6%	1 1%	- -	13 12%	6 9%	7 7%
DON'T KNOW	6 2%	* 1%	1 7%	1 2%	- -	- -	2 14%	- -	- -	- -	- -	2 4%	- -	2 2%	2 3%	2 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q13 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT INCREASED

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	277	180 65%	53 19%	44 16%	155 56%	47 17%	75 27%
WEIGHTED TOTAL	276	178 64%	55 20%	43 16%	158 57%	50 18%	68 25%
VERY POSITIVE	28 10%	18 10%	6 11%	4 8%	15 9%	6 12%	7 10%
FAIRLY POSITIVE	37 13%	23 13%	9 16%	5 12%	24 15%	6 12%	7 10%
NEUTRAL	140 51%	88 49%	28 51%	25 57%	86 54%	22 43%	33 49%
FAIRLY NEGATIVE	39 14%	28 16%	5 9%	6 13%	20 13%	9 18%	10 15%
VERY NEGATIVE	26 9%	18 10%	6 11%	2 4%	11 7%	7 14%	8 12%
DON'T KNOW	6 2%	3 2%	1 2%	3 6%	3 2%	-	4 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q13 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT INCREASED

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	277	130 47%	74 27%	70 25%	88 32%	189 68%	158 57%	118 43%
WEIGHTED TOTAL	276	132 48%	72 26%	69 25%	89 32%	187 68%	155 56%	120 43%
VERY POSITIVE	28 10%	11 8%	8 11%	9 13%	10 11%	18 10%	15 10%	12 10%
FAIRLY POSITIVE	37 13%	14 11%	6 8%	17 24%	13 15%	23 13%	21 13%	16 13%
NEUTRAL	140 51%	66 50%	42 59%	29 42%	46 51%	94 51%	81 52%	59 49%
FAIRLY NEGATIVE	39 14%	21 16%	7 10%	11 16%	14 16%	25 13%	19 13%	19 16%
VERY NEGATIVE	26 9%	17 13%	6 8%	3 5%	6 7%	20 11%	16 10%	10 9%
DON'T KNOW	6 2%	3 2%	3 5%	* 1%	* *	6 3%	3 2%	3 3%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q13 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT INCREASED

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	277	36 13%	82 30%	13 5%	47 17%	156 56%	209 75%	68 25%
WEIGHTED TOTAL	276	35 13%	85 31%	13 5%	45 16%	157 57%	214 77%	62 23%
VERY POSITIVE	28 10%	5 15%	7 8%	2 13%	7 16%	16 10%	24 11%	4 6%
FAIRLY POSITIVE	37 13%	7 21%	9 10%	4 28%	3 7%	18 11%	30 14%	7 11%
NEUTRAL	140 51%	10 28%	49 58%	3 19%	23 51%	82 52%	109 51%	31 50%
FAIRLY NEGATIVE	39 14%	8 23%	11 14%	5 39%	4 9%	27 17%	30 14%	9 14%
VERY NEGATIVE	26 9%	5 14%	5 6%	-	6 14%	14 9%	18 8%	8 13%
DON'T KNOW	6 2%	-	3 4%	-	1 3%	-	3 2%	3 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q13 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT INCREASED

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	277	14 5%	-	5 2%	5 2%	4 1%	3 1%	3 1%	12 4%	20 7%	19 7%	18 6%	6 2%	1 *
WEIGHTED TOTAL	276	12 4%	-	4 1%	7 2%	4 1%	2 1%	3 1%	14 5%	21 8%	19 7%	17 6%	5 2%	1 *
VERY POSITIVE	28 10%	-	-	1 23%	-	-	* 23%	-	7 52%	3 13%	1 5%	-	* 8%	-
FAIRLY POSITIVE	37 13%	* 4%	-	1 20%	3 44%	1 15%	-	-	1 8%	* 2%	3 15%	3 17%	-	-
NEUTRAL	140 51%	7 57%	-	2 47%	1 9%	2 56%	-	-	2 16%	13 59%	10 55%	11 63%	3 51%	1 100%
FAIRLY NEGATIVE	39 14%	3 27%	-	-	3 47%	-	1 77%	3 100%	2 17%	3 12%	2 10%	3 16%	2 41%	-
VERY NEGATIVE	26 9%	1 13%	-	* 10%	-	1 29%	-	-	1 7%	3 14%	3 14%	1 4%	-	-
DON'T KNOW	6 2%	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q14 HAVE YOU EVER REQUESTED A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER? WOULD YOU SAY ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES - AND IT WAS APPROVED	131 11%	71 12%	60 11%	12 9%	18 10%	36 15%	30 15%	24 14%	12 5%	32 11%	55 14%	24 9%	20 11%
YES - BUT IT WAS NOT APPROVED/ IT WAS DECLINED	37 3%	24 4%	12 2%	5 4%	8 4%	11 5%	3 1%	6 4%	4 2%	9 3%	13 3%	9 3%	6 3%
NO	976 85%	513 84%	463 86%	110 87%	159 85%	193 81%	170 84%	141 81%	202 93%	264 87%	322 82%	229 88%	160 85%
REFUSED	3 *	3 1%	- -	- -	1 1%	- -	- -	2 1%	- -	- -	1 *	- -	2 1%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q14 HAVE YOU EVER REQUESTED A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER? WOULD YOU SAY ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES - AND IT WAS APPROVED	131 11%	7 8%	- -	12 11%	14 15%	14 18%	5 11%	9 19%	12 11%	15 16%	19 11%	23 10%	1 4%	34 9%	40 14%	57 12%
YES - BUT IT WAS NOT APPROVED/ IT WAS DECLINED	37 3%	2 2%	- -	1 1%	5 5%	6 8%	1 2%	3 7%	3 3%	4 4%	3 2%	9 4%	- -	7 2%	14 5%	16 3%
NO	976 85%	87 89%	48 100%	89 88%	78 80%	58 74%	45 87%	34 74%	92 86%	76 80%	140 85%	198 86%	29 96%	332 89%	229 81%	414 85%
REFUSED	3 *	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	2 1%	- -	- -	1 *	- -	2 *



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q14 HAVE YOU EVER REQUESTED A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER? WOULD YOU SAY ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES - AND IT WAS APPROVED	131 11%	89 12%	20 9%	23 13%	78 12%	23 13%	30 9%
YES - BUT IT WAS NOT APPROVED/ IT WAS DECLINED	37 3%	24 3%	9 4%	3 2%	24 4%	3 2%	10 3%
NO	976 85%	628 84%	198 87%	150 85%	530 83%	150 85%	295 88%
REFUSED	3 *	3 *	- -	- -	3 1%	- -	- -



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q14 HAVE YOU EVER REQUESTED A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER? WOULD YOU SAY ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES - AND IT WAS APPROVED	131 11%	51 8%	41 11%	37 23%	39 16%	92 10%	84 11%	44 13%
YES - BUT IT WAS NOT APPROVED/ IT WAS DECLINED	37 3%	24 4%	9 3%	3 2%	7 3%	29 3%	25 3%	11 3%
NO	976 85%	536 88%	306 85%	125 76%	191 80%	784 86%	673 86%	292 84%
REFUSED	3 *	-	3 1%	-	1 1%	2 *	3 *	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q14 HAVE YOU EVER REQUESTED A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER? WOULD YOU SAY ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES - AND IT WAS APPROVED	131 11%	14 14%	30 12%	12 11%	23 8%	67 13%	98 13%	33 9%
YES - BUT IT WAS NOT APPROVED/ IT WAS DECLINED	37 3%	4 4%	7 3%	6 6%	15 5%	11 2%	22 3%	15 4%
NO	976 85%	85 82%	207 85%	87 83%	256 87%	416 84%	640 84%	335 87%
REFUSED	3 *	-	-	-	-	1 *	1 *	2 1%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q14 HAVE YOU EVER REQUESTED A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER? WOULD YOU SAY ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES - AND IT WAS APPROVED	131 11%	5 11%	2 53%	1 5%	3 12%	-	2 16%	3 14%	9 20%	14 11%	5 6%	8 18%	3 21%	3 38%
YES - BUT IT WAS NOT APPROVED/ IT WAS DECLINED	37 3%	2 5%	-	1 6%	-	2 8%	-	1 5%	1 2%	3 2%	1 1%	-	1 6%	-
NO	976 85%	38 84%	2 47%	15 89%	18 88%	24 92%	9 84%	19 82%	35 78%	107 87%	70 90%	37 82%	9 73%	5 62%
REFUSED	3 *	-	-	-	-	-	-	-	-	-	1 2%	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q15 DO YOU THINK YOU WOULD EVER REQUEST A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	145 13%	84 14%	60 11%	21 16%	28 15%	41 17%	23 11%	21 12%	11 5%	38 12%	59 15%	24 9%	24 13%
NO	989 86%	515 84%	474 89%	106 84%	155 83%	197 82%	175 87%	150 86%	206 94%	264 87%	330 84%	234 89%	161 86%
DON'T KNOW	13 1%	13 2%	1 *	- -	3 2%	1 1%	4 2%	3 2%	1 1%	3 1%	3 1%	4 1%	3 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q15 DO YOU THINK YOU WOULD EVER REQUEST A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	145 13%	9 10%	4 8%	8 7%	14 15%	10 13%	9 18%	5 10%	13 12%	13 14%	23 14%	33 15%	2 8%	38 10%	37 13%	70 14%
NO	989 86%	87 89%	44 92%	94 93%	82 85%	68 87%	40 76%	41 90%	95 88%	82 86%	136 83%	193 84%	28 92%	336 89%	243 86%	411 84%
DON'T KNOW	13 1%	1 1%	-	-	1 1%	-	3 6%	-	-	-	5 3%	4 2%	-	2 *	3 1%	9 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q15 DO YOU THINK YOU WOULD EVER REQUEST A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	145 13%	94 13%	39 17%	12 7%	95 15%	22 13%	28 8%
NO	989 86%	642 86%	184 81%	162 93%	532 84%	152 86%	305 91%
DON'T KNOW	13 1%	8 1%	4 2%	1 1%	9 1%	2 1%	2 1%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q15 DO YOU THINK YOU WOULD EVER REQUEST A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	145 13%	73 12%	44 12%	24 14%	43 18%	102 11%	101 13%	42 12%
NO	989 86%	533 87%	309 86%	140 84%	196 82%	793 87%	672 86%	304 88%
DON'T KNOW	13 1%	5 1%	6 2%	2 1%	- -	13 1%	12 2%	1 *



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q15 DO YOU THINK YOU WOULD EVER REQUEST A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	145 13%	12 11%	30 12%	9 8%	35 12%	74 15%	111 15%	34 9%
NO	989 86%	91 89%	213 87%	95 91%	259 88%	418 84%	643 84%	346 90%
DON'T KNOW	13 1%	- -	1 *	1 1%	- -	4 1%	8 1%	5 1%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q15 DO YOU THINK YOU WOULD EVER REQUEST A CREDIT LIMIT INCREASE FROM YOUR CREDIT CARD PROVIDER?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	145 13%	1 2%	1 24%	- -	- -	1 3%	2 16%	1 6%	4 8%	19 15%	10 13%	9 20%	3 22%	- -
NO	989 86%	45 98%	3 76%	17 100%	21 100%	25 97%	9 84%	21 94%	41 92%	103 84%	68 87%	36 80%	8 65%	8 100%
DON'T KNOW	13 1%	- -	- -	- -	- -	- -	- -	- -	- -	1 1%	- -	- -	2 13%	- -



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q16 DO YOU THINK YOU WOULD YOU EVER DECLINE A CREDIT LIMIT INCREASE IF YOUR CREDIT CARD PROVIDER OFFERED ONE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	473 41%	229 37%	244 46%	51 40%	67 36%	78 32%	85 42%	77 44%	115 53%	126 41%	165 42%	96 37%	86 46%
NO	654 57%	372 61%	282 53%	76 60%	117 63%	159 66%	117 58%	90 52%	96 44%	174 57%	222 57%	164 63%	94 50%
DON'T KNOW	20 2%	11 2%	9 2%	- -	3 1%	3 1%	1 *	7 4%	7 3%	6 2%	5 1%	2 1%	8 4%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q16 DO YOU THINK YOU WOULD YOU EVER DECLINE A CREDIT LIMIT INCREASE IF YOUR CREDIT CARD PROVIDER OFFERED ONE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	473 41%	46 48%	25 52%	46 45%	42 44%	22 28%	25 47%	15 32%	37 34%	39 41%	50 31%	114 49%	11 38%	172 46%	98 35%	203 42%
NO	654 57%	51 52%	23 48%	54 53%	53 55%	55 71%	25 48%	30 67%	71 66%	54 57%	110 67%	110 48%	18 60%	199 53%	181 64%	274 56%
DON'T KNOW	20 2%	1 1%	- -	2 2%	1 1%	1 1%	3 5%	* 1%	- -	2 2%	3 2%	7 3%	1 2%	4 1%	4 1%	12 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q16 DO YOU THINK YOU WOULD YOU EVER DECLINE A CREDIT LIMIT INCREASE IF YOUR CREDIT CARD PROVIDER OFFERED ONE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	473 41%	287 39%	98 43%	88 50%	250 39%	68 39%	155 46%
NO	654 57%	448 60%	125 55%	81 46%	378 59%	107 61%	169 50%
DON'T KNOW	20 2%	9 1%	4 2%	6 4%	8 1%	1 1%	10 3%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q16 DO YOU THINK YOU WOULD YOU EVER DECLINE A CREDIT LIMIT INCREASE IF YOUR CREDIT CARD PROVIDER OFFERED ONE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	473 41%	270 44%	135 38%	61 37%	96 40%	377 42%	317 40%	150 43%
NO	654 57%	327 53%	220 61%	103 62%	143 60%	511 56%	453 58%	193 56%
DON'T KNOW	20 2%	15 2%	4 1%	2 1%	1 *	19 2%	16 2%	3 1%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q16 DO YOU THINK YOU WOULD YOU EVER DECLINE A CREDIT LIMIT INCREASE IF YOUR CREDIT CARD PROVIDER OFFERED ONE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	473 41%	43 42%	107 44%	41 39%	80 27%	250 50%	332 44%	141 37%
NO	654 57%	60 58%	133 55%	64 61%	211 72%	242 49%	418 55%	236 61%
DON'T KNOW	20 2%	- -	3 1%	- -	3 1%	4 1%	11 1%	9 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q16 DO YOU THINK YOU WOULD YOU EVER DECLINE A CREDIT LIMIT INCREASE IF YOUR CREDIT CARD PROVIDER OFFERED ONE?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	473 41%	23 51%	4 100%	8 47%	10 47%	12 49%	6 61%	8 35%	19 43%	48 39%	41 52%	23 51%	4 31%	4 44%
NO	654 57%	22 49%	-	9 53%	10 47%	12 46%	4 39%	15 65%	24 55%	74 60%	36 47%	22 49%	9 69%	4 45%
DON'T KNOW	20 2%	-	-	-	1 6%	1 5%	-	-	1 2%	1 1%	1 1%	-	-	1 11%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q17 YOU SAY YOU WOULD NOT DECLINE A CREDIT LIMIT INCREASE. IS THAT BECAUSE ...?

BASE : ALL WHO WOULD NOT DECLINE CREDIT LIMIT INCREASE

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	653	368 56%	285 44%	58 9%	112 17%	155 24%	139 21%	88 13%	101 15%	177 27%	214 33%	162 25%	100 15%
WEIGHTED TOTAL	654	372 57%	282 43%	76 12%	117 18%	159 24%	117 18%	90 14%	96 15%	174 27%	222 34%	164 25%	94 14%
YOU JUST WOULDN'T BOTHER	569 87%	321 86%	248 88%	67 88%	102 88%	144 91%	103 88%	69 76%	84 88%	151 87%	194 88%	139 85%	84 89%
BECAUSE IT MIGHT AFFECT YOUR CREDIT RATING	71 11%	43 11%	28 10%	5 7%	16 13%	15 9%	15 13%	12 14%	8 8%	17 10%	20 9%	27 17%	7 7%
OTHERS	42 6%	17 5%	25 9%	3 4%	7 6%	8 5%	6 6%	9 9%	9 10%	14 8%	16 7%	7 4%	6 6%
DON'T KNOW	12 2%	7 2%	5 2%	3 3%	1 1%	2 1%	1 1%	3 3%	2 2%	2 1%	4 2%	4 2%	1 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q17 YOU SAY YOU WOULD NOT DECLINE A CREDIT LIMIT INCREASE. IS THAT BECAUSE ...?

BASE : ALL WHO WOULD NOT DECLINE CREDIT LIMIT INCREASE

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	653	53 8%	24 4%	57 9%	53 8%	54 8%	23 4%	30 5%	66 10%	51 8%	113 17%	110 17%	19 3%	206 32%	173 26%	274 42%
WEIGHTED TOTAL	654	51 8%	23 4%	54 8%	53 8%	55 8%	25 4%	30 5%	71 11%	54 8%	110 17%	110 17%	18 3%	199 30%	181 28%	274 42%
YOU JUST WOULDN'T BOTHER	569 87%	46 90%	21 93%	43 80%	45 85%	47 86%	21 83%	28 91%	62 87%	46 85%	101 92%	94 86%	16 89%	171 86%	157 87%	241 88%
BECAUSE IT MIGHT AFFECT YOUR CREDIT RATING	71 11%	6 12%	-	7 12%	8 14%	6 11%	1 5%	2 6%	10 15%	10 19%	11 10%	9 8%	1 6%	22 11%	20 11%	30 11%
OTHERS	42 6%	1 2%	2 7%	6 11%	3 5%	4 8%	1 3%	1 3%	4 5%	3 6%	7 6%	11 10%	-	11 6%	10 5%	21 8%
DON'T KNOW	12 2%	1 2%	-	1 3%	-	1 2%	3 14%	-	-	1 2%	* *	1 1%	2 11%	4 2%	5 3%	3 1%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q17 YOU SAY YOU WOULD NOT DECLINE A CREDIT LIMIT INCREASE. IS THAT BECAUSE ...?

BASE : ALL WHO WOULD NOT DECLINE CREDIT LIMIT INCREASE

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	653	452 69%	114 17%	87 13%	375 57%	95 15%	183 28%
WEIGHTED TOTAL	654	448 69%	125 19%	81 12%	378 58%	107 16%	169 26%
YOU JUST WOULDN'T BOTHER	569 87%	393 88%	103 83%	72 89%	329 87%	94 87%	146 87%
BECAUSE IT MIGHT AFFECT YOUR CREDIT RATING	71 11%	48 11%	14 12%	9 11%	41 11%	14 13%	16 9%
OTHERS	42 6%	29 7%	8 7%	5 6%	19 5%	9 9%	14 8%
DON'T KNOW	12 2%	5 1%	4 3%	2 2%	6 2%	2 2%	4 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q17 YOU SAY YOU WOULD NOT DECLINE A CREDIT LIMIT INCREASE. IS THAT BECAUSE ...?

BASE : ALL WHO WOULD NOT DECLINE CREDIT LIMIT INCREASE

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	653	329 50%	218 33%	102 16%	135 21%	518 79%	460 70%	187 29%
WEIGHTED TOTAL	654	327 50%	220 34%	103 16%	143 22%	511 78%	453 69%	193 30%
YOU JUST WOULDN'T BOTHER	569 87%	283 86%	192 87%	92 89%	124 87%	445 87%	396 87%	168 87%
BECAUSE IT MIGHT AFFECT YOUR CREDIT RATING	71 11%	43 13%	16 7%	12 11%	15 10%	56 11%	48 10%	24 12%
OTHERS	42 6%	21 6%	16 7%	3 3%	8 5%	35 7%	31 7%	9 5%
DON'T KNOW	12 2%	7 2%	2 1%	2 2%	4 3%	8 2%	6 1%	6 3%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q17 YOU SAY YOU WOULD NOT DECLINE A CREDIT LIMIT INCREASE. IS THAT BECAUSE ...?

BASE : ALL WHO WOULD NOT DECLINE CREDIT LIMIT INCREASE

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	653	56 9%	131 20%	61 9%	209 32%	246 38%	417 64%	236 36%
WEIGHTED TOTAL	654	60 9%	133 20%	64 10%	211 32%	242 37%	418 64%	236 36%
YOU JUST WOULDN'T BOTHER	569 87%	49 81%	119 89%	55 86%	194 92%	207 85%	366 88%	203 86%
BECAUSE IT MIGHT AFFECT YOUR CREDIT RATING	71 11%	13 22%	10 8%	12 19%	15 7%	27 11%	41 10%	30 13%
OTHERS	42 6%	3 5%	6 5%	5 8%	7 3%	21 9%	28 7%	14 6%
DON'T KNOW	12 2%	2 3%	4 3%	1 2%	2 1%	4 2%	5 1%	7 3%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q17 YOU SAY YOU WOULD NOT DECLINE A CREDIT LIMIT INCREASE. IS THAT BECAUSE ...?

BASE : ALL WHO WOULD NOT DECLINE CREDIT LIMIT INCREASE

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	653	23 4%	-	10 2%	7 1%	11 2%	5 1%	14 2%	23 4%	73 11%	34 5%	24 4%	12 2%	4 1%
WEIGHTED TOTAL	654	22 3%	-	9 1%	10 1%	12 2%	4 1%	15 2%	24 4%	74 11%	36 6%	22 3%	9 1%	4 1%
YOU JUST WOULDN'T BOTHER	569 87%	21 92%	-	8 92%	10 100%	11 94%	4 100%	13 90%	19 80%	70 94%	33 93%	20 89%	7 79%	4 100%
BECAUSE IT MIGHT AFFECT YOUR CREDIT RATING	71 11%	2 10%	-	1 8%	2 16%	-	-	-	2 9%	3 3%	4 12%	4 18%	-	-
OTHERS	42 6%	2 8%	-	-	-	1 7%	-	1 10%	4 16%	4 5%	2 5%	-	2 21%	-
DON'T KNOW	12 2%	-	-	-	-	1 6%	-	-	-	-	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q18 HAVE YOU HAD YOUR CREDIT LIMIT REDUCED IN THE LAST TWO YEARS WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	76 7%	43 7%	33 6%	11 9%	12 6%	17 7%	11 5%	10 6%	15 7%	19 6%	31 8%	15 6%	11 6%
NO	1043 91%	561 92%	482 90%	113 89%	171 92%	216 90%	189 93%	159 91%	195 89%	280 92%	349 89%	246 94%	169 90%
DON'T KNOW	28 2%	8 1%	20 4%	2 2%	3 2%	7 3%	3 1%	6 3%	8 4%	7 2%	12 3%	1 *	8 4%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q18 HAVE YOU HAD YOUR CREDIT LIMIT REDUCED IN THE LAST TWO YEARS WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	76 7%	7 7%	2 5%	12 12%	6 6%	6 8%	3 5%	-	5 5%	7 8%	11 6%	14 6%	2 6%	30 8%	14 5%	32 6%
NO	1043 91%	88 90%	45 93%	87 86%	89 92%	70 90%	48 93%	45 98%	102 95%	83 88%	150 91%	208 90%	27 91%	337 90%	265 94%	441 90%
DON'T KNOW	28 2%	3 3%	1 2%	2 2%	2 2%	2 2%	1 2%	1 2%	-	4 4%	4 2%	8 4%	1 3%	8 2%	3 1%	16 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q18 HAVE YOU HAD YOUR CREDIT LIMIT REDUCED IN THE LAST TWO YEARS WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	76 7%	50 7%	19 8%	7 4%	39 6%	13 7%	24 7%
NO	1043 91%	677 91%	204 90%	161 92%	582 92%	159 90%	302 90%
DON'T KNOW	28 2%	18 2%	4 2%	7 4%	14 2%	5 3%	9 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q18 HAVE YOU HAD YOUR CREDIT LIMIT REDUCED IN THE LAST TWO YEARS WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	76 7%	27 4%	25 7%	22 13%	26 11%	50 5%	39 5%	35 10%
NO	1043 91%	573 94%	325 90%	139 84%	210 88%	833 92%	726 92%	308 89%
DON'T KNOW	28 2%	12 2%	9 2%	5 3%	3 1%	25 3%	21 3%	4 1%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q18 HAVE YOU HAD YOUR CREDIT LIMIT REDUCED IN THE LAST TWO YEARS WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	76 7%	12 11%	23 9%	7 6%	14 5%	40 8%	56 7%	19 5%
NO	1043 91%	91 88%	217 89%	98 93%	278 95%	452 91%	690 91%	353 92%
DON'T KNOW	28 2%	1 1%	3 1%	1 1%	2 1%	4 1%	15 2%	14 4%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q18 HAVE YOU HAD YOUR CREDIT LIMIT REDUCED IN THE LAST TWO YEARS WITHOUT YOU REQUESTING IT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	76 7%	4 8%	1 22%	-	2 12%	-	-	-	2 4%	3 3%	4 6%	5 11%	2 13%	-
NO	1043 91%	42 92%	3 78%	17 96%	18 88%	24 95%	10 100%	22 96%	41 93%	119 97%	70 90%	40 87%	11 87%	7 85%
DON'T KNOW	28 2%	-	-	1 4%	-	1 5%	-	1 4%	2 4%	1 1%	3 4%	1 2%	-	1 15%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q19 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT REDUCED

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	75	45 60%	30 40%	7 9%	11 15%	17 23%	13 17%	10 13%	17 23%	20 27%	26 35%	15 20%	14 19%
WEIGHTED TOTAL	76	43 56%	33 44%	11 15%	12 16%	17 22%	11 14%	10 13%	15 20%	19 25%	31 41%	15 20%	11 14%
VERY POSITIVE	17 22%	6 13%	11 34%	6 57%	1 11%	2 11%	3 26%	- -	5 30%	4 23%	8 27%	2 13%	2 22%
FAIRLY POSITIVE	15 20%	9 21%	6 17%	1 10%	6 46%	3 19%	- -	2 19%	3 22%	4 22%	5 18%	5 30%	1 7%
NEUTRAL	25 33%	16 37%	9 27%	3 28%	1 11%	5 28%	7 63%	4 38%	5 35%	5 25%	11 36%	6 40%	3 27%
FAIRLY NEGATIVE	6 8%	4 10%	2 5%	1 5%	- -	2 11%	1 12%	2 25%	- -	3 16%	2 6%	1 6%	* 4%
VERY NEGATIVE	10 13%	7 16%	3 10%	- -	4 33%	3 18%	- -	2 17%	1 9%	3 15%	4 14%	2 11%	1 13%
DON'T KNOW	3 4%	1 1%	2 7%	- -	- -	2 14%	- -	- -	1 4%	- -	- -	- -	3 26%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q19 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT REDUCED

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	75	6 8%	3 4%	12 16%	5 7%	6 8%	3 4%	-	4 5%	7 9%	11 15%	16 21%	2 3%	28 37%	13 17%	34 45%
WEIGHTED TOTAL	76	7 10%	2 3%	12 16%	6 8%	6 8%	3 4%	-	5 7%	7 10%	11 14%	14 18%	2 2%	30 39%	14 19%	32 42%
VERY POSITIVE	17 22%	2 24%	1 23%	3 22%	3 50%	2 31%	1 27%	-	4 76%	-	* 4%	2 13%	-	8 27%	7 47%	2 7%
FAIRLY POSITIVE	15 20%	2 35%	-	2 19%	1 16%	1 14%	-	-	1 24%	2 30%	2 21%	3 19%	-	6 19%	2 15%	7 22%
NEUTRAL	25 33%	3 42%	1 44%	5 39%	2 34%	2 25%	1 34%	-	-	2 28%	2 23%	6 43%	1 58%	12 40%	2 18%	10 33%
FAIRLY NEGATIVE	6 8%	-	-	1 7%	-	1 14%	-	-	-	-	2 22%	1 9%	4 42%	2 6%	1 6%	4 11%
VERY NEGATIVE	10 13%	-	1 33%	1 9%	-	1 16%	1 39%	-	-	1 12%	3 30%	2 16%	-	2 6%	2 14%	6 20%
DON'T KNOW	3 4%	-	-	1 5%	-	-	-	-	-	2 30%	-	-	-	1 2%	-	2 7%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q19 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT REDUCED

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	75	50 67%	17 23%	8 11%	38 51%	11 15%	26 35%
WEIGHTED TOTAL	76	50 66%	19 25%	7 9%	39 52%	13 17%	24 31%
VERY POSITIVE	17 22%	10 20%	3 15%	4 56%	10 24%	1 8%	6 27%
FAIRLY POSITIVE	15 20%	12 25%	3 13%	- -	8 21%	2 17%	4 19%
NEUTRAL	25 33%	17 34%	5 28%	3 36%	12 30%	6 48%	7 29%
FAIRLY NEGATIVE	6 8%	4 9%	2 9%	- -	3 8%	1 7%	2 9%
VERY NEGATIVE	10 13%	6 12%	4 22%	- -	4 11%	2 19%	3 14%
DON'T KNOW	3 4%	- -	2 12%	1 8%	2 6%	- -	1 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q19 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT REDUCED

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	75	28 37%	23 31%	23 31%	27 36%	48 64%	38 51%	35 47%
WEIGHTED TOTAL	76	27 36%	25 34%	22 29%	26 34%	50 66%	39 52%	35 46%
VERY POSITIVE	17 22%	5 20%	9 37%	2 9%	5 19%	12 24%	14 36%	2 6%
FAIRLY POSITIVE	15 20%	7 26%	2 10%	6 25%	6 23%	9 18%	7 18%	8 22%
NEUTRAL	25 33%	8 29%	10 38%	6 28%	9 36%	16 31%	12 32%	12 36%
FAIRLY NEGATIVE	6 8%	1 5%	1 3%	4 17%	3 12%	3 6%	2 5%	4 12%
VERY NEGATIVE	10 13%	3 10%	3 11%	5 21%	3 11%	7 15%	1 2%	8 24%
DON'T KNOW	3 4%	3 10%	-	-	-	3 6%	3 7%	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q19 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT REDUCED

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	75	12 16%	23 31%	8 11%	17 23%	35 47%	54 72%	21 28%
WEIGHTED TOTAL	76	12 15%	23 31%	7 9%	14 18%	40 53%	56 75%	19 25%
VERY POSITIVE	17 22%	* 4%	2 7%	1 10%	1 9%	13 32%	16 28%	1 5%
FAIRLY POSITIVE	15 20%	4 38%	3 14%	1 17%	3 19%	6 15%	7 12%	8 42%
NEUTRAL	25 33%	1 9%	11 49%	3 46%	5 37%	11 28%	18 32%	7 35%
FAIRLY NEGATIVE	6 8%	2 15%	2 11%	-	2 14%	3 8%	4 7%	2 12%
VERY NEGATIVE	10 13%	4 35%	4 18%	2 27%	3 21%	4 11%	9 17%	1 4%
DON'T KNOW	3 4%	-	-	-	-	2 6%	2 4%	1 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q19 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAVE HAD CREDIT LIMIT REDUCED

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	75	4 5%	1 1%	-	2 3%	-	-	-	2 3%	4 5%	5 7%	5 7%	2 3%	-
WEIGHTED TOTAL	76	4 5%	1 1%	-	2 3%	-	-	-	2 2%	3 4%	4 6%	5 6%	2 2%	-
VERY POSITIVE	17 22%	-	-	-	-	-	-	1 50%	-	-	-	-	1 50%	-
FAIRLY POSITIVE	15 20%	2 61%	-	-	1 57%	-	-	-	-	-	1 22%	1 19%	-	-
NEUTRAL	25 33%	-	-	-	1 43%	-	-	1 50%	2 67%	4 78%	1 17%	-	-	-
FAIRLY NEGATIVE	6 8%	* 12%	-	-	-	-	-	-	-	-	-	2 33%	1 50%	-
VERY NEGATIVE	10 13%	1 27%	1 100%	-	-	-	-	-	1 33%	-	1 31%	-	-	-
DON'T KNOW	3 4%	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q20 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM INCREASING YOUR CREDIT LIMIT WITHOUT YOU ASKING FOR, OR ACCEPTING THE CHANGE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	718 63%	361 59%	357 67%	63 50%	116 62%	165 69%	127 63%	127 73%	120 55%	196 64%	243 62%	155 59%	124 66%
NO	402 35%	235 38%	167 31%	64 50%	64 35%	72 30%	70 35%	44 25%	88 40%	99 32%	140 36%	104 40%	58 31%
DON'T KNOW	27 2%	16 3%	11 2%	- -	6 3%	3 1%	5 2%	3 2%	10 5%	11 3%	9 2%	2 1%	5 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q20 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM INCREASING YOUR CREDIT LIMIT WITHOUT YOU ASKING FOR, OR ACCEPTING THE CHANGE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	718 63%	66 68%	37 76%	62 61%	70 72%	46 60%	29 55%	25 54%	64 60%	57 60%	84 51%	161 70%	18 59%	252 67%	164 58%	302 62%
NO	402 35%	30 31%	10 21%	36 36%	26 26%	28 36%	23 45%	20 45%	41 38%	37 39%	77 47%	60 26%	12 41%	115 31%	112 40%	175 36%
DON'T KNOW	27 2%	1 1%	2 3%	3 3%	2 2%	3 4%	-	1 1%	3 3%	1 1%	3 2%	9 4%	-	8 2%	7 2%	13 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q20 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM INCREASING YOUR CREDIT LIMIT WITHOUT YOU ASKING FOR, OR ACCEPTING THE CHANGE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	718 63%	472 63%	138 61%	108 61%	409 64%	120 68%	189 56%
NO	402 35%	258 35%	82 36%	61 35%	213 33%	55 31%	133 40%
DON'T KNOW	27 2%	14 2%	7 3%	6 4%	14 2%	1 *	13 4%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q20 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM INCREASING YOUR CREDIT LIMIT WITHOUT YOU ASKING FOR, OR ACCEPTING THE CHANGE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	718 63%	401 66%	206 57%	107 64%	164 69%	554 61%	472 60%	238 69%
NO	402 35%	194 32%	149 42%	54 33%	71 30%	330 36%	291 37%	105 30%
DON'T KNOW	27 2%	16 3%	4 1%	5 3%	3 1%	24 3%	23 3%	4 1%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q20 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM INCREASING YOUR CREDIT LIMIT WITHOUT YOU ASKING FOR, OR ACCEPTING THE CHANGE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	718 63%	73 71%	165 68%	44 42%	162 55%	357 72%	511 67%	207 54%
NO	402 35%	29 28%	76 31%	59 56%	126 43%	133 27%	238 31%	164 42%
DON'T KNOW	27 2%	1 1%	3 1%	2 2%	6 2%	6 1%	13 2%	15 4%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q20 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM INCREASING YOUR CREDIT LIMIT WITHOUT YOU ASKING FOR, OR ACCEPTING THE CHANGE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	718 63%	40 87%	4 87%	12 72%	12 56%	17 65%	3 32%	11 47%	29 65%	74 60%	63 81%	33 72%	10 77%	5 59%
NO	402 35%	6 12%	1 13%	5 28%	7 36%	8 32%	6 58%	12 53%	15 33%	48 39%	13 16%	12 26%	1 10%	3 31%
DON'T KNOW	27 2%	1 1%	- -	- -	2 8%	1 3%	1 10%	- -	1 2%	1 1%	2 2%	1 2%	2 13%	1 11%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21A IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	347	177 51%	170 49%	17 5%	61 18%	85 24%	63 18%	59 17%	62 18%	92 27%	112 32%	81 23%	62 18%
WEIGHTED TOTAL	334	171 51%	163 49%	26 8%	57 17%	81 24%	55 17%	57 17%	57 17%	89 27%	116 35%	77 23%	52 16%
YES, DO THIS - PROBABLY BY LETTER	44 13%	23 13%	22 13%	6 24%	5 9%	10 13%	3 5%	9 16%	10 17%	12 14%	14 12%	12 16%	6 12%
YES, DO THIS - PROBABLY BY PHONE	182 55%	99 58%	83 51%	9 35%	35 60%	40 50%	31 57%	36 63%	32 55%	45 51%	57 49%	52 67%	28 55%
YES, DO THIS - PROBABLY BY E-MAIL	71 21%	36 21%	35 21%	5 20%	15 26%	25 31%	15 27%	8 13%	3 5%	19 21%	33 28%	13 16%	7 13%
NO, PROBABLY NOT DO THIS	37 11%	13 8%	24 15%	5 21%	3 5%	5 6%	6 11%	4 8%	13 23%	13 14%	13 11%	1 1%	11 20%
DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21A IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	347	30 9%	23 7%	25 7%	30 9%	29 8%	15 4%	9 3%	29 8%	23 7%	47 14%	79 23%	8 2%	116 33%	82 24%	149 43%
WEIGHTED TOTAL	334	28 8%	21 6%	22 7%	30 9%	27 8%	15 4%	9 3%	27 8%	25 7%	45 14%	77 23%	8 2%	109 33%	78 23%	147 44%
YES, DO THIS - PROBABLY BY LETTER	44 13%	2 6%	3 14%	2 9%	6 20%	3 11%	3 21%	1 11%	8 29%	3 12%	5 10%	8 10%	1 11%	13 12%	15 19%	16 11%
YES, DO THIS - PROBABLY BY PHONE	182 55%	21 75%	13 61%	11 50%	18 59%	16 58%	6 41%	5 53%	13 48%	12 47%	27 59%	37 47%	5 62%	68 62%	40 51%	75 51%
YES, DO THIS - PROBABLY BY E-MAIL	71 21%	4 14%	3 15%	4 16%	5 17%	6 23%	2 14%	2 25%	4 16%	7 28%	9 19%	23 29%	2 26%	18 16%	15 19%	38 26%
NO, PROBABLY NOT DO THIS	37 11%	1 5%	2 10%	6 26%	1 4%	2 7%	4 24%	1 11%	2 7%	3 12%	5 11%	10 13%	-	10 10%	8 11%	18 12%
DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21A IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	347	209 60%	74 21%	64 18%	193 56%	52 15%	102 29%
WEIGHTED TOTAL	334	201 60%	77 23%	56 17%	194 58%	55 16%	86 26%
YES, DO THIS - PROBABLY BY LETTER	44 13%	30 15%	7 9%	7 13%	21 11%	8 14%	16 18%
YES, DO THIS - PROBABLY BY PHONE	182 55%	112 56%	38 49%	33 58%	112 58%	27 49%	43 50%
YES, DO THIS - PROBABLY BY E-MAIL	71 21%	47 24%	19 25%	4 7%	52 27%	10 19%	9 11%
NO, PROBABLY NOT DO THIS	37 11%	12 6%	13 17%	12 21%	8 4%	10 18%	18 21%
DON'T KNOW	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21A IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	347	203 59%	88 25%	53 15%	75 22%	272 78%	238 69%	105 30%
WEIGHTED TOTAL	334	199 59%	82 24%	52 16%	71 21%	263 79%	225 67%	104 31%
YES, DO THIS - PROBABLY BY LETTER	44 13%	23 71%	19 23%	3 5%	10 15%	34 13%	36 16%	8 8%
YES, DO THIS - PROBABLY BY PHONE	182 55%	111 56%	40 49%	30 57%	41 58%	141 54%	118 53%	62 60%
YES, DO THIS - PROBABLY BY E-MAIL	71 21%	42 21%	15 18%	14 27%	15 22%	55 21%	48 21%	23 22%
NO, PROBABLY NOT DO THIS	37 11%	23 12%	8 10%	5 11%	4 6%	33 12%	22 10%	11 11%
DON'T KNOW	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21A IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	347	32 9%	73 21%	30 9%	94 27%	141 41%	229 66%	118 34%
WEIGHTED TOTAL	334	31 9%	73 22%	29 9%	82 25%	141 42%	226 68%	108 32%
YES, DO THIS - PROBABLY BY LETTER	44 13%	1 3%	7 10%	6 20%	9 11%	20 14%	30 13%	14 13%
YES, DO THIS - PROBABLY BY PHONE	182 55%	15 47%	48 65%	11 36%	41 50%	82 59%	131 58%	51 48%
YES, DO THIS - PROBABLY BY E-MAIL	71 21%	10 33%	12 17%	8 28%	28 34%	24 17%	40 18%	31 29%
NO, PROBABLY NOT DO THIS	37 11%	5 17%	6 8%	5 16%	5 6%	15 10%	25 11%	12 11%
DON'T KNOW	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21A IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	347	-	-	-	-	-	-	-	-	-	-	-	-	-
WEIGHTED TOTAL	334	-	-	-	-	-	-	-	-	-	-	-	-	-
YES, DO THIS - PROBABLY BY LETTER	44 13%	-	-	-	-	-	-	-	-	-	-	-	-	-
YES, DO THIS - PROBABLY BY PHONE	182 55%	-	-	-	-	-	-	-	-	-	-	-	-	-
YES, DO THIS - PROBABLY BY E-MAIL	71 21%	-	-	-	-	-	-	-	-	-	-	-	-	-
NO, PROBABLY NOT DO THIS	37 11%	-	-	-	-	-	-	-	-	-	-	-	-	-
DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21B IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	570	304 53%	266 47%	45 8%	73 13%	110 19%	132 23%	90 16%	120 21%	152 27%	188 33%	124 22%	106 19%
WEIGHTED TOTAL	577	308 53%	270 47%	61 10%	85 15%	118 21%	107 19%	91 16%	115 20%	154 27%	194 34%	129 22%	100 17%
YES, DO THIS - PROBABLY BY LETTER	36 6%	17 6%	19 7%	1 2%	3 4%	3 2%	6 6%	8 9%	14 12%	10 6%	8 4%	6 4%	12 12%
YES, DO THIS - PROBABLY BY PHONE	274 47%	141 46%	133 49%	32 53%	38 45%	57 48%	58 55%	37 40%	51 45%	84 54%	84 43%	64 49%	43 43%
YES, DO THIS - PROBABLY BY E-MAIL	166 29%	104 34%	62 23%	23 38%	39 46%	41 34%	31 29%	21 23%	11 10%	44 29%	69 35%	42 32%	12 12%
NO, PROBABLY NOT DO THIS	90 16%	37 12%	53 20%	4 7%	5 5%	14 12%	10 9%	22 24%	36 31%	14 9%	31 16%	17 13%	28 28%
DON'T KNOW	11 2%	8 3%	3 1%	- -	- -	3 3%	2 2%	3 3%	3 3%	2 2%	3 1%	1 1%	5 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q21B IF THIS MEANT THAT YOU HAD TO GET IN TOUCH WITH THE CREDIT CARD COMPANY TO ACCEPT ANY INCREASE THAT YOU WERE OFFERED, WHETHER IT BE BY LETTER, BY PHONE OR BY E-MAIL, DO YOU THINK YOU WOULD DO THIS AND IF SO BY WHAT METHOD?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	570	58 10%	24 4%	52 9%	43 8%	27 5%	25 4%	22 4%	54 9%	47 8%	72 13%	129 23%	17 3%	194 34%	128 22%	248 44%
WEIGHTED TOTAL	577	56 10%	24 4%	53 9%	44 8%	27 5%	24 4%	20 3%	60 10%	48 8%	75 13%	133 23%	14 2%	191 33%	131 23%	255 44%
YES, DO THIS - PROBABLY BY LETTER	36 6%	5 8%	2 8%	3 5%	4 8%	3 11%	1 6%	1 3%	3 5%	5 11%	2 3%	7 5%	1 6%	13 7%	8 6%	14 6%
YES, DO THIS - PROBABLY BY PHONE	274 47%	28 49%	6 26%	26 49%	27 61%	8 30%	14 60%	10 48%	18 30%	27 57%	36 48%	66 50%	8 57%	95 50%	50 38%	129 51%
YES, DO THIS - PROBABLY BY E-MAIL	166 29%	17 31%	12 48%	14 26%	4 9%	7 25%	5 20%	6 30%	24 41%	9 20%	27 36%	38 28%	3 23%	50 26%	42 32%	74 29%
NO, PROBABLY NOT DO THIS	90 16%	5 9%	4 18%	10 19%	9 20%	8 30%	2 10%	4 20%	15 24%	4 8%	9 13%	18 13%	2 15%	30 16%	29 22%	31 12%
DON'T KNOW	11 2%	2 3%	-	*	1 2%	1 4%	1 4%	-	-	2 3%	-	5 4%	-	3 1%	2 2%	6 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	570	390 68%	93 16%	87 15%	307 54%	83 15%	180 32%
WEIGHTED TOTAL	577	390 68%	102 18%	85 15%	319 55%	89 15%	169 29%
YES, DO THIS - PROBABLY BY LETTER	36 6%	19 5%	7 7%	10 11%	12 4%	6 7%	17 10%
YES, DO THIS - PROBABLY BY PHONE	274 47%	188 48%	45 44%	42 49%	153 48%	43 49%	78 46%
YES, DO THIS - PROBABLY BY E-MAIL	166 29%	126 32%	32 31%	9 10%	114 36%	26 29%	27 16%
NO, PROBABLY NOT DO THIS	90 16%	52 13%	16 16%	22 26%	33 10%	14 15%	44 26%
DON'T KNOW	11 2%	6 1%	3 2%	3 3%	8 2%	-	3 2%



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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	570	291 51%	185 32%	88 15%	115 20%	455 80%	384 67%	182 32%
WEIGHTED TOTAL	577	295 51%	195 34%	83 14%	127 22%	451 78%	385 67%	189 33%
YES, DO THIS - PROBABLY BY LETTER	36 6%	12 4%	10 5%	10 13%	4 3%	32 7%	26 7%	9 5%
YES, DO THIS - PROBABLY BY PHONE	274 47%	161 55%	78 40%	34 41%	71 56%	203 45%	178 46%	93 49%
YES, DO THIS - PROBABLY BY E-MAIL	166 29%	77 26%	72 37%	18 22%	29 23%	137 30%	114 30%	53 28%
NO, PROBABLY NOT DO THIS	90 16%	39 13%	32 17%	18 22%	19 15%	71 16%	62 16%	28 15%
DON'T KNOW	11 2%	6 2%	3 1%	2 3%	3 2%	8 2%	4 1%	7 4%



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NOP/421537/8 CREDIT CARDS
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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	570	55 10%	127 22%	27 5%	123 22%	301 53%	423 74%	147 26%
WEIGHTED TOTAL	577	58 10%	131 23%	30 5%	129 22%	308 53%	430 75%	147 25%
YES, DO THIS - PROBABLY BY LETTER	36 6%	3 6%	5 4%	1 3%	6 5%	15 5%	21 5%	15 10%
YES, DO THIS - PROBABLY BY PHONE	274 47%	28 49%	65 50%	15 49%	53 41%	154 50%	200 46%	74 50%
YES, DO THIS - PROBABLY BY E-MAIL	166 29%	18 31%	35 27%	8 26%	58 45%	87 28%	139 32%	27 18%
NO, PROBABLY NOT DO THIS	90 16%	8 13%	20 15%	7 23%	12 9%	50 16%	63 15%	27 18%
DON'T KNOW	11 2%	1 2%	6 4%	-	-	2 1%	7 2%	4 3%



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NOP/421537/8 CREDIT CARDS
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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	570	46 8%	5 1%	19 3%	16 3%	24 4%	10 2%	23 4%	44 8%	119 21%	75 13%	49 9%	16 3%	10 2%
WEIGHTED TOTAL	577	46 8%	4 1%	17 3%	21 4%	25 4%	10 2%	23 4%	45 8%	123 21%	78 13%	45 8%	13 2%	8 1%
YES, DO THIS - PROBABLY BY LETTER	36 6%	3 6%	1 25%	1 5%	2 11%	-	2 22%	2 7%	4 9%	4 3%	3 4%	2 5%	-	1 10%
YES, DO THIS - PROBABLY BY PHONE	274 47%	21 46%	2 51%	9 52%	3 17%	18 70%	5 44%	11 47%	19 42%	63 51%	38 49%	25 55%	8 65%	4 45%
YES, DO THIS - PROBABLY BY E-MAIL	166 29%	10 22%	-	3 19%	3 16%	2 9%	1 10%	6 28%	12 27%	45 36%	31 40%	14 32%	2 13%	3 34%
NO, PROBABLY NOT DO THIS	90 16%	11 24%	1 24%	4 22%	10 49%	5 21%	2 24%	4 17%	10 23%	10 8%	5 6%	3 6%	1 10%	-
DON'T KNOW	11 2%	1 2%	-	* 2%	2 7%	-	-	-	-	2 2%	-	1 2%	2 12%	1 11%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q22 IF THE EFFECT OF THIS WAS THAT PEOPLE WHO NOW GET CARDS WITH LOW CREDIT LIMITS COULD NO LONGER GET A NEW CREDIT CARD WHEN THEY WANTED ONE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	723	367 51%	356 49%	43 6%	110 15%	161 22%	153 21%	127 18%	129 18%	201 28%	236 33%	154 21%	132 18%
WEIGHTED TOTAL	718	361 50%	357 50%	63 9%	116 16%	165 23%	127 18%	127 18%	120 17%	196 27%	243 34%	155 22%	124 17%
YES	398 55%	207 57%	191 53%	31 49%	61 52%	91 55%	73 57%	72 57%	70 58%	116 59%	146 60%	68 44%	68 54%
NO	271 38%	137 38%	134 38%	32 51%	51 44%	67 40%	44 34%	42 33%	36 30%	64 33%	83 34%	80 52%	45 36%
DON'T KNOW	49 7%	17 5%	33 9%	- -	5 4%	7 4%	10 8%	13 10%	14 12%	16 8%	15 6%	7 5%	12 9%



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	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	723	68 9%	38 5%	65 9%	69 10%	48 7%	30 4%	25 3%	63 9%	56 8%	83 11%	159 22%	19 3%	259 36%	166 23%	298 41%
WEIGHTED TOTAL	718	66 9%	37 5%	62 9%	70 10%	46 6%	29 4%	25 3%	64 9%	57 8%	84 12%	161 22%	18 2%	252 35%	164 23%	302 42%
YES	398 55%	32 48%	27 73%	33 52%	45 65%	30 65%	17 59%	13 53%	29 45%	31 55%	42 50%	86 53%	13 75%	149 59%	89 54%	159 53%
NO	271 38%	30 46%	6 16%	21 34%	17 25%	12 26%	11 37%	10 41%	34 53%	20 36%	39 47%	66 41%	4 21%	79 31%	67 41%	126 42%
DON'T KNOW	49 7%	4 7%	4 11%	8 13%	7 11%	4 9%	1 4%	1 6%	1 2%	5 9%	3 3%	9 5%	1 3%	25 10%	8 5%	16 5%



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	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	723	476 66%	132 18%	115 16%	398 55%	111 15%	214 30%
WEIGHTED TOTAL	718	472 66%	138 19%	108 15%	409 57%	120 17%	189 26%
YES	398 55%	253 53%	80 58%	65 60%	224 55%	70 58%	104 55%
NO	271 38%	193 41%	51 37%	27 25%	164 40%	41 34%	66 35%
DON'T KNOW	49 7%	27 6%	7 5%	16 14%	21 5%	9 8%	19 10%



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TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)		
	1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS	
UNWEIGHTED TOTAL	723	400 55%	204 28%	113 16%	160 22%	563 78%	484 67%	231 32%
WEIGHTED TOTAL	718	401 56%	206 29%	107 15%	164 23%	554 77%	472 66%	238 33%
YES	398 55%	211 53%	118 57%	66 62%	96 58%	302 55%	253 54%	141 59%
NO	271 38%	159 40%	76 37%	36 33%	66 40%	206 37%	184 39%	82 35%
DON'T KNOW	49 7%	32 8%	12 6%	5 5%	3 2%	46 8%	34 7%	15 6%



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	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	723	70 10%	161 22%	43 6%	170 24%	350 48%	507 70%	216 30%
WEIGHTED TOTAL	718	73 10%	165 23%	44 6%	162 23%	357 50%	511 71%	207 29%
YES	398 55%	41 56%	100 61%	23 52%	62 38%	217 61%	294 58%	104 50%
NO	271 38%	29 40%	53 32%	17 39%	94 58%	120 34%	183 36%	88 42%
DON'T KNOW	49 7%	3 4%	12 7%	4 9%	7 4%	20 6%	34 7%	16 8%



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	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	723	37 5%	4 1%	14 2%	9 1%	15 2%	4 1%	12 2%	28 4%	70 10%	61 8%	36 5%	12 2%	6 1%
WEIGHTED TOTAL	718	40 6%	4 *	12 2%	12 2%	17 2%	3 *	11 1%	29 4%	74 10%	63 9%	33 5%	10 1%	5 1%
YES	398 55%	21 53%	3 73%	7 53%	8 66%	9 54%	3 87%	4 41%	16 53%	33 44%	32 50%	23 70%	5 49%	4 81%
NO	271 38%	17 42%	1 27%	6 47%	3 28%	5 30%	* 13%	5 51%	11 37%	38 51%	30 47%	8 25%	3 31%	- -
DON'T KNOW	49 7%	2 5%	- -	- -	1 5%	3 15%	- -	1 8%	3 10%	3 4%	2 3%	2 5%	2 20%	1 19%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

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	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	723	367 51%	356 49%	43 6%	110 15%	161 22%	153 21%	127 18%	129 18%	201 28%	236 33%	154 21%	132 18%
WEIGHTED TOTAL	718	361 50%	357 50%	63 9%	116 16%	165 23%	127 18%	127 18%	120 17%	196 27%	243 34%	155 22%	124 17%
YES	374 52%	193 53%	181 51%	31 48%	62 54%	89 54%	65 51%	63 49%	65 54%	108 55%	132 54%	71 46%	62 50%
NO	310 43%	155 43%	155 43%	32 52%	52 45%	70 42%	58 46%	53 42%	44 37%	80 41%	99 41%	77 50%	54 43%
DON'T KNOW	34 5%	13 4%	21 6%	- -	2 2%	6 4%	4 3%	11 8%	11 9%	8 4%	11 5%	7 4%	8 7%



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UNWEIGHTED TOTAL	723	68 9%	38 5%	65 9%	69 10%	48 7%	30 4%	25 3%	63 9%	56 8%	83 11%	159 22%	19 3%	259 36%	166 23%	298 41%
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YES	374 52%	36 55%	27 73%	36 58%	47 68%	27 58%	16 57%	10 41%	28 44%	27 48%	37 44%	71 44%	10 60%	157 62%	81 50%	136 45%
NO	310 43%	27 40%	9 25%	21 34%	21 30%	17 38%	11 40%	14 56%	35 54%	26 45%	45 54%	78 48%	6 34%	84 33%	77 47%	149 49%
DON'T KNOW	34 5%	3 5%	1 2%	5 7%	1 2%	2 5%	1 4%	1 4%	2 2%	4 7%	2 2%	12 7%	1 6%	11 4%	6 3%	17 6%



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		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
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WEIGHTED TOTAL	718	472 66%	138 19%	108 15%	409 57%	120 17%	189 26%
YES	374 52%	247 52%	75 55%	51 48%	214 52%	64 53%	96 51%
NO	310 43%	207 44%	57 41%	46 43%	183 45%	51 42%	76 40%
DON'T KNOW	34 5%	18 4%	6 4%	10 10%	13 3%	5 4%	16 8%



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		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	723	400 55%	204 28%	113 16%	160 22%	563 78%	484 67%	231 32%
WEIGHTED TOTAL	718	401 56%	206 29%	107 15%	164 23%	554 77%	472 66%	238 33%
YES	374 52%	203 51%	104 50%	64 60%	86 53%	288 52%	234 50%	134 56%
NO	310 43%	179 44%	91 44%	40 37%	75 45%	235 43%	215 46%	92 39%
DON'T KNOW	34 5%	20 5%	11 5%	3 3%	3 2%	31 6%	22 5%	12 5%



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	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	723	70 10%	161 22%	43 6%	170 24%	350 48%	507 70%	216 30%
WEIGHTED TOTAL	718	73 10%	165 23%	44 6%	162 23%	357 50%	511 71%	207 29%
YES	374 52%	39 53%	95 58%	20 46%	60 37%	213 60%	279 55%	95 46%
NO	310 43%	31 42%	61 37%	19 44%	100 61%	130 36%	209 41%	101 49%
DON'T KNOW	34 5%	4 5%	9 5%	4 10%	3 2%	14 4%	22 4%	12 6%



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FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q23 AND IF THE EFFECT WAS THAT YOU COULD NO LONGER GET A NEW CREDIT CARD WHEN YOU WANTED ONE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	723	37 5%	4 1%	14 2%	9 1%	15 2%	4 1%	12 2%	28 4%	70 10%	61 8%	36 5%	12 2%	6 1%
WEIGHTED TOTAL	718	40 6%	4 *	12 2%	12 2%	17 2%	3 *	11 1%	29 4%	74 10%	63 9%	33 5%	10 1%	5 1%
YES	374 52%	23 59%	3 86%	7 53%	6 51%	12 70%	3 87%	5 48%	16 53%	29 39%	31 50%	23 71%	5 46%	3 64%
NO	310 43%	15 38%	- -	5 44%	6 49%	5 30%	* 13%	6 52%	11 39%	44 60%	30 48%	9 29%	4 39%	1 19%
DON'T KNOW	34 5%	1 3%	* 14%	* 3%	- -	- -	- -	- -	2 8%	1 1%	2 3%	- -	2 15%	1 17%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q24 AND IF THIS MEANT THAT CREDIT CARDS CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	723	367 51%	356 49%	43 6%	110 15%	161 22%	153 21%	127 18%	129 18%	201 28%	236 33%	154 21%	132 18%
WEIGHTED TOTAL	718	361 50%	357 50%	63 9%	116 16%	165 23%	127 18%	127 18%	120 17%	196 27%	243 34%	155 22%	124 17%
YES	192 27%	94 26%	98 27%	23 36%	32 28%	44 27%	34 27%	32 25%	27 23%	47 24%	72 30%	40 26%	33 27%
NO	498 69%	255 71%	243 68%	40 64%	82 71%	115 70%	88 69%	90 71%	83 69%	142 72%	160 66%	109 70%	88 71%
DON'T KNOW	28 4%	11 3%	17 5%	- -	2 1%	5 3%	6 5%	5 4%	10 9%	8 4%	11 5%	6 4%	3 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q24 AND IF THIS MEANT THAT CREDIT CARDS CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	723	68 9%	38 5%	65 9%	69 10%	48 7%	30 4%	25 3%	63 9%	56 8%	83 11%	159 22%	19 3%	259 36%	166 23%	298 41%
WEIGHTED TOTAL	718	66 9%	37 5%	62 9%	70 10%	46 6%	29 4%	25 3%	64 9%	57 8%	84 12%	161 22%	18 2%	252 35%	164 23%	302 42%
YES	192 27%	13 20%	8 23%	22 35%	20 29%	10 22%	11 37%	4 17%	17 27%	20 35%	19 23%	39 24%	8 48%	72 29%	42 26%	78 26%
NO	498 69%	50 75%	28 76%	39 62%	47 68%	34 74%	18 63%	20 81%	46 72%	36 63%	63 75%	108 67%	9 52%	173 68%	118 72%	207 69%
DON'T KNOW	28 4%	3 5%	* 1%	2 3%	2 3%	2 5%	- -	1 2%	1 1%	1 2%	2 2%	13 8%	- -	8 3%	3 2%	17 6%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q24 AND IF THIS MEANT THAT CREDIT CARDS CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	723	476 66%	132 18%	115 16%	398 55%	111 15%	214 30%
WEIGHTED TOTAL	718	472 66%	138 19%	108 15%	409 57%	120 17%	189 26%
YES	192 27%	121 26%	45 33%	26 24%	114 28%	34 28%	44 24%
NO	498 69%	336 71%	88 64%	74 69%	281 69%	84 69%	134 71%
DON'T KNOW	28 4%	15 3%	4 3%	8 8%	15 4%	3 2%	10 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q24 AND IF THIS MEANT THAT CREDIT CARDS CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	723	400 55%	204 28%	113 16%	160 22%	563 78%	484 67%	231 32%
WEIGHTED TOTAL	718	401 56%	206 29%	107 15%	164 23%	554 77%	472 66%	238 33%
YES	192 27%	115 29%	47 23%	29 27%	41 25%	151 27%	122 26%	65 27%
NO	498 69%	265 66%	154 75%	76 71%	121 74%	377 68%	332 70%	163 68%
DON'T KNOW	28 4%	21 5%	5 2%	2 1%	2 1%	26 5%	18 4%	10 4%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q24 AND IF THIS MEANT THAT CREDIT CARDS CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	723	70 10%	161 22%	43 6%	170 24%	350 48%	507 70%	216 30%
WEIGHTED TOTAL	718	73 10%	165 23%	44 6%	162 23%	357 50%	511 71%	207 29%
YES	192 27%	22 30%	43 26%	17 38%	39 24%	92 26%	141 28%	51 25%
NO	498 69%	50 67%	114 69%	25 58%	122 75%	255 71%	353 69%	145 70%
DON'T KNOW	28 4%	1 2%	8 5%	2 4%	1 1%	10 3%	17 3%	11 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q24 AND IF THIS MEANT THAT CREDIT CARDS CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM INCREASING CREDIT LIMIT WITHOUT PERMISSION IS A GOOD IDEA

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	723	37 5%	4 1%	14 2%	9 1%	15 2%	4 1%	12 2%	28 4%	70 10%	61 8%	36 5%	12 2%	6 1%
WEIGHTED TOTAL	718	40 6%	4 *	12 2%	12 2%	17 2%	3 *	11 1%	29 4%	74 10%	63 9%	33 5%	10 1%	5 1%
YES	192 27%	7 16%	1 25%	3 23%	2 19%	7 42%	1 43%	2 19%	10 34%	16 22%	14 23%	8 23%	* 5%	* 9%
NO	498 69%	33 82%	3 75%	9 77%	8 68%	10 58%	2 57%	9 81%	18 61%	56 76%	47 74%	24 74%	9 95%	3 69%
DON'T KNOW	28 4%	1 1%	-	-	1 13%	-	-	-	1 5%	2 3%	2 3%	1 2%	-	1 22%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q25 FOR MOST CREDIT CARDS, THE INTEREST RATE MIGHT CHANGE DURING THE TIME YOU HAVE THE CARD.
 WOULD YOU SAY YOU ...?**

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
KNEW THIS ALREADY	761 66%	398 65%	363 68%	85 67%	115 62%	148 62%	152 75%	124 72%	137 63%	223 73%	261 67%	170 65%	107 57%
DID NOT KNOW THIS AND IT SURPRISES YOU	126 11%	77 13%	49 9%	13 10%	33 18%	39 16%	18 9%	8 4%	14 6%	29 10%	42 11%	31 12%	23 12%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	260 23%	137 22%	123 23%	28 22%	38 21%	53 22%	32 16%	42 24%	67 31%	53 17%	89 23%	61 23%	58 31%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q25 FOR MOST CREDIT CARDS, THE INTEREST RATE MIGHT CHANGE DURING THE TIME YOU HAVE THE CARD.
 WOULD YOU SAY YOU ...?**

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
KNEW THIS ALREADY	761 66%	63 65%	34 71%	68 67%	56 58%	49 63%	37 71%	33 72%	69 64%	56 59%	103 63%	171 74%	21 72%	243 65%	188 66%	330 68%
DID NOT KNOW THIS AND IT SURPRISES YOU	126 11%	10 10%	6 12%	8 8%	10 11%	12 15%	5 10%	5 12%	16 15%	14 15%	25 15%	12 5%	3 8%	36 10%	38 13%	51 10%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	260 23%	25 25%	8 17%	25 25%	31 32%	17 21%	10 19%	7 16%	23 21%	25 26%	35 22%	47 21%	6 20%	95 25%	57 20%	108 22%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q25 FOR MOST CREDIT CARDS, THE INTEREST RATE MIGHT CHANGE DURING THE TIME YOU HAVE THE CARD.
 WOULD YOU SAY YOU ...?**

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
KNEW THIS ALREADY	761 66%	498 67%	150 66%	114 65%	434 68%	119 67%	208 62%
DID NOT KNOW THIS AND IT SURPRISES YOU	126 11%	91 12%	20 9%	15 9%	79 12%	18 10%	29 9%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	260 23%	156 21%	57 25%	46 26%	123 19%	40 22%	97 29%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q25 FOR MOST CREDIT CARDS, THE INTEREST RATE MIGHT CHANGE DURING THE TIME YOU HAVE THE CARD.
 WOULD YOU SAY YOU ...?**

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
KNEW THIS ALREADY	761 66%	397 65%	234 65%	123 74%	173 72%	589 65%	505 64%	249 72%
DID NOT KNOW THIS AND IT SURPRISES YOU	126 11%	70 11%	39 11%	16 9%	28 12%	98 11%	95 12%	29 8%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	260 23%	145 24%	86 24%	27 16%	38 16%	221 24%	186 24%	69 20%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q25 FOR MOST CREDIT CARDS, THE INTEREST RATE MIGHT CHANGE DURING THE TIME YOU HAVE THE CARD.
 WOULD YOU SAY YOU ...?**

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
KNEW THIS ALREADY	761 66%	66 64%	183 75%	41 39%	172 58%	396 80%	616 81%	146 38%
DID NOT KNOW THIS AND IT SURPRISES YOU	126 11%	13 13%	16 6%	17 16%	51 17%	25 5%	41 5%	85 22%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	260 23%	24 23%	45 19%	47 45%	71 24%	74 15%	105 14%	155 40%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q25 FOR MOST CREDIT CARDS, THE INTEREST RATE MIGHT CHANGE DURING THE TIME YOU HAVE THE CARD.
 WOULD YOU SAY YOU ...?**

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
KNEW THIS ALREADY	761 66%	31 67%	3 75%	11 66%	14 68%	17 66%	5 45%	18 79%	30 67%	100 81%	60 77%	37 82%	12 90%	8 90%
DID NOT KNOW THIS AND IT SURPRISES YOU	126 11%	6 12%	- -	- -	1 7%	2 7%	- -	1 4%	4 9%	8 7%	9 11%	1 2%	- -	- -
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	260 23%	9 21%	1 25%	6 34%	5 26%	7 27%	6 55%	4 18%	11 24%	15 12%	9 12%	7 16%	1 10%	1 10%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q26 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS INCREASED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	258 23%	143 23%	115 22%	22 17%	47 25%	55 23%	56 28%	46 26%	33 15%	70 23%	106 27%	44 17%	38 20%
NO	709 62%	388 63%	322 60%	100 79%	115 62%	150 63%	114 56%	98 57%	131 60%	181 59%	220 56%	191 73%	116 62%
DON'T KNOW	179 16%	81 13%	98 18%	4 3%	24 13%	35 14%	32 16%	30 17%	54 25%	54 18%	66 17%	26 10%	33 18%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q26 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS INCREASED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	258 23%	20 20%	12 26%	20 19%	27 28%	20 26%	18 35%	6 13%	24 22%	17 18%	36 22%	52 23%	6 21%	85 23%	68 24%	105 21%
NO	709 62%	65 66%	26 54%	61 60%	56 58%	43 55%	28 54%	33 73%	73 68%	56 59%	109 66%	138 60%	23 75%	230 61%	177 63%	302 62%
DON'T KNOW	179 16%	13 13%	10 21%	21 21%	14 15%	15 19%	6 11%	6 14%	10 10%	22 23%	20 12%	40 18%	1 4%	60 16%	37 13%	82 17%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q26 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS INCREASED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	258 23%	170 23%	54 24%	35 20%	166 26%	42 24%	51 15%
NO	709 62%	470 63%	140 62%	99 56%	385 61%	110 62%	214 64%
DON'T KNOW	179 16%	104 14%	33 15%	42 24%	85 13%	25 14%	70 21%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q26 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS INCREASED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	258 23%	112 18%	84 23%	60 36%	80 34%	178 20%	147 19%	110 32%
NO	709 62%	393 64%	229 64%	83 50%	142 59%	568 63%	488 62%	214 62%
DON'T KNOW	179 16%	107 17%	46 13%	23 14%	17 7%	162 18%	151 19%	23 7%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q26 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS INCREASED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	258 23%	35 34%	75 31%	18 17%	51 17%	144 29%	203 27%	55 14%
NO	709 62%	62 60%	152 63%	80 76%	216 73%	281 57%	442 58%	267 69%
DON'T KNOW	179 16%	7 7%	16 7%	6 6%	27 9%	71 14%	116 15%	63 16%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q26 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS INCREASED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	258 23%	14 30%	2 53%	1 6%	5 23%	4 17%	1 15%	1 4%	8 19%	25 20%	21 27%	15 34%	5 40%	1 16%
NO	709 62%	22 48%	1 35%	14 81%	11 51%	16 61%	6 62%	20 89%	29 65%	84 68%	48 62%	23 51%	4 30%	5 55%
DON'T KNOW	179 16%	10 22%	* 12%	2 13%	5 26%	5 21%	2 24%	2 7%	7 17%	14 12%	9 11%	7 15%	4 31%	2 29%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q27 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	254	140 55%	114 45%	14 6%	45 18%	54 21%	65 26%	43 17%	33 13%	72 28%	100 39%	45 18%	37 15%
WEIGHTED TOTAL	258	143 55%	115 45%	22 8%	47 18%	55 21%	56 22%	46 18%	33 13%	70 27%	106 41%	44 17%	38 15%
VERY POSITIVE	16 6%	4 3%	12 10%	8 36%	1 2%	1 3%	- -	4 9%	1 4%	2 3%	12 11%	- -	2 5%
FAIRLY POSITIVE	12 5%	7 5%	5 4%	1 5%	- -	3 5%	5 8%	2 5%	1 3%	1 2%	4 3%	5 11%	2 6%
NEUTRAL	89 35%	51 36%	38 33%	2 11%	14 31%	21 38%	23 41%	15 33%	14 41%	26 37%	36 34%	16 35%	12 31%
FAIRLY NEGATIVE	54 21%	34 24%	20 17%	3 11%	14 30%	12 22%	13 23%	7 16%	5 14%	12 17%	29 27%	8 17%	5 13%
VERY NEGATIVE	86 33%	46 32%	40 34%	8 36%	18 38%	17 31%	16 28%	16 36%	12 35%	29 41%	25 24%	15 34%	17 44%
DON'T KNOW	1 1%	1 *	1 1%	- -	- -	- -	- -	1 1%	1 3%	- -	- -	1 2%	1 1%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q27 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	254	21 8%	12 5%	19 7%	24 9%	19 7%	19 7%	6 2%	23 9%	17 7%	36 14%	51 20%	7 3%	83 33%	67 26%	104 41%
WEIGHTED TOTAL	258	20 8%	12 5%	20 8%	27 10%	20 8%	18 7%	6 2%	24 9%	17 7%	36 14%	52 20%	6 2%	85 33%	68 26%	105 41%
VERY POSITIVE	16 6%	-	-	3 13%	4 13%	2 9%	1 4%	-	4 17%	-	1 4%	2 3%	-	6 7%	7 10%	3 3%
FAIRLY POSITIVE	12 5%	1 3%	-	2 12%	2 6%	1 5%	-	-	1 5%	2 12%	-	2 4%	1 20%	6 7%	2 3%	4 4%
NEUTRAL	89 35%	5 26%	7 55%	3 15%	8 31%	7 32%	5 28%	4 74%	8 34%	10 57%	12 32%	17 32%	4 65%	27 32%	24 35%	38 36%
FAIRLY NEGATIVE	54 21%	6 29%	3 21%	3 13%	3 12%	6 28%	4 24%	*	3 12%	2 11%	12 32%	12 23%	1 15%	15 18%	13 19%	25 24%
VERY NEGATIVE	86 33%	8 42%	3 24%	9 47%	10 37%	5 26%	7 39%	1 18%	8 33%	3 19%	11 30%	20 38%	-	31 36%	21 31%	34 32%
DON'T KNOW	1 1%	-	-	-	-	-	1 5%	-	-	-	1 1%	-	-	-	1 1%	1 *



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q27 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	254	167 66%	53 21%	34 13%	163 64%	38 15%	53 21%
WEIGHTED TOTAL	258	170 66%	54 21%	35 13%	166 64%	42 16%	51 20%
VERY POSITIVE	16 6%	9 6%	4 7%	3 8%	9 5%	1 2%	6 12%
FAIRLY POSITIVE	12 5%	7 4%	2 4%	3 9%	10 6%	1 2%	1 2%
NEUTRAL	89 35%	65 38%	13 24%	11 33%	57 34%	13 31%	20 38%
FAIRLY NEGATIVE	54 21%	36 21%	13 24%	5 14%	38 23%	6 14%	10 20%
VERY NEGATIVE	86 33%	52 31%	21 40%	13 37%	53 32%	21 50%	13 25%
DON'T KNOW	1 1%	1 1%	1 1%	- -	- -	- -	1 3%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q27 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	254	107 42%	82 32%	62 24%	76 30%	178 70%	144 57%	108 43%
WEIGHTED TOTAL	258	112 43%	84 32%	60 23%	80 31%	178 69%	147 57%	110 42%
VERY POSITIVE	16 6%	5 4%	8 10%	2 3%	4 6%	11 6%	11 7%	5 4%
FAIRLY POSITIVE	12 5%	5 4%	4 5%	1 2%	5 6%	7 4%	11 7%	1 1%
NEUTRAL	89 35%	42 38%	28 34%	19 31%	23 28%	66 37%	58 40%	30 27%
FAIRLY NEGATIVE	54 21%	21 19%	23 28%	9 15%	17 21%	37 21%	33 23%	20 19%
VERY NEGATIVE	86 33%	38 34%	19 23%	29 48%	31 39%	55 31%	33 22%	53 48%
DON'T KNOW	1 1%	- -	1 1%	- -	- -	1 1%	1 1%	- -



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q27 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	254	36 14%	72 28%	18 7%	54 21%	138 54%	196 77%	58 23%
WEIGHTED TOTAL	258	35 13%	75 29%	18 7%	51 20%	144 56%	203 79%	55 21%
VERY POSITIVE	16 6%	-	5 6%	1 6%	-	13 9%	15 8%	* 1%
FAIRLY POSITIVE	12 5%	-	1 2%	2 11%	3 6%	5 4%	10 5%	2 4%
NEUTRAL	89 35%	8 24%	22 29%	5 25%	18 35%	45 32%	68 33%	22 39%
FAIRLY NEGATIVE	54 21%	5 15%	15 20%	3 15%	15 29%	29 20%	39 19%	15 27%
VERY NEGATIVE	86 33%	21 61%	32 43%	8 42%	15 30%	51 35%	71 35%	15 27%
DON'T KNOW	1 1%	-	-	-	-	1 1%	1 *	1 2%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q27 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	254	14 6%	2 1%	1 *	4 2%	4 2%	2 1%	1 *	8 3%	23 9%	21 8%	16 6%	5 2%	2 1%
WEIGHTED TOTAL	258	14 5%	2 1%	1 *	5 2%	4 2%	1 1%	1 *	8 3%	25 9%	21 8%	15 6%	5 2%	1 1%
VERY POSITIVE	16 6%	-	-	-	-	-	-	-	-	1 4%	1 4%	-	-	-
FAIRLY POSITIVE	12 5%	-	-	-	-	-	-	3 38%	1 4%	-	1 5%	-	-	-
NEUTRAL	89 35%	4 30%	1 55%	1 100%	1 17%	-	* 30%	-	2 24%	11 43%	6 26%	10 63%	3 50%	-
FAIRLY NEGATIVE	54 21%	3 20%	1 45%	-	1 22%	1 30%	1 70%	1 100%	2 28%	5 22%	7 34%	4 23%	-	-
VERY NEGATIVE	86 33%	7 50%	-	-	3 60%	3 70%	-	-	1 10%	6 24%	8 36%	1 9%	3 50%	1 100%
DON'T KNOW	1 1%	-	-	-	-	-	-	-	-	1 4%	-	-	-	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q28 AND WHAT, IF ANYTHING, DID YOU DO WHEN THAT HAPPENED?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	254	140 55%	114 45%	14 6%	45 18%	54 21%	65 26%	43 17%	33 13%	72 28%	100 39%	45 18%	37 15%
WEIGHTED TOTAL	258	143 55%	115 45%	22 8%	47 18%	55 21%	56 22%	46 18%	33 13%	70 27%	106 41%	44 17%	38 15%
STOPPED USING THE CARD	41 16%	18 13%	22 19%	9 41%	7 14%	4 7%	12 21%	5 12%	4 12%	8 11%	20 19%	7 16%	5 14%
TOOK OUT OR STARTED USING A DIFFERENT CREDIT CARD	28 11%	17 12%	11 10%	1 5%	7 16%	5 9%	6 11%	5 12%	3 10%	6 9%	13 13%	4 9%	4 12%
COMPLAINED TO THE CREDIT CARD COMPANY	24 9%	17 12%	7 6%	5 25%	8 16%	7 13%	2 3%	1 2%	1 3%	1 2%	12 11%	7 17%	3 9%
ASKED FOR THE RATE TO BE CHANGED BACK	7 3%	3 2%	4 3%	- -	1 2%	2 4%	1 1%	3 6%	* 1%	1 2%	3 3%	2 5%	1 2%
AGREED WITH THE CREDIT CARD COMPANY TO PAY OFF THE EXISTING BALANCE AT THE EXISTING RATE AND STOP USING THE CARD	15 6%	10 7%	5 4%	- -	3 6%	5 10%	2 4%	3 7%	2 5%	3 4%	8 7%	3 7%	1 4%
GOT ADVICE FROM E.G. CITIZEN'S ADVICE	5 2%	1 1%	4 3%	- -	2 4%	1 2%	2 3%	- -	- -	2 3%	2 2%	1 2%	- -
OTHERS	43 17%	25 17%	19 16%	3 14%	6 13%	7 13%	12 21%	8 17%	8 23%	15 22%	13 12%	6 14%	9 23%
DID NOTHING	122 47%	66 46%	57 49%	4 20%	22 47%	27 49%	25 45%	26 57%	18 53%	39 55%	49 46%	21 46%	14 37%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q28 AND WHAT, IF ANYTHING, DID YOU DO WHEN THAT HAPPENED?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	254	21 8%	12 5%	19 7%	24 9%	19 7%	19 7%	6 2%	23 9%	17 7%	36 14%	51 20%	7 3%	83 33%	67 26%	104 41%
WEIGHTED TOTAL	258	20 8%	12 5%	20 8%	27 10%	20 8%	18 7%	6 2%	24 9%	17 7%	36 14%	52 20%	6 2%	85 33%	68 26%	105 41%
STOPPED USING THE CARD	41 16%	1 4%	1 11%	7 37%	7 27%	4 20%	2 9%	-	7 29%	1 7%	5 13%	3 6%	2 35%	19 22%	13 19%	9 9%
TOOK OUT OR STARTED USING A DIFFERENT CREDIT CARD	28 11%	5 25%	-	1 4%	2 8%	2 10%	-	-	3 11%	5 27%	3 10%	6 12%	1 15%	9 11%	5 7%	14 14%
COMPLAINED TO THE CREDIT CARD COMPANY	24 9%	4 19%	2 13%	-	3 12%	3 14%	1 6%	1 18%	2 8%	2 11%	4 12%	2 5%	-	9 10%	7 10%	9 8%
ASKED FOR THE RATE TO BE CHANGED BACK	7 3%	1 4%	-	2 8%	* 2%	2 9%	1 6%	-	1 5%	-	-	-	-	3 3%	4 6%	-
AGREED WITH THE CREDIT CARD COMPANY TO PAY OFF THE EXISTING BALANCE AT THE EXISTING RATE AND STOP USING THE CARD	15 6%	3 14%	1 4%	-	4 14%	-	-	-	2 9%	-	4 10%	2 4%	-	7 8%	2 3%	6 5%
GOT ADVICE FROM E.G. CITIZEN'S ADVICE	5 2%	1 4%	-	-	1 4%	-	1 5%	-	-	-	1 3%	1 2%	-	2 2%	1 1%	2 2%
OTHERS	43 17%	4 19%	2 17%	4 19%	1 5%	5 24%	6 33%	* 8%	3 11%	4 25%	3 10%	8 16%	2 28%	13 15%	14 21%	16 15%
DID NOTHING	122 47%	6 32%	7 55%	6 31%	12 46%	9 42%	9 48%	4 74%	9 36%	5 30%	20 55%	34 64%	2 37%	34 40%	30 45%	58 55%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q28 AND WHAT, IF ANYTHING, DID YOU DO WHEN THAT HAPPENED?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	254	167 66%	53 21%	34 13%	163 64%	38 15%	53 21%
WEIGHTED TOTAL	258	170 66%	54 21%	35 13%	166 64%	42 16%	51 20%
STOPPED USING THE CARD	41 16%	25 15%	9 18%	6 17%	25 15%	6 15%	9 17%
TOOK OUT OR STARTED USING A DIFFERENT CREDIT CARD	28 11%	19 11%	5 10%	4 11%	16 10%	6 15%	6 11%
COMPLAINED TO THE CREDIT CARD COMPANY	24 9%	17 10%	5 10%	2 6%	18 11%	3 7%	3 6%
ASKED FOR THE RATE TO BE CHANGED BACK	7 3%	5 3%	- -	2 5%	4 2%	2 5%	1 2%
AGREED WITH THE CREDIT CARD COMPANY TO PAY OFF THE EXISTING BALANCE AT THE EXISTING RATE AND STOP USING THE CARD	15 6%	9 5%	4 8%	1 4%	9 5%	2 5%	4 8%
GOT ADVICE FROM E.G. CITIZEN'S ADVICE	5 2%	2 1%	2 4%	1 2%	3 2%	1 2%	1 2%
OTHERS	43 17%	31 18%	6 11%	6 19%	28 17%	9 21%	6 12%
DID NOTHING	122 47%	77 45%	28 53%	17 50%	76 46%	19 45%	27 54%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q28 AND WHAT, IF ANYTHING, DID YOU DO WHEN THAT HAPPENED?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	254	107 42%	82 32%	62 24%	76 30%	178 70%	144 57%	108 43%
WEIGHTED TOTAL	258	112 43%	84 32%	60 23%	80 31%	178 69%	147 57%	110 42%
STOPPED USING THE CARD	41 16%	14 12%	13 16%	13 22%	16 20%	24 14%	22 15%	18 16%
TOOK OUT OR STARTED USING A DIFFERENT CREDIT CARD	28 11%	9 8%	8 9%	12 19%	18 22%	10 6%	12 8%	16 14%
COMPLAINED TO THE CREDIT CARD COMPANY	24 9%	16 14%	7 8%	1 1%	4 5%	20 11%	18 12%	6 5%
ASKED FOR THE RATE TO BE CHANGED BACK	7 3%	4 3%	1 1%	1 2%	3 3%	4 2%	6 4%	1 1%
AGREED WITH THE CREDIT CARD COMPANY TO PAY OFF THE EXISTING BALANCE AT THE EXISTING RATE AND STOP USING THE CARD	15 6%	5 5%	4 5%	5 9%	8 10%	7 4%	5 4%	10 9%
GOT ADVICE FROM E.G. CITIZEN'S ADVICE	5 2%	1 1%	1 1%	3 5%	3 3%	2 1%	2 1%	3 2%
OTHERS	43 17%	22 19%	13 16%	8 14%	6 8%	37 20%	24 16%	19 17%
DID NOTHING	122 47%	52 46%	42 50%	27 45%	33 41%	89 50%	70 48%	52 47%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q28 AND WHAT, IF ANYTHING, DID YOU DO WHEN THAT HAPPENED?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	254	36 14%	72 28%	18 7%	54 21%	138 54%	196 77%	58 23%
WEIGHTED TOTAL	258	35 13%	75 29%	18 7%	51 20%	144 56%	203 79%	55 21%
STOPPED USING THE CARD	41 16%	3 8%	15 20%	3 16%	4 8%	30 21%	35 17%	6 10%
TOOK OUT OR STARTED USING A DIFFERENT CREDIT CARD	28 11%	1 3%	15 20%	-	5 10%	17 12%	25 12%	3 6%
COMPLAINED TO THE CREDIT CARD COMPANY	24 9%	1 3%	5 6%	6 35%	12 23%	2 2%	8 4%	16 29%
ASKED FOR THE RATE TO BE CHANGED BACK	7 3%	-	1 2%	1 5%	2 3%	1 1%	4 2%	3 5%
AGREED WITH THE CREDIT CARD COMPANY TO PAY OFF THE EXISTING BALANCE AT THE EXISTING RATE AND STOP USING THE CARD	15 6%	5 14%	5 6%	* 2%	4 7%	9 6%	11 5%	4 7%
GOT ADVICE FROM E.G. CITIZEN'S ADVICE	5 2%	2 5%	1 1%	-	1 2%	4 3%	4 2%	1 1%
OTHERS	43 17%	7 20%	12 16%	6 32%	8 15%	21 15%	30 15%	13 24%
DID NOTHING	122 47%	20 58%	31 42%	3 17%	23 45%	73 51%	106 52%	17 30%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q28 AND WHAT, IF ANYTHING, DID YOU DO WHEN THAT HAPPENED?

BASE : ALL WHO HAD INTEREST RATE INCREASED

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,000 0+
UNWEIGHTED TOTAL	254	14 6%	2 1%	1 *	4 2%	4 2%	2 1%	1 *	8 3%	23 9%	21 8%	16 6%	5 2%	2 1%
WEIGHTED TOTAL	258	14 5%	2 1%	1 *	5 2%	4 2%	1 1%	1 *	8 3%	25 9%	21 8%	15 6%	5 2%	1 1%
STOPPED USING THE CARD	41 16%	4 30%	- -	- -	2 34%	- -	* 30%	1 100%	2 24%	4 17%	2 10%	1 5%	- -	- -
TOOK OUT OR STARTED USING A DIFFERENT CREDIT CARD	28 11%	3 23%	- -	- -	2 34%	1 30%	- -	1 100%	2 25%	2 9%	2 7%	3 20%	1 20%	- -
COMPLAINED TO THE CREDIT CARD COMPANY	24 9%	1 6%	- -	- -	- -	- -	- -	- -	- -	2 9%	5 23%	- -	- -	- -
ASKED FOR THE RATE TO BE CHANGED BACK	7 3%	- -	- -	- -	- -	- -	- -	- -	- -	- -	2 8%	- -	- -	- -
AGREED WITH THE CREDIT CARD COMPANY TO PAY OFF THE EXISTING BALANCE AT THE EXISTING RATE AND STOP USING THE CARD	15 6%	1 10%	1 45%	- -	- -	- -	- -	- -	2 29%	- -	1 4%	1 6%	1 17%	- -
GOT ADVICE FROM E.G. CITIZEN'S ADVICE	5 2%	1 6%	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
OTHERS	43 17%	2 14%	- -	- -	1 26%	1 27%	- -	- -	- -	4 18%	5 24%	3 20%	2 46%	1 69%
DID NOTHING	122 47%	7 53%	1 55%	1 100%	2 40%	2 44%	1 70%	- -	2 21%	13 54%	9 44%	7 49%	1 16%	* 31%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q29 WHERE A CREDIT CARD PROVIDER INCREASES A CUSTOMER'S INTEREST RATE THEY MUST PROVIDE HIM OR HER WITH OPTIONS, ONE OF WHICH IS TO CLOSE THE ACCOUNT AND REPAY THE REMAINING BALANCE AT THE EXISTING RATE OF INTEREST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
KNEW THIS ALREADY	521 45%	304 50%	217 40%	74 59%	91 49%	102 43%	90 44%	74 43%	89 41%	132 43%	174 44%	128 49%	86 46%
DID NOT KNOW THIS AND IT SURPRISES YOU	207 18%	91 15%	116 22%	21 16%	33 17%	46 19%	48 23%	26 15%	33 15%	54 18%	73 19%	45 17%	34 18%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	420 37%	217 35%	203 38%	31 25%	63 34%	91 38%	65 32%	73 42%	96 44%	119 39%	144 37%	88 34%	68 36%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q29 WHERE A CREDIT CARD PROVIDER INCREASES A CUSTOMER'S INTEREST RATE THEY MUST PROVIDE HIM OR HER WITH OPTIONS, ONE OF WHICH IS TO CLOSE THE ACCOUNT AND REPAY THE REMAINING BALANCE AT THE EXISTING RATE OF INTEREST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
KNEW THIS ALREADY	521 45%	54 55%	22 45%	54 54%	32 33%	27 35%	27 51%	21 45%	52 48%	39 41%	77 47%	104 45%	12 39%	174 46%	127 45%	220 45%
DID NOT KNOW THIS AND IT SURPRISES YOU	207 18%	13 13%	7 14%	10 10%	25 26%	18 23%	9 17%	13 28%	19 18%	16 17%	29 18%	41 18%	6 20%	61 16%	59 21%	87 18%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	420 37%	31 32%	20 41%	37 36%	40 41%	32 41%	17 32%	12 26%	37 34%	40 42%	58 35%	84 37%	12 41%	140 37%	97 34%	182 37%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q29 WHERE A CREDIT CARD PROVIDER INCREASES A CUSTOMER'S INTEREST RATE THEY MUST PROVIDE HIM OR HER WITH OPTIONS, ONE OF WHICH IS TO CLOSE THE ACCOUNT AND REPAY THE REMAINING BALANCE AT THE EXISTING RATE OF INTEREST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
KNEW THIS ALREADY	521 45%	335 45%	109 48%	77 44%	303 48%	77 43%	141 42%
DID NOT KNOW THIS AND IT SURPRISES YOU	207 18%	134 18%	42 18%	31 18%	119 19%	26 15%	62 19%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	420 37%	276 37%	76 34%	67 38%	214 34%	74 42%	132 39%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q29 WHERE A CREDIT CARD PROVIDER INCREASES A CUSTOMER'S INTEREST RATE THEY MUST PROVIDE HIM OR HER WITH OPTIONS, ONE OF WHICH IS TO CLOSE THE ACCOUNT AND REPAY THE REMAINING BALANCE AT THE EXISTING RATE OF INTEREST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
KNEW THIS ALREADY	521 45%	267 44%	168 47%	78 47%	128 53%	393 43%	352 45%	162 47%
DID NOT KNOW THIS AND IT SURPRISES YOU	207 18%	107 18%	58 16%	41 25%	48 20%	159 17%	143 18%	63 18%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	420 37%	237 39%	133 37%	47 28%	63 26%	356 39%	292 37%	122 35%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q29 WHERE A CREDIT CARD PROVIDER INCREASES A CUSTOMER'S INTEREST RATE THEY MUST PROVIDE HIM OR HER WITH OPTIONS, ONE OF WHICH IS TO CLOSE THE ACCOUNT AND REPAY THE REMAINING BALANCE AT THE EXISTING RATE OF INTEREST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
KNEW THIS ALREADY	521 45%	48 47%	114 47%	38 36%	139 47%	246 50%	425 56%	95 25%
DID NOT KNOW THIS AND IT SURPRISES YOU	207 18%	26 26%	36 15%	17 17%	56 19%	84 17%	123 16%	84 22%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	420 37%	28 28%	94 38%	50 48%	100 34%	166 33%	213 28%	206 53%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q29 WHERE A CREDIT CARD PROVIDER INCREASES A CUSTOMER'S INTEREST RATE THEY MUST PROVIDE HIM OR HER WITH OPTIONS, ONE OF WHICH IS TO CLOSE THE ACCOUNT AND REPAY THE REMAINING BALANCE AT THE EXISTING RATE OF INTEREST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
KNEW THIS ALREADY	521 45%	18 39%	1 35%	7 42%	9 44%	9 35%	2 15%	15 68%	15 34%	73 59%	38 49%	27 59%	3 24%	4 43%
DID NOT KNOW THIS AND IT SURPRISES YOU	207 18%	10 21%	1 29%	1 4%	1 5%	5 19%	1 10%	4 16%	12 27%	13 11%	19 24%	5 10%	1 5%	1 10%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	420 37%	18 40%	1 36%	9 54%	11 51%	12 46%	8 75%	4 16%	17 39%	37 30%	20 26%	14 30%	9 71%	4 47%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q30 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS REDUCED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	96 8%	46 8%	49 9%	11 9%	15 8%	28 12%	12 6%	16 9%	14 6%	32 10%	30 8%	15 6%	20 10%
NO	911 79%	496 81%	415 78%	111 88%	150 81%	194 81%	159 79%	126 72%	171 78%	232 76%	313 80%	223 85%	143 76%
DON'T KNOW	140 12%	69 11%	71 13%	4 3%	21 11%	17 7%	31 15%	32 19%	34 16%	42 14%	49 13%	24 9%	25 13%



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**NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009**

Q30 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS REDUCED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	96 8%	6 6%	4 7%	12 12%	11 12%	8 11%	6 12%	2 5%	6 6%	12 13%	12 8%	14 6%	1 5%	34 9%	23 8%	39 8%
NO	911 79%	80 81%	41 84%	76 74%	75 77%	57 74%	40 77%	40 88%	92 86%	69 73%	135 82%	181 79%	26 87%	297 79%	229 81%	385 79%
DON'T KNOW	140 12%	13 13%	4 8%	14 14%	11 11%	12 16%	6 11%	3 8%	9 8%	14 14%	17 10%	35 15%	2 8%	44 12%	30 11%	66 13%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q30 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS REDUCED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	96 8%	56 8%	22 10%	17 10%	58 9%	12 7%	26 8%
NO	911 79%	600 81%	180 79%	131 75%	499 79%	145 82%	266 80%
DON'T KNOW	140 12%	89 12%	25 11%	27 15%	78 12%	20 11%	42 13%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q30 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS REDUCED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	96 8%	42 7%	30 8%	22 13%	29 12%	67 7%	56 7%	38 11%
NO	911 79%	493 81%	289 81%	122 74%	191 80%	720 79%	613 78%	289 83%
DON'T KNOW	140 12%	77 13%	39 11%	22 13%	19 8%	121 13%	117 15%	19 6%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q30 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS REDUCED?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	96 8%	16 16%	22 9%	6 6%	12 4%	61 12%	77 10%	19 5%
NO	911 79%	78 76%	211 87%	97 93%	267 91%	379 76%	588 77%	323 84%
DON'T KNOW	140 12%	9 9%	10 4%	2 2%	15 5%	56 11%	97 13%	43 11%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q30 THINKING BACK OVER THE LAST TWO YEARS, HAVE YOU HAD THE INTEREST RATE ON ANY OF YOUR CREDIT CARDS REDUCED?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	96 8%	7 15%	-	-	2 7%	2 9%	-	2 8%	6 13%	10 8%	3 4%	4 9%	1 6%	1 13%
NO	911 79%	33 71%	4 88%	14 79%	19 93%	20 77%	9 90%	21 92%	32 72%	103 84%	67 87%	40 88%	8 61%	4 43%
DON'T KNOW	140 12%	6 13%	* 12%	4 21%	-	3 14%	1 10%	-	7 15%	10 8%	7 10%	2 3%	4 32%	4 44%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q31 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE REDUCED

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	94	47 50%	47 50%	7 7%	15 16%	27 29%	15 16%	16 17%	14 15%	34 36%	25 27%	15 16%	20 21%
WEIGHTED TOTAL	96	46 48%	49 52%	11 12%	15 16%	28 29%	12 13%	16 16%	14 14%	32 33%	30 31%	15 16%	20 20%
VERY POSITIVE	34 35%	12 26%	22 44%	6 58%	4 29%	8 30%	4 35%	3 21%	7 53%	10 33%	12 41%	4 27%	7 37%
FAIRLY POSITIVE	24 25%	15 33%	9 18%	2 20%	4 23%	6 23%	4 36%	5 33%	2 15%	8 24%	5 16%	5 32%	6 33%
NEUTRAL	24 25%	13 28%	11 22%	2 22%	6 37%	6 21%	3 25%	5 33%	2 15%	8 25%	8 27%	6 40%	2 11%
FAIRLY NEGATIVE	5 5%	3 7%	2 4%	- -	2 10%	2 7%	* 4%	* 3%	1 4%	- -	4 12%	- -	1 7%
VERY NEGATIVE	4 4%	2 4%	2 4%	- -	- -	2 8%	- -	2 11%	- -	3 9%	1 4%	- -	- -
DON'T KNOW	5 5%	1 2%	4 8%	- -	- -	3 12%	- -	- -	2 13%	3 9%	- -	- -	2 12%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q31 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE REDUCED

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	94	6 6%	3 3%	14 15%	10 11%	8 9%	6 6%	2 2%	6 6%	10 11%	13 14%	14 15%	2 2%	35 37%	22 23%	37 39%
WEIGHTED TOTAL	96	6 6%	4 4%	12 13%	11 12%	8 9%	6 7%	2 2%	6 7%	12 13%	12 13%	14 14%	1 2%	34 36%	23 24%	39 40%
VERY POSITIVE	34 35%	1 13%	3 80%	4 33%	6 50%	3 34%	2 31%	1 43%	5 79%	3 24%	3 20%	4 26%	1 63%	14 41%	11 46%	9 24%
FAIRLY POSITIVE	24 25%	1 26%	- -	5 39%	4 34%	2 22%	2 34%	- -	1 14%	2 12%	7 54%	- -	1 37%	11 31%	5 21%	8 21%
NEUTRAL	24 25%	2 30%	1 20%	1 11%	2 16%	4 44%	1 18%	1 57%	- -	5 41%	1 12%	6 46%	- -	6 16%	6 26%	13 33%
FAIRLY NEGATIVE	5 5%	- -	- -	- -	- -	- -	- -	- -	* 7%	1 4%	1 7%	3 22%	- -	- -	* 2%	4 12%
VERY NEGATIVE	4 4%	- -	- -	1 9%	- -	- -	1 16%	- -	- -	- -	1 7%	1 6%	- -	1 3%	1 5%	2 4%
DON'T KNOW	5 5%	2 31%	- -	1 9%	- -	- -	- -	- -	- -	2 18%	- -	- -	- -	3 8%	- -	2 6%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q31 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE REDUCED

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	94	57 61%	22 23%	15 16%	55 59%	10 11%	29 31%
WEIGHTED TOTAL	96	56 59%	22 23%	17 18%	58 61%	12 12%	26 27%
VERY POSITIVE	34 35%	20 36%	6 26%	8 47%	20 35%	5 39%	9 35%
FAIRLY POSITIVE	24 25%	15 26%	5 25%	4 21%	13 22%	6 49%	5 20%
NEUTRAL	24 25%	13 23%	7 33%	4 22%	16 28%	1 12%	7 25%
FAIRLY NEGATIVE	5 5%	4 8%	1 2%	-	4 6%	-	1 5%
VERY NEGATIVE	4 4%	3 5%	1 4%	-	2 3%	-	2 8%
DON'T KNOW	5 5%	1 2%	2 10%	2 10%	3 6%	-	2 7%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q31 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE REDUCED

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	94	43 46%	26 28%	24 26%	29 31%	65 69%	56 60%	36 38%
WEIGHTED TOTAL	96	42 44%	30 32%	22 23%	29 30%	67 70%	56 58%	38 40%
VERY POSITIVE	34 35%	7 16%	17 55%	9 41%	12 42%	22 32%	18 33%	15 39%
FAIRLY POSITIVE	24 25%	15 35%	7 21%	3 12%	5 18%	19 28%	11 19%	13 33%
NEUTRAL	24 25%	14 34%	6 20%	4 18%	7 23%	18 26%	19 34%	5 14%
FAIRLY NEGATIVE	5 5%	3 6%	-	2 11%	2 7%	3 4%	3 6%	2 4%
VERY NEGATIVE	4 4%	-	-	4 17%	3 9%	1 2%	1 1%	3 8%
DON'T KNOW	5 5%	4 9%	1 4%	-	-	5 8%	4 7%	1 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q31 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE REDUCED

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	94	15 16%	21 22%	8 9%	14 15%	54 57%	71 76%	23 24%
WEIGHTED TOTAL	96	16 17%	22 23%	6 6%	12 13%	61 63%	77 80%	19 20%
VERY POSITIVE	34 35%	5 31%	10 44%	2 31%	3 26%	21 35%	30 39%	4 21%
FAIRLY POSITIVE	24 25%	4 24%	9 39%	-	2 19%	20 32%	19 25%	5 24%
NEUTRAL	24 25%	4 24%	2 7%	4 69%	5 40%	9 15%	17 23%	7 36%
FAIRLY NEGATIVE	5 5%	2 10%	-	-	2 15%	3 4%	2 3%	3 15%
VERY NEGATIVE	4 4%	2 12%	1 5%	-	-	3 5%	3 4%	1 4%
DON'T KNOW	5 5%	-	1 5%	-	-	5 8%	5 7%	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q31 THINKING ABOUT THE LAST TIME THIS HAPPENED, COULD YOU TELL ME TO WHAT EXTENT YOU SAW THAT AS A POSITIVE OR A NEGATIVE AT THE TIME?

BASE : ALL WHO HAD INTEREST RATE REDUCED

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	94	6 6%	-	-	1 1%	2 2%	-	2 2%	6 6%	9 10%	3 3%	4 4%	1 1%	1 1%
WEIGHTED TOTAL	96	7 7%	-	-	2 2%	2 2%	-	2 2%	6 6%	10 11%	3 3%	4 4%	1 1%	1 1%
VERY POSITIVE	34 35%	4 58%	-	-	-	-	-	1 53%	4 77%	1 10%	1 33%	-	-	-
FAIRLY POSITIVE	24 25%	2 22%	-	-	2 100%	1 43%	-	1 47%	1 23%	4 40%	1 29%	1 19%	-	-
NEUTRAL	24 25%	1 14%	-	-	-	1 57%	-	-	-	2 24%	-	3 81%	-	-
FAIRLY NEGATIVE	5 5%	* 6%	-	-	-	-	-	-	-	2 15%	1 38%	-	-	-
VERY NEGATIVE	4 4%	-	-	-	-	-	-	-	-	1 11%	-	-	1 100%	-
DON'T KNOW	5 5%	-	-	-	-	-	-	-	-	-	-	-	-	1 100%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q32 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE, EITHER UP OR DOWN, ON ANY OUTSTANDING BALANCE YOU MAY HAVE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	684 60%	361 59%	323 60%	57 45%	110 59%	148 62%	128 63%	115 66%	126 58%	192 63%	226 58%	152 58%	114 60%
NO	409 36%	233 38%	176 33%	66 52%	71 38%	86 36%	67 33%	51 29%	67 31%	102 33%	144 37%	104 40%	58 31%
DON'T KNOW	54 5%	17 3%	37 7%	3 3%	5 3%	5 2%	7 4%	8 5%	25 11%	11 4%	22 6%	5 2%	16 9%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q32 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE, EITHER UP OR DOWN, ON ANY OUTSTANDING BALANCE YOU MAY HAVE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	684 60%	59 60%	35 72%	66 64%	61 62%	44 57%	27 53%	21 46%	71 66%	51 54%	82 50%	144 63%	23 75%	242 65%	164 58%	278 57%
NO	409 36%	36 37%	13 28%	32 32%	32 32%	31 40%	22 42%	22 47%	31 29%	37 39%	77 47%	70 30%	7 25%	121 32%	105 37%	184 38%
DON'T KNOW	54 5%	3 3%	-	4 4%	5 5%	3 4%	3 6%	3 7%	5 5%	7 7%	5 3%	16 7%	-	12 3%	14 5%	28 6%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q32 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE, EITHER UP OR DOWN, ON ANY OUTSTANDING BALANCE YOU MAY HAVE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	684 60%	448 60%	122 54%	114 65%	388 61%	109 62%	187 56%
NO	409 36%	272 36%	95 42%	43 24%	229 36%	62 35%	118 35%
DON'T KNOW	54 5%	25 3%	10 4%	19 17%	19 3%	6 3%	30 9%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q32 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE, EITHER UP OR DOWN, ON ANY OUTSTANDING BALANCE YOU MAY HAVE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	684 60%	403 66%	189 53%	87 52%	147 61%	537 59%	456 58%	218 63%
NO	409 36%	175 29%	157 44%	74 45%	87 36%	322 36%	294 37%	113 33%
DON'T KNOW	54 5%	33 5%	12 3%	5 3%	6 2%	48 5%	36 5%	16 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q32 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE, EITHER UP OR DOWN, ON ANY OUTSTANDING BALANCE YOU MAY HAVE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	684 60%	62 61%	156 64%	56 53%	142 48%	337 68%	493 65%	191 49%
NO	409 36%	33 33%	79 33%	44 42%	151 51%	142 29%	245 32%	164 43%
DON'T KNOW	54 5%	7 7%	9 4%	5 5%	2 1%	17 3%	23 3%	31 8%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q32 THE GOVERNMENT IS THINKING OF PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE, EITHER UP OR DOWN, ON ANY OUTSTANDING BALANCE YOU MAY HAVE. IN YOUR OPINION, IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	684 60%	34 75%	4 100%	11 66%	11 55%	21 84%	6 56%	11 49%	20 46%	69 56%	58 75%	31 68%	9 72%	5 57%
NO	409 36%	11 25%	- -	5 27%	5 23%	3 11%	3 34%	12 51%	23 51%	50 41%	18 24%	12 27%	3 21%	2 22%
DON'T KNOW	54 5%	- -	- -	1 7%	5 22%	1 5%	1 10%	- -	1 3%	3 3%	1 1%	2 5%	1 7%	2 20%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q33 IF THIS MEANT THAT CREDIT CARD INTEREST RATES WERE GENERALLY HIGHER IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	687	362 53%	325 47%	43 6%	105 15%	146 21%	152 22%	116 17%	125 18%	197 29%	221 32%	152 22%	117 17%
WEIGHTED TOTAL	684	361 53%	323 47%	57 8%	110 16%	148 22%	128 19%	115 17%	126 18%	192 28%	226 33%	152 22%	114 17%
YES	296 43%	156 43%	141 44%	30 53%	45 41%	55 37%	60 47%	44 38%	62 49%	81 42%	106 47%	55 36%	55 49%
NO	358 52%	196 54%	162 50%	25 44%	61 56%	88 59%	63 50%	63 55%	57 45%	102 53%	110 49%	93 61%	52 46%
DON'T KNOW	29 4%	10 3%	20 6%	1 2%	4 4%	5 3%	4 3%	8 7%	7 6%	9 4%	11 5%	4 3%	6 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

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BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	687	60 9%	37 5%	69 10%	59 9%	46 7%	28 4%	20 3%	69 10%	52 8%	82 12%	140 20%	25 4%	250 36%	163 24%	274 40%
WEIGHTED TOTAL	684	59 9%	35 5%	66 10%	61 9%	44 6%	27 4%	21 3%	71 10%	51 8%	82 12%	144 21%	23 3%	242 35%	164 24%	278 41%
YES	296 43%	27 46%	14 41%	27 40%	29 48%	23 53%	17 60%	14 68%	22 30%	25 48%	38 46%	49 34%	12 51%	108 45%	76 46%	112 40%
NO	358 52%	30 50%	19 54%	36 54%	29 47%	18 41%	9 32%	6 30%	50 70%	23 45%	42 52%	87 60%	10 46%	123 51%	83 51%	152 55%
DON'T KNOW	29 4%	2 4%	2 5%	3 5%	3 5%	3 6%	2 8%	1 2%	-	3 7%	2 2%	8 6%	1 3%	11 5%	5 3%	13 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

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BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	687	456 66%	115 17%	116 17%	384 56%	98 14%	205 30%
WEIGHTED TOTAL	684	448 65%	122 18%	114 17%	388 57%	109 16%	187 27%
YES	296 43%	193 43%	58 47%	45 40%	161 42%	50 46%	85 45%
NO	358 52%	241 54%	57 46%	60 53%	212 55%	57 52%	90 48%
DON'T KNOW	29 4%	14 3%	8 6%	8 7%	15 4%	2 2%	13 7%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

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BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	687	401 58%	189 28%	92 13%	139 20%	548 80%	467 68%	212 31%
WEIGHTED TOTAL	684	403 59%	189 28%	87 13%	147 21%	537 79%	456 67%	218 32%
YES	296 43%	170 42%	85 45%	38 44%	59 40%	237 44%	202 44%	88 41%
NO	358 52%	212 52%	99 52%	47 55%	86 59%	272 51%	234 51%	120 55%
DON'T KNOW	29 4%	22 5%	6 3%	1 1%	2 1%	28 5%	20 4%	10 4%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q33 IF THIS MEANT THAT CREDIT CARD INTEREST RATES WERE GENERALLY HIGHER IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	687	59 9%	153 22%	52 8%	151 22%	328 48%	487 71%	200 29%
WEIGHTED TOTAL	684	62 9%	156 23%	56 8%	142 21%	337 49%	493 72%	191 28%
YES	296 43%	25 40%	63 41%	24 42%	53 37%	153 45%	227 46%	69 36%
NO	358 52%	37 58%	84 54%	32 56%	84 60%	176 52%	247 50%	111 58%
DON'T KNOW	29 4%	1 2%	9 5%	1 2%	4 3%	7 2%	19 4%	11 6%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q33 IF THIS MEANT THAT CREDIT CARD INTEREST RATES WERE GENERALLY HIGHER IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	687	33 5%	5 1%	11 2%	9 1%	20 3%	6 1%	11 2%	20 3%	68 10%	58 8%	33 5%	12 2%	6 1%
WEIGHTED TOTAL	684	34 5%	4 1%	11 2%	11 2%	21 3%	6 1%	11 2%	20 3%	69 10%	58 9%	31 4%	9 1%	5 1%
YES	296 43%	17 50%	1 34%	9 83%	3 25%	14 67%	2 33%	5 41%	8 39%	20 28%	26 45%	14 46%	5 56%	3 66%
NO	358 52%	15 44%	3 66%	2 17%	7 63%	7 33%	4 67%	6 51%	11 53%	49 70%	31 53%	16 54%	4 44%	2 34%
DON'T KNOW	29 4%	2 6%	-	-	1 11%	-	-	1 7%	2 8%	1 2%	1 2%	-	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q34 AND IF THIS MEANT THAT CREDIT CARDS ALSO CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	687	362 53%	325 47%	43 6%	105 15%	146 21%	152 22%	116 17%	125 18%	197 29%	221 32%	152 22%	117 17%
WEIGHTED TOTAL	684	361 53%	323 47%	57 8%	110 16%	148 22%	128 19%	115 17%	126 18%	192 28%	226 33%	152 22%	114 17%
YES	200 29%	100 28%	100 31%	23 41%	34 31%	39 26%	44 34%	28 25%	32 25%	54 28%	77 34%	34 23%	34 30%
NO	460 67%	254 70%	206 64%	32 57%	74 68%	105 71%	82 64%	84 73%	83 66%	130 68%	143 63%	116 76%	72 63%
DON'T KNOW	24 3%	7 2%	16 5%	1 2%	2 2%	4 3%	2 2%	3 3%	11 9%	8 4%	6 2%	2 1%	8 7%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q34 AND IF THIS MEANT THAT CREDIT CARDS ALSO CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	687	60 9%	37 5%	69 10%	59 9%	46 7%	28 4%	20 3%	69 10%	52 8%	82 12%	140 20%	25 4%	250 36%	163 24%	274 40%
WEIGHTED TOTAL	684	59 9%	35 5%	66 10%	61 9%	44 6%	27 4%	21 3%	71 10%	51 8%	82 12%	144 21%	23 3%	242 35%	164 24%	278 41%
YES	200 29%	18 30%	10 29%	17 27%	16 26%	20 45%	14 50%	9 43%	15 21%	15 29%	22 27%	33 23%	10 45%	72 30%	58 35%	70 25%
NO	460 67%	39 67%	25 71%	42 65%	43 70%	24 53%	14 50%	12 57%	55 77%	34 67%	56 68%	107 74%	10 43%	158 65%	104 64%	198 71%
DON'T KNOW	24 3%	2 3%	-	6 9%	2 3%	1 2%	-	-	1 1%	2 4%	4 5%	3 2%	3 12%	12 5%	2 1%	10 3%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q34 AND IF THIS MEANT THAT CREDIT CARDS ALSO CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	687	456 66%	115 17%	116 17%	384 56%	98 14%	205 30%
WEIGHTED TOTAL	684	448 65%	122 18%	114 17%	388 57%	109 16%	187 27%
YES	200 29%	124 28%	41 34%	34 30%	117 30%	28 26%	55 29%
NO	460 67%	310 69%	74 61%	76 67%	259 67%	78 71%	124 66%
DON'T KNOW	24 3%	13 3%	6 5%	4 3%	12 3%	3 3%	9 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q34 AND IF THIS MEANT THAT CREDIT CARDS ALSO CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	687	401 58%	189 28%	92 13%	139 20%	548 80%	467 68%	212 31%
WEIGHTED TOTAL	684	403 59%	189 28%	87 13%	147 21%	537 79%	456 67%	218 32%
YES	200 29%	121 30%	55 29%	22 26%	43 30%	156 29%	124 27%	72 33%
NO	460 67%	267 66%	128 67%	64 73%	99 67%	362 67%	316 69%	139 64%
DON'T KNOW	24 3%	15 4%	7 4%	1 1%	4 3%	19 4%	16 3%	8 4%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q34 AND IF THIS MEANT THAT CREDIT CARDS ALSO CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	687	59 9%	153 22%	52 8%	151 22%	328 48%	487 71%	200 29%
WEIGHTED TOTAL	684	62 9%	156 23%	56 8%	142 21%	337 49%	493 72%	191 28%
YES	200 29%	26 42%	45 29%	19 34%	37 26%	100 30%	146 30%	54 28%
NO	460 67%	36 57%	103 66%	37 66%	102 72%	228 68%	331 67%	130 68%
DON'T KNOW	24 3%	1 1%	7 5%	1 1%	2 2%	8 2%	16 3%	7 4%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q34 AND IF THIS MEANT THAT CREDIT CARDS ALSO CAME WITH AN ANNUAL FEE IN FUTURE, WOULD THIS STILL BE A GOOD IDEA OR NOT?

BASE : ALL WHO THINK PREVENTING CREDIT CARD COMPANIES FROM CHANGING THE INTEREST RATE IS A GOOD IDEA

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	687	33 5%	5 1%	11 2%	9 1%	20 3%	6 1%	11 2%	20 3%	68 10%	58 8%	33 5%	12 2%	6 1%
WEIGHTED TOTAL	684	34 5%	4 1%	11 2%	11 2%	21 3%	6 1%	11 2%	20 3%	69 10%	58 9%	31 4%	9 1%	5 1%
YES	200 29%	7 22%	1 22%	3 28%	3 24%	9 41%	* 8%	3 26%	7 36%	14 20%	21 36%	14 45%	-	1 21%
NO	460 67%	27 77%	3 78%	7 60%	7 63%	13 59%	4 68%	8 74%	13 64%	56 80%	37 64%	16 52%	9 100%	4 79%
DON'T KNOW	24 3%	1 2%	-	1 12%	1 13%	-	1 24%	-	-	-	-	1 3%	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35A MOST CREDIT CARD COMPANIES CHARGE A DIFFERENT RATE OF INTEREST ON DIFFERENT BORROWING. FOR EXAMPLE, THERE MIGHT BE A LOW RATE OF INTEREST ON A BALANCE TRANSFER, ANOTHER RATE OF INTEREST ON SPENDING AND ANOTHER FOR CASH ADVANCES. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
KNEW THIS ALREADY	761 66%	395 65%	366 68%	78 62%	121 65%	161 67%	145 72%	126 72%	130 60%	218 72%	266 68%	159 61%	118 63%
DID NOT KNOW THIS AND IT SURPRISES YOU	134 12%	79 13%	56 10%	23 18%	21 11%	35 15%	24 12%	6 4%	24 11%	29 9%	45 11%	35 13%	25 14%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	251 22%	138 23%	114 21%	25 20%	43 23%	44 18%	34 17%	42 24%	63 29%	58 19%	81 21%	67 26%	45 24%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35A MOST CREDIT CARD COMPANIES CHARGE A DIFFERENT RATE OF INTEREST ON DIFFERENT BORROWING. FOR EXAMPLE, THERE MIGHT BE A LOW RATE OF INTEREST ON A BALANCE TRANSFER, ANOTHER RATE OF INTEREST ON SPENDING AND ANOTHER FOR CASH ADVANCES. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
KNEW THIS ALREADY	761 66%	62 63%	37 77%	69 68%	61 63%	52 67%	35 68%	28 62%	61 57%	60 63%	99 60%	176 77%	20 66%	249 66%	176 62%	336 69%
DID NOT KNOW THIS AND IT SURPRISES YOU	134 12%	13 13%	4 8%	8 7%	12 12%	14 18%	5 10%	6 13%	15 14%	10 11%	24 15%	19 8%	4 13%	40 11%	40 14%	54 11%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	251 22%	23 23%	7 14%	25 25%	25 25%	12 16%	12 22%	11 24%	31 29%	24 26%	41 25%	35 15%	6 20%	86 23%	66 23%	100 20%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35A MOST CREDIT CARD COMPANIES CHARGE A DIFFERENT RATE OF INTEREST ON DIFFERENT BORROWING. FOR EXAMPLE, THERE MIGHT BE A LOW RATE OF INTEREST ON A BALANCE TRANSFER, ANOTHER RATE OF INTEREST ON SPENDING AND ANOTHER FOR CASH ADVANCES. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
KNEW THIS ALREADY	761 66%	487 65%	155 68%	120 68%	423 67%	133 75%	205 61%
DID NOT KNOW THIS AND IT SURPRISES YOU	134 12%	90 12%	31 14%	13 8%	82 13%	12 7%	40 12%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	251 22%	168 22%	41 18%	42 24%	131 21%	31 18%	89 27%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35A MOST CREDIT CARD COMPANIES CHARGE A DIFFERENT RATE OF INTEREST ON DIFFERENT BORROWING. FOR EXAMPLE, THERE MIGHT BE A LOW RATE OF INTEREST ON A BALANCE TRANSFER, ANOTHER RATE OF INTEREST ON SPENDING AND ANOTHER FOR CASH ADVANCES. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
KNEW THIS ALREADY	761 66%	388 63%	241 67%	127 77%	188 79%	573 63%	485 62%	268 77%
DID NOT KNOW THIS AND IT SURPRISES YOU	134 12%	84 14%	41 11%	8 5%	20 8%	114 13%	105 13%	27 8%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	251 22%	140 23%	78 22%	31 19%	31 13%	221 24%	197 25%	52 15%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35A MOST CREDIT CARD COMPANIES CHARGE A DIFFERENT RATE OF INTEREST ON DIFFERENT BORROWING. FOR EXAMPLE, THERE MIGHT BE A LOW RATE OF INTEREST ON A BALANCE TRANSFER, ANOTHER RATE OF INTEREST ON SPENDING AND ANOTHER FOR CASH ADVANCES. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
KNEW THIS ALREADY	761 66%	79 77%	189 77%	46 44%	180 61%	393 79%	761 100%	- -
DID NOT KNOW THIS AND IT SURPRISES YOU	134 12%	9 9%	18 7%	29 27%	45 15%	26 5%	-	134 35%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	251 22%	15 14%	37 15%	30 29%	69 24%	77 15%	-	251 65%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35A MOST CREDIT CARD COMPANIES CHARGE A DIFFERENT RATE OF INTEREST ON DIFFERENT BORROWING. FOR EXAMPLE, THERE MIGHT BE A LOW RATE OF INTEREST ON A BALANCE TRANSFER, ANOTHER RATE OF INTEREST ON SPENDING AND ANOTHER FOR CASH ADVANCES. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

TOTAL	HOUSEHOLD INCOME													
	UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+	
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
KNEW THIS ALREADY	761 66%	33 71%	1 35%	14 83%	14 70%	19 73%	4 41%	18 79%	35 78%	96 78%	58 74%	37 81%	9 71%	8 90%
DID NOT KNOW THIS AND IT SURPRISES YOU	134 12%	5 11%	-	1 4%	1 7%	3 11%	-	-	1 2%	10 8%	9 12%	1 3%	1 6%	-
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	251 22%	8 18%	3 65%	2 13%	5 23%	4 15%	6 59%	5 21%	9 20%	18 15%	11 14%	7 16%	3 23%	1 10%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35B IF YOU DON'T PAY OFF YOUR BALANCE IN FULL, MOST CREDIT CARD PROVIDERS WILL ALLOCATE THE PAYMENT YOU MAKE TO THE PART OF YOUR BALANCE WITH THE LOWEST INTEREST FIRST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
KNEW THIS ALREADY	671 59%	352 58%	319 60%	69 55%	102 55%	134 56%	119 59%	119 68%	128 59%	185 61%	222 57%	150 57%	114 60%
DID NOT KNOW THIS AND IT SURPRISES YOU	188 16%	104 17%	83 16%	26 20%	42 23%	48 20%	29 14%	17 10%	26 12%	48 16%	64 16%	48 19%	27 15%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	288 25%	156 25%	132 25%	32 25%	42 23%	58 24%	54 27%	38 22%	64 29%	72 24%	106 27%	63 24%	47 25%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35B IF YOU DON'T PAY OFF YOUR BALANCE IN FULL, MOST CREDIT CARD PROVIDERS WILL ALLOCATE THE PAYMENT YOU MAKE TO THE PART OF YOUR BALANCE WITH THE LOWEST INTEREST FIRST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
KNEW THIS ALREADY	671 59%	61 62%	29 60%	69 68%	58 60%	38 49%	29 55%	26 57%	50 47%	57 60%	93 57%	141 61%	20 67%	237 63%	144 51%	291 59%
DID NOT KNOW THIS AND IT SURPRISES YOU	188 16%	13 13%	8 16%	12 12%	18 19%	15 19%	4 8%	9 21%	22 20%	16 17%	29 17%	39 17%	3 12%	54 14%	51 18%	83 17%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	288 25%	24 25%	11 23%	21 21%	21 21%	24 31%	19 37%	10 22%	35 33%	22 23%	43 26%	51 22%	7 22%	84 22%	88 31%	116 24%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35B IF YOU DON'T PAY OFF YOUR BALANCE IN FULL, MOST CREDIT CARD PROVIDERS WILL ALLOCATE THE PAYMENT YOU MAKE TO THE PART OF YOUR BALANCE WITH THE LOWEST INTEREST FIRST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
KNEW THIS ALREADY	671 59%	433 58%	122 54%	116 66%	355 56%	118 67%	198 59%
DID NOT KNOW THIS AND IT SURPRISES YOU	188 16%	127 17%	43 19%	17 10%	123 19%	21 12%	43 13%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	288 25%	185 25%	62 27%	42 24%	157 25%	38 21%	93 28%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35B IF YOU DON'T PAY OFF YOUR BALANCE IN FULL, MOST CREDIT CARD PROVIDERS WILL ALLOCATE THE PAYMENT YOU MAKE TO THE PART OF YOUR BALANCE WITH THE LOWEST INTEREST FIRST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
KNEW THIS ALREADY	671 59%	330 54%	220 61%	117 71%	170 71%	502 55%	418 53%	248 72%
DID NOT KNOW THIS AND IT SURPRISES YOU	188 16%	104 17%	67 19%	16 10%	31 13%	157 17%	155 20%	31 9%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	288 25%	178 29%	72 20%	33 20%	39 16%	249 27%	214 27%	68 19%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35B IF YOU DON'T PAY OFF YOUR BALANCE IN FULL, MOST CREDIT CARD PROVIDERS WILL ALLOCATE THE PAYMENT YOU MAKE TO THE PART OF YOUR BALANCE WITH THE LOWEST INTEREST FIRST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
KNEW THIS ALREADY	671 59%	74 71%	175 72%	46 44%	150 51%	333 67%	579 76%	93 24%
DID NOT KNOW THIS AND IT SURPRISES YOU	188 16%	14 14%	17 7%	24 23%	64 22%	66 13%	70 9%	118 31%
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	288 25%	15 15%	52 21%	34 32%	80 27%	97 20%	113 15%	175 45%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q35B IF YOU DON'T PAY OFF YOUR BALANCE IN FULL, MOST CREDIT CARD PROVIDERS WILL ALLOCATE THE PAYMENT YOU MAKE TO THE PART OF YOUR BALANCE WITH THE LOWEST INTEREST FIRST. WOULD YOU SAY YOU ...?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
KNEW THIS ALREADY	671 59%	31 67%	2 58%	14 79%	16 79%	17 67%	5 45%	14 62%	30 68%	84 68%	45 58%	32 71%	11 85%	6 74%
DID NOT KNOW THIS AND IT SURPRISES YOU	188 16%	6 14%	- -	2 12%	3 13%	4 17%	2 17%	3 14%	2 5%	21 17%	14 19%	1 3%	- -	- -
DID NOT KNOW THIS BUT IT DOESN'T SURPRISE YOU	288 25%	9 19%	2 42%	2 10%	2 8%	4 16%	4 37%	6 24%	12 27%	19 15%	18 24%	12 26%	2 15%	2 26%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q36 THE GOVERNMENT IS THINKING OF MAKING CREDIT CARD PROVIDERS ALLOCATE PAYMENT TO THE PART OF YOUR BALANCE WITH THE HIGHEST INTEREST RATE FIRST. IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	509 44%	277 45%	232 43%	37 29%	81 44%	107 45%	98 49%	99 57%	86 39%	149 49%	185 47%	94 36%	80 43%
NO	582 51%	317 52%	266 50%	85 67%	97 52%	125 52%	97 48%	71 41%	107 49%	142 47%	187 48%	159 61%	95 50%
DON'T KNOW	55 5%	18 3%	38 7%	5 4%	7 4%	7 3%	7 4%	4 2%	25 12%	14 5%	20 5%	9 3%	13 7%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q36 THE GOVERNMENT IS THINKING OF MAKING CREDIT CARD PROVIDERS ALLOCATE PAYMENT TO THE PART OF YOUR BALANCE WITH THE HIGHEST INTEREST RATE FIRST. IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	509 44%	47 48%	26 54%	47 46%	47 49%	37 48%	25 48%	21 45%	41 38%	37 39%	54 33%	108 47%	19 62%	186 50%	124 44%	199 41%
NO	582 51%	49 50%	19 40%	46 45%	44 45%	37 48%	27 52%	22 49%	60 56%	52 54%	108 66%	108 47%	10 33%	168 45%	147 52%	268 55%
DON'T KNOW	55 5%	2 2%	3 6%	9 9%	6 6%	3 4%	-	3 6%	6 6%	6 7%	3 2%	14 6%	1 5%	21 6%	11 4%	23 5%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q36 THE GOVERNMENT IS THINKING OF MAKING CREDIT CARD PROVIDERS ALLOCATE PAYMENT TO THE PART OF YOUR BALANCE WITH THE HIGHEST INTEREST RATE FIRST. IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	509 44%	330 44%	97 43%	82 47%	294 46%	78 44%	137 41%
NO	582 51%	385 52%	118 52%	79 45%	322 51%	91 52%	170 51%
DON'T KNOW	55 5%	29 4%	12 5%	14 8%	20 3%	7 4%	29 9%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q36 THE GOVERNMENT IS THINKING OF MAKING CREDIT CARD PROVIDERS ALLOCATE PAYMENT TO THE PART OF YOUR BALANCE WITH THE HIGHEST INTEREST RATE FIRST. IS THIS A GOOD IDEA OR NOT?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	509 44%	266 43%	151 42%	89 54%	132 55%	377 42%	309 39%	195 56%
NO	582 51%	315 51%	190 53%	72 44%	102 43%	481 53%	436 55%	139 40%
DON'T KNOW	55 5%	31 5%	17 5%	4 3%	5 2%	50 5%	42 5%	13 4%



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BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	509 44%	63 62%	131 54%	38 36%	92 31%	257 52%	397 52%	112 29%
NO	582 51%	36 35%	103 42%	61 59%	196 67%	223 45%	335 44%	248 64%
DON'T KNOW	55 5%	4 4%	9 4%	5 5%	6 2%	15 3%	29 4%	26 7%



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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	509 44%	25 53%	2 51%	9 49%	7 33%	14 55%	2 19%	6 27%	27 60%	45 37%	43 55%	28 62%	10 76%	7 85%
NO	582 51%	19 42%	1 36%	6 36%	10 47%	8 29%	7 71%	16 69%	17 38%	76 61%	34 43%	17 38%	2 17%	1 15%
DON'T KNOW	55 5%	2 4%	* 12%	2 14%	4 21%	4 15%	1 10%	1 4%	1 1%	2 2%	1 1%	- -	1 7%	- -



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

**Q37 IF THIS MEANT THAT CREDIT CARDS NO LONGER OFFERED PROMOTIONAL OR LOWER INTEREST RATES,
 WOULD THIS STILL BE A GOOD IDEA OR NOT?**

BASE : ALL WHO THINK ALLOCATING PAYMENT TO BALANCE WITH HIGHEST RATE FIRST IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	515	285 55%	230 45%	26 5%	76 15%	108 21%	117 23%	98 19%	90 17%	158 31%	179 35%	94 18%	84 16%
WEIGHTED TOTAL	509	277 55%	232 45%	37 7%	81 16%	107 21%	98 19%	99 19%	86 17%	149 29%	185 36%	94 18%	80 16%
YES	328 65%	181 65%	147 63%	25 66%	48 59%	70 65%	67 68%	68 68%	51 59%	107 72%	130 70%	45 48%	46 57%
NO	160 31%	83 30%	77 33%	11 30%	31 38%	35 33%	30 30%	23 23%	30 34%	36 24%	50 27%	45 48%	28 35%
DON'T KNOW	21 4%	13 5%	7 3%	1 3%	2 2%	2 2%	2 2%	8 8%	6 7%	5 4%	5 3%	4 4%	6 8%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

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BASE : ALL WHO THINK ALLOCATING PAYMENT TO BALANCE WITH HIGHEST RATE FIRST IS A GOOD IDEA

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	515	47 9%	28 5%	50 10%	46 9%	36 7%	26 5%	20 4%	40 8%	37 7%	54 10%	111 22%	20 4%	191 37%	122 24%	202 39%
WEIGHTED TOTAL	509	47 9%	26 5%	47 9%	47 9%	37 7%	25 5%	21 4%	41 8%	37 7%	54 11%	108 21%	19 4%	186 37%	124 24%	199 39%
YES	328 65%	27 57%	15 58%	31 66%	36 77%	26 71%	21 83%	11 54%	22 52%	29 77%	30 56%	71 66%	10 52%	119 64%	80 64%	130 65%
NO	160 31%	19 40%	9 33%	13 28%	9 20%	9 25%	4 17%	10 46%	19 45%	6 16%	23 42%	31 29%	9 48%	59 31%	42 34%	60 30%
DON'T KNOW	21 4%	2 4%	2 9%	3 6%	2 4%	2 5%	-	-	1 3%	2 7%	1 2%	6 6%	-	8 5%	3 2%	10 5%



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BASE : ALL WHO THINK ALLOCATING PAYMENT TO BALANCE WITH HIGHEST RATE FIRST IS A GOOD IDEA

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	515	335 65%	93 18%	87 17%	292 57%	72 14%	151 29%
WEIGHTED TOTAL	509	330 65%	97 19%	82 16%	294 58%	78 15%	137 27%
YES	328 65%	216 65%	64 66%	49 60%	191 65%	50 64%	87 64%
NO	160 31%	104 32%	25 26%	30 36%	96 33%	25 32%	39 28%
DON'T KNOW	21 4%	10 3%	7 8%	3 4%	7 2%	3 4%	11 8%



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	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	515	269 52%	150 29%	93 18%	128 25%	387 75%	317 62%	192 37%
WEIGHTED TOTAL	509	266 52%	151 30%	89 18%	132 26%	377 74%	309 61%	195 38%
YES	328 65%	181 68%	92 61%	53 60%	68 52%	260 69%	211 68%	115 59%
NO	160 31%	71 27%	55 36%	34 38%	62 47%	98 26%	80 26%	77 39%
DON'T KNOW	21 4%	14 5%	5 3%	2 2%	2 1%	19 5%	17 6%	3 2%



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	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	515	61 12%	131 25%	33 6%	97 19%	259 50%	395 77%	120 23%
WEIGHTED TOTAL	509	63 12%	131 26%	38 7%	92 18%	257 51%	397 78%	112 22%
YES	328 65%	35 56%	79 60%	22 58%	44 48%	175 68%	267 67%	62 55%
NO	160 31%	27 42%	50 38%	14 36%	45 49%	78 30%	117 29%	43 38%
DON'T KNOW	21 4%	1 2%	2 2%	2 6%	3 3%	5 2%	14 3%	7 6%



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	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	515	23 4%	2 *	9 2%	6 1%	14 3%	3 1%	7 1%	26 5%	45 9%	43 8%	30 6%	11 2%	8 2%
WEIGHTED TOTAL	509	25 5%	2 *	9 2%	7 1%	14 3%	2 *	6 1%	27 5%	45 9%	43 8%	28 5%	10 2%	7 1%
YES	328 65%	14 58%	1 43%	5 63%	4 60%	10 71%	2 100%	4 64%	16 61%	30 65%	24 56%	20 71%	8 83%	6 83%
NO	160 31%	9 37%	1 57%	3 37%	3 40%	4 29%	-	2 36%	9 32%	16 35%	18 42%	7 26%	2 17%	1 17%
DON'T KNOW	21 4%	1 6%	-	-	-	-	-	-	2 7%	-	1 2%	1 3%	-	-



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NOP/421537/8 CREDIT CARDS
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BASE : ALL WHO THINK ALLOCATING PAYMENT TO BALANCE WITH HIGHEST RATE FIRST IS A GOOD IDEA

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	515	285 55%	230 45%	26 5%	76 15%	108 21%	117 23%	98 19%	90 17%	158 31%	179 35%	94 18%	84 16%
WEIGHTED TOTAL	509	277 55%	232 45%	37 7%	81 16%	107 21%	98 19%	99 19%	86 17%	149 29%	185 36%	94 18%	80 16%
YES	206 40%	109 39%	96 42%	21 58%	35 43%	41 38%	38 39%	37 38%	33 38%	69 46%	78 42%	33 35%	26 33%
NO	289 57%	164 59%	126 54%	15 40%	46 57%	65 61%	56 56%	57 57%	51 59%	77 51%	103 56%	60 64%	50 62%
DON'T KNOW	14 3%	4 2%	10 4%	1 2%	- -	2 2%	5 5%	5 5%	2 3%	4 3%	5 3%	1 1%	4 5%



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		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	515	47 9%	28 5%	50 10%	46 9%	36 7%	26 5%	20 4%	40 8%	37 7%	54 10%	111 22%	20 4%	191 37%	122 24%	202 39%
WEIGHTED TOTAL	509	47 9%	26 5%	47 9%	47 9%	37 7%	25 5%	21 4%	41 8%	37 7%	54 11%	108 21%	19 4%	186 37%	124 24%	199 39%
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NO	289 57%	31 67%	16 60%	30 63%	23 49%	17 46%	11 44%	11 55%	24 58%	22 60%	32 59%	66 61%	7 38%	107 57%	63 51%	119 60%
DON'T KNOW	14 3%	2 3%	2 6%	* 1%	2 4%	1 3%	- -	- -	1 3%	2 7%	3 6%	1 1%	1 3%	6 3%	2 2%	6 3%



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	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	515	335 65%	93 18%	87 17%	292 57%	72 14%	151 29%
WEIGHTED TOTAL	509	330 65%	97 19%	82 16%	294 58%	78 15%	137 27%
YES	206 40%	120 36%	53 55%	33 40%	125 43%	26 33%	54 40%
NO	289 57%	199 60%	42 44%	49 59%	162 55%	48 62%	78 57%
DON'T KNOW	14 3%	11 3%	2 2%	1 1%	6 2%	4 5%	4 3%



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WEIGHTED TOTAL	509	266 52%	151 30%	89 18%	132 26%	377 74%	309 61%	195 38%
YES	206 40%	117 44%	56 37%	31 35%	51 38%	155 41%	122 39%	81 41%
NO	289 57%	139 52%	92 61%	57 63%	78 59%	211 56%	178 58%	109 56%
DON'T KNOW	14 3%	10 4%	3 2%	1 1%	3 2%	11 3%	9 3%	5 3%



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	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	515	61 12%	131 25%	33 6%	97 19%	259 50%	395 77%	120 23%
WEIGHTED TOTAL	509	63 12%	131 26%	38 7%	92 18%	257 51%	397 78%	112 22%
YES	206 40%	24 38%	57 43%	12 31%	36 39%	104 41%	164 41%	42 38%
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		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	515	23 4%	2 *	9 2%	6 1%	14 3%	3 1%	7 1%	26 5%	45 9%	43 8%	30 6%	11 2%	8 2%
WEIGHTED TOTAL	509	25 5%	2 *	9 2%	7 1%	14 3%	2 *	6 1%	27 5%	45 9%	43 8%	28 5%	10 2%	7 1%
YES	206 40%	9 35%	1 43%	3 37%	3 45%	6 43%	* 23%	4 63%	10 37%	16 36%	17 39%	15 55%	2 24%	2 32%
NO	289 57%	16 65%	1 57%	5 63%	4 55%	8 57%	1 77%	2 37%	17 63%	29 64%	25 59%	12 43%	7 67%	5 68%
DON'T KNOW	14 3%	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 2%	1 3%	1 9%	- -



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Q39 HAVE YOU EVER MADE A COMPLAINT TO YOUR CREDIT CARD ISSUER, EITHER FORMALLY OR INFORMALLY?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
YES	178 16%	100 16%	78 15%	13 10%	19 10%	47 19%	35 17%	37 21%	29 13%	47 15%	73 19%	28 11%	30 16%
NO	968 84%	511 84%	457 85%	114 90%	167 90%	193 81%	168 83%	137 79%	189 86%	258 85%	319 81%	233 89%	158 84%
DON'T KNOW	1 *	-	1 *	-	-	-	-	-	1 *	-	-	-	1 *



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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
YES	178 16%	15 15%	7 14%	21 21%	17 17%	18 24%	12 22%	8 17%	9 8%	11 12%	25 15%	32 14%	4 13%	64 17%	46 16%	68 14%
NO	968 84%	83 85%	41 86%	81 79%	80 83%	59 76%	40 78%	37 82%	99 92%	84 88%	139 85%	199 86%	26 87%	311 83%	236 83%	421 86%
DON'T KNOW	1 *	-	-	-	-	-	-	1 1%	-	-	-	-	-	-	1 *	-



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BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
YES	178 16%	109 15%	40 18%	29 17%	105 17%	23 13%	50 15%
NO	968 84%	635 85%	187 82%	146 83%	530 83%	153 87%	284 85%
DON'T KNOW	1 *	-	-	1 *	-	-	1 *



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UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
YES	178 16%	77 13%	52 14%	44 27%	46 19%	132 15%	112 14%	64 18%
NO	968 84%	535 87%	307 85%	122 73%	193 81%	775 85%	674 86%	283 82%
DON'T KNOW	1 *	- -	1 *	- -	- -	1 *	1 *	- -



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q39 HAVE YOU EVER MADE A COMPLAINT TO YOUR CREDIT CARD ISSUER, EITHER FORMALLY OR INFORMALLY?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
YES	178 16%	21 21%	43 17%	12 11%	31 11%	92 19%	129 17%	49 13%
NO	968 84%	82 79%	201 83%	93 88%	263 89%	404 81%	632 83%	336 87%
DON'T KNOW	1 *	- -	- -	1 1%	- -	- -	1 *	- -



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q39 HAVE YOU EVER MADE A COMPLAINT TO YOUR CREDIT CARD ISSUER, EITHER FORMALLY OR INFORMALLY?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
YES	178 16%	10 22%	1 24%	2 10%	- -	2 8%	- -	* 2%	8 19%	13 10%	8 10%	7 16%	4 27%	4 49%
NO	968 84%	36 78%	3 76%	15 90%	21 100%	23 92%	10 100%	22 98%	36 81%	110 90%	70 90%	38 84%	9 73%	4 51%
DON'T KNOW	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q40 COULD YOU TELL ME WHAT THAT COMPLAINT WAS ABOUT?

BASE : ALL WHO HAVE MADE A COMPLAINT TO THE CREDIT CARD ISSUER

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	185	103 56%	82 44%	8 4%	19 10%	45 24%	40 22%	38 21%	35 19%	52 28%	68 37%	29 16%	36 19%
WEIGHTED TOTAL	178	100 56%	78 44%	13 7%	19 11%	47 26%	35 19%	37 20%	29 16%	47 26%	73 41%	28 16%	30 17%
RATE INCREASE	29 16%	20 20%	9 12%	6 49%	5 25%	6 13%	3 9%	2 6%	6 22%	4 8%	11 15%	7 26%	7 24%
CREDIT LIMIT INCREASE	7 4%	5 5%	2 2%	- -	3 14%	1 2%	1 2%	- -	2 8%	2 4%	2 3%	3 11%	- -
CREDIT LIMIT DECREASE	2 1%	1 1%	1 1%	- -	1 5%	- -	- -	1 3%	- -	- -	1 1%	1 3%	- -
THE AMOUNT OF YOUR MINIMUM REPAYMENT	15 8%	5 5%	10 12%	2 18%	2 11%	4 10%	1 2%	3 8%	2 8%	3 7%	7 10%	1 3%	3 10%
PUTTING PAYMENTS TOWARDS BALANCE TRANSFER RATHER THAN SPEND OR CASH ADVANCE	6 3%	6 6%	- -	- -	- -	2 4%	1 3%	- -	3 9%	2 5%	3 4%	- -	- -
INCORRECT ITEM ON STATEMENT	37 21%	18 18%	20 25%	1 4%	3 16%	8 17%	9 26%	9 25%	7 25%	11 23%	10 14%	5 19%	11 36%
POOR SERVICE BY STAFF	18 10%	12 12%	6 8%	2 18%	1 7%	6 13%	* 1%	6 16%	2 8%	4 9%	9 13%	3 10%	2 7%
OTHERS	72 40%	40 40%	32 41%	- -	6 32%	21 46%	18 50%	16 43%	11 39%	20 42%	33 45%	11 38%	8 28%
REFUSED	8 5%	6 6%	3 4%	1 11%	1 7%	2 5%	2 5%	1 3%	1 4%	4 8%	3 4%	1 3%	1 2%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q40 COULD YOU TELL ME WHAT THAT COMPLAINT WAS ABOUT?

BASE : ALL WHO HAVE MADE A COMPLAINT TO THE CREDIT CARD ISSUER

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	185	17 9%	8 4%	24 13%	15 8%	17 9%	13 7%	7 4%	9 5%	13 7%	24 13%	34 18%	4 2%	68 37%	46 25%	71 38%
WEIGHTED TOTAL	178	15 8%	7 4%	21 12%	17 9%	18 10%	12 6%	8 4%	9 5%	11 6%	25 14%	32 18%	4 2%	64 36%	46 26%	68 38%
RATE INCREASE	29 16%	2 15%	-	4 20%	6 35%	3 17%	2 15%	1 15%	3 29%	-	6 24%	1 3%	1 18%	13 20%	9 19%	7 10%
CREDIT LIMIT INCREASE	7 4%	1 5%	-	-	-	-	1 9%	1 13%	-	1 11%	3 11%	-	-	1 1%	2 4%	4 6%
CREDIT LIMIT DECREASE	2 1%	-	-	-	-	1 5%	-	-	-	-	-	1 3%	-	-	1 2%	1 1%
THE AMOUNT OF YOUR MINIMUM REPAYMENT	15 8%	-	-	4 18%	2 14%	1 4%	1 9%	-	2 26%	-	3 13%	1 4%	-	6 10%	4 9%	4 7%
PUTTING PAYMENTS TOWARDS BALANCE TRANSFER RATHER THAN SPEND OR CASH ADVANCE	6 3%	-	-	1 3%	-	-	1 9%	-	-	1 9%	2 9%	1 3%	-	1 1%	1 2%	4 6%
INCORRECT ITEM ON STATEMENT	37 21%	5 31%	4 56%	4 21%	2 11%	7 36%	1 12%	1 12%	2 23%	-	8 31%	2 7%	1 35%	16 25%	11 24%	10 14%
POOR SERVICE BY STAFF	18 10%	1 3%	-	1 7%	1 3%	1 6%	1 9%	1 14%	2 17%	3 29%	4 16%	2 8%	1 35%	4 6%	5 10%	10 14%
OTHERS	72 40%	6 39%	3 44%	7 34%	5 28%	5 27%	6 55%	5 60%	*	5 43%	4 16%	24 76%	2 47%	23 35%	16 35%	33 49%
REFUSED	8 5%	1 10%	-	-	3 15%	1 5%	-	-	-	1 12%	-	2 7%	-	4 6%	1 2%	3 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q40 COULD YOU TELL ME WHAT THAT COMPLAINT WAS ABOUT?

BASE : ALL WHO HAVE MADE A COMPLAINT TO THE CREDIT CARD ISSUER

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	185	112 61%	40 22%	33 18%	105 57%	20 11%	60 32%
WEIGHTED TOTAL	178	109 61%	40 22%	29 16%	105 59%	23 13%	50 28%
RATE INCREASE	29 16%	18 17%	8 19%	3 9%	14 13%	4 16%	12 23%
CREDIT LIMIT INCREASE	7 4%	7 6%	- -	- -	3 3%	3 11%	1 2%
CREDIT LIMIT DECREASE	2 1%	1 1%	- -	1 3%	2 2%	- -	- -
THE AMOUNT OF YOUR MINIMUM REPAYMENT	15 8%	11 10%	3 6%	2 6%	8 7%	3 13%	4 9%
PUTTING PAYMENTS TOWARDS BALANCE TRANSFER RATHER THAN SPEND OR CASH ADVANCE	6 3%	3 3%	1 1%	2 7%	3 3%	- -	3 6%
INCORRECT ITEM ON STATEMENT	37 21%	19 18%	11 28%	7 23%	24 23%	6 25%	8 15%
POOR SERVICE BY STAFF	18 10%	10 9%	5 14%	3 11%	12 11%	3 14%	3 7%
OTHERS	72 40%	46 42%	13 32%	13 43%	41 39%	7 30%	23 47%
REFUSED	8 5%	6 5%	2 5%	1 2%	4 4%	1 4%	3 6%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q40 COULD YOU TELL ME WHAT THAT COMPLAINT WAS ABOUT?

BASE : ALL WHO HAVE MADE A COMPLAINT TO THE CREDIT CARD ISSUER

	TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)	
		1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS
UNWEIGHTED TOTAL	185	83 45%	51 28%	45 24%	48 26%	137 74%	119 64%	63 34%
WEIGHTED TOTAL	178	77 43%	52 29%	44 25%	46 26%	132 74%	112 63%	64 36%
RATE INCREASE	29 16%	15 19%	8 16%	4 9%	9 19%	20 15%	17 15%	11 17%
CREDIT LIMIT INCREASE	7 4%	4 5%	1 2%	2 4%	2 4%	5 4%	4 4%	2 4%
CREDIT LIMIT DECREASE	2 1%	2 2%	- -	- -	- -	2 1%	2 2%	- -
THE AMOUNT OF YOUR MINIMUM REPAYMENT	15 8%	7 9%	6 11%	2 5%	4 10%	10 8%	10 9%	4 7%
PUTTING PAYMENTS TOWARDS BALANCE TRANSFER RATHER THAN SPEND OR CASH ADVANCE	6 3%	4 5%	2 4%	- -	1 2%	5 4%	5 4%	1 2%
INCORRECT ITEM ON STATEMENT	37 21%	10 13%	13 25%	14 31%	14 30%	23 18%	23 21%	14 21%
POOR SERVICE BY STAFF	18 10%	8 10%	6 12%	3 7%	3 6%	15 12%	9 8%	9 14%
OTHERS	72 40%	31 41%	19 36%	20 46%	14 30%	58 44%	44 40%	26 41%
REFUSED	8 5%	5 6%	2 4%	2 4%	2 5%	6 5%	5 5%	3 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q40 COULD YOU TELL ME WHAT THAT COMPLAINT WAS ABOUT?

BASE : ALL WHO HAVE MADE A COMPLAINT TO THE CREDIT CARD ISSUER

	TOTAL	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)	
		YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW
UNWEIGHTED TOTAL	185	21 11%	42 23%	11 6%	35 19%	89 48%	132 71%	53 29%
WEIGHTED TOTAL	178	21 12%	43 24%	12 7%	31 17%	92 51%	129 72%	49 28%
RATE INCREASE	29 16%	4 19%	7 16%	4 32%	5 17%	14 16%	19 15%	10 20%
CREDIT LIMIT INCREASE	7 4%	2 8%	1 2%	1 7%	1 4%	3 3%	3 3%	3 7%
CREDIT LIMIT DECREASE	2 1%	- -	- -	1 8%	1 3%	- -	2 1%	- -
THE AMOUNT OF YOUR MINIMUM REPAYMENT	15 8%	1 3%	4 9%	- -	5 17%	6 7%	10 8%	5 9%
PUTTING PAYMENTS TOWARDS BALANCE TRANSFER RATHER THAN SPEND OR CASH ADVANCE	6 3%	1 5%	- -	1 9%	2 6%	2 2%	4 3%	2 5%
INCORRECT ITEM ON STATEMENT	37 21%	6 27%	8 19%	1 8%	6 18%	23 25%	25 19%	12 25%
POOR SERVICE BY STAFF	18 10%	3 16%	6 13%	- -	6 19%	5 5%	11 8%	8 16%
OTHERS	72 40%	7 32%	20 46%	3 24%	11 36%	41 45%	58 45%	14 29%
REFUSED	8 5%	1 2%	3 7%	1 11%	1 3%	2 2%	6 5%	3 5%



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q40 COULD YOU TELL ME WHAT THAT COMPLAINT WAS ABOUT?

BASE : ALL WHO HAVE MADE A COMPLAINT TO THE CREDIT CARD ISSUER

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,000 0+
UNWEIGHTED TOTAL	185	12 6%	1 1%	2 1%	-	2 1%	-	1 1%	8 4%	13 7%	8 4%	7 4%	4 2%	5 3%
WEIGHTED TOTAL	178	10 6%	1 1%	2 1%	-	2 1%	-	*	8 5%	13 7%	8 4%	7 4%	4 2%	4 2%
RATE INCREASE	29 16%	-	1 100%	-	-	-	-	-	-	1 8%	2 29%	-	-	-
CREDIT LIMIT INCREASE	7 4%	-	-	-	-	-	-	-	-	-	1 13%	-	-	-
CREDIT LIMIT DECREASE	2 1%	1 9%	-	-	-	1 43%	-	-	-	-	-	-	-	-
THE AMOUNT OF YOUR MINIMUM REPAYMENT	15 8%	-	-	-	-	-	-	-	2 20%	-	-	-	1 23%	-
PUTTING PAYMENTS TOWARDS BALANCE TRANSFER RATHER THAN SPEND OR CASH ADVANCE	6 3%	-	-	-	-	-	-	-	1 10%	1 8%	-	-	-	-
INCORRECT ITEM ON STATEMENT	37 21%	2 22%	-	-	-	-	-	*	3 38%	2 14%	-	4 51%	* 13%	1 20%
POOR SERVICE BY STAFF	18 10%	1 5%	-	-	-	-	-	-	-	1 4%	2 27%	2 32%	-	* 10%
OTHERS	72 40%	6 63%	-	2 100%	-	1 57%	-	-	3 32%	10 78%	3 45%	-	2 64%	3 70%
REFUSED	8 5%	1 5%	-	-	-	-	-	-	-	-	1 12%	1 17%	-	-



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q41 TAKING EVERYTHING INTO ACCOUNT, HOW SATISFIED ARE YOU WITH YOUR CREDIT CARD(S)?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	SEX		AGE						SOCIAL CLASS			
		MALE	FEMALE	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
UNWEIGHTED TOTAL	1152	611 53%	541 47%	95 8%	177 15%	238 21%	240 21%	176 15%	226 20%	308 27%	376 33%	258 22%	210 18%
WEIGHTED TOTAL	1147	612 53%	535 47%	127 11%	186 16%	239 21%	203 18%	174 15%	218 19%	305 27%	392 34%	262 23%	188 16%
EXTREMELY SATISFIED	84 7%	39 6%	45 8%	3 2%	10 5%	14 6%	13 6%	18 10%	26 12%	22 7%	22 6%	18 7%	22 12%
VERY SATISFIED	440 38%	247 40%	193 36%	64 51%	73 39%	94 39%	80 40%	50 29%	79 36%	137 45%	141 36%	116 45%	46 25%
FAIRLY SATISFIED	398 35%	200 33%	199 37%	37 30%	59 32%	85 36%	74 37%	68 39%	75 34%	89 29%	135 34%	89 34%	86 46%
NEITHER SATISFIED NOR DISSATISFIED	142 12%	80 13%	61 11%	13 10%	30 16%	30 13%	24 12%	26 15%	19 9%	36 12%	60 15%	25 10%	21 11%
FAIRLY DISSATISFIED	43 4%	26 4%	17 3%	5 4%	11 6%	2 1%	10 5%	7 4%	8 4%	13 4%	17 4%	7 3%	7 4%
VERY DISSATISFIED	18 2%	9 2%	9 2%	1 1%	2 1%	7 3%	2 1%	1 *	6 3%	3 1%	9 2%	3 1%	2 1%
EXTREMELY DISSATISFIED	17 2%	8 1%	9 2%	2 1%	2 1%	4 2%	-	4 2%	5 2%	4 1%	8 2%	4 1%	1 1%
DON'T KNOW	4 *	3 *	2 *	-	-	3 1%	-	* *	1 *	1 *	-	-	3 1%



GfK NOP

NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q41 TAKING EVERYTHING INTO ACCOUNT, HOW SATISFIED ARE YOU WITH YOUR CREDIT CARD(S)?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	STANDARD REGION											STANDARD REGION			
		SCOTLAND	NORTH	NORTH WEST	YORKSHIRE & HUMBERSIDE	EAST MIDLANDS	WALES	ANGLIA	WEST MIDLANDS	SOUTH WEST	LONDON	SOUTH EAST	NORTHERN IRELAND	NORTH	MIDLANDS	SOUTH
UNWEIGHTED TOTAL	1152	100 9%	51 4%	107 9%	96 8%	78 7%	53 5%	46 4%	101 9%	93 8%	166 14%	229 20%	32 3%	386 34%	278 24%	488 42%
WEIGHTED TOTAL	1147	98 9%	48 4%	102 9%	97 8%	78 7%	52 5%	45 4%	108 9%	95 8%	164 14%	230 20%	30 3%	375 33%	283 25%	489 43%
EXTREMELY SATISFIED	84 7%	6 6%	2 5%	10 9%	4 4%	6 8%	3 5%	1 3%	10 9%	5 5%	12 7%	22 9%	3 11%	25 7%	20 7%	39 8%
VERY SATISFIED	440 38%	40 41%	24 50%	35 34%	29 30%	31 40%	13 25%	22 48%	45 42%	36 38%	75 45%	82 35%	8 28%	136 36%	111 39%	193 39%
FAIRLY SATISFIED	398 35%	37 38%	12 24%	37 36%	46 48%	24 31%	24 46%	14 31%	38 35%	33 35%	45 28%	76 33%	12 39%	144 38%	100 35%	155 32%
NEITHER SATISFIED NOR DISSATISFIED	142 12%	10 11%	7 14%	14 14%	12 12%	9 11%	5 9%	6 13%	11 10%	14 14%	22 14%	26 11%	7 22%	50 13%	30 11%	62 13%
FAIRLY DISSATISFIED	43 4%	3 3%	3 5%	-	4 4%	3 3%	-	1 3%	3 3%	4 4%	8 5%	15 7%	-	9 2%	7 2%	27 6%
VERY DISSATISFIED	18 2%	1 1%	1 2%	3 3%	1 1%	1 2%	4 7%	1 2%	-	2 2%	1 1%	4 2%	-	5 1%	6 2%	7 1%
EXTREMELY DISSATISFIED	17 2%	1 1%	-	3 3%	1 1%	2 2%	3 5%	-	1 1%	-	1 1%	6 3%	-	5 1%	5 2%	7 1%
DON'T KNOW	4 *	-	-	-	-	2 3%	1 2%	1 1%	-	*	-	-	-	-	4 1%	*



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q41 TAKING EVERYTHING INTO ACCOUNT, HOW SATISFIED ARE YOU WITH YOUR CREDIT CARD(S)?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	MARITAL STATUS			WORKING STATUS		
		MARRIED/ LIVING AS MARRIED	SINGLE	WIDOWED/ DIVORCED/ SEPARATED	FULL TIME	PART TIME	NOT WORKING
UNWEIGHTED TOTAL	1152	758 66%	210 18%	184 16%	624 54%	163 14%	365 32%
WEIGHTED TOTAL	1147	745 65%	227 20%	175 15%	636 55%	176 15%	335 29%
EXTREMELY SATISFIED	84 7%	51 7%	13 6%	20 11%	34 5%	10 6%	40 12%
VERY SATISFIED	440 38%	306 41%	82 36%	53 30%	257 40%	64 36%	120 36%
FAIRLY SATISFIED	398 35%	255 34%	79 35%	64 36%	213 33%	66 38%	120 36%
NEITHER SATISFIED NOR DISSATISFIED	142 12%	87 12%	34 15%	21 12%	84 13%	24 14%	33 10%
FAIRLY DISSATISFIED	43 4%	25 3%	10 5%	7 4%	29 5%	4 2%	9 3%
VERY DISSATISFIED	18 2%	10 1%	3 1%	5 3%	10 2%	2 1%	6 2%
EXTREMELY DISSATISFIED	17 2%	7 1%	5 2%	5 3%	8 1%	3 2%	6 2%
DON'T KNOW	4 *	3 *	1 *	1 *	1 *	3 1%	1 *



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q41 TAKING EVERYTHING INTO ACCOUNT, HOW SATISFIED ARE YOU WITH YOUR CREDIT CARD(S)?

BASE : ALL CREDIT CARD HOLDERS

TOTAL	NUMBER OF CARDS HELD (Q2)			PROMOTIONAL OFFER (Q3)		CARD PAYMENTS (Q4)		
	1	2	3 OR MORE	YES	NO	TRANSACTORS	REVOLVERS	
UNWEIGHTED TOTAL	1152	614 53%	355 31%	171 15%	230 20%	922 80%	801 70%	337 29%
WEIGHTED TOTAL	1147	612 53%	359 31%	166 14%	239 21%	908 79%	786 69%	347 30%
EXTREMELY SATISFIED	84 7%	44 7%	28 8%	11 7%	11 4%	73 8%	64 8%	19 5%
VERY SATISFIED	440 38%	230 38%	154 43%	55 33%	79 33%	362 40%	348 44%	91 26%
FAIRLY SATISFIED	398 35%	219 36%	116 32%	61 37%	101 42%	298 33%	252 32%	143 41%
NEITHER SATISFIED NOR DISSATISFIED	142 12%	72 12%	37 10%	28 17%	31 13%	111 12%	73 9%	64 19%
FAIRLY DISSATISFIED	43 4%	24 4%	12 3%	8 5%	12 5%	31 3%	24 3%	19 6%
VERY DISSATISFIED	18 2%	7 1%	8 2%	3 2%	3 1%	15 2%	13 2%	5 2%
EXTREMELY DISSATISFIED	17 2%	12 2%	4 1%	-	3 1%	15 2%	11 1%	4 1%
DON'T KNOW	4 *	4 1%	1 *	-	-	4 *	2 *	-



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q41 TAKING EVERYTHING INTO ACCOUNT, HOW SATISFIED ARE YOU WITH YOUR CREDIT CARD(S)?

BASE : ALL CREDIT CARD HOLDERS

	MINIMUM PAYERS (Q5)		CREDIT LIMIT (Q9)			AWARENESS OF PAYMENT ALLOCATION (Q35A)		
	YES	NO	UP TO £999	£1000 - £2,999	£3,000 PLUS	KNEW	DID NOT KNOW	
UNWEIGHTED TOTAL	1152	100 9%	237 21%	100 9%	299 26%	491 43%	760 66%	392 34%
WEIGHTED TOTAL	1147	103 9%	244 21%	105 9%	294 26%	496 43%	761 66%	386 34%
EXTREMELY SATISFIED	84 7%	4 4%	15 6%	3 3%	17 6%	45 9%	55 7%	29 8%
VERY SATISFIED	440 38%	12 12%	78 32%	46 44%	155 53%	178 36%	282 37%	158 41%
FAIRLY SATISFIED	398 35%	43 42%	100 41%	33 32%	71 24%	186 37%	267 35%	131 34%
NEITHER SATISFIED NOR DISSATISFIED	142 12%	28 27%	37 15%	11 10%	34 11%	53 11%	96 13%	46 12%
FAIRLY DISSATISFIED	43 4%	8 8%	11 4%	5 5%	9 3%	19 4%	31 4%	12 3%
VERY DISSATISFIED	18 2%	5 5%	1 *	2 2%	4 1%	7 1%	14 2%	4 1%
EXTREMELY DISSATISFIED	17 2%	2 2%	2 1%	2 2%	5 2%	7 1%	12 2%	5 1%
DON'T KNOW	4 *	- -	- -	3 3%	- -	1 *	4 1%	- -



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NOP/421537/8 CREDIT CARDS
FIELDWORK DATES : 27TH-29TH NOVEMBER & 4TH-6TH DECEMBER 2009

Q41 TAKING EVERYTHING INTO ACCOUNT, HOW SATISFIED ARE YOU WITH YOUR CREDIT CARD(S)?

BASE : ALL CREDIT CARD HOLDERS

	TOTAL	HOUSEHOLD INCOME												
		UNDER £7,499	£7,500- £9,499	£9,500- £11,499	£11,500 - £13,499	£13,500 - £15,499	£15,500 - £17,499	£17,500 - £19,999	£20,000 - £24,999	£25,000 - £34,999	£35,000 - £49,999	£50,000 - £74,999	£75,000 - £99,999	£100,00 0+
UNWEIGHTED TOTAL	1152	46 4%	5 *	19 2%	16 1%	24 2%	10 1%	23 2%	44 4%	119 10%	75 7%	49 4%	16 1%	10 1%
WEIGHTED TOTAL	1147	46 4%	4 *	17 2%	21 2%	25 2%	10 1%	23 2%	45 4%	123 11%	78 7%	45 4%	13 1%	8 1%
EXTREMELY SATISFIED	84 7%	6 13%	1 13%	1 4%	3 14%	2 8%	3 27%	2 10%	2 5%	12 9%	6 8%	5 12%	1 10%	- -
VERY SATISFIED	440 38%	12 27%	1 22%	2 13%	6 31%	9 37%	6 59%	13 55%	20 45%	51 41%	29 38%	13 28%	2 19%	4 43%
FAIRLY SATISFIED	398 35%	17 37%	3 65%	12 68%	8 37%	7 29%	1 14%	6 27%	13 29%	41 34%	33 42%	15 33%	7 52%	3 34%
NEITHER SATISFIED NOR DISSATISFIED	142 12%	6 12%	-	3 15%	3 12%	3 13%	-	-	7 15%	9 7%	9 12%	11 25%	3 19%	2 23%
FAIRLY DISSATISFIED	43 4%	2 4%	-	-	-	-	-	1 3%	2 4%	7 6%	-	-	-	-
VERY DISSATISFIED	18 2%	1 1%	-	-	1 6%	1 5%	-	-	-	2 2%	-	1 3%	-	-
EXTREMELY DISSATISFIED	17 2%	3 6%	-	-	-	2 8%	-	1 5%	1 2%	1 1%	-	-	-	-
DON'T KNOW	4 *	-	-	-	-	-	-	-	-	-	-	-	-	-



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