

MS14/6.2: Annex 3

Market Study

Credit Card Market Study

Interim Report: Annex 3: Results from the consumer survey

November 2015

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1 Introduction

1.1 This report was written by the FCA based on primary research conducted by YouGov.

Definitions

1.2 In this Annex we categorise respondents by their credit card use and adopt the following definitions throughout:

- **Active user** – an individual that has a credit card, or cards, and has used at least one card in the last 12 months
- **Inactive user** – an individual that has a credit card, or cards, but has *not* used it, or them, in the last 12 months
- **Non-user** – an individual that does not have a credit card (or may never have had a credit card)

1.3 Our sample broke down as follows:

- 65% had credit card(s) and used it/them in the last 12 months (**active users**): 25,879 weighted.
- 5% had credit card(s) but did not use it/them in the last 12 months (**inactive users**): 2,014.
- 30% did not have a credit card (**non-users**): 11,944.

1.4 This annex also adopts the following definitions to categorise respondents by the type of credit card that they hold:

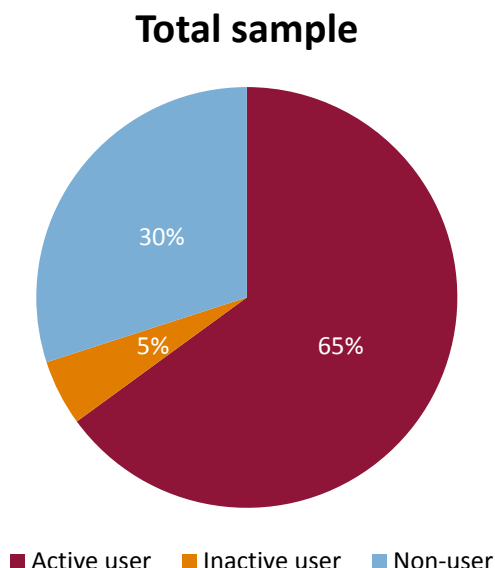
- **Rewards** - any rewards, discounts or benefits, defined to respondents as "cashback, discounts, points, airmiles, or priority access to events" collected or accrued in the last 12 months. Low fees and low interest rates were not considered to be benefits for the purposes of this survey. 11,895 respondents were asked about their rewards card.
- **Balance transfer**- transfer in the last 12 months of an outstanding balance to or from your card, or your main card where more than one card is held. 2, 878 respondents were asked about their balance transfer card.
- **Low and Grow** -in the questionnaire we asked respondents whether they had a credit card that was designed for someone with "no credit or poor credit history" which may or may not be a "low and grow" card. Given that most cards of this type are "Low and grow" we refer to them as such throughout this annex for simplicity. 1,770 respondents were asked about their low and grow card.

1.5 Where relevant we also present results by "interest" and "no interest" by which we mean:

- Interest – consumers that claimed they paid interest on any credit card they held in the last 12 months either "frequently", "occasionally" or "rarely". See questionnaire number 4cii.

- No interest – consumers that claimed they did not pay interest on any credit card they held in the past 12 months.

Figure 1



Base size: 39,837

Consumer behaviour

- 1.6 Of active users 60% reported that that they had not paid any interest in the last 12 months so they were transactors; this was predominantly amongst respondents with a reward feature on their credit card.
- 51% of all active users that opened a credit card in the past 12 months said they shopped around (3,199), 40% did not (2,491), 10% reported that they did both.
 - 8% of active users that considered credit cards in the last 12 months but did not take one out.
 - 67% neither considered nor took out credit cards in the last 12 months.

Background to the survey

- 1.7 We conducted a large scale online quantitative survey of 39,000 consumers to ascertain what they understand about credit cards, whether they shop around and if so on what features, whether they switch credit card providers and their attitudes to repayment. All results in this Annex, including base sizes, are weighted. Any differences between groups of respondents mentioned in this Annex are statistically significant. Please see Appendix 3 for further details.

The structure of this document

- 1.8 This Annex outlines key findings from the consumer survey in relation to
- Consumer understanding of credit cards
 - Shopping around
 - Switching
 - Affordability and
 - Inactive users of credit cards and non-users of credit cards
- 1.9 This report also contains two appendices:
- 1.10 This Annex also contains two appendices:
- Appendix 1 includes a detailed breakdown of response by question
 - Appendix 2 summarises the questionnaire design and includes the questionnaire used for the pilot and for the main fieldwork, and
 - Appendix 3 details survey sampling, module allocations, data cleaning and weighting.

2 Consumer understanding of credit cards

Summary

Credit cards are both a borrowing and payment facility that allow consumers to repay flexibly. The most common reported motivations for consumers to get a credit card are to earn rewards and make online purchases safely. The motivating factors vary depending on whether a customer has a card with a rewards, balance transfer or credit building feature.

Consumers self-report that they are provided with enough information about credit cards and the majority of consumers report that certain credit card features, such as interest rates and APR, are easy to understand.

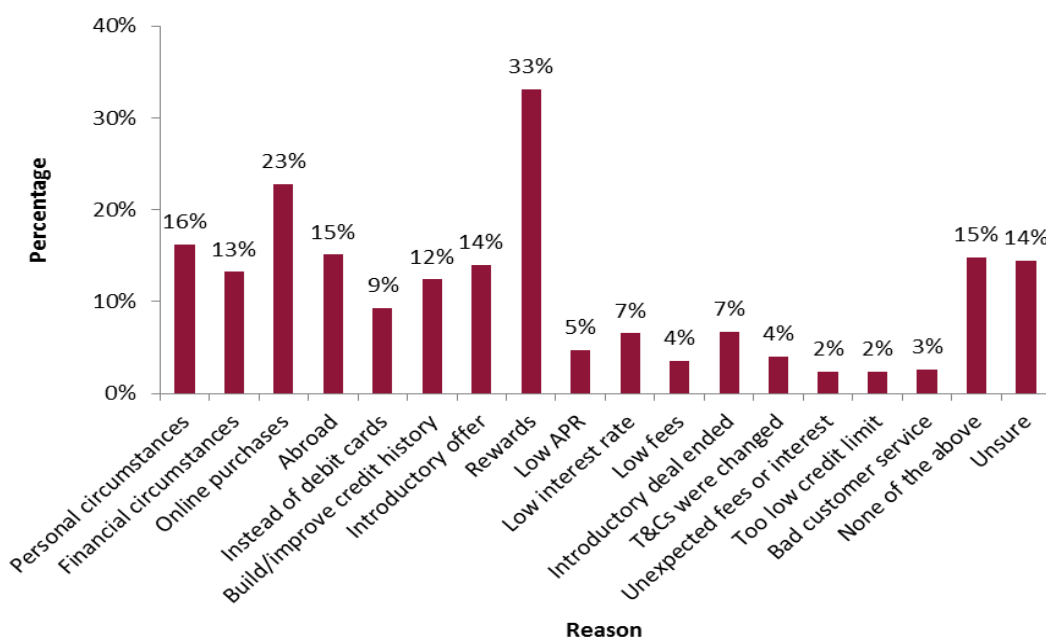
Overall, while consumers do not view credit cards as particularly complex, many of them do not know important features. Many consumers appear to misunderstand balance transfers.

- 2.4 This section outlines the results from the consumer survey in relation to key motivators for consumers getting a credit card, what they understand about credit cards, and what they know about their existing credit card features. The results below reports on *active users* (defined above) only.

Why consumers chose to take out their credit card

- 2.5 Our survey found that, among active users, the most commonly reported motivations to take out their main credit card were to earn rewards and to use it for online purchases safely (33% and 23% respectively).

Figure 2 – Which of the following applied when you took out your main credit card? I decided to take a credit card out because...



Base size: 25,879. Question 13a

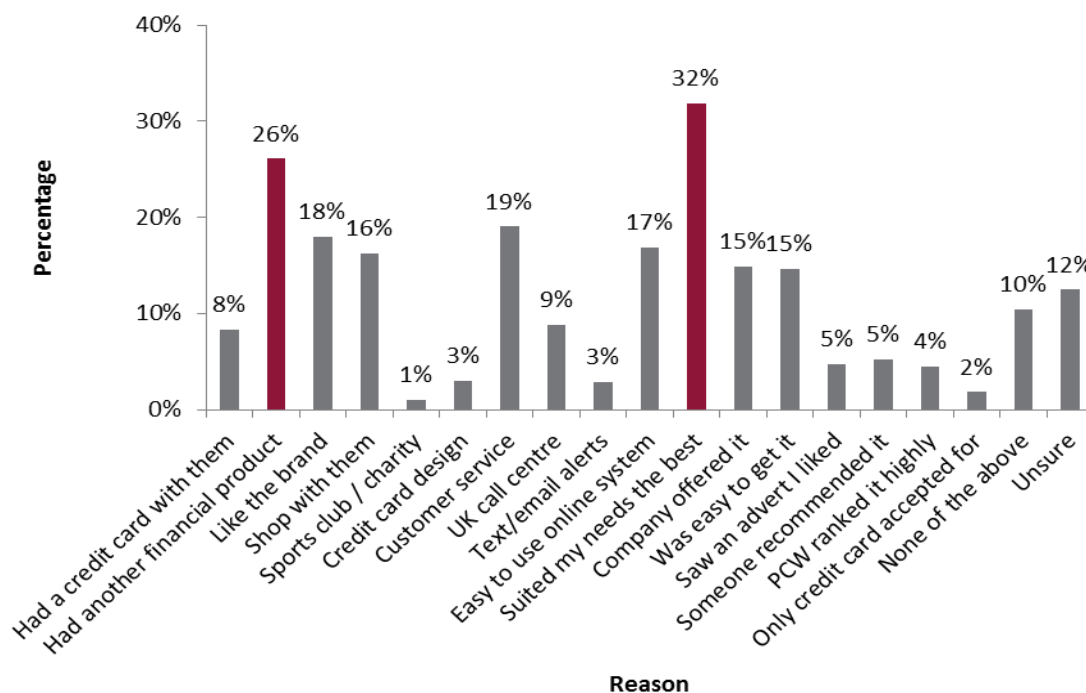
- 2.6 These results can be further sub-divided into the type of card these respondents took out.
- 2.7 For **rewards** customers:
- 60% took out their main credit card to benefit from rewards
 - 22% to make safe online purchases
 - 15% to use it abroad safely
 - 15% to benefit from an introductory offer
- 2.8 For **balance transfer** customers:
- 28% to benefit from an introductory offer
 - 26% because of a change in personal circumstances
 - 25% because of a change in financial circumstances
 - 23% to make online purchases safely
 - 23% to benefit from rewards
- 2.9 For **low and grow** customers:
- 36% took out their credit card to build or improve credit history;
 - 34% because of a change in personal circumstances
 - 30% because of a change in financial circumstances
 - 23% to make online purchases safely.
- 2.10 Rewards are therefore a reported factor that active users in most segments took into account when selecting their main card.

- 2.11 10% of all respondents stated that they took out their main credit card in order to benefit from low APR and/or low interest rates. This result can be further sub-categorised by consumer behaviour:
- 20% of those who pay interest on their main credit card said they took out their main credit card in order to benefit from low APR and/or low interest rates
 - 23% of those who pay interest on their main credit card and took it out without shopping around in the last year said they took out their main credit card in order to benefit from low APR and/or low interest rates; and
 - 39% of those who pay interest on their main credit card and took it out after shopping around in the last year said they took out their main credit card in order to benefit from low APR and/or low interest rates
- 2.12 This indicates that in particular respondents who pay interest and have shopped around and opened that account in the last year are more likely than other respondents to select APR or interest as a motivating factor for getting a credit card.

Why consumers chose their main credit card

- 2.13 We asked respondents why they chose their main credit card. About a quarter of consumers list having another financial product with the provider as a reason to choose a credit card from them but a larger proportion, about a third, claimed that they chose a credit card because it suited their needs the best. This was higher for credit cards taken out in the last 12 months after shopping around.

Figure 3 – Which of the following reasons made you choose your main card?



Base size: 25,879. Question: 13c.

- 2.14 In the low and grow segment 17% of active users claimed they chose their credit card because it "was the only credit card accepted for" compared to 2% of respondents overall.

Why consumers make a balance transfer

- 2.15 For active users who had made a balance transfer to, or from, their main card in the last 12 months we asked them why they had made that specific balance transfer. A quarter (26%) said they made it because they were paying higher interest on the card from which they had transferred the balance, while a similar proportion (23%) wanted to benefit from a new introductory offer, and a fifth (20%) said the introductory offer on the card from which the balance was made had ended.

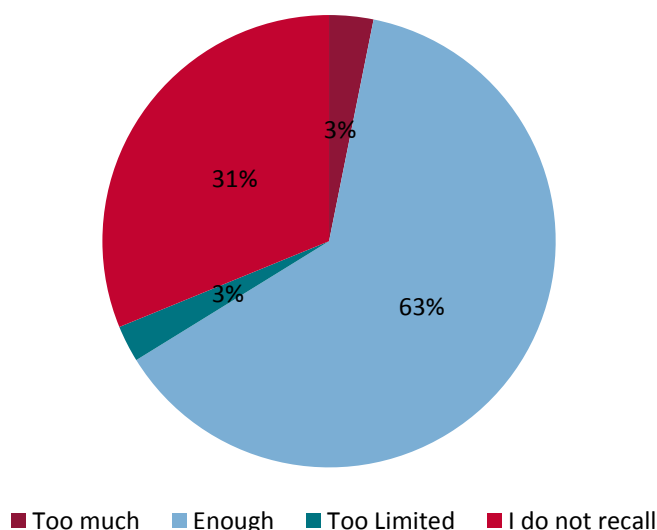
Why consumers do not use credit cards

- 2.16 Of the consumers that did not have credit cards but had previously done so, 30% stopped using it as part of their plan to reduce their levels of debt, 29% stopped because they felt it was leading them into uncontrollable levels of debt, while 26% claimed they stopped using their credit card because it was leading them to spend more than they had wanted to.

How consumers feel about the information presented to them

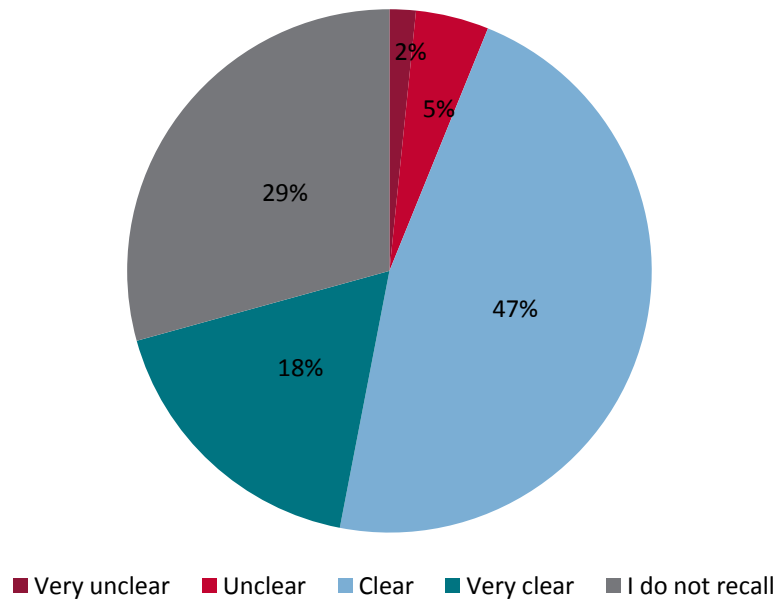
- 2.17 Active users are generally happy with the amount and clarity of information received at the point of application.

Figure 4 - Which of the following best describes how you felt about how much information you received as part of the application process for your credit card?



Base size: 25,879. Question: 14a

Figure 5 - And which of the following best describes how you felt about how clear or unclear the information was?



Base size 25,879. Question 14b.

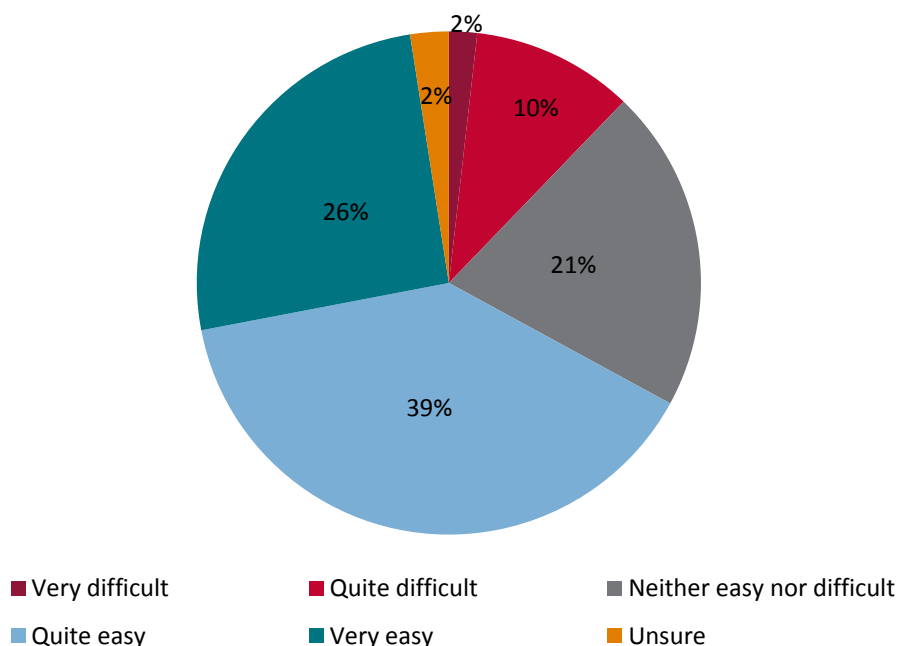
- 2.18 These findings were broadly consistent across all segments. However, low and grow customers were more likely to report that the information presented to them was unclear than rewards customers.

Consumer knowledge of credit cards and their features

Overall perception of credit cards

- 2.19 65% of active credit card holders said that credit cards were "very easy" or "quite easy" to understand, with 12% reporting that they were "very difficult" or "quite difficult".

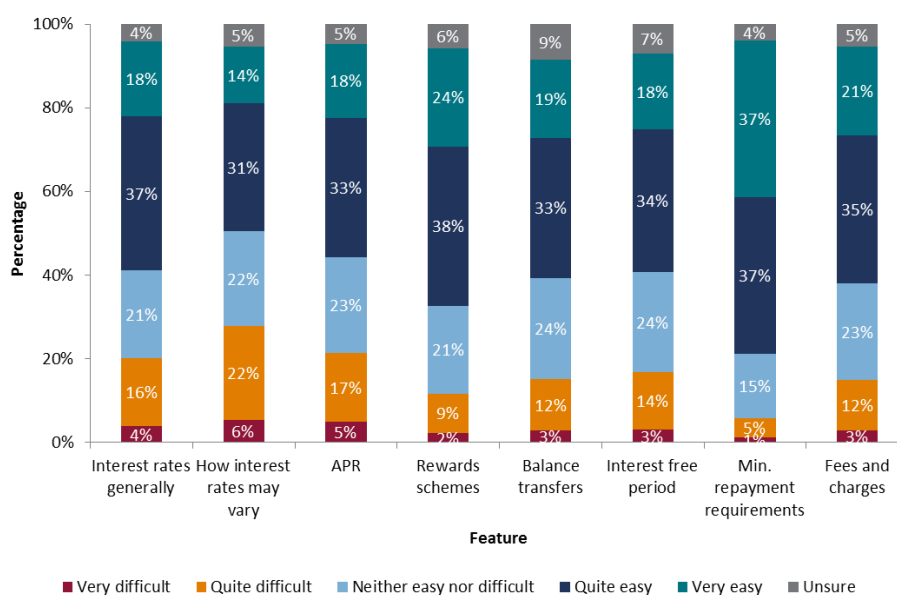
Figure 6 – How easy it is to understand credit cards



Base size: 25,879. Question 50a.

- 2.20 These results varied slightly between product segments with credit card holders that pay interest where 18% found credit cards “very difficult” or “quite difficult” to understand. Low and grow customers were less likely to report that credit cards were “very easy” to understand than balance transfer or rewards customers (16%, 21% and 32% respectively).
- 2.21 We also asked active users how easy or difficult they thought it was to understand specific credit card features, such as interest rates. We found that the majority found most specific credit card features easy to understand.
- 2.22 Active users reported that “how interest rates vary”, “APR” and “interest rates generally” were the features they found most difficult to understand.

Figure 7 – How easy or difficult is it to understand the following?



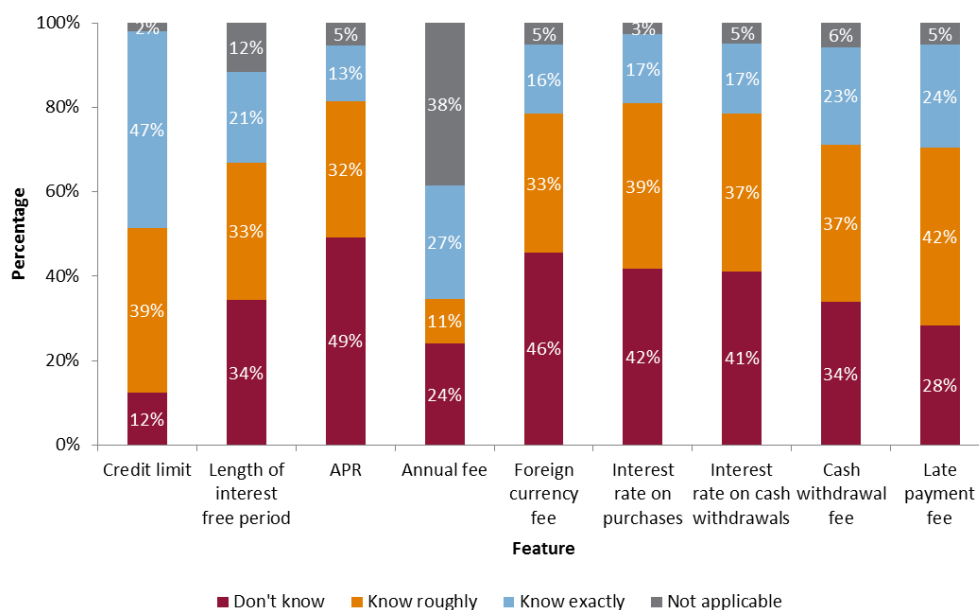
Base: 25,879. Question 51

2.23 These results were consistent across different segments.

Knowledge of specific credit card features

- 2.24 We found that consumer perception of the difficulty of particular credit card features did not always translate into knowledge about those features for the card they currently had with almost half of active credit card users stating that they do not know the important features of their credit card.
- 2.25 As shown in Figure 8, 49% claimed not to know the APR of their main card and 46% of active users that used their main credit card abroad did not know the level of the foreign currency fee.

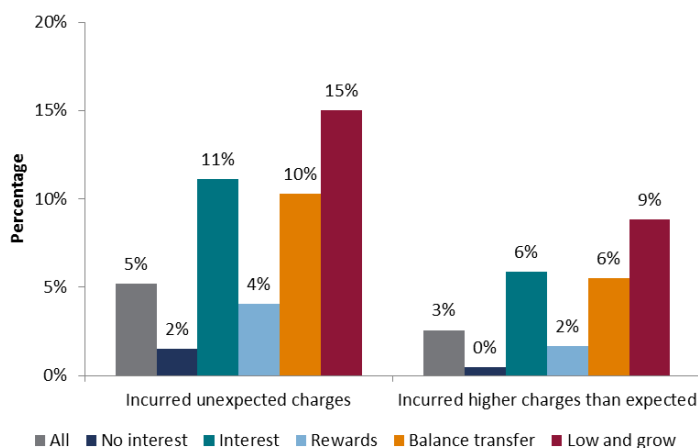
Figure 8 – Do you know the current amount or rate for the following features?



Base size: 25,879. Question 28. Results for "foreign currency fee" are restricted to those that used their main credit card abroad (6,039); results for "interest rate on purchases" are restricted to those that paid interest (8,862); results for "interest rate on cash withdrawals" is restricted to those that used cash withdrawals (1,236); results for "cash withdrawal fee" are restricted to those that used cash withdrawals (1,236); and results for "late payment fee" are restricted to those that missed at least one payment (1,295).

- 2.26 These findings suggest that although consumers claim that credit cards and their features are easy to understand, they may not always know the rate or amount they are paying for the features they use.
- 2.27 We also asked respondents what had happened to them in terms of credit card charges in the last 12 months. As shown in Figure 10, in the low and grow segment 15% incurred unexpected charges, compared to 5% overall, and 9% incurred higher charges than expected compared to 3% overall.

Figure 10 – Which of the following happened in the last 12 months?



Base size: 25,879 for "all". Question 52. Base for "no interest" 15,598, base for "interest" 9,911, base for "rewards" 13,231, base for "balance transfer" 1,693, base for "low and grow" 833.

Understanding of balance transfer products

2.28 We asked balance transfer customers separate questions to ascertain their understanding of balance transfer products and features. Of active users that had made a balance transfer to or from their main credit card in the last 12 months:

- Some were unsure whether they had introductory offers:
 - 22% were unsure whether they had an introductory rate on new purchases
 - 10% were unsure whether they had an introductory rate on the balance transferred;
 - 9% were unsure if they had to pay a balance transfer fee
- Of respondents that said they had an introductory offer:
 - 12% who had an introductory rate on purchases were unsure about the length of the introductory period
 - 6% who had an introductory rate on the balance transferred were unsure about the length of the introductory period;
- In relation to balance transfer fees, 20% of respondents said they did not have to pay one. Of those that did pay a fee, 78% reported it was the same as expected and 12% reported it was higher than expected

2.29 The majority of balance transfer respondents did claim to know about these three features; however, the results show that there is some potential confusion amongst balance transfer customers about the introductory offer features of their products. We also asked balance transfer customers a “test” question on their understanding of balance transfer features. The question stated “Thinking of a 0% balance transfer credit card deal, please identify the statements that you think are false and the statements that you think are true?” with the following statements:

1. “It allows transfer of a debt from an existing credit card onto a new credit card”

- 83% of respondents correctly stated “true”, 7% gave the incorrect answer “false” and 10% were unsure.

2. “Interest will never be charged on the debt that is transferred”

- 69% gave the correct answer “false”, 18% of respondents gave the incorrect answer “true” and 13% were unsure

3. “A fee is typically charged in order to transfer the balance”

- 77% of respondents gave the answer “true”, 10% gave the answer “false” and 13% were unsure.

4. “After the introductory period interest is charged on the debt that is transferred and has not yet been paid off”

- 78% of respondents gave the correct answer “true”, 8% of respondents gave the incorrect answer “false” and 14% were unsure

2.30 The above results indicate that the most commonly misunderstood aspect of balance transfer products was whether after the introductory period any interest would be incurred.

2.31 After fieldwork commenced it became clear that a number of 0% fee BT products had been introduced in the market. As the questionnaire did not assess the level of fee respondents paid or whether they had a promotional offer on the BT fee we

considered that some “false” responses to the statement “A fee is typically charged in order to transfer the balance” may in fact be correct in the respondent’s experience. We have therefore removed the results from this option in the aggregated figures cited below.

- 2.32 In total, taking account of responses to statements 1, 2, and 4 only, 59% of respondents got all responses right, 22% made one mistake and 19% made two or three mistakes.

3 Shopping around

Summary

Just over half of consumers who took out a credit card in the last 12 months claimed to have shopped around for it but it may not have always been on the most suitable features for their needs. For example, 64% of those that frequently pay interest on their main credit card did not list interest rates or APR as one of the three most important features they looked at when taking out their card.

Consumers claim to be comparing multiple features, with more than half considering at least three features when selecting their credit card; however, customers in the low and grow segment were most likely to consider only one feature. For balance transfer customers, 37% considered the introductory offer, 39% considered the balance transfer fee and 20% of respondents considered both. For Low and Grow customers, 39% considered how likely it was they would be accepted for the credit card, 31% considered either APR or the interest rate on purchases and 20% considered the size of the credit limit.

Of consumers that shop around 39% of them said they use one PCW and 27% said they use more than one PCW when comparing products. The majority of consumers that use PCWs claim that they find them useful.

For consumers that do not shop around, they primarily do not do so because the credit card they picked "meets their needs" and a significant proportion of these consumers (over a third) said they responded to an offer from a company.

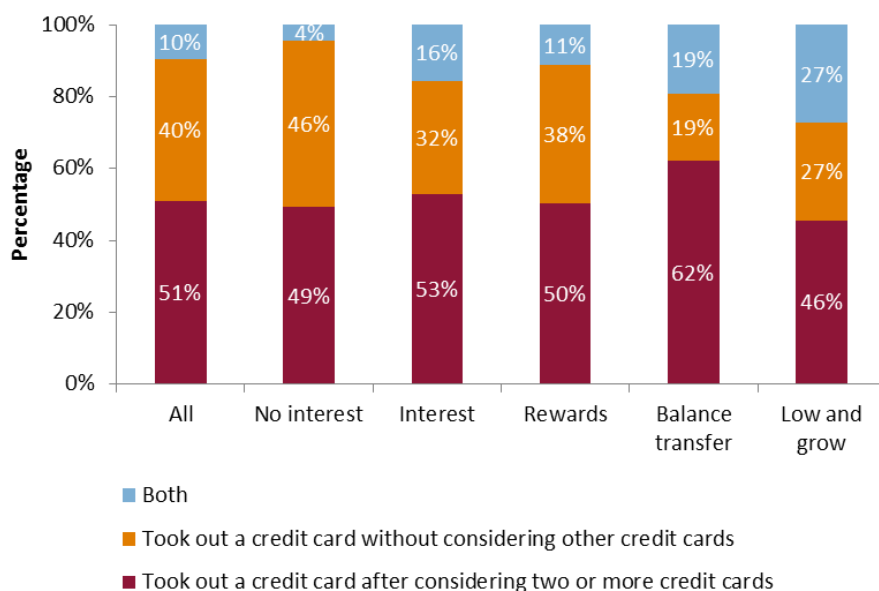
In the Low and Grow segment, a quarter of consumers who did not shop around said it was because they did not think they would be accepted for another card.

Level of shopping around

- 3.7 Of the 6,291 consumers that took out a credit card in the past 12 months, 3,199 took out a credit card after shopping around.
- 51% said they took out a credit card after considering two or more credit cards
 - 40% said they took out a credit card without considering other cards
 - 10% said they did both
- 3.8 As shown in Figure 11, shopping around – defined as taking out a card after considering two or more credit cards - was slightly higher in the balance transfer

segment where 62% of consumers reported that they had shopped around in the last 12 months. These figures exclude those who both took out a credit card after considering two or more credit cards and those that took out a credit card without considering other cards so in practice more people took out credit cards after shopping around.

Figure 11 – The extent of shopping around by each product segment

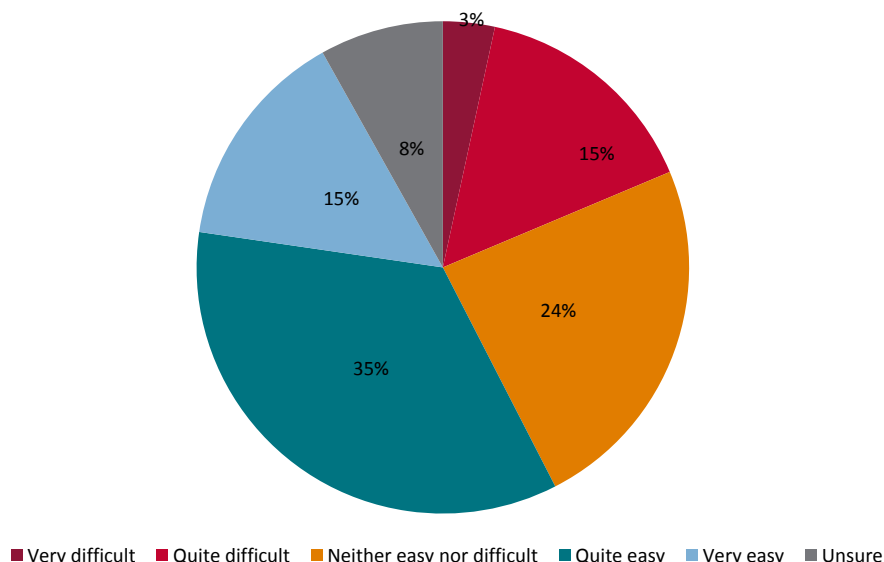


Question 11.. Base for "all": 6,291, base size for "no interest" 3,335, base size for "interest" 2,864, base size for "rewards" 3,304, base size for "balance transfer" 1,764, base size for "low and grow"1,100.

3.9 More than half of those who took out a new credit card claim they shopped around.

Ease of comparison

50% of active users claimed that it was "very easy" or "easy" to compare different credit cards; however, 18% found it difficult to compare credit cards. The results were similar across all segments. Figure 12- How easy or difficult do you think it is to compare different credit cards and work out which is the best for you?



Base: 25,879. Question 50b

Intensity of shopping around

- 3.10 Three quarters of consumers that took out a credit card in the last 12 months after shopping around claimed that they compared 2-3 credit cards, 16% compared 4 or more, 9% were unsure.
- 3.11 Of consumers that shopped around in the last 12 months and took out a card, the majority (48%) considered that the cards they compared were "not that different" or "not at all different"; 43% considered that the cards they compared "were different" or "quite different" and the remaining 9% were unsure.

What features do consumers consider when shopping around?

How many features consumers consider when shopping around

- 3.12 We asked respondents to select up to three features they considered most important when shopping around. The majority (54%) selected three features but
- 19% selected only two features;
 - 23% selected only one feature; and
 - 4% were unsure or looked at things the questionnaire did not list.

- 3.13 Low and Grow customers were more likely than consumers in other product segments to only consider one feature when selecting their credit card.

What features consumers consider when shopping around

- 3.14 We asked respondents to select up to three of the most important things they looked at when considering credit cards.

- 3.15 Of all respondents that took out a credit card after shopping around:

- 24% selected discounts, rewards and benefits linked to using the credit card
- 21% selected the Balance Transfer fee
- 21% selected the introductory offer on Balance Transfers
- 20% selected the annual fee
- 15% selected the APR
- 13% selected the interest rate on purchases

- 3.16 However, results differed when we examined these results by product segments. Customers in the rewards segment were most likely to select discounts, rewards and benefits to using the credit card (39%), discounts, rewards and benefits linked to taking out a credit card (26%) and the annual fee (24%).

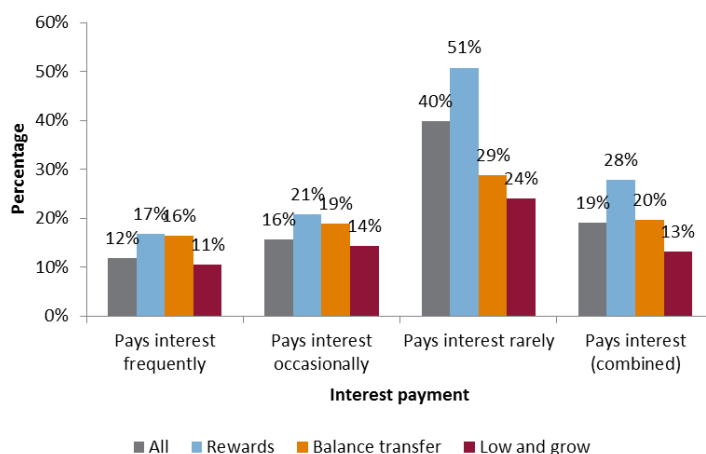
- For consumers who made a balance transfer to their newly acquired credit card, 37% considered the introductory offer, 39% considered the balance transfer fee and 20% of respondents considered both.
- For consumers who obtained a low and grow credit card, 39% considered how likely it was they would be accepted for the credit card, 31% considered APR or the interest rate on purchases and 20% considered the size of the credit limit. Six percent of respondents considered both the APR/interest rate and size of credit limit, 9% considered both the credit limit and their likelihood of acceptance and 15% considered the APR/interest rate and likelihood of acceptance.

Consumer expectations vs outcomes

- 3.17 As part of our analysis we compared how consumers expected to use their credit card and the types of fees and charges they expected to incur with how they actually used the credit card in practice.

- 3.18 Figure 9 shows the proportion of respondents who did not expect to pay interest on their main credit card when they took it out but paid interest on it in the last 12 months. Of those who pay interest rarely, 40% did not expect to do so. Of those who pay interest occasionally, 16% did not expect to do so

Figure 9 – When you took out your credit card did you expect to pay interest?



Base 8,862 for "All". Question 16 broken down by responses to Q6cii

- 3.19 19% of consumers we surveyed who paid interest on their main credit card in the previous 12 months did not expect to do so when they took it out.
- 3.20 A larger proportion of rewards customers who pay interest rarely did not expect to do so (than the proportion of balance transfer or low and grow customers who pay interest rarely).

The features consumers focus on when shopping around and their subsequent behaviour

- 3.21 Consumers look at features that they consider being important for their needs and circumstances, however, they may be neglecting considering other important features. For example, of those who paid interest on their main credit card, which they took out in the past year after shopping around:
- 82% did not select interest rate as one of the most important features
 - 78% did not select APR as one of the most important features
 - 64% did not select either interest rate or APR as one of the most important features (this holds for consumers paying interest frequently, occasionally and rarely)
- 3.22 The proportion of consumers who paid interest but did not select the "interest rate" or "APR" in the question is higher in all segments (rewards 70%, BT 73%, Low & Grow 68%) than the overall result (64%). This may be because consumers falling into any of these segments consider other features (such as rewards, balance transfer fees or likelihood of acceptance) more important than the interest rate.
- 3.23 Of those who have used their main credit card abroad at least once, which they took out in the past year after shopping around, 78% did not select the foreign currency fee as one of the most important features..
- 3.24 For respondents that made a balance transfer to their main credit card, Figure 14 shows that a significant proportion of those cardholders do not think key features of a balance transfer product, such as the fee or introductory offer, to be one of the three most important things they consider when shopping around.

Figure 14 – Proportion of balance transfer customers that do not consider key features of balance transfer products to be important when shopping around

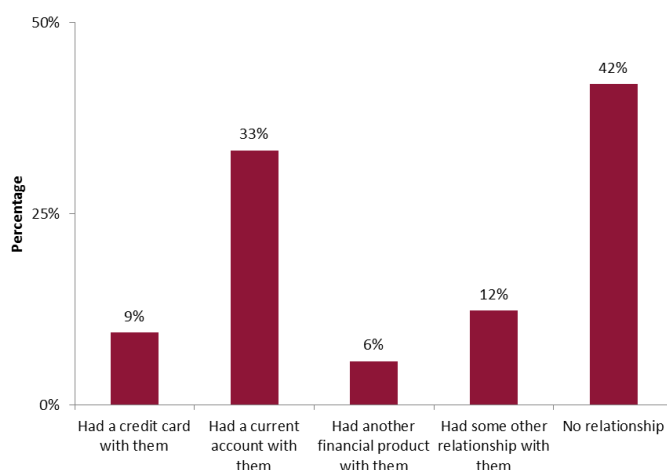


Base: 589. Question 43.

Relationship with other financial products

- 3.25 Relationship with the provider is still important in choosing a credit card but not for the majority – about a quarter of all active credit card users list having another financial product with the provider as a reason to choose a credit card from them.
- 3.26 When asked whether they already had a relationship with the company that issued their credit card, a third of respondents said they had a Personal Current Account with the provider of their main credit card, but a larger proportion, above 40%, did not have any relationship with the provider of their main credit card.

Figure 13 – Relationship with credit card issuer



Base: 25,879. Question 12b.

How consumers use price comparison websites (PCWs)

- 3.27 Of those that took out a credit card in the last 12 months after shopping around, 39% had used one PCW and 27% used two or more PCWs and 28% said they had not used a PCW (and 5% were unsure), indicating that PCWs are used by a significant proportion of consumers that shop around. Furthermore, the results indicate that those consumers also multi-home (i.e. use more than one PCW).
- 3.28 Of those consumers that used PCWs, 43% found them very useful and 47% found them quite useful, demonstrating that users of PCWs consider them to be a valuable comparison tool. Balance transfer customers were slightly more likely to think PCWs were very useful than respondents as a whole (48% compared to 43% overall), whereas low and grow customers were slightly less likely to consider PCWs to be very useful (39% compared to 43% overall).

Why consumers do not shop around

- 3.29 We also asked consumers that claimed they did not shop around when choosing their credit card why they did not do so. These respondents said they did not shop around primarily because the credit card they selected "meets their needs".
- 3.30 When asked to select reason(s) why they did not consider other credit cards:
- 32% selected "I was satisfied that the offer from that company met my needs"
 - 22% selected "It was quick and easy to apply to that company"
 - 21% selected "I trust the company"
 - 18% selected "I was only interested in having a credit card from that company"
 - 18% selected "The way I use credit cards they are basically free so I didn't see a need to consider other credit cards".

Low and grow segment

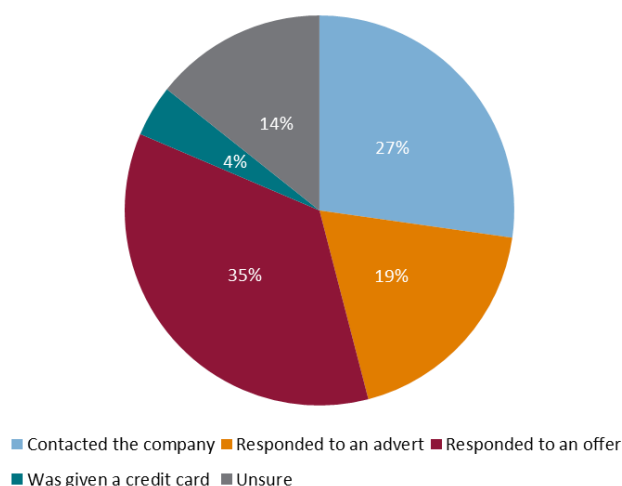
- 3.31 Findings for why consumers did not shop around were consistent across all segments with the exception of low and grow. Amongst these respondents the most common reason for these customers not looking around was that they do not think any other company would accept them.

- 3.32 When asked about their main credit card, 24% claimed that they thought they would not be accepted by another company as a reason for deciding not to shop around, compared to 5% overall.
- 3.33 Additionally, consumers in this segment were more likely than consumers overall to claim that they decided not to shop around because they were worried about their **credit rating** (13% compared to 5% overall).
- 3.34 Of those who neither considered, nor took out a credit card in the last 12 months, 4% overall claimed that they did not do so (partly) because they did not want to hurt their credit rating, this was 16% in the low and grow segment.
- 3.35 Of those who compared two or more credit cards in the last 12 months but did not take out one as result, 16% say they did not take out a credit card because they were worried about the effect of making multiple applications on their credit rating. This was 22% in the low and grow segment.

Offers received directly from credit card providers

- 3.36 We found that a third of those who took out a credit card without shopping around responded to an offer from a company.

Figure 15 -Which of the following happened/ did you do to apply for your credit card?



Base: 2,710. Question 33.

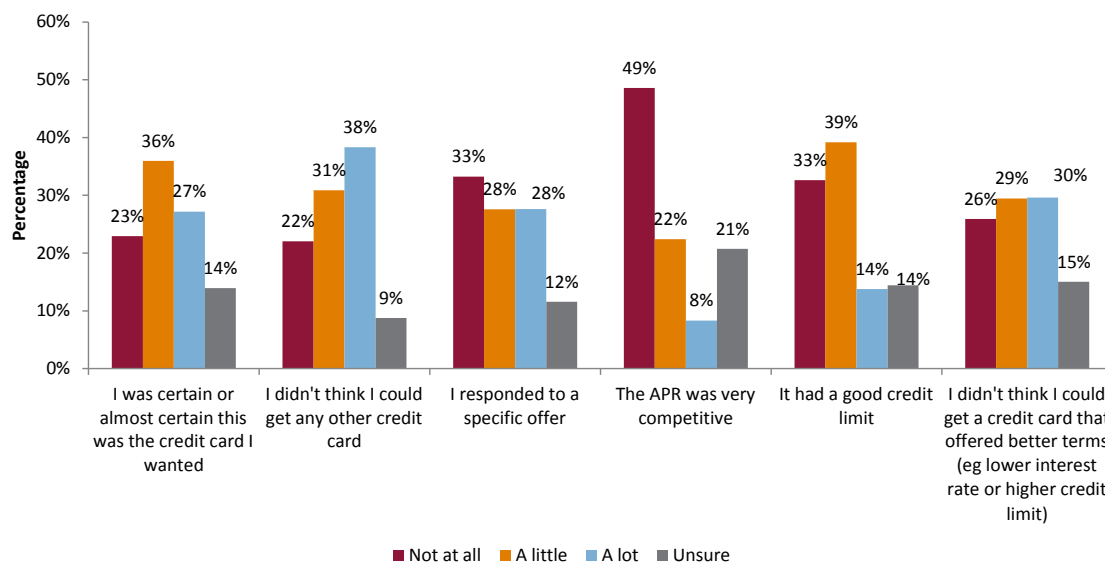
- 3.37 Of these who reported that they responded to an advert they saw or an offer received by the company, 63% said they responded to advertisements in the following forms:
- 29% responded an advertisement in store/branch
 - 21% responded to a letter through the post
 - 13% responded to an online display advertisement such as a banner advertisement.

- 3.38 Consumers in the low and grow segment were more likely than other groups of consumers to say they received a letter through the post (37% compared to 21% overall).

Low and grow customers

- 3.39 As shown in Figure 16, whether or not low and grow respondents thought they could not get another credit card was the most reported contributory factor to not considering other credit cards (69% reporting it contributed "a little" or "a lot"). However, 63% said that the fact they were "certain or almost certain that this was the credit card I wanted" contributed "a little" or "a lot" to their decision not to shop around indicating that there is a mixture of customers in this segment who feel the card they have selected is the right one or do not think that other credit card providers would lend to them.

Figure 16 - How much did each of the following contribute, if at all, to your decision not to consider other credit cards?



Base size: 967 Question 88.

4 Switching

Summary

The majority of consumers claim to not have opened a new credit card account in the past 12 months (i.e. they did not switch) – the most commonly selected reason was that their product suited their needs.

Of the 24% of consumers that did open an account in the past 12 months, about a quarter (6% of the 24%) was new to the market. The other three-quarters already had one or more credit cards. Some of them (7% of the 24%) stopped using or closed an existing credit card account after opening a new one, while the rest (11% of the 24%) kept using their existing credit cards after opening the new one.

Consumers that compared credit cards but did not take one out did not perceive there to be high switching costs.

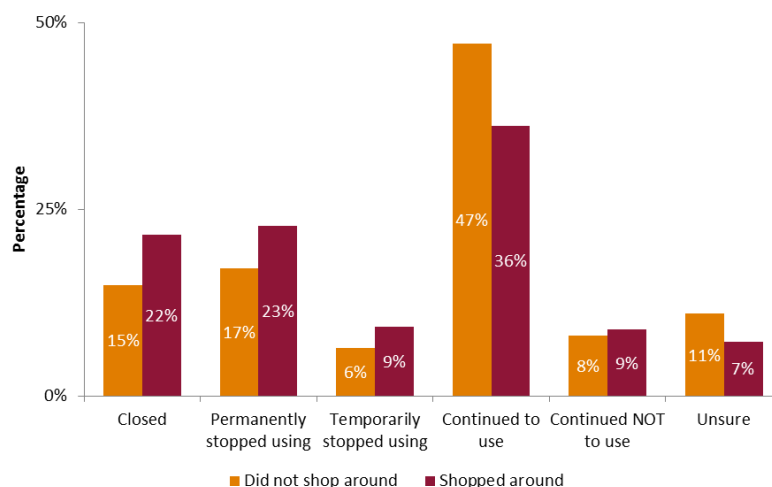
Proportion and type of switching

4.4 Overall, we estimate that:

- **24%** of active credit card users opened a new credit card in the last 12 months
- Roughly a quarter were **new to the market** – which accounts for about **6%** of all active credit card users
- Roughly a quarter **switched completely**, i.e. closed or stopped using an existing credit card after opening a new one – which accounts for about **7%** of all active credit card users
- Roughly half is likely to have **switched partially**, i.e. kept using their existing credit cards after opening a new one but likely to have switched at least some of their usage to the new credit card – which accounts for about **11%** of all active credit card users.

4.5 Figure 17 shows what consumers did with the other cards. 42% of respondents that shopped around closed or permanently stopped using their credit card when they opened a new account, compared to 32% that did not shop around.

Figure 17 - As a result of taking out this credit card, what did you do with your other credit cards?¹



Base 1,867 for those who did not shop around and 2,483 for those who did

- 4.6 Respondents were more likely to have “closed” or “permanently stopped using” their previous card if they had shopped around.

Perception of switching costs

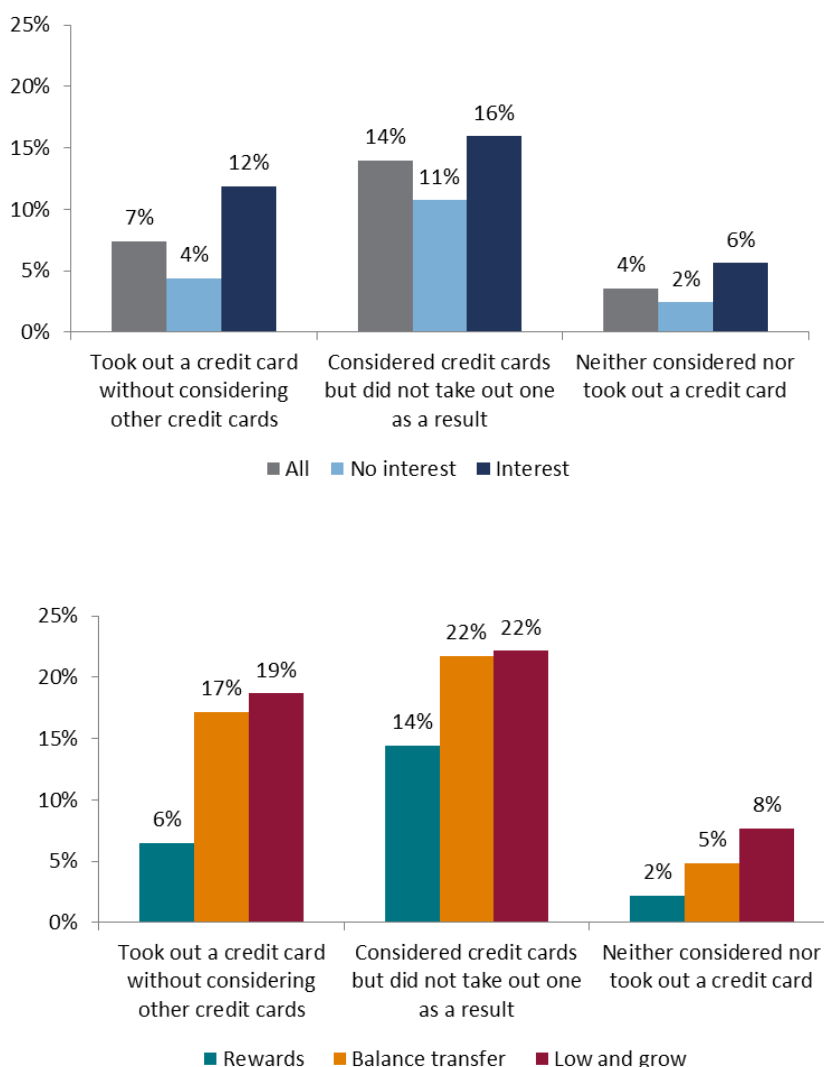
- 4.7 We identified a number of responses to questions that might indicate that a consumer perceives there to be switching costs. Those responses included:

- I find information about credit cards difficult to understand
- I find it difficult to compare credit cards
- I thought it would take too long to find the relevant information
- I thought it would be too difficult to find the relevant information
- I found it difficult to understand the information about credit cards
- It was too difficult to work out which credit card would be the best for me
- It took me too long to find the relevant information for making a choice
- It was too difficult to find the relevant information for making a choice

- 4.8 The graphs below show the proportion of respondents who picked one of the options listed above broken down by customer segment and whether the consumer considered other credit cards:

¹ The customers were allowed to choose more than 1 answer and so the figures add up to more than 100% when summing percentages across the possible answers.

Figure 18 – Perception of switching cost by customer segment and switching behaviour



Q36a – those that took out a credit card without considering other cards base 2,710 for “All”, 1,602 for “no interest”, 1,060 for “interest”, 1,417 for “rewards”, 452 for “balance transfer” and 416 for “low and grow”; **Q44**– considered credit cards but did not take one out as a result base 1,795 for “All”, 714 for “no interest”, 1,061 for “interest”, 814 for “rewards”, 454 for “balance transfers”, and 370 for “low and grow” ; **Q48** – those who neither considered nor took out a credit card base 17,397 for “All”, 11,317 for “no interest”, 5,909 for “interest”, 9,065 for “rewards”, 1,456 for “balance transfers” and 746 for “low and grow”.

- 4.9 Respondents that had considered credit cards in the last 12 months but had not taken one out, 10% agreed with the statement “I decided changing credit cards would be too much trouble” and only 1% of respondents who neither considered or took out a credit card in the last 12 months agreed with the statement that “I thought changing company would be difficult”. This indicates that consumers do not perceive there to be significant search or switching costs.
- 4.10 Overall the results indicate that a perception of switching costs amongst respondents was low. However, these results are somewhat higher in the low and grow segment – for example, 22% of low and grow customers that considered credit cards but did

not take them out as a result selected at least one of the indicators of switching costs in paragraph 4.8 compared to 14% overall.

5 Affordability

Summary

Of consumers with outstanding debt, low and grow consumers were the most concerned about their credit card debt and rewards customers were the least concerned.

Overall just over a quarter of people claimed to spend more on their credit card than they had budgeted for and a slightly lower proportion said it took them longer than expected to repay a balance.

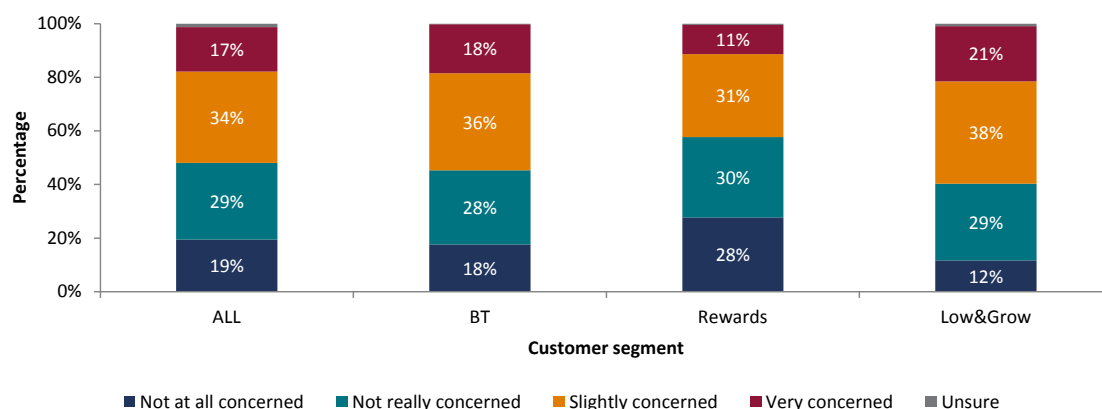
Two thirds of respondents that use online banking claimed that they had not used direct debit in the past 12 months, primarily because they wanted flexibility in the amount they repaid and did not want to simply pay either the minimum or full amount each month.

- 5.3 This section summarises consumer views on affordability including the level of concern different respondents have about their outstanding credit card debt and how they repay their balances.

Level of concern

- 5.4 We asked consumers how concerned they were about their outstanding debts and about half of them said they were very or slightly concerned about it.

Figure 19 – Reported concern about outstanding credit card debt



Base size: 9,021. Question 4d.

- 5.5 48% of respondents with an outstanding credit card balance claim to be “not at all concerned” or “not really concerned” about their debt, and 51% claimed to be “slightly concerned” or “very concerned”. As illustrated in Figure 19, rewards customers were more likely overall to not be concerned about their outstanding balances, whereas consumers in the low and grow segment reported somewhat higher levels of being “very concerned” than credit cardholders with balances overall.
- 5.6 Of consumers who are “very concerned” about their credit card debt, further analysis shows that they:
- Have similar volumes of expenditure on credit cards to those who are not concerned
 - 74% of them pay interest frequently compared to 27% of those who are not at all concerned
 - Have similar credit limits to those who are not concerned
 - Have on average higher outstanding debt
 - The above are all true for balance transfer, rewards and low and grow card holders
- 5.7 Of consumers that are very concerned about their credit card debt, the percentage in the low and grow group is higher than those in the rewards and balance transfer groups.

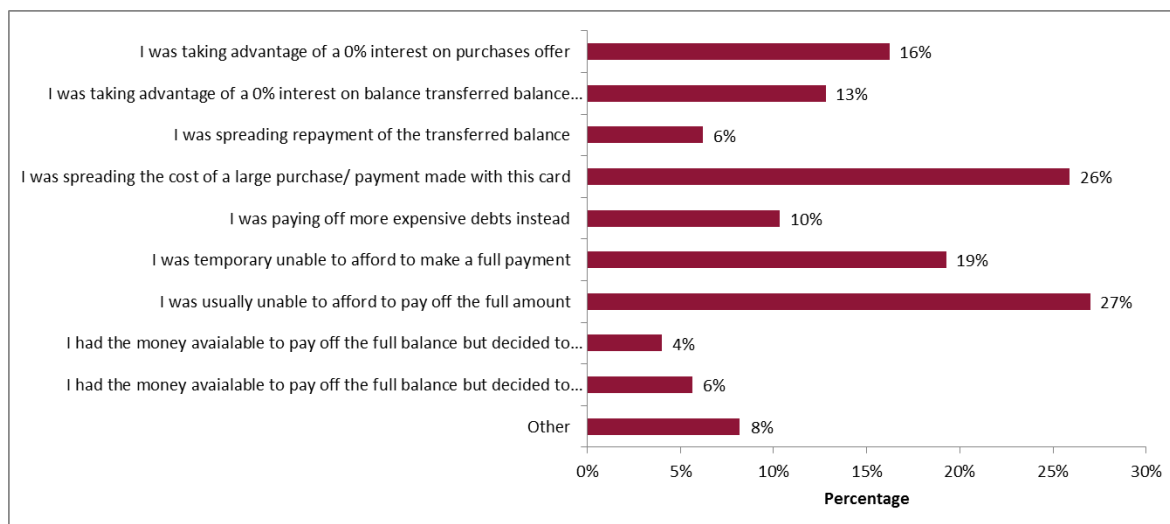
How do they feel about their credit limit

- 5.8 We asked low and grow customers how they felt about their credit limit and how they felt about the pace with which it increased. 56% reported that their current credit limit was “about right”, 22% considered that their limit was too low. When asked about the pace of the credit limit increases, 53% claimed their limit increased at about the right speed, 15% thought it increased too slowly and 11% thought it increased too quickly.

Repayment behaviour

- 5.9 Some consumers said they did not always repay their outstanding balances in full.

Figure 20- Reasons for not repaying a balance in full



Base size: 9,595 Question 23.

- 5.10 As Figure 20 illustrates, the most reported reasons for not repaying a balance in full are consumers usually being unable to repay the full amount, followed by consumers' spreading the cost of a large purchase or payment and being temporarily unable to repay the full amount.
- 5.11 Examining the ability to repay the full amount in more detail, Figure 21 breaks down these results by those who are temporarily unable to afford the repayment and those that are usually unable to repay in full by customer segment.

Figure 21– Why consumers do not repay their outstanding balances in full



Base size: 9,595 Question 23

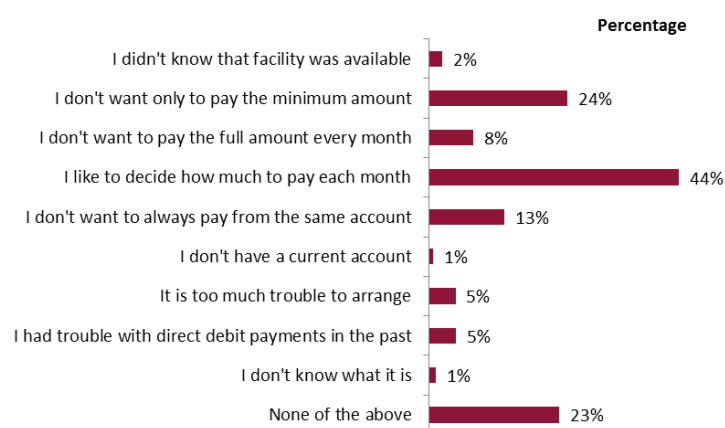
- 5.12 As shown, 34% of respondents claimed that they are usually unable to afford to repay the full amount and 19% reported that they did not repay their balance in full

because they were temporarily unable to do so. The highest proportion of those unable to make a full payment was those with a low and grow credit card.

Repayment by direct debit

- 5.13 We asked respondents what methods they used to make repayments to their credit card company. 40% claimed to use direct debit, 58% said they did not use it at all and 2% were unsure. 66% claimed to not have used direct debit in the last 12 months but had used online banking – this was common across all segments.
- 5.14 The survey then asked respondents that did not repay by direct debit why they did not use it. 27%² claimed the reason was that they “don’t want to pay the minimum amount” or “don’t want to pay the full amount every month”.

Figure 22



Base size: 15,897. Question 26.

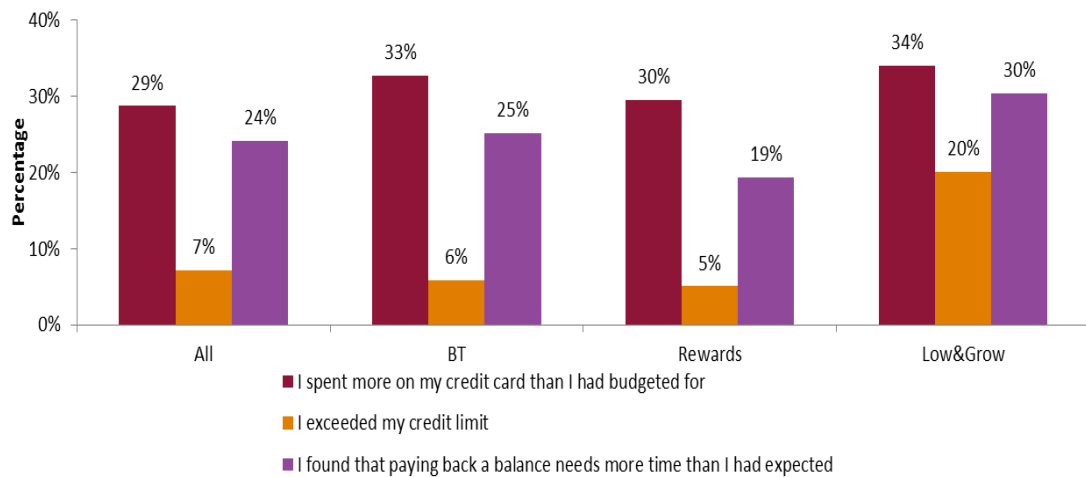
- 5.15 We found no correlation with method of payment and consumers that reported paying fees and charges.

Unexpected use of credit cards

- 5.16 In the last 12 months:
- 29% respondents claim to spend more on their credit card than they had budgeted for
 - 24% said it took longer to pay a balance back than expected
 - 7% said they exceeded their credit limit

² This figure adjusts for double counting.

Figure 23



Base size: 9.021. Question 52.

- 5.17 As shown in Figure 23, low and grow customers were slightly more likely than respondents overall to say they had spent more on their credit card than they had budgeted for but were also more likely to report they had exceed their credit limit.

6 Inactive credit card holders and non-users of credit cards

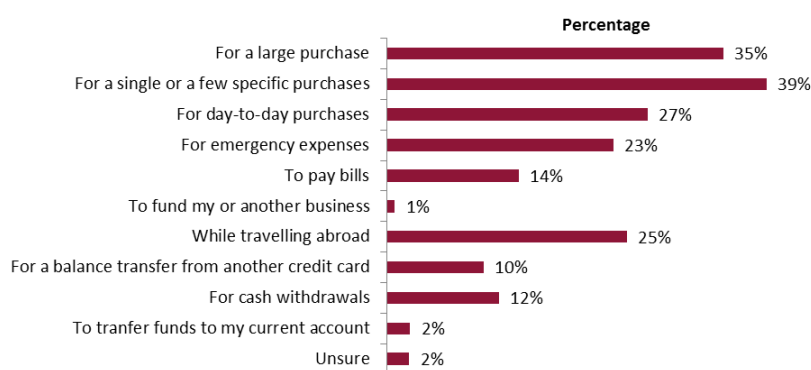
Inactive users

- 6.1 Our survey included 2,014 respondents who claimed to have a credit card but had not used it in the past 12 months, this comprised of 5% of our overall survey population.
- 6.2 40% of inactive users (i.e. those that have not used their credit card in the last 12 months but had used a credit card in the past), claimed to not currently use their credit card because they keep it as an emergency credit facility and 22% do not use it because they keep it to make specific, infrequent purchases
- 6.3 However, around 43% of inactive consumers thought they might use their credit card in future. Consumers report that they keep their credit card accounts open even though they don't use it "just in case" and it does not cost them anything to do so.

Previous credit card use

- 6.4 75% of inactive users reported that they previously used their credit cards on the full range of typical expenditures.

Figure 24

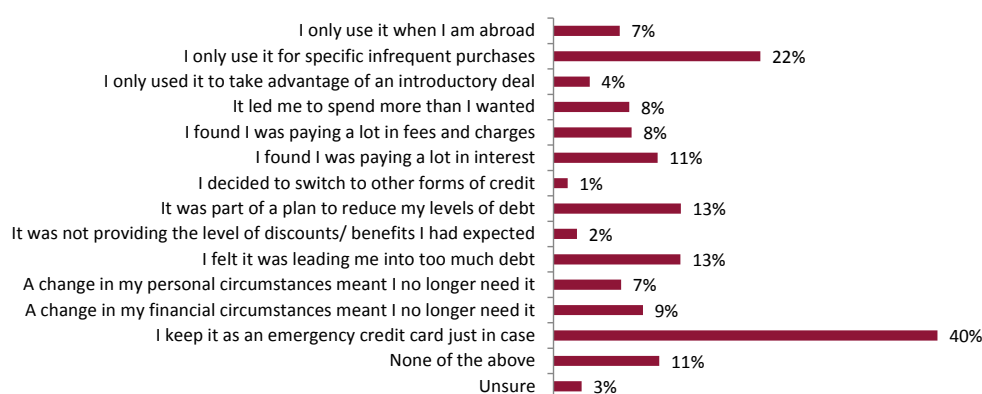


Base size: 1,477. Question 314.

6.5 Of inactive users who said they had used their credit card before:

- 22% say they used it only for specific infrequent purchases
- 13% say it was leading them into too much debt

Figure 25



Base size: 2,014 Question 316

Non-users

6.6 Non-users (i.e. those that do not have a credit card) made up 30% of the survey,

- 42% of non-users previously had a credit card
- 56% had never had a credit card
- 2% said they were unsure.

Reasons why non-users do not use credit cards

6.7 Of *non-users* that had never had a credit card, 56% said they preferred not to use credit at all, 49% said they thought they could lead to high levels of debt.

6.8 7% selected "I do not think I know enough information to choose one" and 7% selected "I think they are difficult to understand" as reasons why they have never had a credit card.

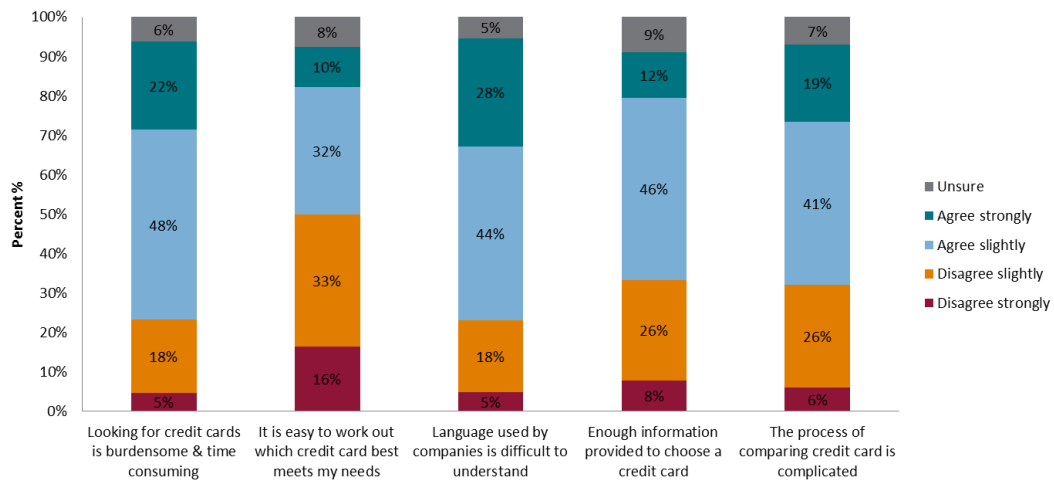
6.9 Of those non-users that used to have a credit card, 29% reported that they stopped using their credit card because they felt it was leading them into **uncontrollable levels of debt**, 26% said it was leading them to spend more than they wanted and 25% said they stopped because they were paying a lot in interest. 69% of non-users said they were unlikely or very unlikely to apply for a credit card in the future.

How non-users previously compared or looked around for credit cards

6.10 72% of non-users that previously had a credit card and had either compared or looked around for credit cards agreed strongly or slightly that the language used by

credit card providers was difficult to understand and 70% agreed strongly or slightly that the shopping around process was time consuming and burdensome.

Figure 26



Base size: 3,134. Question 206.

Annex 1: Detailed breakdown of responses to each question

1. The following section details responses to each question in the order they appear in the questionnaire. The tables initially present results broken down by product segment (i.e. balance transfer, rewards and low and grow) in the order of questions as they appear in the questionnaire, then presents those results broken down by interest and non-interest bearing consumers. Finally we present a demographic breakdown for the sample.

Results by product segment

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q1	0 Ccredit Cards Held	11,944	39,837	30%	-	-	0%	-	-	0%	-	-	0%
q1	1 Ccredit Cards Held	12,266	39,837	31%	4,204	13,231	32%	899	3,617	25%	1,170	2,123	55%
q1	2 Ccredit Cards Held	8,412	39,837	21%	4,498	13,231	34%	1,217	3,617	34%	602	2,123	28%
q1	3 Ccredit Cards Held	4,077	39,837	10%	2,507	13,231	19%	812	3,617	22%	206	2,123	10%
q1	4 Ccredit Cards Held	1,795	39,837	5%	1,133	13,231	9%	377	3,617	10%	84	2,123	4%
q1	5 Ccredit Cards Held	789	39,837	2%	521	13,231	4%	169	3,617	5%	26	2,123	1%
q1	6 Ccredit Cards Held	289	39,837	1%	206	13,231	2%	51	3,617	1%	15	2,123	1%
q1	7 Ccredit Cards Held	104	39,837	0%	79	13,231	1%	31	3,617	1%	6	2,123	0%
q1	8 Ccredit Cards Held	55	39,837	0%	35	13,231	0%	17	3,617	0%	1	2,123	0%
q1	9 Ccredit Cards Held	18	39,837	0%	11	13,231	0%	7	3,617	0%	-	-	0%
q1	10 Ccredit Cards Held	45	39,837	0%	21	13,231	0%	17	3,617	0%	3	2,123	0%
q1	11 Ccredit Cards Held	5	39,837	0%	1	13,231	0%	1	3,617	0%	-	-	0%
q1	12 Ccredit Cards Held	11	39,837	0%	5	13,231	0%	5	3,617	0%	1	2,123	0%
q1	13 Ccredit Cards Held	2	39,837	0%	1	13,231	0%	-	-	0%	-	-	0%
q1	15 Ccredit Cards Held	3	39,837	0%	1	13,231	0%	-	-	0%	-	-	0%
q1	16 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
q1	17 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	3,617	0%	-	-	0%
q1	20 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	3,617	0%	-	-	0%
q1	22 Ccredit Cards Held	3	39,837	0%	1	13,231	0%	1	3,617	0%	-	-	0%
q1	28 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
q1	32 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
q1	34 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
q1	46 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
q1	50 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
q1	54 Ccredit Cards Held	2	39,837	0%	2	13,231	0%	2	3,617	0%	2	2,123	0%
q1	56 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
q1	67 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
q1	74 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	3,617	0%	-	-	0%
q1	99 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
q1	100 Ccredit Cards Held	3	39,837	0%	-	-	0%	2	3,617	0%	2	2,123	0%
q2	Yes, I have used the credit card in 1 the past 12 months	10,761	12,266	88%	4,204	4,204	100%	899	899	100%	1,170	1,170	100%
q2	No, I have not used the credit card 2 in the past 12 months	1,505	12,266	12%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q3	0 Credit Cards Used	510	15,627	3%	-	-	0%	-	-	0%	-	-	0%
q3	1 Credit Cards Used	2,606	15,627	17%	1,332	9,027	15%	424	2,718	16%	143	953	15%
q3	2 Credit Cards Used	7,691	15,627	49%	4,517	9,027	50%	1,268	2,718	47%	550	953	58%
q3	3 Credit Cards Used	3,074	15,627	20%	2,010	9,027	22%	644	2,718	24%	165	953	17%
q3	4 Credit Cards Used	1,101	15,627	7%	744	9,027	8%	223	2,718	8%	56	953	6%
q3	5 Credit Cards Used	400	15,627	3%	270	9,027	3%	83	2,718	3%	19	953	2%
q3	6 Credit Cards Used	136	15,627	1%	91	9,027	1%	28	2,718	1%	8	953	1%
q3	7 Credit Cards Used	46	15,627	0%	35	9,027	0%	18	2,718	1%	5	953	0%
q3	8 Credit Cards Used	20	15,627	0%	13	9,027	0%	8	2,718	0%	-	-	0%
q3	9 Credit Cards Used	10	15,627	0%	2	9,027	0%	4	2,718	0%	-	-	0%
q3	10 Credit Cards Used	19	15,627	0%	8	9,027	0%	6	2,718	0%	1	953	0%
q3	11 Credit Cards Used	1	15,627	0%	-	-	0%	-	-	0%	-	-	0%
q3	12 Credit Cards Used	4	15,627	0%	2	9,027	0%	3	2,718	0%	2	953	0%
q3	18 Credit Cards Used	1	15,627	0%	-	-	0%	1	2,718	0%	-	-	0%
q3	20 Credit Cards Used	1	15,627	0%	-	-	0%	1	2,718	0%	-	-	0%
q3	22 Credit Cards Used	1	15,627	0%	-	-	0%	1	2,718	0%	-	-	0%
q3	32 Credit Cards Used	1	15,627	0%	1	9,027	0%	1	2,718	0%	1	953	0%
q3	46 Credit Cards Used	1	15,627	0%	1	9,027	0%	1	2,718	0%	1	953	0%
q3	54 Credit Cards Used	1	15,627	0%	1	9,027	0%	1	2,718	0%	1	953	0%
q3	99 Credit Cards Used	1	15,627	0%	-	-	0%	-	-	0%	-	-	0%
q3	100 Credit Cards Used	3	15,627	0%	-	-	0%	2	2,718	0%	2	953	0%
q4a	1 Up to £250	572	25,879	2%	113	13,231	1%	90	3,617	2%	221	2,123	10%
q4a	2 Over £250 to £500	921	25,879	4%	218	13,231	2%	145	3,617	4%	283	2,123	13%
q4a	3 Over £500 to £750	560	25,879	2%	174	13,231	1%	131	3,617	4%	162	2,123	8%
q4a	4 Over £750 to £1,000	1,065	25,879	4%	328	13,231	2%	169	3,617	5%	249	2,123	12%
q4a	5 Over £1,000 to £2,500	3,207	25,879	12%	1,192	13,231	9%	374	3,617	10%	442	2,123	21%
q4a	6 Over £2,500 to £5,000	4,909	25,879	19%	2,444	13,231	18%	541	3,617	15%	406	2,123	19%
q4a	7 Over £5,000 to £7,500	3,131	25,879	12%	1,790	13,231	14%	390	3,617	11%	135	2,123	6%
q4a	8 Over £7,500 to £10,000	2,953	25,879	11%	1,775	13,231	13%	382	3,617	11%	68	2,123	3%
q4a	9 Over £10,000 to £15,000	3,168	25,879	12%	1,958	13,231	15%	488	3,617	13%	53	2,123	3%
q4a	10 Over £15,000 to £20,000	1,802	25,879	7%	1,144	13,231	9%	349	3,617	10%	26	2,123	1%
q4a	11 Over £20,000	2,074	25,879	8%	1,443	13,231	11%	459	3,617	13%	34	2,123	2%
q4a	998 Unsure	1,517	25,879	6%	652	13,231	5%	100	3,617	3%	46	2,123	2%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q4bi	Yes, I paid off the full amount												
	1 outstanding	16,506	25,879	64%	10,373	13,231	78%	1,106	3,617	31%	926	2,123	44%
q4bi	No, I did not pay off the full amount												
	2 outstanding	8,763	25,879	34%	2,758	13,231	21%	2,446	3,617	68%	1,152	2,123	54%
q4bi	I did not have anything to pay as I												
	3 had a nil balance	440	25,879	2%	79	13,231	1%	48	3,617	1%	33	2,123	2%
q4bi	998 Unsure	169	25,879	1%	21	13,231	0%	17	3,617	0%	11	2,123	1%
q4bii	1 Nil	17,009	25,879	66%	10,464	13,231	79%	1,166	3,617	32%	978	2,123	46%
q4bii	2 Up to £250	1,132	25,879	4%	273	13,231	2%	148	3,617	4%	256	2,123	12%
q4bii	3 Over £250 to £500	870	25,879	3%	250	13,231	2%	144	3,617	4%	155	2,123	7%
q4bii	4 Over £500 to £750	614	25,879	2%	200	13,231	2%	138	3,617	4%	101	2,123	5%
q4bii	5 Over £750 to £1,000	793	25,879	3%	245	13,231	2%	202	3,617	6%	155	2,123	7%
q4bii	6 Over £1,000 to £2,500	1,682	25,879	6%	551	13,231	4%	487	3,617	13%	242	2,123	11%
q4bii	7 Over £2,500 to £5,000	1,431	25,879	6%	506	13,231	4%	516	3,617	14%	134	2,123	6%
q4bii	8 Over £5,000 to £7,500	628	25,879	2%	222	13,231	2%	250	3,617	7%	33	2,123	2%
q4bii	9 Over £7,500 to £10,000	449	25,879	2%	169	13,231	1%	178	3,617	5%	16	2,123	1%
q4bii	10 Over £10,000 to £15,000	355	25,879	1%	120	13,231	1%	137	3,617	4%	4	2,123	0%
q4bii	11 Over £15,000 to £20,000	150	25,879	1%	56	13,231	0%	70	3,617	2%	5	2,123	0%
q4bii	12 Over £20,000	175	25,879	1%	65	13,231	0%	71	3,617	2%	4	2,123	0%
q4bii	998 Unsure	591	25,879	2%	110	13,231	1%	111	3,617	3%	40	2,123	2%
q4c	1 Nil	1,009	25,879	4%	134	13,231	1%	272	3,617	8%	91	2,123	4%
q4c	2 Up to £50	3,348	25,879	13%	646	13,231	5%	480	3,617	13%	478	2,123	23%
q4c	3 Over £50 to £100	3,019	25,879	12%	891	13,231	7%	526	3,617	15%	400	2,123	19%
q4c	4 Over £100 to £150	2,178	25,879	8%	838	13,231	6%	409	3,617	11%	253	2,123	12%
q4c	5 Over £150 to £250	2,537	25,879	10%	1,198	13,231	9%	409	3,617	11%	251	2,123	12%
q4c	6 Over £250 to £500	4,484	25,879	17%	2,890	13,231	22%	511	3,617	14%	307	2,123	14%
q4c	7 Over £500 to £1,000	4,230	25,879	16%	3,253	13,231	25%	432	3,617	12%	149	2,123	7%
q4c	8 Over £1,000 to £2,000	2,468	25,879	10%	2,020	13,231	15%	229	3,617	6%	67	2,123	3%
q4c	9 Over £2,000	1,239	25,879	5%	964	13,231	7%	173	3,617	5%	45	2,123	2%
q4c	998 Unsure	1,365	25,879	5%	398	13,231	3%	176	3,617	5%	83	2,123	4%
q4cii	1 Yes, frequently	4,808	25,879	19%	1,276	13,231	10%	1,133	3,617	31%	961	2,123	45%
q4cii	2 Yes, occasionally	2,710	25,879	10%	959	13,231	7%	868	3,617	24%	433	2,123	20%
q4cii	3 Yes, rarely	2,392	25,879	9%	1,057	13,231	8%	567	3,617	16%	193	2,123	9%
q4cii	4 No	15,598	25,879	60%	9,886	13,231	75%	1,012	3,617	28%	476	2,123	22%
q4cii	998 Unsure	370	25,879	1%	52	13,231	0%	38	3,617	1%	61	2,123	3%
q4d	1 Not at all concerned	12,583	25,879	49%	7,932	13,231	60%	771	3,617	21%	430	2,123	20%
q4d	2 Not really concerned	6,410	25,879	25%	2,966	13,231	22%	1,002	3,617	28%	598	2,123	28%
q4d	3 Slightly concerned	4,487	25,879	17%	1,626	13,231	12%	1,207	3,617	33%	696	2,123	33%
q4d	4 Very concerned	2,052	25,879	8%	612	13,231	5%	615	3,617	17%	366	2,123	17%
q4d	998 Unsure	347	25,879	1%	95	13,231	1%	22	3,617	1%	33	2,123	2%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q6a	1 Up to £250	268	15,117	2%	82	9,027	1%	59	2,718	2%	96	953	10%
q6a	2 Over £250 to £500	398	15,117	3%	176	9,027	2%	81	2,718	3%	99	953	10%
q6a	3 Over £500 to £750	310	15,117	2%	157	9,027	2%	97	2,718	4%	86	953	9%
q6a	4 Over £750 to £1,000	578	15,117	4%	254	9,027	3%	106	2,718	4%	113	953	12%
q6a	5 Over £1,000 to £2,500	2,237	15,117	15%	1,178	9,027	13%	404	2,718	15%	267	953	28%
q6a	6 Over £2,500 to £5,000	4,138	15,117	27%	2,675	9,027	30%	665	2,718	24%	180	953	19%
q6a	7 Over £5,000 to £7,500	2,590	15,117	17%	1,715	9,027	19%	468	2,718	17%	40	953	4%
q6a	8 Over £7,500 to £10,000	1,950	15,117	13%	1,271	9,027	14%	362	2,718	13%	29	953	3%
q6a	9 Over £10,000 to £15,000	1,355	15,117	9%	794	9,027	9%	309	2,718	11%	23	953	2%
q6a	10 Over £15,000 to £20,000	231	15,117	2%	147	9,027	2%	43	2,718	2%	4	953	0%
q6a	11 Over £20,000	101	15,117	1%	77	9,027	1%	12	2,718	0%	5	953	1%
q6a	998 Unsure	961	15,117	6%	502	9,027	6%	112	2,718	4%	11	953	1%
q6bi	Yes, I paid off the full amount 1 outstanding	17,698	25,879	68%	11,205	13,231	85%	1,499	3,617	41%	971	2,123	46%
q6bi	No, I did not pay off the full amount 2 outstanding	7,502	25,879	29%	1,914	13,231	14%	2,017	3,617	56%	1,100	2,123	52%
q6bi	I did not have anything to pay as I 3 had a nil balance	505	25,879	2%	96	13,231	1%	83	3,617	2%	43	2,123	2%
q6bi	998 Unsure	173	25,879	1%	16	13,231	0%	18	3,617	0%	9	2,123	0%
q6bii	1 Nil	18,275	25,879	71%	11,313	13,231	86%	1,593	3,617	44%	1,035	2,123	49%
q6bii	2 Up to £250	1,305	25,879	5%	312	13,231	2%	241	3,617	7%	300	2,123	14%
q6bii	3 Over £250 to £500	959	25,879	4%	272	13,231	2%	225	3,617	6%	172	2,123	8%
q6bii	4 Over £500 to £750	613	25,879	2%	170	13,231	1%	159	3,617	4%	100	2,123	5%
q6bii	5 Over £750 to £1,000	735	25,879	3%	186	13,231	1%	158	3,617	4%	154	2,123	7%
q6bii	6 Over £1,000 to £2,500	1,542	25,879	6%	412	13,231	3%	443	3,617	12%	223	2,123	11%
q6bii	7 Over £2,500 to £5,000	1,037	25,879	4%	272	13,231	2%	368	3,617	10%	83	2,123	4%
q6bii	8 Over £5,000 to £7,500	432	25,879	2%	106	13,231	1%	179	3,617	5%	12	2,123	1%
q6bii	9 Over £7,500 to £10,000	234	25,879	1%	61	13,231	0%	85	3,617	2%	2	2,123	0%
q6bii	10 Over £10,000 to £15,000	153	25,879	1%	38	13,231	0%	58	3,617	2%	2	2,123	0%
q6bii	11 Over £15,000 to £20,000	15	25,879	0%	4	13,231	0%	8	3,617	0%	-	-	0%
q6bii	12 Over £20,000	13	25,879	0%	1	13,231	0%	4	3,617	0%	-	-	0%
q6bii	998 Unsure	566	25,879	2%	85	13,231	1%	96	3,617	3%	40	2,123	2%
q6c	1 Nil	730	15,117	5%	102	9,027	1%	312	2,718	11%	56	953	6%
q6c	2 Up to £50	1,591	15,117	11%	405	9,027	4%	426	2,718	16%	220	953	23%
q6c	3 Over £50 to £100	1,669	15,117	11%	618	9,027	7%	452	2,718	17%	190	953	20%
q6c	4 Over £100 to £150	1,269	15,117	8%	613	9,027	7%	295	2,718	11%	130	953	14%
q6c	5 Over £150 to £250	1,581	15,117	10%	947	9,027	10%	293	2,718	11%	98	953	10%
q6c	6 Over £250 to £500	2,804	15,117	19%	2,122	9,027	24%	318	2,718	12%	116	953	12%
q6c	7 Over £500 to £1,000	2,622	15,117	17%	2,202	9,027	24%	258	2,718	9%	63	953	7%
q6c	8 Over £1,000 to £2,000	1,492	15,117	10%	1,301	9,027	14%	141	2,718	5%	30	953	3%
q6c	9 Over £2,000	457	15,117	3%	389	9,027	4%	41	2,718	2%	13	953	1%
q6c	998 Unsure	904	15,117	6%	328	9,027	4%	182	2,718	7%	37	953	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q6cii	1 Yes, frequently	4,462	25,879	17%	1,117	13,231	8%	1,018	3,617	28%	903	2,123	43%
q6cii	2 Yes, occasionally	2,443	25,879	9%	826	13,231	6%	776	3,617	21%	466	2,123	22%
q6cii	3 Yes, rarely	1,958	25,879	8%	798	13,231	6%	446	3,617	12%	176	2,123	8%
q6cii	4 No	16,581	25,879	64%	10,423	13,231	79%	1,330	3,617	37%	515	2,123	24%
q6cii	998 Unsure	436	25,879	2%	67	13,231	1%	48	3,617	1%	64	2,123	3%
q7	1 Up to 1 month	160	25,879	1%	61	13,231	0%	62	3,617	2%	45	2,123	2%
q7	2 Over 1 month to 3 months	555	25,879	2%	242	13,231	2%	196	3,617	5%	140	2,123	7%
q7	3 Over 3 months to 6 months	983	25,879	4%	458	13,231	3%	303	3,617	8%	249	2,123	12%
q7	4 Over 6 months to 1 year	1,861	25,879	7%	881	13,231	7%	468	3,617	13%	397	2,123	19%
q7	5 Over 1 year to 2 years	2,881	25,879	11%	1,380	13,231	10%	504	3,617	14%	487	2,123	23%
q7	6 Over 2 years to 3 years	2,958	25,879	11%	1,573	13,231	12%	454	3,617	13%	347	2,123	16%
q7	7 Over 3 years to 5 years	3,875	25,879	15%	2,170	13,231	16%	483	3,617	13%	232	2,123	11%
q7	8 Over 5 years to 10 years	6,013	25,879	23%	3,535	13,231	27%	627	3,617	17%	159	2,123	8%
q7	9 Over 10 years	6,101	25,879	24%	2,802	13,231	21%	484	3,617	13%	51	2,123	2%
q7	998 Unsure	492	25,879	2%	129	13,231	1%	37	3,617	1%	16	2,123	1%
q8a	Yes, it offers rewards, discounts or 1 benefits	14,942	25,879	58%	13,231	13,231	100%	1,980	3,617	55%	811	2,123	38%
q8a	No, it does not offer rewards, 2 discount or benefits	7,970	25,879	31%	-	-	0%	1,201	3,617	33%	1,092	2,123	51%
q8a	998 Unsure	2,967	25,879	11%	-	-	0%	435	3,617	12%	220	2,123	10%
q8b	Yes, I have collected or accrued 1 rewards, discounts or benefits	13,231	14,942	89%	13,231	13,231	100%	1,582	1,980	80%	635	811	78%
q8b	No, I have not collected or accrued 2 any rewards, discounts or benefits	1,402	14,942	9%	-	-	0%	334	1,980	17%	155	811	19%
q8b	998 Unsure	309	14,942	2%	-	-	0%	64	1,980	3%	21	811	3%
q8c	Yes, I have transferred a balance to 1 my main CC	2,483	25,879	10%	1,003	13,231	8%	2,483	3,617	69%	545	2,123	26%
q8c	No, I have not made a balance 2 transfer my main CC	22,893	25,879	88%	12,137	13,231	92%	1,116	3,617	31%	1,555	2,123	73%
q8c	998 Unsure	503	25,879	2%	90	13,231	1%	18	3,617	0%	23	2,123	1%
q8d	Yes, I have transferred a balance 1 from my main CC	2,041	25,879	8%	1,117	13,231	8%	2,041	3,617	56%	495	2,123	23%
q8d	No, I have not made a balance 2 transfer my main CC	23,323	25,879	90%	12,011	13,231	91%	1,520	3,617	42%	1,600	2,123	75%
q8d	998 Unsure	515	25,879	2%	103	13,231	1%	56	3,617	2%	29	2,123	1%
q8e	Yes, it is a card designed for people 1 with no/poor credit history	2,123	25,879	8%	635	13,231	5%	632	3,617	17%	2,123	2,123	100%
q8e	No, it is not a card designed for 2 people with no/poor credit history	19,473	25,879	75%	10,439	13,231	79%	2,558	3,617	71%	-	-	0%
q8e	998 Unsure	4,282	25,879	17%	2,157	13,231	16%	427	3,617	12%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q9a	1 Yes	7,210	15,117	48%	5,450	9,027	60%	1,172	2,718	43%	376	953	39%
q9a	2 No	6,045	15,117	40%	2,998	9,027	33%	1,153	2,718	42%	481	953	50%
q9a	998 Unsure	1,862	15,117	12%	579	9,027	6%	393	2,718	14%	96	953	10%
q9e	1 Yes	1,713	15,117	11%	979	9,027	11%	1,047	2,718	39%	241	953	25%
q9e	2 No	13,006	15,117	86%	7,948	9,027	88%	1,558	2,718	57%	677	953	71%
q9e	998 Unsure	398	15,117	3%	99	9,027	1%	113	2,718	4%	35	953	4%
q9i	1 Yes	1,024	15,117	7%	420	9,027	5%	388	2,718	14%	570	953	60%
q9i	2 No	12,308	15,117	81%	7,550	9,027	84%	2,079	2,718	76%	315	953	33%
q9i	998 Unsure	1,786	15,117	12%	1,057	9,027	12%	251	2,718	9%	67	953	7%
q11_1	1 Yes	3,800	25,879	15%	2,036	13,231	15%	1,434	3,617	40%	803	2,123	38%
q11_1	2 No	21,401	25,879	83%	10,993	13,231	83%	2,053	3,617	57%	1,247	2,123	59%
q11_1	998 Unsure	678	25,879	3%	202	13,231	2%	131	3,617	4%	73	2,123	3%
q11_2	1 Yes	2,142	25,879	8%	997	13,231	8%	646	3,617	18%	535	2,123	25%
q11_2	2 No	22,901	25,879	88%	11,957	13,231	90%	2,801	3,617	77%	1,483	2,123	70%
q11_2	998 Unsure	835	25,879	3%	277	13,231	2%	169	3,617	5%	105	2,123	5%
q11_3	1 Yes	3,092	25,879	12%	1,644	13,231	12%	667	3,617	18%	598	2,123	28%
q11_3	2 No	22,050	25,879	85%	11,365	13,231	86%	2,768	3,617	77%	1,400	2,123	66%
q11_3	998 Unsure	737	25,879	3%	221	13,231	2%	183	3,617	5%	125	2,123	6%
q11a	1 Yes, one of them was my main CC	3,407	5,918	58%	1,672	3,113	54%	946	1,571	60%	759	933	81%
q11a	2 No, none of them were my main CC	2,511	5,918	42%	1,440	3,113	46%	625	1,571	40%	175	933	19%
q12a	1 This was my first credit card	6,698	25,879	26%	2,150	13,231	16%	861	3,617	24%	737	2,123	35%
q12a	I did not have any other credit cards at the time although I had had one												
q12a	2 or more credit cards previously	2,671	25,879	10%	1,003	13,231	8%	341	3,617	9%	685	2,123	32%
q12a	I had one or more credit cards at the time and I wanted to replace it/one or more of them with a new one from												
q12a	3 **the same	1,798	25,879	7%	1,052	13,231	8%	452	3,617	12%	250	2,123	12%
q12a	I had one or more credit cards at the time and I wanted to replace it/one or more of them with a new one from												
q12a	4 **a differ	5,793	25,879	22%	3,854	13,231	29%	1,010	3,617	28%	141	2,123	7%
q12a	I had one or more credit cards at the time and I wanted to have an												
q12a	5 additional one	4,657	25,879	18%	3,241	13,231	24%	563	3,617	16%	190	2,123	9%
q12a	998 I do not recall	4,261	25,879	16%	1,930	13,231	15%	390	3,617	11%	122	2,123	6%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q12b_1	1 Yes	2,443	25,879	9%	1,456	13,231	11%	449	3,617	12%	249	2,123	12%
q12b_2	2 Yes	8,607	25,879	33%	3,179	13,231	24%	1,212	3,617	34%	435	2,123	20%
q12b_3	3 Yes	1,476	25,879	6%	693	13,231	5%	342	3,617	9%	144	2,123	7%
q12b_4	4 Yes	3,184	25,879	12%	2,146	13,231	16%	365	3,617	10%	136	2,123	6%
q12b_5	5 Yes	10,842	25,879	42%	6,205	13,231	47%	1,424	3,617	39%	1,226	2,123	58%
q12b_998	998 unsure	1,590	25,879	6%	654	13,231	5%	166	3,617	5%	62	2,123	3%
q13a_1	1 Yes	4,194	25,879	16%	1,895	13,231	14%	925	3,617	26%	721	2,123	34%
q13a_2	2 Yes	3,421	25,879	13%	1,264	13,231	10%	889	3,617	25%	631	2,123	30%
q13a_3	3 Yes	5,905	25,879	23%	2,932	13,231	22%	847	3,617	23%	482	2,123	23%
q13a_4	4 Yes	3,906	25,879	15%	1,923	13,231	15%	568	3,617	16%	314	2,123	15%
q13a_5	5 Yes	2,403	25,879	9%	1,034	13,231	8%	382	3,617	11%	231	2,123	11%
q13a_6	6 Yes	3,206	25,879	12%	1,105	13,231	8%	482	3,617	13%	757	2,123	36%
q13a_7	7 Yes	3,613	25,879	14%	1,935	13,231	15%	997	3,617	28%	256	2,123	12%
q13a_8	8 Yes	8,577	25,879	33%	7,985	13,231	60%	823	3,617	23%	304	2,123	14%
q13a_9	9 Yes	1,230	25,879	5%	465	13,231	4%	365	3,617	10%	157	2,123	7%
q13a_10	10 Yes	1,687	25,879	7%	553	13,231	4%	611	3,617	17%	139	2,123	7%
q13a_11	11 Yes	926	25,879	4%	360	13,231	3%	230	3,617	6%	102	2,123	5%
q13a_12	12 Yes	1,727	25,879	7%	818	13,231	6%	669	3,617	19%	78	2,123	4%
q13a_13	13 Yes	1,042	25,879	4%	752	13,231	6%	193	3,617	5%	116	2,123	5%
q13a_14	14 Yes	623	25,879	2%	279	13,231	2%	227	3,617	6%	139	2,123	7%
q13a_15	15 Yes	608	25,879	2%	258	13,231	2%	152	3,617	4%	114	2,123	5%
q13a_16	16 Yes	684	25,879	3%	410	13,231	3%	84	3,617	2%	46	2,123	2%
q13a_96	96 Non of the above	3,839	25,879	15%	1,539	13,231	12%	364	3,617	10%	345	2,123	16%
q13a_998	998 Unsure	3,746	25,879	14%	1,333	13,231	10%	378	3,617	10%	154	2,123	7%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q13b	I decided to take out a credit card because of a change in my personal circumstances	910	11,161	8%	405	5,910	7%	267	2,111	13%	221	1,208	18%
q13b	I decided to take out a credit card because of a change in my financial circumstances	828	11,161	7%	256	5,910	4%	214	2,111	10%	171	1,208	14%
q13b	I decided to take out a credit card because I can use it for online purchases safely	1,406	11,161	13%	592	5,910	10%	168	2,111	8%	113	1,208	9%
q13b	I decided to take out a credit card because I can use it abroad safely	866	11,161	8%	372	5,910	6%	152	2,111	7%	99	1,208	8%
q13b	I decided to take out a credit card because I can use it for purchases where debit cards are not accepted	414	11,161	4%	135	5,910	2%	80	2,111	4%	60	1,208	5%
q13b	I decided to take out a credit card because I can use it to build/improve my credit history	1,101	11,161	10%	296	5,910	5%	120	2,111	6%	381	1,208	32%
q13b	I decided to take out a credit card to benefit from an introductory offer	965	11,161	9%	513	5,910	9%	323	2,111	15%	26	1,208	2%
q13b	I decided to take out a credit card to benefit from rewards, discounts, cashback or other benefits	2,668	11,161	24%	2,537	5,910	43%	221	2,111	10%	51	1,208	4%
q13b	I decided to take out a credit card to benefit from a low APR	236	11,161	2%	69	5,910	1%	72	2,111	3%	20	1,208	2%
q13b	I decided to take out a credit card to benefit from a low interest rate	344	11,161	3%	99	5,910	2%	134	2,111	6%	15	1,208	1%
q13b	I decided to take out a credit card to benefit from low fees	97	11,161	1%	17	5,910	0%	27	2,111	1%	1	1,208	0%
q13b	I decided to take out a credit card because on my existing or previous credit card(s) the introductory deal ended	451	11,161	4%	170	5,910	3%	210	2,111	10%	4	1,208	0%
q13b	I decided to take out a credit card because on my existing or previous credit card(s) the terms and conditions were changed	193	11,161	2%	139	5,910	2%	18	2,111	1%	6	1,208	1%
q13b	I decided to take out a credit card because on my existing or previous credit card(s) I incurred unexpected fees or interest	86	11,161	1%	47	5,910	1%	22	2,111	1%	7	1,208	1%
q13b	I decided to take out a credit card because on my existing or previous credit card(s) the credit limit was too low	108	11,161	1%	41	5,910	1%	21	2,111	1%	16	1,208	1%
q13b	I decided to take out a credit card because on my existing or previous credit card(s) the customer service was bad	165	11,161	1%	98	5,910	2%	13	2,111	1%	4	1,208	0%
q13b	998 Unsure	322	11,161	3%	126	5,910	2%	50	2,111	2%	12	1,208	1%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q13c_1	1 Yes	2,146	25,879	8%	1,189	13,231	9%	428	3,617	12%	257	2,123	12%
q13c_2	2 Yes	6,753	25,879	26%	2,772	13,231	21%	944	3,617	26%	350	2,123	16%
q13c_3	3 Yes	4,643	25,879	18%	2,764	13,231	21%	741	3,617	20%	447	2,123	21%
q13c_4	4 Yes	4,204	25,879	16%	3,528	13,231	27%	463	3,617	13%	112	2,123	5%
q13c_5	5 Yes	260	25,879	1%	71	13,231	1%	44	3,617	1%	26	2,123	1%
q13c_11	11 Yes	768	25,879	3%	458	13,231	3%	219	3,617	6%	149	2,123	7%
q13c_12	12 Yes	4,926	25,879	19%	2,759	13,231	21%	678	3,617	19%	387	2,123	18%
q13c_13	13 Yes	2,292	25,879	9%	1,312	13,231	10%	342	3,617	9%	258	2,123	12%
q13c_14	14 Yes	736	25,879	3%	388	13,231	3%	149	3,617	4%	149	2,123	7%
q13c_15	15 Yes	4,370	25,879	17%	2,327	13,231	18%	632	3,617	17%	412	2,123	19%
q13c_16	16 Yes	8,232	25,879	32%	4,852	13,231	37%	1,199	3,617	33%	593	2,123	28%
q13c_17	17 Yes	3,860	25,879	15%	1,725	13,231	13%	496	3,617	14%	422	2,123	20%
q13c_18	18 Yes	3,798	25,879	15%	1,636	13,231	12%	541	3,617	15%	523	2,123	25%
q13c_19	19 Yes	1,230	25,879	5%	830	13,231	6%	241	3,617	7%	129	2,123	6%
q13c_20	20 Yes	1,360	25,879	5%	853	13,231	6%	175	3,617	5%	128	2,123	6%
q13c_21	21 Yes	1,164	25,879	4%	594	13,231	4%	332	3,617	9%	114	2,123	5%
q13c_22	22 Yes	470	25,879	2%	57	13,231	0%	55	3,617	2%	354	2,123	17%
q13c_96	96 Non of the above	2,697	25,879	10%	1,544	13,231	12%	278	3,617	8%	128	2,123	6%
q13c_998	998 unsure	3,223	25,879	12%	1,143	13,231	9%	352	3,617	10%	134	2,123	6%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q13d	I decided to take out my \$Q13ctext I had a 1 credit card with them before	737	13,190	6%	391	7,127	5%	180	2,013	9%	112	1,261	9%
q13d	I decided to take out my \$Q13ctext I had 2 another financial product with them	2,647	13,190	20%	1,005	7,127	14%	362	2,013	18%	126	1,261	10%
q13d	I decided to take out my \$Q13ctext I like the 3 brand	830	13,190	6%	512	7,127	7%	162	2,013	8%	88	1,261	7%
q13d	I decided to take out my \$Q13ctext I shop 4 with them	1,584	13,190	12%	1,380	7,127	19%	140	2,013	7%	35	1,261	3%
q13d	I decided to take out my \$Q13ctext it is linked 5 to a sports club or charity I like	86	13,190	1%	21	7,127	0%	13	2,013	1%	9	1,261	1%
q13d	I decided to take out my \$Q13ctext they 11 offered a good/ personalised credit card design	76	13,190	1%	41	7,127	1%	27	2,013	1%	18	1,261	1%
q13d	I decided to take out my \$Q13ctext they 12 offered good customer service	775	13,190	6%	416	7,127	6%	141	2,013	7%	96	1,261	8%
q13d	I decided to take out my \$Q13ctext they 13 offered a UK call centre	266	13,190	2%	141	7,127	2%	82	2,013	4%	64	1,261	5%
q13d	I decided to take out my \$Q13ctext they 14 offered text/Email updates and alerts	67	13,190	1%	23	7,127	0%	20	2,013	1%	25	1,261	2%
q13d	I decided to take out my \$Q13ctext they 15 offered an easy to use online system	469	13,190	4%	208	7,127	3%	85	2,013	4%	60	1,261	5%
q13d	I decided to take out my \$Q13ctext it suited 16 my needs the best	2,779	13,190	21%	1,746	7,127	24%	393	2,013	20%	183	1,261	15%
q13d	I decided to take out my \$mainIssuerName credit card because the company offered it to 17 me	926	13,190	7%	341	7,127	5%	115	2,013	6%	98	1,261	8%
q13d	I decided to take out my \$mainIssuerName credit card because it was easy to get it 18	454	13,190	3%	123	7,127	2%	52	2,013	3%	94	1,261	7%
q13d	I decided to take out my \$mainIssuerName credit card because I saw an advert/offer that 19 I liked	293	13,190	2%	223	7,127	3%	57	2,013	3%	22	1,261	2%
q13d	I decided to take out my \$mainIssuerName credit card because a family member/friend or 20 adviser recommended it to me	373	13,190	3%	238	7,127	3%	36	2,013	2%	22	1,261	2%
q13d	I decided to take out my \$mainIssuerName credit card because a price comparison 21 website ranked it highly	295	13,190	2%	142	7,127	2%	84	2,013	4%	27	1,261	2%
q13d	I decided to take out my \$mainIssuerName credit card because it was the only credit card 22 I was accepted for	188	13,190	1%	14	7,127	0%	16	2,013	1%	154	1,261	12%
q13d	998 Unsure	345	13,190	3%	162	7,127	2%	48	2,013	2%	27	1,261	2%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q14a	1 Too much	816	25,879	3%	419	13,231	3%	221	3,617	6%	163	2,123	8%
q14a	2 Enough	16,313	25,879	63%	8,941	13,231	68%	2,471	3,617	68%	1,582	2,123	75%
q14a	3 Too Limited	678	25,879	3%	170	13,231	1%	152	3,617	4%	124	2,123	6%
q14a	998 Unsure	8,072	25,879	31%	3,700	13,231	28%	773	3,617	21%	255	2,123	12%
q14b	1 Very unclear	419	25,879	2%	154	13,231	1%	100	3,617	3%	77	2,123	4%
q14b	2 Unclear	1,167	25,879	5%	377	13,231	3%	228	3,617	6%	181	2,123	9%
q14b	3 Clear	12,138	25,879	47%	6,396	13,231	48%	1,823	3,617	50%	1,211	2,123	57%
q14b	4 Very clear	4,571	25,879	18%	2,804	13,231	21%	733	3,617	20%	429	2,123	20%
q14b	998 Unsure	7,584	25,879	29%	3,500	13,231	26%	733	3,617	20%	226	2,123	11%
q15_1	1 Yes	10,197	25,879	39%	6,001	13,231	45%	989	3,617	27%	453	2,123	21%
q15_2	2 Yes	4,724	25,879	18%	2,164	13,231	16%	570	3,617	16%	439	2,123	21%
q15_3	3 Yes	12,519	25,879	48%	9,078	13,231	69%	1,037	3,617	29%	716	2,123	34%
q15_4	4 Yes	6,513	25,879	25%	2,196	13,231	17%	927	3,617	26%	856	2,123	40%
q15_5	5 Yes	4,107	25,879	16%	2,665	13,231	20%	463	3,617	13%	374	2,123	18%
q15_6	6 Yes	313	25,879	1%	151	13,231	1%	127	3,617	4%	98	2,123	5%
q15_7	7 Yes	7,298	25,879	28%	3,969	13,231	30%	749	3,617	21%	356	2,123	17%
q15_8	8 Yes	1,894	25,879	7%	540	13,231	4%	1,175	3,617	32%	104	2,123	5%
q15_9	9 Yes	777	25,879	3%	279	13,231	2%	208	3,617	6%	207	2,123	10%
q15_10	10 Yes	348	25,879	1%	137	13,231	1%	190	3,617	5%	106	2,123	5%
q15_998	998 Unsure	1,963	25,879	8%	626	13,231	5%	226	3,617	6%	101	2,123	5%
q16_1	1 Yes	15,295	25,879	59%	10,000	13,231	76%	1,273	3,617	35%	548	2,123	26%
q16_2	2 Yes	2,830	25,879	11%	858	13,231	6%	660	3,617	18%	517	2,123	24%
q16_3	3 Yes	1,842	25,879	7%	527	13,231	4%	853	3,617	24%	215	2,123	10%
q16_4	4 Yes	2,347	25,879	9%	854	13,231	6%	488	3,617	13%	381	2,123	18%
q16_5	5 Yes	1,167	25,879	5%	267	13,231	2%	222	3,617	6%	353	2,123	17%
q16_6	6 Yes	829	25,879	3%	279	13,231	2%	119	3,617	3%	105	2,123	5%
q16_998	998 Unsure	2,773	25,879	11%	823	13,231	6%	322	3,617	9%	203	2,123	10%
q17_1	1 Yes	1,086	12,248	9%	672	8,148	8%	284	2,025	14%	67	580	11%
q17_2	2 Yes	2,841	12,248	23%	1,915	8,148	24%	638	2,025	32%	176	580	30%
q17_3	3 Yes	4,385	12,248	36%	2,898	8,148	36%	659	2,025	33%	149	580	26%
q17_4	4 Yes	3,478	12,248	28%	2,443	8,148	30%	429	2,025	21%	181	580	31%
q17_5	5 Yes	985	12,248	8%	605	8,148	7%	176	2,025	9%	50	580	9%
q17_998	998 Unsure	393	12,248	3%	211	8,148	3%	62	2,025	3%	25	580	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q18	1 Several times a week (*100+ per year*)	8,443	25,879	33%	6,893	13,231	52%	737	3,617	20%	356	2,123	17%
q18	2 About once a week (*50+ per year*)	4,126	25,879	16%	2,519	13,231	19%	578	3,617	16%	348	2,123	16%
q18	3 2 or 3 times a month (*25+ per year*)	4,251	25,879	16%	1,702	13,231	13%	637	3,617	18%	522	2,123	25%
q18	4 About once a month (*10+ per year*)	2,950	25,879	11%	822	13,231	6%	462	3,617	13%	392	2,123	18%
q18	5 About every 3 months (*4 per year*)	2,187	25,879	8%	486	13,231	4%	368	3,617	10%	231	2,123	11%
q18	6 1 or 2 times a year (*2 per year*)	1,504	25,879	6%	241	13,231	2%	250	3,617	7%	101	2,123	5%
q18	7 Less often than once a year (*Less than 1 per year*)	1,253	25,879	5%	268	13,231	2%	382	3,617	11%	82	2,123	4%
q18	998 Unsure	1,164	25,879	4%	299	13,231	2%	203	3,617	6%	92	2,123	4%
q19_1	1 Yes	11,442	25,879	44%	7,130	13,231	54%	1,160	3,617	32%	508	2,123	24%
q19_2	2 Yes	9,639	25,879	37%	4,606	13,231	35%	1,053	3,617	29%	664	2,123	31%
q19_3	3 Yes	14,325	25,879	55%	9,841	13,231	74%	1,285	3,617	36%	859	2,123	40%
q19_4	4 Yes	3,799	25,879	15%	1,347	13,231	10%	676	3,617	19%	587	2,123	28%
q19_5	5 Yes	5,167	25,879	20%	3,343	13,231	25%	555	3,617	15%	438	2,123	21%
q19_6	6 Yes	320	25,879	1%	177	13,231	1%	122	3,617	3%	102	2,123	5%
q19_7	7 Yes	6,039	25,879	23%	3,717	13,231	28%	657	3,617	18%	286	2,123	13%
q19_8	8 Yes	1,155	25,879	4%	309	13,231	2%	1,005	3,617	28%	88	2,123	4%
q19_9	9 Yes	1,236	25,879	5%	377	13,231	3%	295	3,617	8%	313	2,123	15%
q19_10	10 Yes	386	25,879	1%	127	13,231	1%	240	3,617	7%	115	2,123	5%
q19_998	998 Unsure	1,003	25,879	4%	192	13,231	1%	133	3,617	4%	70	2,123	3%
q20a_1	1 Yes	2,793	8,862	32%	846	2,741	31%	587	2,240	26%	430	1,545	28%
q20a_2	2 Yes	841	8,862	9%	301	2,741	11%	571	2,240	25%	230	1,545	15%
q20a_3	3 Yes	2,314	8,862	26%	835	2,741	30%	599	2,240	27%	418	1,545	27%
q20a_4	4 Yes	1,473	8,862	17%	393	2,741	14%	332	2,240	15%	330	1,545	21%
q20a_5	5 Yes	666	8,862	8%	254	2,741	9%	148	2,240	7%	65	1,545	4%
q20a_998	998 Unsure	1,218	8,862	14%	275	2,741	10%	194	2,240	9%	135	1,545	9%
q20b	1 I had not expected at all that I would have to pay interest	530	7,645	7%	280	2,466	11%	278	2,045	14%	206	1,410	15%
q20b	2 I had been unaware of some but not all of the reasons I had to pay interest	801	7,645	10%	309	2,466	13%	338	2,045	17%	256	1,410	18%
q20b	3 I had been unaware of all of the reasons I had to pay interest	5,881	7,645	77%	1,779	2,466	72%	1,316	2,045	64%	897	1,410	64%
q20b	998 Unsure	432	7,645	6%	98	2,466	4%	113	2,045	6%	51	1,410	4%
q20c	1 A lot more than I expected	621	7,645	8%	160	2,466	6%	182	2,045	9%	161	1,410	11%
q20c	2 A little more than I expected	1,255	7,645	16%	409	2,466	17%	368	2,045	18%	290	1,410	21%
q20c	3 About as much as I expected	4,735	7,645	62%	1,530	2,466	62%	1,153	2,045	56%	706	1,410	50%
q20c	4 A little less than I expected	490	7,645	6%	190	2,466	8%	185	2,045	9%	153	1,410	11%
q20c	5 A lot less than I expected	232	7,645	3%	96	2,466	4%	100	2,045	5%	62	1,410	4%
q20c	998 Unsure	312	7,645	4%	82	2,466	3%	57	2,045	3%	39	1,410	3%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q23_1	1 Yes	1,557	9,595	16%	761	3,129	24%	615	2,677	23%	186	1,476	13%
q23_2	2 Yes	1,229	9,595	13%	396	3,129	13%	963	2,677	36%	139	1,476	9%
q23_3	3 Yes	594	9,595	6%	185	3,129	6%	390	2,677	15%	102	1,476	7%
q23_4	4 Yes	2,484	9,595	26%	890	3,129	28%	532	2,677	20%	322	1,476	22%
q23_5	5 Yes	992	9,595	10%	316	3,129	10%	342	2,677	13%	227	1,476	15%
q23_6	6 Yes	1,848	9,595	19%	608	3,129	19%	407	2,677	15%	358	1,476	24%
q23_7	7 Yes	2,591	9,595	27%	525	3,129	17%	603	2,677	23%	480	1,476	32%
q23_8	8 Yes	384	9,595	4%	134	3,129	4%	71	2,677	3%	67	1,476	5%
q23_9	9 Yes	543	9,595	6%	205	3,129	7%	100	2,677	4%	50	1,476	3%
q23_97	97 Yes	786	9,595	8%	307	3,129	10%	84	2,677	3%	72	1,476	5%
q24_1	1 Yes	10,292	25,879	40%	5,927	13,231	45%	1,572	3,617	43%	867	2,123	41%
q24_2	2 Yes	1,342	25,879	5%	642	13,231	5%	288	3,617	8%	244	2,123	11%
q24_3	3 Yes	1,376	25,879	5%	710	13,231	5%	209	3,617	6%	134	2,123	6%
q24_4	4 Yes	2,726	25,879	11%	1,248	13,231	9%	641	3,617	18%	336	2,123	16%
q24_5	5 Yes	11,860	25,879	46%	5,870	13,231	44%	1,640	3,617	45%	931	2,123	44%
q24_6	6 Yes	726	25,879	3%	330	13,231	2%	161	3,617	4%	104	2,123	5%
q24_7	7 Yes	1,815	25,879	7%	699	13,231	5%	182	3,617	5%	97	2,123	5%
q24_8	8 Yes	523	25,879	2%	172	13,231	1%	66	3,617	2%	44	2,123	2%
q24_998	998 Unsure	438	25,879	2%	86	13,231	1%	57	3,617	2%	30	2,123	1%
q26_1	1 Yes	361	15,587	2%	159	7,304	2%	40	2,045	2%	31	1,256	3%
q26_2	2 Yes	3,773	15,587	24%	1,725	7,304	24%	589	2,045	29%	326	1,256	26%
q26_3	3 Yes	1,208	15,587	8%	420	7,304	6%	321	2,045	16%	202	1,256	16%
q26_5	5 Yes	6,836	15,587	44%	2,904	7,304	40%	1,134	2,045	55%	616	1,256	49%
q26_6	6 Yes	2,050	15,587	13%	1,134	7,304	16%	258	2,045	13%	160	1,256	13%
q26_7	7 Yes	103	15,587	1%	33	7,304	0%	47	2,045	2%	47	1,256	4%
q26_8	8 Yes	716	15,587	5%	340	7,304	5%	78	2,045	4%	60	1,256	5%
q26_9	9 Yes	728	15,587	5%	302	7,304	4%	66	2,045	3%	101	1,256	8%
q26_10	10 Yes	173	15,587	1%	78	7,304	1%	17	2,045	1%	8	1,256	1%
q26_96	96 Non of the above	3,563	15,587	23%	1,797	7,304	25%	198	2,045	10%	113	1,256	9%
q28_1	1 No, I don't know	3,179	25,879	12%	1,425	13,231	11%	398	3,617	11%	205	2,123	10%
q28_1	2 Yes, I know roughly	10,144	25,879	39%	5,665	13,231	43%	1,403	3,617	39%	510	2,123	24%
q28_1	3 Yes, I know exactly	12,044	25,879	47%	5,953	13,231	45%	1,706	3,617	47%	1,327	2,123	62%
q28_1	96 Not applicable	512	25,879	2%	189	13,231	1%	110	3,617	3%	81	2,123	4%
q28_2	1 No, I don't know	8,887	25,879	34%	4,252	13,231	32%	842	3,617	23%	691	2,123	33%
q28_2	2 Yes, I know roughly	8,441	25,879	33%	4,652	13,231	35%	1,338	3,617	37%	633	2,123	30%
q28_2	3 Yes, I know exactly	5,515	25,879	21%	2,846	13,231	22%	1,098	3,617	30%	515	2,123	24%
q28_2	96 Not applicable	3,036	25,879	12%	1,481	13,231	11%	338	3,617	9%	284	2,123	13%
q28_3	1 No, I don't know	12,742	25,879	49%	6,868	13,231	52%	1,187	3,617	33%	681	2,123	32%
q28_3	2 Yes, I know roughly	8,330	25,879	32%	3,999	13,231	30%	1,527	3,617	42%	867	2,123	41%
q28_3	3 Yes, I know exactly	3,437	25,879	13%	1,562	13,231	12%	765	3,617	21%	494	2,123	23%
q28_3	96 Not applicable	1,370	25,879	5%	801	13,231	6%	138	3,617	4%	82	2,123	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q28_5	1 No, I don't know	14,680	25,879	57%	7,772	13,231	59%	1,607	3,617	44%	803	2,123	38%
q28_5	2 Yes, I know roughly	6,240	25,879	24%	2,923	13,231	22%	1,168	3,617	32%	755	2,123	36%
q28_5	3 Yes, I know exactly	2,784	25,879	11%	1,294	13,231	10%	622	3,617	17%	460	2,123	22%
q28_5	96 Not applicable	2,176	25,879	8%	1,242	13,231	9%	220	3,617	6%	106	2,123	5%
q28_6	1 No, I don't know	13,536	25,879	52%	7,274	13,231	55%	1,438	3,617	40%	706	2,123	33%
q28_6	2 Yes, I know roughly	6,787	25,879	26%	3,257	13,231	25%	1,252	3,617	35%	746	2,123	35%
q28_6	3 Yes, I know exactly	3,756	25,879	15%	1,665	13,231	13%	774	3,617	21%	583	2,123	27%
q28_6	96 Not applicable	1,799	25,879	7%	1,035	13,231	8%	154	3,617	4%	89	2,123	4%
q28_7	1 No, I don't know	14,830	25,879	57%	7,888	13,231	60%	1,676	3,617	46%	736	2,123	35%
q28_7	2 Yes, I know roughly	5,863	25,879	23%	2,769	13,231	21%	1,064	3,617	29%	714	2,123	34%
q28_7	3 Yes, I know exactly	2,962	25,879	11%	1,341	13,231	10%	650	3,617	18%	547	2,123	26%
q28_7	96 Not applicable	2,224	25,879	9%	1,232	13,231	9%	227	3,617	6%	127	2,123	6%
q28_8	1 No, I don't know	15,722	25,879	61%	7,703	13,231	58%	2,011	3,617	56%	1,053	2,123	50%
q28_8	2 Yes, I know roughly	5,140	25,879	20%	2,896	13,231	22%	854	3,617	24%	498	2,123	23%
q28_8	3 Yes, I know exactly	2,555	25,879	10%	1,438	13,231	11%	460	3,617	13%	324	2,123	15%
q28_8	96 Not applicable	2,462	25,879	10%	1,194	13,231	9%	293	3,617	8%	248	2,123	12%
q28_9	1 No, I don't know	6,208	25,879	24%	2,090	13,231	16%	937	3,617	26%	651	2,123	31%
q28_9	2 Yes, I know roughly	2,757	25,879	11%	1,369	13,231	10%	653	3,617	18%	412	2,123	19%
q28_9	3 Yes, I know exactly	6,970	25,879	27%	4,479	13,231	34%	905	3,617	25%	486	2,123	23%
q28_9	96 Not applicable	9,944	25,879	38%	5,292	13,231	40%	1,122	3,617	31%	574	2,123	27%
q32a_1	1 Yes	545	2,710	20%	258	1,417	18%	160	452	35%	162	416	39%
q32a_2	2 Yes	437	2,710	16%	165	1,417	12%	123	452	27%	117	416	28%
q32a_3	3 Yes	503	2,710	19%	232	1,417	16%	101	452	22%	105	416	25%
q32a_4	4 Yes	428	2,710	16%	255	1,417	18%	87	452	19%	77	416	18%
q32a_5	5 Yes	185	2,710	7%	69	1,417	5%	49	452	11%	43	416	10%
q32a_6	6 Yes	407	2,710	15%	123	1,417	9%	59	452	13%	137	416	33%
q32a_7	7 Yes	658	2,710	24%	418	1,417	30%	169	452	37%	61	416	15%
q32a_8	8 Yes	903	2,710	33%	746	1,417	53%	109	452	24%	63	416	15%
q32a_9	9 Yes	129	2,710	5%	56	1,417	4%	47	452	10%	34	416	8%
q32a_10	10 Yes	215	2,710	8%	81	1,417	6%	83	452	18%	33	416	8%
q32a_11	11 Yes	134	2,710	5%	63	1,417	4%	34	452	8%	20	416	5%
q32a_12	12 Yes	140	2,710	5%	76	1,417	5%	55	452	12%	19	416	4%
q32a_13	13 Yes	86	2,710	3%	61	1,417	4%	37	452	8%	32	416	8%
q32a_14	14 Yes	64	2,710	2%	33	1,417	2%	33	452	7%	26	416	6%
q32a_15	15 Yes	73	2,710	3%	28	1,417	2%	30	452	7%	26	416	6%
q32a_16	16 Yes	59	2,710	2%	35	1,417	2%	13	452	3%	9	416	2%
q32a_96	96 Yes	397	2,710	15%	177	1,417	12%	32	452	7%	63	416	15%
q32a_998	998 Unsure	164	2,710	6%	48	1,417	3%	22	452	5%	20	416	5%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q32b	I decided to take out a credit card because of 1 a change in my personal circumstances	131	1,278	10%	61	691	9%	49	302	16%	47	244	19%
q32b	I decided to take out a credit card because of 2 a change in my financial circumstances	101	1,278	8%	39	691	6%	28	302	9%	29	244	12%
q32b	I decided to take out a credit card because I 3 can use it for online purchases safely	114	1,278	9%	44	691	6%	21	302	7%	30	244	12%
q32b	I decided to take out a credit card because I 4 can use it abroad safely	116	1,278	9%	65	691	9%	31	302	10%	26	244	11%
q32b	I decided to take out a credit card because I can use it for purchases where debit cards are 5 not accepted	33	1,278	3%	13	691	2%	13	302	4%	9	244	4%
q32b	I decided to take out a credit card because I 6 can use it to build/improve my credit history	147	1,278	11%	36	691	5%	17	302	6%	60	244	25%
q32b	I decided to take out a credit card to benefit 7 from an introductory offer	212	1,278	17%	147	691	21%	61	302	20%	6	244	2%
q32b	I decided to take out a credit card to benefit 8 from rewards, discounts, cashback or other benefits	256	1,278	20%	226	691	33%	24	302	8%	11	244	4%
q32b	I decided to take out a credit card to benefit 9 from a low APR	19	1,278	1%	5	691	1%	5	302	2%	5	244	2%
q32b	I decided to take out a credit card to benefit 10 from a low interest rate	47	1,278	4%	14	691	2%	24	302	8%	7	244	3%
q32b	I decided to take out a credit card to benefit 11 from low fees	23	1,278	2%	12	691	2%	3	302	1%	-	-	0%
q32b	I decided to take out a credit card because on my existing or previous credit card(s) the 12 introductory deal ended	25	1,278	2%	6	691	1%	12	302	4%	2	244	1%
q32b	I decided to take out a credit card because on my existing or previous credit card(s) the 13 terms and conditions were changed	14	1,278	1%	8	691	1%	3	302	1%	4	244	2%
q32b	I decided to take out a credit card because on my existing or previous credit card(s) I incurred 14 unexpected fees or interest	3	1,278	0%	1	691	0%	1	302	0%	-	-	0%
q32b	I decided to take out a credit card because on my existing or previous credit card(s) the 15 credit limit was too low	10	1,278	1%	4	691	1%	1	302	0%	5	244	2%
q32b	I decided to take out a credit card because on my existing or previous credit card(s) the 16 customer service was bad	8	1,278	1%	2	691	0%	3	302	1%	2	244	1%
q32b	998 Unsure	20	1,278	2%	7	691	1%	5	302	2%	1	244	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q32c_1	1 Yes	235	2,710	9%	146	1,417	10%	77	452	17%	65	416	16%
q32c_2	2 Yes	768	2,710	28%	396	1,417	28%	132	452	29%	72	416	17%
q32c_3	3 Yes	526	2,710	19%	314	1,417	22%	99	452	22%	85	416	21%
q32c_4	4 Yes	433	2,710	16%	293	1,417	21%	61	452	13%	30	416	7%
q32c_5	5 Yes	20	2,710	1%	9	1,417	1%	7	452	2%	4	416	1%
q32c_11	11 Yes	107	2,710	4%	64	1,417	4%	42	452	9%	37	416	9%
q32c_12	12 Yes	483	2,710	18%	269	1,417	19%	102	452	22%	82	416	20%
q32c_13	13 Yes	242	2,710	9%	146	1,417	10%	54	452	12%	48	416	12%
q32c_14	14 Yes	98	2,710	4%	56	1,417	4%	33	452	7%	30	416	7%
q32c_15	15 Yes	469	2,710	17%	245	1,417	17%	79	452	17%	66	416	16%
q32c_16	16 Yes	814	2,710	30%	485	1,417	34%	132	452	29%	104	416	25%
q32c_17	17 Yes	548	2,710	20%	272	1,417	19%	89	452	20%	106	416	26%
q32c_18	18 Yes	494	2,710	18%	227	1,417	16%	96	452	21%	115	416	28%
q32c_19	19 Yes	189	2,710	7%	129	1,417	9%	45	452	10%	23	416	6%
q32c_20	20 Yes	195	2,710	7%	123	1,417	9%	30	452	7%	24	416	6%
q32c_21	21 Yes	152	2,710	6%	96	1,417	7%	35	452	8%	19	416	5%
q32c_22	22 Yes	78	2,710	3%	14	1,417	1%	13	452	3%	53	416	13%
q32c_96	96 Yes	252	2,710	9%	129	1,417	9%	33	452	7%	25	416	6%
q32c_998	998 Unsure	161	2,710	6%	46	1,417	3%	20	452	5%	15	416	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q32d	I decided to take out my credit card \$Q32ctext1 I had a credit card with them before	87	1,467	6%	59	806	7%	37	284	13%	31	245	13%
q32d	I decided to take out my credit card \$Q32ctext2 I had another financial product with them	277	1,467	19%	134	806	17%	41	284	15%	27	245	11%
q32d	I decided to take out my credit card \$Q32ctext3 I like the brand	97	1,467	7%	60	806	7%	27	284	10%	18	245	8%
q32d	I decided to take out my credit card \$Q32ctext4 I shop with them	159	1,467	11%	113	806	14%	21	284	7%	12	245	5%
q32d	I decided to take out my credit card \$Q32ctext5 it is linked to a sports club or charity I like	9	1,467	1%	4	806	0%	3	284	1%	2	245	1%
q32d	I decided to take out my credit card \$Q32ctext11 design they offered a good/ personalised credit card	12	1,467	1%	3	806	0%	3	284	1%	4	245	2%
q32d	I decided to take out my credit card \$Q32ctext12 they offered good customer service	67	1,467	5%	39	806	5%	21	284	7%	19	245	8%
q32d	I decided to take out my credit card \$Q32ctext13 they offered a UK call centre	36	1,467	2%	19	806	2%	16	284	6%	12	245	5%
q32d	I decided to take out my credit card \$Q32ctext14 they offered text/Email updates and alerts	15	1,467	1%	5	806	1%	7	284	3%	6	245	3%
q32d	I decided to take out my credit card \$Q32ctext15 they offered an easy to use online system	37	1,467	3%	14	806	2%	7	284	2%	8	245	3%
q32d	I decided to take out \$Q32ctext3rd it suited my needs the best	277	1,467	19%	166	806	21%	42	284	15%	21	245	8%
q32d	I decided to take out \$Q32ctext3rd the company offered it to me	151	1,467	10%	63	806	8%	25	284	9%	31	245	13%
q32d	I decided to take out \$Q32ctext3rd it was easy to get it	48	1,467	3%	14	806	2%	6	284	2%	19	245	8%
q32d	I decided to take out \$Q32ctext3rd I saw an advert/offer that I liked	53	1,467	4%	41	806	5%	9	284	3%	1	245	0%
q32d	I decided to take out \$Q32ctext3rd a family member/friend recommended it to me	56	1,467	4%	37	806	5%	4	284	1%	3	245	1%
q32d	I decided to take out \$Q32ctext3rd a price comparison website ranked it highly	34	1,467	2%	19	806	2%	9	284	3%	7	245	3%
q32d	I decided to take out \$Q32ctext3rd it was the only credit card I was accepted for	21	1,467	1%	-	-	0%	1	284	0%	18	245	8%
q32d	998 Unsure	32	1,467	2%	15	806	2%	3	284	1%	5	245	2%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q33	1 I decided to contact the company without having seen a specific advertisement or offer	738	2,710	27%	398	1,417	28%	122	452	27%	102	416	24%
q33	2 I responded to an advert I saw	508	2,710	19%	286	1,417	20%	128	452	28%	139	416	33%
q33	3 I responded to an offer I received (including offers in store/branch, on the phone, by post or by email)	961	2,710	35%	548	1,417	39%	141	452	31%	131	416	32%
q33	4 I was given a credit card without requesting it	116	2,710	4%	41	1,417	3%	17	452	4%	14	416	3%
q33	998 Unsure	388	2,710	14%	144	1,417	10%	46	452	10%	30	416	7%
q34_1	1 Yes	50	1,468	3%	31	834	4%	11	268	4%	13	270	5%
q34_2	2 Yes	38	1,468	3%	27	834	3%	24	268	9%	21	270	8%
q34_3	3 Yes	81	1,468	6%	51	834	6%	21	268	8%	26	270	10%
q34_4	4 Yes	11	1,468	1%	7	834	1%	9	268	4%	6	270	2%
q34_5	5 Yes	311	1,468	21%	115	834	14%	54	268	20%	99	270	37%
q34_6	6 Yes	49	1,468	3%	41	834	5%	12	268	4%	11	270	4%
q34_7	7 Yes	28	1,468	2%	16	834	2%	11	268	4%	12	270	5%
q34_8	8 Yes	428	1,468	29%	298	834	36%	58	268	22%	25	270	9%
q34_9	9 Yes	67	1,468	5%	39	834	5%	14	268	5%	14	270	5%
q34_10	10 Yes	159	1,468	11%	95	834	11%	42	268	16%	37	270	14%
q34_11	11 Yes	87	1,468	6%	45	834	5%	33	268	12%	28	270	11%
q34_12	12 Yes	190	1,468	13%	111	834	13%	38	268	14%	40	270	15%
q34_998	998 Unsure	154	1,468	10%	92	834	11%	21	268	8%	17	270	6%
q35_1	1 Yes	251	2,710	9%	170	1,417	12%	77	452	17%	63	416	15%
q35_2	2 Yes	886	2,710	33%	435	1,417	31%	161	452	36%	97	416	23%
q35_3	3 Yes	198	2,710	7%	120	1,417	8%	65	452	14%	37	416	9%
q35_4	4 Yes	382	2,710	14%	232	1,417	16%	47	452	10%	27	416	7%
q35_5	5 Yes	1,121	2,710	41%	583	1,417	41%	149	452	33%	224	416	54%
q35_998	998 Unsure	131	2,710	5%	39	1,417	3%	14	452	3%	9	416	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q36a_1	1	I didn't know where to find information on alternatives	35	2,710	1%	15	1,417	1%	20	452	4%	19	416	4%
q36a_2	2	I was worried about the possible effect on my credit rating of making multiple applications	122	2,710	5%	47	1,417	3%	37	452	8%	56	416	13%
q36a_3	3	I was satisfied the offer from that company met my needs	865	2,710	32%	539	1,417	38%	133	452	29%	80	416	19%
q36a_4	4	I didn't have enough time to consider other credit cards	84	2,710	3%	35	1,417	2%	24	452	5%	19	416	5%
q36a_5	5	I needed a decision quickly	167	2,710	6%	52	1,417	4%	43	452	10%	56	416	13%
q36a_6	6	The way I use credit cards they are basically free so I didn't see a need to consider other credit cards	497	2,710	18%	322	1,417	23%	50	452	11%	31	416	7%
q36a_7	7	I read or heard reviews about this product that rated it well	242	2,710	9%	165	1,417	12%	46	452	10%	26	416	6%
q36a_8	8	I don't think the difference between credit cards makes it worth looking around and comparing them	145	2,710	5%	83	1,417	6%	22	452	5%	22	416	5%
q36a_9	9	I am not interested enough to spend time researching other credit card offers	278	2,710	10%	144	1,417	10%	39	452	9%	30	416	7%
q36a_10	10	I was only interested in having a credit card from that company	476	2,710	18%	330	1,417	23%	51	452	11%	34	416	8%
q36a_11	11	I had an invitation from that company	335	2,710	12%	199	1,417	14%	53	452	12%	53	416	13%
q36a_12	12	It was quick and easy to apply to that company	584	2,710	22%	286	1,417	20%	90	452	20%	83	416	20%
q36a_13	13	I have had a good experience with the company before	370	2,710	14%	227	1,417	16%	63	452	14%	29	416	7%
q36a_14	14	I didn't think any other company would accept me	144	2,710	5%	28	1,417	2%	28	452	6%	101	416	24%
q36a_15	15	I didn't think any other offers would be as good	268	2,710	10%	188	1,417	13%	53	452	12%	22	416	5%
q36a_16	16	I trust the company	565	2,710	21%	310	1,417	22%	86	452	19%	56	416	13%
q36a_17	17	I find information about credit cards difficult to understand	85	2,710	3%	37	1,417	3%	32	452	7%	32	416	8%
q36a_18	18	I find it difficult to compare credit cards	89	2,710	3%	37	1,417	3%	33	452	7%	30	416	7%
q36a_19	19	I thought it would take too long to find the relevant information	40	2,710	1%	21	1,417	2%	15	452	3%	17	416	4%
q36a_20	20	I thought it would be too difficult to find the relevant information	39	2,710	1%	22	1,417	2%	20	452	4%	19	416	4%
q36a_998	998	Unsure	286	2,710	11%	108	1,417	8%	35	452	8%	33	416	8%
q36b_1	1	Yes	119	2,710	4%	66	1,417	5%	38	452	8%	19	416	4%
q36b_2	2	Yes	319	2,710	12%	216	1,417	15%	85	452	19%	41	416	10%
q36b_3	3	Yes	277	2,710	10%	163	1,417	12%	72	452	16%	37	416	9%
q36b_4	4	Yes	880	2,710	32%	602	1,417	43%	109	452	24%	68	416	16%
q36b_5	5	Yes	150	2,710	6%	89	1,417	6%	23	452	5%	13	416	3%
q36b_6	6	Yes	843	2,710	31%	272	1,417	19%	128	452	28%	241	416	58%
q36b_998	998	Unsure	206	2,710	8%	70	1,417	5%	29	452	6%	22	416	5%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q40a_1	1 Yes	795	3,242	25%	381	1,709	22%	328	1,133	29%	221	524	42%
q40a_2	2 Yes	806	3,242	25%	339	1,709	20%	393	1,133	35%	173	524	33%
q40a_3	3 Yes	676	3,242	21%	371	1,709	22%	228	1,133	20%	127	524	24%
q40a_4	4 Yes	527	3,242	16%	311	1,709	18%	147	1,133	13%	97	524	19%
q40a_5	5 Yes	269	3,242	8%	125	1,709	7%	106	1,133	9%	83	524	16%
q40a_6	6 Yes	533	3,242	16%	191	1,709	11%	142	1,133	13%	174	524	33%
q40a_7	7 Yes	1,059	3,242	33%	600	1,709	35%	471	1,133	42%	80	524	15%
q40a_8	8 Yes	922	3,242	28%	775	1,709	45%	197	1,133	17%	87	524	17%
q40a_9	9 Yes	297	3,242	9%	132	1,709	8%	159	1,133	14%	68	524	13%
q40a_10	10 Yes	447	3,242	14%	193	1,709	11%	237	1,133	21%	48	524	9%
q40a_11	11 Yes	259	3,242	8%	125	1,709	7%	108	1,133	10%	36	524	7%
q40a_12	12 Yes	612	3,242	19%	303	1,709	18%	328	1,133	29%	27	524	5%
q40a_13	13 Yes	175	3,242	5%	126	1,709	7%	61	1,133	5%	43	524	8%
q40a_14	14 Yes	167	3,242	5%	82	1,709	5%	105	1,133	9%	50	524	10%
q40a_15	15 Yes	147	3,242	5%	58	1,709	3%	57	1,133	5%	37	524	7%
q40a_16	16 Yes	73	3,242	2%	39	1,709	2%	24	1,133	2%	15	524	3%
q40a_96	96 Yes	345	3,242	11%	160	1,709	9%	86	1,133	8%	54	524	10%
q40a_998	998 Unsure	129	3,242	4%	53	1,709	3%	39	1,133	3%	23	524	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q40b	I considered taking out a credit card because 1 of a change in my personal circumstances	191	1,995	10%	99	1,055	9%	94	751	12%	75	359	21%
q40b	I considered taking out a credit card because 2 of a change in my financial circumstances	184	1,995	9%	82	1,055	8%	80	751	11%	54	359	15%
q40b	I considered taking out a credit card to be able 3 to use it for online purchases safely	102	1,995	5%	47	1,055	4%	28	751	4%	29	359	8%
q40b	I considered taking out a credit card to be able 4 to use it abroad safely	129	1,995	6%	71	1,055	7%	39	751	5%	32	359	9%
q40b	I considered taking out a credit card to be able to use it for purchases where debit cards are 5 not accepted	47	1,995	2%	20	1,055	2%	28	751	4%	23	359	6%
q40b	I considered taking out a credit card to be able 6 to use it to build/improve my credit history	193	1,995	10%	59	1,055	6%	34	751	4%	88	359	25%
q40b	I considered taking out a credit card to 7 benefit from an introductory offer	363	1,995	18%	188	1,055	18%	174	751	23%	12	359	3%
q40b	I considered taking out a credit card to benefit from rewards, discounts, cashback or 8 other benefits	288	1,995	14%	257	1,055	24%	47	751	6%	12	359	3%
q40b	I considered taking out a credit card to 9 benefit from low APR	52	1,995	3%	14	1,055	1%	27	751	4%	10	359	3%
q40b	I considered taking out a credit card to 10 benefit from low interest rate	96	1,995	5%	51	1,055	5%	47	751	6%	8	359	2%
q40b	I considered taking out a credit card to 11 benefit from low fees	40	1,995	2%	16	1,055	2%	13	751	2%	1	359	0%
q40b	I considered taking out a credit card as on my existing or previous credit card(s) the 12 introductory deal ended	181	1,995	9%	90	1,055	9%	103	751	14%	1	359	0%
q40b	I considered taking out a credit card as on my existing or previous credit card(s) the terms 13 and conditions were changed	33	1,995	2%	23	1,055	2%	4	751	1%	2	359	0%
q40b	I considered taking out a credit card as on my existing or previous credit card(s) I incurred 14 unexpected fees or interest	26	1,995	1%	9	1,055	1%	13	751	2%	4	359	1%
q40b	I considered taking out a credit card as on my existing or previous credit card(s) the credit 15 limit was too low	29	1,995	1%	10	1,055	1%	10	751	1%	5	359	1%
q40b	I considered taking out a credit card as on my existing or previous credit card(s) the 16 customer service was bad	17	1,995	1%	9	1,055	1%	1	751	0%	1	359	0%
q40b	998 Unsure	24	1,995	1%	8	1,055	1%	10	751	1%	3	359	1%

Question	Code Label		All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q42a_1	1	0	1,588	5,003	32%	796	2,509	32%	357	1,573	23%	266	888	30%
q42a_1	2	1	1,819	5,003	36%	911	2,509	36%	697	1,573	44%	377	888	43%
q42a_1	3 2 or more		1,302	5,003	26%	666	2,509	27%	452	1,573	29%	201	888	23%
q42a_1	998 Unsure		293	5,003	6%	136	2,509	5%	66	1,573	4%	43	888	5%
q42a_2	1	0	2,009	5,003	40%	951	2,509	38%	554	1,573	35%	255	888	29%
q42a_2	2	1	1,555	5,003	31%	799	2,509	32%	564	1,573	36%	354	888	40%
q42a_2	3 2 or more		1,060	5,003	21%	595	2,509	24%	347	1,573	22%	224	888	25%
q42a_2	998 Unsure		378	5,003	8%	163	2,509	7%	109	1,573	7%	55	888	6%
q42a_3	1	0	2,591	5,003	52%	1,271	2,509	51%	742	1,573	47%	334	888	38%
q42a_3	2	1	1,251	5,003	25%	672	2,509	27%	426	1,573	27%	296	888	33%
q42a_3	3 2 or more		696	5,003	14%	365	2,509	15%	271	1,573	17%	194	888	22%
q42a_3	998 Unsure		465	5,003	9%	202	2,509	8%	134	1,573	9%	64	888	7%
q42a_4	1	0	3,466	5,003	69%	1,701	2,509	68%	975	1,573	62%	460	888	52%
q42a_4	2	1	820	5,003	16%	445	2,509	18%	303	1,573	19%	212	888	24%
q42a_4	3 2 or more		361	5,003	7%	197	2,509	8%	183	1,573	12%	149	888	17%
q42a_4	998 Unsure		356	5,003	7%	166	2,509	7%	113	1,573	7%	67	888	8%
q42a_5	1	0	3,726	5,003	74%	1,856	2,509	74%	1,023	1,573	65%	505	888	57%
q42a_5	2	1	693	5,003	14%	363	2,509	14%	297	1,573	19%	209	888	24%
q42a_5	3 2 or more		259	5,003	5%	148	2,509	6%	153	1,573	10%	112	888	13%
q42a_5	998 Unsure		324	5,003	6%	142	2,509	6%	100	1,573	6%	62	888	7%
q42a_6	1	0	3,238	5,003	65%	1,584	2,509	63%	904	1,573	57%	404	888	46%
q42a_6	2	1	1,027	5,003	21%	563	2,509	22%	396	1,573	25%	291	888	33%
q42a_6	3 2 or more		380	5,003	8%	192	2,509	8%	161	1,573	10%	131	888	15%
q42a_6	998 Unsure		359	5,003	7%	171	2,509	7%	113	1,573	7%	61	888	7%
q42b_1	1 Yes		455	3,121	15%	210	1,577	13%	200	1,150	17%	119	579	20%
q42b_2	2 Yes		724	3,121	23%	345	1,577	22%	274	1,150	24%	130	579	22%
q42b_3	3 Yes		1,407	3,121	45%	707	1,577	45%	444	1,150	39%	224	579	39%
q42b_4	4 Yes		260	3,121	8%	146	1,577	9%	117	1,150	10%	57	579	10%
q42b_5	5 Yes		452	3,121	14%	219	1,577	14%	186	1,150	16%	121	579	21%
q42b_6	6 Yes		1,557	3,121	50%	805	1,577	51%	499	1,150	43%	210	579	36%
q42b_7	7 Yes		262	3,121	8%	145	1,577	9%	120	1,150	10%	88	579	15%
q42b_8	8 Yes		95	3,121	3%	62	1,577	4%	68	1,150	6%	63	579	11%
q42b_9	9 Yes		110	3,121	4%	60	1,577	4%	35	1,150	3%	13	579	2%
q42b_998	998 Unsure		175	3,121	6%	83	1,577	5%	56	1,150	5%	23	579	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q42c	1 Very useful	1,358	3,121	43%	677	1,577	43%	557	1,150	48%	228	579	39%
q42c	2 Quite useful	1,476	3,121	47%	766	1,577	49%	505	1,150	44%	265	579	46%
q42c	3 Not that useful	225	3,121	7%	117	1,577	7%	63	1,150	5%	66	579	11%
q42c	4 Not useful at all	25	3,121	1%	7	1,577	0%	9	1,150	1%	11	579	2%
q42c	998 Unsure	38	3,121	1%	11	1,577	1%	15	1,150	1%	9	579	2%
q42d	1 2 or 3	3,695	5,003	74%	1,886	2,509	75%	1,093	1,573	69%	585	888	66%
q42d	2 4 or 5	523	5,003	10%	262	2,509	10%	257	1,573	16%	170	888	19%
q42d	3 More than 5	201	5,003	4%	108	2,509	4%	86	1,573	5%	40	888	4%
q42d	998 Unsure	584	5,003	12%	253	2,509	10%	138	1,573	9%	93	888	10%
q42e	1 Very different	486	5,003	10%	274	2,509	11%	221	1,573	14%	173	888	19%
q42e	2 Quite different	1,617	5,003	32%	826	2,509	33%	587	1,573	37%	336	888	38%
q42e	3 Not that different	2,147	5,003	43%	1,064	2,509	42%	604	1,573	38%	276	888	31%
q42e	4 Not at all different	241	5,003	5%	114	2,509	5%	55	1,573	4%	41	888	5%
q42e	998 Unsure	512	5,003	10%	231	2,509	9%	106	1,573	7%	63	888	7%
q43_1	1 Yes	680	5,003	14%	287	2,509	11%	195	1,573	12%	129	888	15%
q43_2	2 Yes	805	5,003	16%	463	2,509	18%	248	1,573	16%	77	888	9%
q43_3	3 Yes	878	5,003	18%	300	2,509	12%	239	1,573	15%	198	888	22%
q43_5	5 Yes	1,012	5,003	20%	414	2,509	16%	619	1,573	39%	74	888	8%
q43_6	6 Yes	904	5,003	18%	668	2,509	27%	173	1,573	11%	91	888	10%
q43_4	4 Yes	774	5,003	15%	340	2,509	14%	218	1,573	14%	153	888	17%
q43_7	7 Yes	954	5,003	19%	379	2,509	15%	629	1,573	40%	70	888	8%
q43_8	8 Yes	1,270	5,003	25%	1,005	2,509	40%	194	1,573	12%	98	888	11%
q43_9	9 Yes	136	5,003	3%	86	2,509	3%	49	1,573	3%	39	888	4%
q43_10	10 Yes	191	5,003	4%	100	2,509	4%	70	1,573	4%	59	888	7%
q43_11	11 Yes	469	5,003	9%	295	2,509	12%	76	1,573	5%	58	888	7%
q43_12	12 Yes	511	5,003	10%	268	2,509	11%	77	1,573	5%	105	888	12%
q43_13	13 Yes	668	5,003	13%	254	2,509	10%	195	1,573	12%	164	888	19%
q43_14	14 Yes	903	5,003	18%	227	2,509	9%	235	1,573	15%	352	888	40%
q43_15	15 Yes	1,026	5,003	21%	644	2,509	26%	199	1,573	13%	121	888	14%
q43_16	16 Yes	192	5,003	4%	93	2,509	4%	66	1,573	4%	49	888	6%
q43_96	96 Yes	85	5,003	2%	31	2,509	1%	20	1,573	1%	16	888	2%
q43_998	998 Unsure	153	5,003	3%	45	2,509	2%	39	1,573	2%	24	888	3%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q44_1	I did not find a credit card which was better suited to my needs than a card I already had	399	1,795	22%	231	814	28%	74	454	16%	39	370	10%
q44_2	I was discouraged by a friend, family member or adviser	75	1,795	4%	30	814	4%	36	454	8%	30	370	8%
q44_3	I did not find any credit card that suited my needs	209	1,795	12%	112	814	14%	44	454	10%	39	370	11%
q44_4	I applied but was not approved for a credit card that suited my needs	270	1,795	15%	68	814	8%	64	454	14%	102	370	28%
q44_5	I decided an option other than a credit card was best for me	134	1,795	7%	62	814	8%	45	454	10%	38	370	10%
q44_6	I wanted to take out a new credit card but was too busy at the time/ I ran out of time	105	1,795	6%	52	814	6%	39	454	9%	27	370	7%
q44_7	I was worried about making multiple applications as that might harm my credit rating	283	1,795	16%	98	814	12%	59	454	13%	83	370	22%
q44_8	I still intend to take out a new credit card based on my search	121	1,795	7%	45	814	5%	32	454	7%	28	370	7%
q44_9	The offer made to me did not match the one advertised so I decided not to go ahead	101	1,795	6%	41	814	5%	34	454	8%	31	370	8%
q44_10	I only really wanted to see what offers were available to me	394	1,795	22%	203	814	25%	89	454	19%	43	370	12%
q44_11	I decided changing credit card would be too much trouble, such as changing credit card details on online accounts and elsewhere	186	1,795	10%	87	814	11%	56	454	12%	39	370	10%
q44_12	I found it difficult to understand the information about credit cards	81	1,795	5%	29	814	4%	30	454	7%	24	370	7%
q44_13	It was too difficult to work out which credit card would be the best for me	101	1,795	6%	52	814	6%	34	454	8%	30	370	8%
q44_14	It took me too long to find the relevant information for making a choice	75	1,795	4%	37	814	5%	32	454	7%	28	370	8%
q44_15	It was too difficult to find the relevant information for making a choice	65	1,795	4%	24	814	3%	26	454	6%	23	370	6%
q44_96	96 Something else	148	1,795	8%	76	814	9%	21	454	5%	16	370	4%
q44_998	998 Unsure	125	1,795	7%	54	814	7%	30	454	7%	22	370	6%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q45_1	1 Yes	330	3,208	10%	205	1,696	12%	142	1,119	13%	73	517	14%
q45_2	2 Yes	700	3,208	22%	379	1,696	22%	282	1,119	25%	122	517	24%
q45_3	3 Yes	255	3,208	8%	125	1,696	7%	124	1,119	11%	59	517	11%
q45_4	4 Yes	351	3,208	11%	212	1,696	12%	105	1,119	9%	48	517	9%
q45_5	5 Yes	1,643	3,208	51%	839	1,696	49%	499	1,119	45%	236	517	46%
q45_998	998 Unsure	122	3,208	4%	51	1,696	3%	46	1,119	4%	14	517	3%
q47a_1	1 Yes	329	3,208	10%	191	1,696	11%	151	1,119	13%	77	517	15%
q47a_2	2 Yes	578	3,208	18%	302	1,696	18%	214	1,119	19%	109	517	21%
q47a_3	3 Yes	669	3,208	21%	364	1,696	21%	249	1,119	22%	134	517	26%
q47a_4	4 Yes	372	3,208	12%	251	1,696	15%	110	1,119	10%	32	517	6%
q47a_5	5 Yes	16	3,208	0%	6	1,696	0%	7	1,119	1%	6	517	1%
q47a_11	11 Yes	129	3,208	4%	77	1,696	5%	63	1,119	6%	38	517	7%
q47a_12	12 Yes	589	3,208	18%	323	1,696	19%	202	1,119	18%	100	517	19%
q47a_13	13 Yes	301	3,208	9%	175	1,696	10%	128	1,119	11%	87	517	17%
q47a_14	14 Yes	118	3,208	4%	54	1,696	3%	43	1,119	4%	42	517	8%
q47a_15	15 Yes	607	3,208	19%	283	1,696	17%	198	1,119	18%	103	517	20%
q47a_16	16 Yes	1,479	3,208	46%	830	1,696	49%	492	1,119	44%	162	517	31%
q47a_17	17 Yes	310	3,208	10%	144	1,696	8%	113	1,119	10%	79	517	15%
q47a_18	18 Yes	449	3,208	14%	210	1,696	12%	164	1,119	15%	120	517	23%
q47a_19	19 Yes	245	3,208	8%	152	1,696	9%	90	1,119	8%	40	517	8%
q47a_20	20 Yes	171	3,208	5%	111	1,696	7%	55	1,119	5%	28	517	5%
q47a_21	21 Yes	516	3,208	16%	261	1,696	15%	207	1,119	18%	45	517	9%
q47a_22	22 Yes	84	3,208	3%	14	1,696	1%	15	1,119	1%	63	517	12%
q47a_96	96 Yes	305	3,208	10%	184	1,696	11%	85	1,119	8%	31	517	6%
q47a_998	998 Unsure	129	3,208	4%	49	1,696	3%	41	1,119	4%	18	517	4%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q47b	I decided to take out my credit card with them I have had a another credit card with them 1 before	99	1,801	6%	57	959	6%	55	650	8%	26	347	7%
q47b	I decided to take out my credit card with them because I had another financial product with 2 them	193	1,801	11%	98	959	10%	74	650	11%	35	347	10%
q47b	I decided to take out my credit card with them because I like the brand 3	128	1,801	7%	81	959	8%	54	650	8%	33	347	10%
q47b	I decided to take out my credit card with them because I shop with them 4	100	1,801	6%	71	959	7%	23	650	4%	6	347	2%
q47b	I decided to take out my credit card with them because it is linked to a sports club or charity I like 5	3	1,801	0%	1	959	0%	2	650	0%	2	347	1%
q47b	I decided to take out my credit card with them because they offered a good/ personalised credit card design 11	16	1,801	1%	10	959	1%	11	650	2%	5	347	1%
q47b	I decided to take out my credit card with them because they offered good customer service 12	109	1,801	6%	51	959	5%	47	650	7%	33	347	10%
q47b	I decided to take out my credit card with them because they offered a UK call centre 13	56	1,801	3%	27	959	3%	36	650	5%	30	347	9%
q47b	I decided to take out my credit card with them because they offered text/Email updates and alerts 14	19	1,801	1%	4	959	0%	8	650	1%	12	347	3%
q47b	I decided to take out my credit card with them because they offered an easy to use online system 15	65	1,801	4%	22	959	2%	24	650	4%	21	347	6%
q47b	I decided to take out this credit card because it suited my needs the best 16	598	1,801	33%	339	959	35%	195	650	30%	51	347	15%
q47b	I decided to take out this credit card because the company offered it to me 17	60	1,801	3%	28	959	3%	18	650	3%	10	347	3%
q47b	I decided to take out this credit card because it was easy to get it 18	56	1,801	3%	21	959	2%	10	650	2%	22	347	6%
q47b	I decided to take out this credit card because I saw an advert/offer that I liked 19	76	1,801	4%	55	959	6%	29	650	4%	7	347	2%
q47b	I decided to take out this credit card because a family member/friend recommended it to me 20	47	1,801	3%	26	959	3%	9	650	1%	6	347	2%
q47b	I decided to take out this credit card because a price comparison website ranked it highly 21	109	1,801	6%	50	959	5%	44	650	7%	11	347	3%
q47b	I decided to take out this credit card because it was the only credit card I was accepted for 22	40	1,801	2%	5	959	1%	5	650	1%	33	347	9%
q47b	998 Unsure	26	1,801	1%	13	959	1%	8	650	1%	5	347	1%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q47c_1	1 Yes	230	3,208	7%	133	1,696	8%	108	1,119	10%	22	517	4%
q47c_2	2 Yes	565	3,208	18%	311	1,696	18%	260	1,119	23%	58	517	11%
q47c_3	3 Yes	537	3,208	17%	288	1,696	17%	219	1,119	20%	51	517	10%
q47c_4	4 Yes	899	3,208	28%	585	1,696	34%	259	1,119	23%	69	517	13%
q47c_5	5 Yes	220	3,208	7%	92	1,696	5%	87	1,119	8%	21	517	4%
q47c_6	6 Yes	725	3,208	23%	290	1,696	17%	198	1,119	18%	301	517	58%
q47c_998	998 Unsure	181	3,208	6%	80	1,696	5%	56	1,119	5%	16	517	3%
q48_1	1 I am satisfied with my current credit card(s)	10,152	17,397	58%	5,982	9,065	66%	708	1,456	49%	270	746	36%
q48_2	2 I didn't want to have an extra credit card	7,524	17,397	43%	3,752	9,065	41%	548	1,456	38%	263	746	35%
q48_3	I did not think I could find a better credit card than the one(s) I already have	2,457	17,397	14%	1,811	9,065	20%	126	1,456	9%	43	746	6%
q48_4	I thought it would take too long to find the relevant information	167	17,397	1%	55	9,065	1%	21	1,456	1%	12	746	2%
q48_5	I thought it would be too difficult to find the relevant information	94	17,397	1%	37	9,065	0%	13	1,456	1%	10	746	1%
q48_6	I didn't know where to look for information on credit cards	81	17,397	0%	26	9,065	0%	14	1,456	1%	13	746	2%
q48_7	I don't think the difference between credit cards makes it worth looking around and comparing them	1,292	17,397	7%	645	9,065	7%	49	1,456	3%	26	746	3%
q48_8	8 I am trying to reduce my use of credit cards	2,271	17,397	13%	663	9,065	7%	411	1,456	28%	168	746	23%
q48_9	I am not interested enough to spend time researching credit card offers	2,272	17,397	13%	1,070	9,065	12%	120	1,456	8%	54	746	7%
q48_10	I would like to have investigated credit cards but have been too busy	288	17,397	2%	99	9,065	1%	34	1,456	2%	18	746	2%
q48_11	I didn't think I would be approved for another or a different credit card	756	17,397	4%	158	9,065	2%	79	1,456	5%	202	746	27%
q48_12	12 I didn't want to hurt my credit rating	779	17,397	4%	274	9,065	3%	122	1,456	8%	119	746	16%
q48_13	13 I thought changing company would be difficult	233	17,397	1%	69	9,065	1%	22	1,456	2%	17	746	2%
q48_14	I find information about credit cards difficult to understand	261	17,397	2%	73	9,065	1%	25	1,456	2%	20	746	3%
q48_15	15 I find it difficult to compare credit cards	302	17,397	2%	94	9,065	1%	27	1,456	2%	22	746	3%
q48_16	The way I use credit cards they are basically free so I do not see a need to consider other credit cards	5,486	17,397	32%	3,398	9,065	37%	229	1,456	16%	78	746	11%
q48_96	96 None of the above	689	17,397	4%	303	9,065	3%	72	1,456	5%	33	746	4%
q48_998	998 Unsure	469	17,397	3%	157	9,065	2%	53	1,456	4%	38	746	5%
q49a	1 Over 1 years to 3 years	2,899	17,397	17%	1,738	9,065	19%	437	1,456	30%	145	746	19%
q49a	2 Over 3 years to 5 years	2,381	17,397	14%	1,458	9,065	16%	262	1,456	18%	99	746	13%
q49a	3 Over 5 years	4,119	17,397	24%	2,265	9,065	25%	304	1,456	21%	144	746	19%
q49a	Have never considered two or more credit cards	6,093	17,397	35%	2,625	9,065	29%	272	1,456	19%	286	746	38%
q49a	998 Unsure	1,904	17,397	11%	979	9,065	11%	181	1,456	12%	72	746	10%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q49b	1 Over 1 years to 3 years	3,286	17,397	19%	1,931	9,065	21%	492	1,456	34%	217	746	29%
q49b	2 Over 3 years to 5 years	2,842	17,397	16%	1,730	9,065	19%	297	1,456	20%	121	746	16%
q49b	3 Over 5 years	6,331	17,397	36%	3,314	9,065	37%	365	1,456	25%	147	746	20%
q49b	998 Unsure	4,939	17,397	28%	2,090	9,065	23%	302	1,456	21%	260	746	35%
q50a	1 Very difficult	466	25,879	2%	129	13,231	1%	109	3,617	3%	92	2,123	4%
q50a	2 Quite difficult	2,688	25,879	10%	963	13,231	7%	481	3,617	13%	358	2,123	17%
q50a	3 Neither easy nor difficult	5,372	25,879	21%	2,261	13,231	17%	748	3,617	21%	537	2,123	25%
q50a	4 Quite easy	10,103	25,879	39%	5,437	13,231	41%	1,417	3,617	39%	743	2,123	35%
q50a	5 Very easy	6,611	25,879	26%	4,268	13,231	32%	764	3,617	21%	346	2,123	16%
q50a	998 Unsure	638	25,879	2%	171	13,231	1%	99	3,617	3%	48	2,123	2%
q50b	1 Very difficult	879	25,879	3%	288	13,231	2%	126	3,617	3%	112	2,123	5%
q50b	2 Quite difficult	3,950	25,879	15%	1,649	13,231	12%	541	3,617	15%	386	2,123	18%
q50b	3 Neither easy nor difficult	6,157	25,879	24%	2,946	13,231	22%	766	3,617	21%	553	2,123	26%
q50b	4 Quite easy	9,018	25,879	35%	5,141	13,231	39%	1,415	3,617	39%	696	2,123	33%
q50b	5 Very easy	3,773	25,879	15%	2,392	13,231	18%	635	3,617	18%	282	2,123	13%
q50b	998 Unsure	2,101	25,879	8%	814	13,231	6%	134	3,617	4%	94	2,123	4%
q51_1	1 Very difficult	1,033	25,879	4%	378	13,231	3%	181	3,617	5%	186	2,123	9%
q51_1	2 Quite difficult	4,193	25,879	16%	1,763	13,231	13%	587	3,617	16%	375	2,123	18%
q51_1	3 Neither easy nor difficult	5,415	25,879	21%	2,631	13,231	20%	711	3,617	20%	450	2,123	21%
q51_1	4 Quite easy	9,552	25,879	37%	5,231	13,231	40%	1,337	3,617	37%	646	2,123	30%
q51_1	5 Very easy	4,614	25,879	18%	2,856	13,231	22%	672	3,617	19%	383	2,123	18%
q51_1	998 Unsure	1,072	25,879	4%	371	13,231	3%	130	3,617	4%	84	2,123	4%
q51_2	1 Very difficult	1,426	25,879	6%	532	13,231	4%	187	3,617	5%	182	2,123	9%
q51_2	2 Quite difficult	5,808	25,879	22%	2,613	13,231	20%	738	3,617	20%	486	2,123	23%
q51_2	3 Neither easy nor difficult	5,820	25,879	22%	2,930	13,231	22%	737	3,617	20%	466	2,123	22%
q51_2	4 Quite easy	7,913	25,879	31%	4,488	13,231	34%	1,273	3,617	35%	609	2,123	29%
q51_2	5 Very easy	3,539	25,879	14%	2,141	13,231	16%	551	3,617	15%	282	2,123	13%
q51_2	998 Unsure	1,374	25,879	5%	527	13,231	4%	131	3,617	4%	99	2,123	5%
q51_3	1 Very difficult	1,268	25,879	5%	465	13,231	4%	213	3,617	6%	156	2,123	7%
q51_3	2 Quite difficult	4,276	25,879	17%	1,842	13,231	14%	582	3,617	16%	357	2,123	17%
q51_3	3 Neither easy nor difficult	5,917	25,879	23%	2,891	13,231	22%	877	3,617	24%	550	2,123	26%
q51_3	4 Quite easy	8,601	25,879	33%	4,780	13,231	36%	1,210	3,617	33%	625	2,123	29%
q51_3	5 Very easy	4,610	25,879	18%	2,837	13,231	21%	599	3,617	17%	335	2,123	16%
q51_3	998 Unsure	1,206	25,879	5%	415	13,231	3%	136	3,617	4%	100	2,123	5%
q51_4	1 Very difficult	599	25,879	2%	139	13,231	1%	98	3,617	3%	77	2,123	4%
q51_4	2 Quite difficult	2,426	25,879	9%	716	13,231	5%	392	3,617	11%	256	2,123	12%
q51_4	3 Neither easy nor difficult	5,449	25,879	21%	1,945	13,231	15%	843	3,617	23%	570	2,123	27%
q51_4	4 Quite easy	9,814	25,879	38%	5,728	13,231	43%	1,393	3,617	39%	705	2,123	33%
q51_4	5 Very easy	6,115	25,879	24%	4,413	13,231	33%	687	3,617	19%	367	2,123	17%
q51_4	998 Unsure	1,476	25,879	6%	289	13,231	2%	203	3,617	6%	148	2,123	7%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q51_5	1 Very difficult	734	25,879	3%	276	13,231	2%	93	3,617	3%	113	2,123	5%
q51_5	2 Quite difficult	3,182	25,879	12%	1,279	13,231	10%	277	3,617	8%	325	2,123	15%
q51_5	3 Neither easy nor difficult	6,278	25,879	24%	3,062	13,231	23%	677	3,617	19%	565	2,123	27%
q51_5	4 Quite easy	8,668	25,879	33%	4,725	13,231	36%	1,460	3,617	40%	619	2,123	29%
q51_5	5 Very easy	4,796	25,879	19%	2,834	13,231	21%	976	3,617	27%	360	2,123	17%
q51_5	998 Unsure	2,221	25,879	9%	1,055	13,231	8%	134	3,617	4%	141	2,123	7%
q51_6	1 Very difficult	809	25,879	3%	262	13,231	2%	113	3,617	3%	111	2,123	5%
q51_6	2 Quite difficult	3,524	25,879	14%	1,456	13,231	11%	446	3,617	12%	328	2,123	15%
q51_6	3 Neither easy nor difficult	6,201	25,879	24%	3,010	13,231	23%	769	3,617	21%	565	2,123	27%
q51_6	4 Quite easy	8,835	25,879	34%	4,910	13,231	37%	1,377	3,617	38%	612	2,123	29%
q51_6	5 Very easy	4,697	25,879	18%	2,851	13,231	22%	718	3,617	20%	341	2,123	16%
q51_6	998 Unsure	1,813	25,879	7%	742	13,231	6%	195	3,617	5%	167	2,123	8%
q51_7	1 Very difficult	319	25,879	1%	95	13,231	1%	83	3,617	2%	63	2,123	3%
q51_7	2 Quite difficult	1,189	25,879	5%	430	13,231	3%	226	3,617	6%	159	2,123	7%
q51_7	3 Neither easy nor difficult	3,958	25,879	15%	1,736	13,231	13%	584	3,617	16%	415	2,123	20%
q51_7	4 Quite easy	9,696	25,879	37%	5,046	13,231	38%	1,358	3,617	38%	704	2,123	33%
q51_7	5 Very easy	9,700	25,879	37%	5,573	13,231	42%	1,242	3,617	34%	702	2,123	33%
q51_7	998 Unsure	1,016	25,879	4%	350	13,231	3%	123	3,617	3%	80	2,123	4%
q51_8	1 Very difficult	759	25,879	3%	273	13,231	2%	115	3,617	3%	88	2,123	4%
q51_8	2 Quite difficult	3,094	25,879	12%	1,375	13,231	10%	427	3,617	12%	273	2,123	13%
q51_8	3 Neither easy nor difficult	6,007	25,879	23%	2,882	13,231	22%	783	3,617	22%	512	2,123	24%
q51_8	4 Quite easy	9,122	25,879	35%	4,924	13,231	37%	1,375	3,617	38%	713	2,123	34%
q51_8	5 Very easy	5,494	25,879	21%	3,212	13,231	24%	774	3,617	21%	445	2,123	21%
q51_8	998 Unsure	1,402	25,879	5%	565	13,231	4%	142	3,617	4%	93	2,123	4%
q52x_1	1 Yes	4,038	25,879	16%	1,788	13,231	14%	1,030	3,617	28%	577	2,123	27%
q52x_2	2 Yes	1,080	25,879	4%	415	13,231	3%	357	3,617	10%	426	2,123	20%
q52x_3	3 Yes	1,350	25,879	5%	537	13,231	4%	372	3,617	10%	319	2,123	15%
q52x_4	4 Yes	666	25,879	3%	219	13,231	2%	199	3,617	6%	188	2,123	9%
q52x_5	5 Yes	2,500	25,879	10%	680	13,231	5%	686	3,617	19%	402	2,123	19%
q52x_6	6 Yes	18,817	25,879	73%	10,385	13,231	78%	1,693	3,617	47%	833	2,123	39%
q55ai_1	1 Yes	4,082	11,895	34%	4,082	11,895	34%	108	407	27%	56	95	59%
q55ai_2	2 Yes	876	11,895	7%	876	11,895	7%	58	407	14%	22	95	23%
q55ai_3	3 Yes	4,389	11,895	37%	4,389	11,895	37%	174	407	43%	21	95	23%
q55ai_4	4 Yes	1,501	11,895	13%	1,501	11,895	13%	67	407	16%	8	95	8%
q55ai_5	5 Yes	266	11,895	2%	266	11,895	2%	15	407	4%	4	95	4%
q55ai_6	6 Yes	193	11,895	2%	193	11,895	2%	8	407	2%	5	95	5%
q55ai_7	7 Yes	2,903	11,895	24%	2,903	11,895	24%	82	407	20%	17	95	18%
q55ai_96	96 Non of the above	248	11,895	2%	248	11,895	2%	16	407	4%	1	95	1%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q55aii_1	1 Yes	3,675	11,647	32%	3,675	11,647	32%	94	391	24%	51	94	55%
q55aii_2	2 Yes	617	11,647	5%	617	11,647	5%	38	391	10%	15	94	16%
q55aii_3	3 Yes	3,414	11,647	29%	3,414	11,647	29%	126	391	32%	13	94	14%
q55aii_4	4 Yes	1,039	11,647	9%	1,039	11,647	9%	46	391	12%	6	94	6%
q55aii_5	5 Yes	109	11,647	1%	109	11,647	1%	8	391	2%	4	94	5%
q55aii_6	6 Yes	168	11,647	1%	168	11,647	1%	8	391	2%	4	94	4%
q55aii_7	7 Yes	2,721	11,647	23%	2,721	11,647	23%	73	391	19%	15	94	16%
q55aii_96	96 Non of the above	1,460	11,647	13%	1,460	11,647	13%	60	391	15%	6	94	7%
q55b	1 Yes	228	11,895	2%	228	11,895	2%	4	407	1%	2	95	2%
q55b	2 Yes	870	11,895	7%	870	11,895	7%	40	407	10%	9	95	9%
q55b	3 Yes	2,356	11,895	20%	2,356	11,895	20%	93	407	23%	13	95	14%
q55b	4 Yes	5,588	11,895	47%	5,588	11,895	47%	181	407	44%	46	95	48%
q55b	5 Yes	2,704	11,895	23%	2,704	11,895	23%	81	407	20%	23	95	25%
q55b	998 Unsure	149	11,895	1%	149	11,895	1%	9	407	2%	2	95	2%
q56_1	1 Not important	1,347	11,895	11%	1,347	11,895	11%	58	407	14%	11	95	11%
q56_1	2 Somewhat important	4,440	11,895	37%	4,440	11,895	37%	159	407	39%	33	95	35%
q56_1	3 Very important	5,471	11,895	46%	5,471	11,895	46%	165	407	40%	50	95	52%
q56_1	998 Unsure	637	11,895	5%	637	11,895	5%	26	407	6%	2	95	2%
q56_2	1 Not important	1,440	11,895	12%	1,440	11,895	12%	57	407	14%	11	95	11%
q56_2	2 Somewhat important	4,750	11,895	40%	4,750	11,895	40%	185	407	46%	44	95	46%
q56_2	3 Very important	4,997	11,895	42%	4,997	11,895	42%	141	407	35%	38	95	40%
q56_2	998 Unsure	709	11,895	6%	709	11,895	6%	24	407	6%	2	95	2%
q56_3	1 Not important	1,438	11,895	12%	1,438	11,895	12%	61	407	15%	16	95	16%
q56_3	2 Somewhat important	4,582	11,895	39%	4,582	11,895	39%	164	407	40%	43	95	45%
q56_3	3 Very important	5,171	11,895	43%	5,171	11,895	43%	154	407	38%	35	95	37%
q56_3	998 Unsure	704	11,895	6%	704	11,895	6%	28	407	7%	2	95	2%
q58	1 A lot less than I expected	588	11,895	5%	588	11,895	5%	31	407	8%	12	95	12%
q58	2 A little less than I expected	1,419	11,895	12%	1,419	11,895	12%	61	407	15%	14	95	15%
q58	3 About the same as I expected	7,229	11,895	61%	7,229	11,895	61%	180	407	44%	33	95	35%
q58	4 A little more than I expected	1,325	11,895	11%	1,325	11,895	11%	60	407	15%	19	95	20%
q58	5 A lot more than I expected	436	11,895	4%	436	11,895	4%	29	407	7%	9	95	10%
q58	6 It is too soon to judge	231	11,895	2%	231	11,895	2%	18	407	5%	6	95	6%
q58	998 Unsure	669	11,895	6%	669	11,895	6%	28	407	7%	2	95	2%
q59	The rewards/benefits/discounts were more generous than I expected	663	1,760	38%	663	1,760	38%	41	90	45%	16	28	57%
q59	2 I used the credit card more than I expected	577	1,760	33%	577	1,760	33%	32	90	36%	8	28	29%
q59	3 Both of these	447	1,760	25%	447	1,760	25%	12	90	13%	4	28	15%
q59	998 Unsure	73	1,760	4%	73	1,760	4%	5	90	6%	-	-	0%
q60	The rewards/benefits/discounts were less generous than I expected	1,429	2,007	71%	1,429	2,007	71%	48	92	52%	17	26	65%
q60	2 I used the credit card less than I expected	197	2,007	10%	197	2,007	10%	18	92	19%	7	26	27%
q60	3 Both of these	257	2,007	13%	257	2,007	13%	22	92	24%	2	26	8%
q60	998 Unsure	124	2,007	6%	124	2,007	6%	3	92	4%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q61	1 Yes, an annual fee	1,163	11,895	10%	1,163	11,895	10%	49	407	12%	24	95	25%
q61	2 Yes, a monthly fee	617	11,895	5%	617	11,895	5%	35	407	9%	21	95	22%
q61	3 No	9,796	11,895	82%	9,796	11,895	82%	308	407	76%	47	95	50%
q61	998 Unsure	319	11,895	3%	319	11,895	3%	15	407	4%	3	95	3%
q62	1 Yes, by a lot	898	1,780	50%	898	1,780	50%	31	84	36%	13	45	28%
q62	2 Yes, by a little	477	1,780	27%	477	1,780	27%	33	84	39%	20	45	45%
q62	3 No, they are about the same	167	1,780	9%	167	1,780	9%	18	84	22%	8	45	17%
q62	No, the rewards/discounts/benefits I have received are less than the \$Q62text fee	93	1,780	5%	93	1,780	5%	3	84	3%	2	45	4%
q62	5 I have never tried to calculate it	66	1,780	4%	66	1,780	4%	-	-	0%	2	45	5%
q62	6 It is too soon to judge	41	1,780	2%	41	1,780	2%	-	-	0%	-	-	0%
q62	998 Unsure	38	1,780	2%	38	1,780	2%	-	-	0%	-	-	0%
q63	1 Yes, a lot	2,774	11,895	23%	2,774	11,895	23%	91	407	22%	30	95	31%
q63	2 Yes, a little	3,430	11,895	29%	3,430	11,895	29%	136	407	33%	32	95	33%
q63	3 No	5,505	11,895	46%	5,505	11,895	46%	168	407	41%	32	95	34%
q63	998 Unsure	187	11,895	2%	187	11,895	2%	12	407	3%	1	95	1%
q70a	1 Yes	5,753	11,895	48%	5,753	11,895	48%	183	407	45%	54	95	57%
q70a	2 No	5,584	11,895	47%	5,584	11,895	47%	204	407	50%	36	95	38%
q70a	998 Unsure	559	11,895	5%	559	11,895	5%	21	407	5%	5	95	5%
q70bc_1	1 Very difficult	91	5,753	2%	91	5,753	2%	5	183	3%	1	54	2%
q70bc_1	2 Quite difficult	506	5,753	9%	506	5,753	9%	28	183	15%	6	54	11%
q70bc_1	3 Neither easy nor difficult	1,107	5,753	19%	1,107	5,753	19%	32	183	18%	7	54	13%
q70bc_1	4 Quite easy	2,479	5,753	43%	2,479	5,753	43%	65	183	35%	22	54	41%
q70bc_1	5 Very easy	1,497	5,753	26%	1,497	5,753	26%	49	183	27%	18	54	33%
q70bc_1	998 Unsure	74	5,753	1%	74	5,753	1%	4	183	2%	-	-	0%
q70bc_2	1 Very difficult	97	5,753	2%	97	5,753	2%	5	183	3%	2	54	3%
q70bc_2	2 Quite difficult	473	5,753	8%	473	5,753	8%	23	183	12%	5	54	8%
q70bc_2	3 Neither easy nor difficult	1,019	5,753	18%	1,019	5,753	18%	26	183	14%	7	54	12%
q70bc_2	4 Quite easy	2,381	5,753	41%	2,381	5,753	41%	71	183	39%	24	54	44%
q70bc_2	5 Very easy	1,681	5,753	29%	1,681	5,753	29%	52	183	29%	18	54	32%
q70bc_2	998 Unsure	101	5,753	2%	101	5,753	2%	6	183	3%	-	-	0%
q78	1 Up to £100	74	1,770	4%	15	377	4%	25	331	8%	74	1,770	4%
q78	2 Over £100 to £150	121	1,770	7%	27	377	7%	38	331	11%	121	1,770	7%
q78	3 Over £150 to £200	233	1,770	13%	54	377	14%	61	331	18%	233	1,770	13%
q78	4 Over £200 to £250	332	1,770	19%	63	377	17%	72	331	22%	332	1,770	19%
q78	5 Over £250 to £500	402	1,770	23%	61	377	16%	53	331	16%	402	1,770	23%
q78	6 Over £500 to £750	128	1,770	7%	14	377	4%	18	331	6%	128	1,770	7%
q78	7 Over £750 to £1,000	191	1,770	11%	31	377	8%	15	331	5%	191	1,770	11%
q78	8 Over £1,000	157	1,770	9%	70	377	19%	31	331	9%	157	1,770	9%
q78	998 Unsure	131	1,770	7%	43	377	11%	19	331	6%	131	1,770	7%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q79	0 Never	501	1,770	28%	66	377	18%	45	331	14%	501	1,770	28%
q79	1 Once	367	1,770	21%	75	377	20%	69	331	21%	367	1,770	21%
q79	2 Twice	305	1,770	17%	94	377	25%	93	331	28%	305	1,770	17%
q79	3 Three times	233	1,770	13%	66	377	17%	62	331	19%	233	1,770	13%
q79	4 Four times	121	1,770	7%	21	377	6%	26	331	8%	121	1,770	7%
q79	5 Five or more times	101	1,770	6%	9	377	2%	14	331	4%	101	1,770	6%
q79	998 Unsure	142	1,770	8%	46	377	12%	22	331	7%	142	1,770	8%
q80	1 I requested the increase	75	367	20%	43	75	58%	46	69	66%	75	367	20%
q80	2 The company offered it to me without my requesting it	282	367	77%	29	75	39%	22	69	32%	282	367	77%
q80	998 Unsure	10	367	3%	2	75	3%	1	69	2%	10	367	3%
q81	1 All ones that I requested	75	760	10%	58	189	31%	54	195	28%	75	760	10%
q81	2 All ones that the company offered to me without my requesting it	621	760	82%	110	189	58%	111	195	57%	621	760	82%
q81	3 A mixture of ones I requested and ones the company offered	50	760	7%	16	189	9%	21	195	11%	50	760	7%
q81	998 Unsure	13	760	2%	5	189	3%	9	195	4%	13	760	2%
q82	1 Yes	254	1,770	14%	134	377	35%	147	331	45%	254	1,770	14%
q82	2 No	1,434	1,770	81%	216	377	57%	152	331	46%	1,434	1,770	81%
q82	998 Unsure	82	1,770	5%	27	377	7%	32	331	10%	82	1,770	5%
q83	1 It is much too low	97	1,770	6%	15	377	4%	21	331	6%	97	1,770	6%
q83	2 It is a little too low	291	1,770	16%	55	377	15%	56	331	17%	291	1,770	16%
q83	3 It is about right	984	1,770	56%	204	377	54%	150	331	45%	984	1,770	56%
q83	4 It is a little too high	208	1,770	12%	59	377	16%	66	331	20%	208	1,770	12%
q83	5 It is much too high	100	1,770	6%	26	377	7%	22	331	7%	100	1,770	6%
q83	998 Unsure	89	1,770	5%	18	377	5%	17	331	5%	89	1,770	5%
q84	1 It has increased too quickly	189	1,770	11%	53	377	14%	66	331	20%	189	1,770	11%
q84	2 It has increased at about the right speed	939	1,770	53%	210	377	56%	181	331	55%	939	1,770	53%
q84	3 It has increased too slowly	262	1,770	15%	51	377	13%	46	331	14%	262	1,770	15%
q84	998 Unsure	381	1,770	21%	63	377	17%	39	331	12%	381	1,770	21%
q85_1	1 Not important	184	1,770	10%	76	377	20%	36	331	11%	184	1,770	10%
q85_1	2 Somewhat important	438	1,770	25%	101	377	27%	114	331	35%	438	1,770	25%
q85_1	3 Very important	1,060	1,770	60%	179	377	48%	165	331	50%	1,060	1,770	60%
q85_1	998 Unsure	88	1,770	5%	21	377	6%	16	331	5%	88	1,770	5%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q85_2	1 Not important	417	1,770	24%	97	377	26%	50	331	15%	417	1,770	24%
q85_2	2 Somewhat important	615	1,770	35%	114	377	30%	126	331	38%	615	1,770	35%
q85_2	3 Very important	579	1,770	33%	137	377	36%	130	331	39%	579	1,770	33%
q85_2	998 Unsure	160	1,770	9%	30	377	8%	25	331	8%	160	1,770	9%
q85_3	1 Not important	413	1,770	23%	85	377	23%	49	331	15%	413	1,770	23%
q85_3	2 Somewhat important	656	1,770	37%	132	377	35%	123	331	37%	656	1,770	37%
q85_3	3 Very important	567	1,770	32%	122	377	32%	125	331	38%	567	1,770	32%
q85_3	998 Unsure	133	1,770	8%	38	377	10%	35	331	11%	133	1,770	8%
q86	1 Yes, I considered other credit card(s)	671	1,770	38%	194	377	52%	189	331	57%	671	1,770	38%
q86	2 No, I did not consider other credit cards	967	1,770	55%	166	377	44%	123	331	37%	967	1,770	55%
q86	998 Unsure	132	1,770	7%	17	377	5%	19	331	6%	132	1,770	7%
q87new	1 Very different	32	274	12%	20	76	26%	17	60	29%	32	274	12%
q87new	2 Quite different	84	274	31%	26	76	34%	28	60	47%	84	274	31%
q87new	3 Not that different	110	274	40%	26	76	34%	13	60	22%	110	274	40%
q87new	4 Not at all different	12	274	4%	-	-	0%	1	60	2%	12	274	4%
q87new	998 Unsure	36	274	13%	4	76	5%	-	-	0%	36	274	13%
q88_1	1 Not at all	222	967	23%	26	166	16%	35	123	29%	222	967	23%
q88_1	2 A little	348	967	36%	57	166	34%	42	123	34%	348	967	36%
q88_1	3 A lot	263	967	27%	69	166	42%	34	123	27%	263	967	27%
q88_1	998 Unsure	135	967	14%	13	166	8%	12	123	10%	135	967	14%
q88_2	1 Not at all	213	967	22%	75	166	45%	44	123	36%	213	967	22%
q88_2	2 A little	299	967	31%	46	166	28%	44	123	36%	299	967	31%
q88_2	3 A lot	371	967	38%	35	166	21%	24	123	20%	371	967	38%
q88_2	998 Unsure	85	967	9%	10	166	6%	10	123	9%	85	967	9%
q88_3	1 Not at all	321	967	33%	49	166	30%	38	123	31%	321	967	33%
q88_3	2 A little	267	967	28%	60	166	37%	48	123	39%	267	967	28%
q88_3	3 A lot	267	967	28%	49	166	30%	27	123	22%	267	967	28%
q88_3	998 Unsure	112	967	12%	7	166	4%	10	123	8%	112	967	12%
q88_4	1 Not at all	470	967	49%	59	166	36%	43	123	35%	470	967	49%
q88_4	2 A little	217	967	22%	59	166	36%	45	123	37%	217	967	22%
q88_4	3 A lot	80	967	8%	27	166	16%	22	123	18%	80	967	8%
q88_4	998 Unsure	200	967	21%	20	166	12%	13	123	10%	200	967	21%
q88_5	1 Not at all	316	967	33%	40	166	24%	38	123	31%	316	967	33%
q88_5	2 A little	379	967	39%	67	166	41%	47	123	38%	379	967	39%
q88_5	3 A lot	133	967	14%	44	166	27%	24	123	19%	133	967	14%
q88_5	998 Unsure	139	967	14%	15	166	9%	14	123	12%	139	967	14%
q88_6	1 Not at all	251	967	26%	57	166	34%	40	123	32%	251	967	26%
q88_6	2 A little	285	967	29%	60	166	36%	47	123	38%	285	967	29%
q88_6	3 A lot	286	967	30%	33	166	20%	23	123	18%	286	967	30%
q88_6	998 Unsure	146	967	15%	17	166	10%	14	123	11%	146	967	15%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q96	1 Up to 3 months ago	801	2,878	28%	298	958	31%	801	2,878	28%	108	258	42%
q96	2 Over 3 to 6 months ago	779	2,878	27%	288	958	30%	779	2,878	27%	114	258	44%
q96	3 Over 6 to 12 months ago	1,023	2,878	36%	274	958	29%	1,023	2,878	36%	24	258	9%
q96	998 Unsure	275	2,878	10%	99	958	10%	275	2,878	10%	11	258	4%
q97new_	1 Yes	556	2,878	19%	171	958	18%	556	2,878	19%	66	258	26%
q97new_	2 Yes	240	2,878	8%	104	958	11%	240	2,878	8%	89	258	35%
q97new_	3 Yes	748	2,878	26%	199	958	21%	748	2,878	26%	70	258	27%
q97new_	4 Yes	582	2,878	20%	127	958	13%	582	2,878	20%	32	258	12%
q97new_	5 Yes	667	2,878	23%	248	958	26%	667	2,878	23%	23	258	9%
q97new_	97 Yes	254	2,878	9%	98	958	10%	254	2,878	9%	10	258	4%
q97new_	998 Unsure	374	2,878	13%	145	958	15%	374	2,878	13%	21	258	8%
q98_1	1 Yes	2,274	2,878	79%	762	958	80%	2,274	2,878	79%	179	258	69%
q98_1	2 Yes	325	2,878	11%	103	958	11%	325	2,878	11%	48	258	19%
q98_1	998 Unsure	279	2,878	10%	92	958	10%	279	2,878	10%	31	258	12%
q98_2	1 Yes	1,207	2,878	42%	433	958	45%	1,207	2,878	42%	127	258	49%
q98_2	2 Yes	1,028	2,878	36%	340	958	35%	1,028	2,878	36%	93	258	36%
q98_2	998 Unsure	643	2,878	22%	186	958	19%	643	2,878	22%	38	258	15%
q99	1 Up to 6 months	160	2,274	7%	69	762	9%	160	2,274	7%	35	179	19%
q99	2 Over 6 months to 12 months	538	2,274	24%	202	762	26%	538	2,274	24%	53	179	30%
q99	3 Over 12 months to 18 months	782	2,274	34%	268	762	35%	782	2,274	34%	59	179	33%
q99	4 Over 18 months to 24 months	361	2,274	16%	105	762	14%	361	2,274	16%	23	179	13%
q99	5 Over 24 months to 36 months	267	2,274	12%	72	762	9%	267	2,274	12%	6	179	3%
q99	6 Over 36 months	40	2,274	2%	14	762	2%	40	2,274	2%	1	179	0%
q99	998 Unsure	126	2,274	6%	32	762	4%	126	2,274	6%	2	179	1%
q100	1 Up to 6 months	260	1,207	22%	86	433	20%	260	1,207	22%	26	127	21%
q100	2 Over 6 months to 12 months	335	1,207	28%	135	433	31%	335	1,207	28%	36	127	28%
q100	3 Over 12 months to 18 months	284	1,207	24%	101	433	23%	284	1,207	24%	43	127	34%
q100	4 Over 18 months to 24 months	111	1,207	9%	50	433	12%	111	1,207	9%	13	127	10%
q100	5 Over 24 months to 36 months	57	1,207	5%	18	433	4%	57	1,207	5%	7	127	5%
q100	6 Over 36 months	16	1,207	1%	6	433	1%	16	1,207	1%	1	127	1%
q100	998 Unsure	144	1,207	12%	37	433	9%	144	1,207	12%	1	127	1%
q103a	1 Yes	2,024	2,878	70%	644	958	67%	2,024	2,878	70%	133	258	51%
q103a	2 No	590	2,878	20%	222	958	23%	590	2,878	20%	101	258	39%
q103a	998 Unsure	264	2,878	9%	92	958	10%	264	2,878	9%	25	258	10%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q103b	1 Higher than you expected	242	2,024	12%	92	644	14%	242	2,024	12%	57	133	43%
q103b	2 The same as you expected	1,571	2,024	78%	494	644	77%	1,571	2,024	78%	68	133	51%
q103b	3 Lower than you expected	146	2,024	7%	48	644	7%	146	2,024	7%	7	133	5%
q103b	998 Unsure	66	2,024	3%	11	644	2%	66	2,024	3%	1	133	1%
q104_1	1 FALSE	193	2,878	7%	88	958	9%	193	2,878	7%	67	258	26%
q104_1	2 TRUE	2,393	2,878	83%	767	958	80%	2,393	2,878	83%	155	258	60%
q104_1	998 Unsure	293	2,878	10%	104	958	11%	293	2,878	10%	37	258	14%
q104_2	1 FALSE	1,988	2,878	69%	605	958	63%	1,988	2,878	69%	100	258	39%
q104_2	2 TRUE	526	2,878	18%	230	958	24%	526	2,878	18%	119	258	46%
q104_2	998 Unsure	364	2,878	13%	123	958	13%	364	2,878	13%	39	258	15%
q104_3	1 FALSE	298	2,878	10%	126	958	13%	298	2,878	10%	70	258	27%
q104_3	2 TRUE	2,210	2,878	77%	704	958	73%	2,210	2,878	77%	134	258	52%
q104_3	998 Unsure	371	2,878	13%	128	958	13%	371	2,878	13%	54	258	21%
q104_4	1 FALSE	244	2,878	8%	98	958	10%	244	2,878	8%	65	258	25%
q104_4	2 TRUE	2,232	2,878	78%	724	958	76%	2,232	2,878	78%	134	258	52%
q104_4	998 Unsure	402	2,878	14%	136	958	14%	402	2,878	14%	59	258	23%
q312	1 Up to 1 month	56	2,014	3%	-	-	0%	-	-	0%	-	-	0%
q312	2 Over 1 month to 3 months	42	2,014	2%	-	-	0%	-	-	0%	-	-	0%
q312	3 Over 3 months to 6 months	44	2,014	2%	-	-	0%	-	-	0%	-	-	0%
q312	4 Over 6 months to 1 year	81	2,014	4%	-	-	0%	-	-	0%	-	-	0%
q312	5 Over 1 year to 2 years	209	2,014	10%	-	-	0%	-	-	0%	-	-	0%
q312	6 Over 2 years to 3 years	208	2,014	10%	-	-	0%	-	-	0%	-	-	0%
q312	7 Over 3 years to 5 years	312	2,014	16%	-	-	0%	-	-	0%	-	-	0%
q312	8 Over 5 years to 10 years	439	2,014	22%	-	-	0%	-	-	0%	-	-	0%
q312	9 Over 10 years	474	2,014	24%	-	-	0%	-	-	0%	-	-	0%
q312	998 Unsure	149	2,014	7%	-	-	0%	-	-	0%	-	-	0%
q313	1 Yes	1,477	2,014	73%	-	-	0%	-	-	0%	-	-	0%
q313	2 No	537	2,014	27%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q314_1	0 No	967	1,477	65%	-	-	0%	-	-	0%	-	-	0%
q314_1	1 Yes	510	1,477	35%	-	-	0%	-	-	0%	-	-	0%
q314_2	0 No	901	1,477	61%	-	-	0%	-	-	0%	-	-	0%
q314_2	1 Yes	576	1,477	39%	-	-	0%	-	-	0%	-	-	0%
q314_3	0 No	1,082	1,477	73%	-	-	0%	-	-	0%	-	-	0%
q314_3	1 Yes	395	1,477	27%	-	-	0%	-	-	0%	-	-	0%
q314_4	0 No	1,134	1,477	77%	-	-	0%	-	-	0%	-	-	0%
q314_4	1 Yes	343	1,477	23%	-	-	0%	-	-	0%	-	-	0%
q314_5	0 No	1,277	1,477	86%	-	-	0%	-	-	0%	-	-	0%
q314_5	1 Yes	201	1,477	14%	-	-	0%	-	-	0%	-	-	0%
q314_6	0 No	1,466	1,477	99%	-	-	0%	-	-	0%	-	-	0%
q314_6	1 Yes	11	1,477	1%	-	-	0%	-	-	0%	-	-	0%
q314_7	0 No	1,113	1,477	75%	-	-	0%	-	-	0%	-	-	0%
q314_7	1 Yes	364	1,477	25%	-	-	0%	-	-	0%	-	-	0%
q314_8	0 No	1,330	1,477	90%	-	-	0%	-	-	0%	-	-	0%
q314_8	1 Yes	147	1,477	10%	-	-	0%	-	-	0%	-	-	0%
q314_9	0 No	1,307	1,477	88%	-	-	0%	-	-	0%	-	-	0%
q314_9	1 Yes	171	1,477	12%	-	-	0%	-	-	0%	-	-	0%
q314_10	0 No	1,443	1,477	98%	-	-	0%	-	-	0%	-	-	0%
q314_10	1 Yes	35	1,477	2%	-	-	0%	-	-	0%	-	-	0%
q314_998	0 No	1,444	1,477	98%	-	-	0%	-	-	0%	-	-	0%
q314_998	1 Yes	33	1,477	2%	-	-	0%	-	-	0%	-	-	0%
q315	1 Over 1 year to 2 years	707	1,477	48%	-	-	0%	-	-	0%	-	-	0%
q315	2 Over 2 years to 3 years	319	1,477	22%	-	-	0%	-	-	0%	-	-	0%
q315	3 Over 3 years to 5 years	175	1,477	12%	-	-	0%	-	-	0%	-	-	0%
q315	4 Over 5 years to 10 years	114	1,477	8%	-	-	0%	-	-	0%	-	-	0%
q315	5 Over 10 years	15	1,477	1%	-	-	0%	-	-	0%	-	-	0%
q315	998 Unsure	148	1,477	10%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q316_1	1 Yes	103	1,477	7%	-	-	0%	-	-	0%	-	-	0%
q316_2	2 Yes	321	1,477	22%	-	-	0%	-	-	0%	-	-	0%
q316_3	3 Yes	56	1,477	4%	-	-	0%	-	-	0%	-	-	0%
q316_5	5 Yes	118	1,477	8%	-	-	0%	-	-	0%	-	-	0%
q316_6	6 Yes	121	1,477	8%	-	-	0%	-	-	0%	-	-	0%
q316_7	7 Yes	161	1,477	11%	-	-	0%	-	-	0%	-	-	0%
q316_8	8 Yes	22	1,477	1%	-	-	0%	-	-	0%	-	-	0%
q316_9	9 Yes	198	1,477	13%	-	-	0%	-	-	0%	-	-	0%
q316_10	10 Yes	36	1,477	2%	-	-	0%	-	-	0%	-	-	0%
q316_11	11 Yes	197	1,477	13%	-	-	0%	-	-	0%	-	-	0%
q316_12	12 Yes	105	1,477	7%	-	-	0%	-	-	0%	-	-	0%
q316_13	13 Yes	139	1,477	9%	-	-	0%	-	-	0%	-	-	0%
q316_14	14 Yes	596	1,477	40%	-	-	0%	-	-	0%	-	-	0%
q316_96	96 Yes	164	1,477	11%	-	-	0%	-	-	0%	-	-	0%
q316_998	998 Unsure	44	1,477	3%	-	-	0%	-	-	0%	-	-	0%
q317_1	1 Yes	51	537	9%	-	-	0%	-	-	0%	-	-	0%
q317_2	2 Yes	231	537	43%	-	-	0%	-	-	0%	-	-	0%
q317_3	3 Yes	108	537	20%	-	-	0%	-	-	0%	-	-	0%
q317_4	4 Yes	74	537	14%	-	-	0%	-	-	0%	-	-	0%
q317_5	5 Yes	158	537	29%	-	-	0%	-	-	0%	-	-	0%
q317_97	97 Yes	38	537	7%	-	-	0%	-	-	0%	-	-	0%
q317_998	998 Unsure	48	537	9%	-	-	0%	-	-	0%	-	-	0%
q318_1	1 Yes	35	2,014	2%	-	-	0%	-	-	0%	-	-	0%
q318_2	2 Yes	799	2,014	40%	-	-	0%	-	-	0%	-	-	0%
q318_3	3 Yes	115	2,014	6%	-	-	0%	-	-	0%	-	-	0%
q318_4	4 Yes	50	2,014	2%	-	-	0%	-	-	0%	-	-	0%
q318_5	5 Yes	73	2,014	4%	-	-	0%	-	-	0%	-	-	0%
q318_6	6 Yes	88	2,014	4%	-	-	0%	-	-	0%	-	-	0%
q318_7	7 Yes	82	2,014	4%	-	-	0%	-	-	0%	-	-	0%
q318_8	8 Yes	987	2,014	49%	-	-	0%	-	-	0%	-	-	0%
q318_97	97 Yes	203	2,014	10%	-	-	0%	-	-	0%	-	-	0%
q318_998	998 Unsure	116	2,014	6%	-	-	0%	-	-	0%	-	-	0%
q319	1 Very likely	268	2,014	13%	-	-	0%	-	-	0%	-	-	0%
q319	2 Likely	599	2,014	30%	-	-	0%	-	-	0%	-	-	0%
q319	3 Unlikely	455	2,014	23%	-	-	0%	-	-	0%	-	-	0%
q319	4 Very unlikely	370	2,014	18%	-	-	0%	-	-	0%	-	-	0%
q319	998 Unsure	322	2,014	16%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q201a	1 Yes, I am a second cardholder	682	11,944	6%	-	-	0%	-	-	0%	-	-	0%
q201a	2 No, I am not a second cardholder	11,262	11,944	94%	-	-	0%	-	-	0%	-	-	0%
q201b	1 No	6,714	11,944	56%	-	-	0%	-	-	0%	-	-	0%
q201b	2 Yes	5,012	11,944	42%	-	-	0%	-	-	0%	-	-	0%
q201b	998 Unsure	217	11,944	2%	-	-	0%	-	-	0%	-	-	0%
q202	1 Yes	3,134	11,944	26%	-	-	0%	-	-	0%	-	-	0%
q202	2 No	8,516	11,944	71%	-	-	0%	-	-	0%	-	-	0%
q202	98 Unsure	293	11,944	2%	-	-	0%	-	-	0%	-	-	0%
q203_1	1 Yes	346	3,134	11%	-	-	0%	-	-	0%	-	-	0%
q203_2	2 Yes	347	3,134	11%	-	-	0%	-	-	0%	-	-	0%
q203_3	3 Yes	593	3,134	19%	-	-	0%	-	-	0%	-	-	0%
q203_4	4 Yes	379	3,134	12%	-	-	0%	-	-	0%	-	-	0%
q203_5	5 Yes	485	3,134	15%	-	-	0%	-	-	0%	-	-	0%
q203_6	6 Yes	280	3,134	9%	-	-	0%	-	-	0%	-	-	0%
q203_7	7 Yes	433	3,134	14%	-	-	0%	-	-	0%	-	-	0%
q203_8	8 Yes	433	3,134	14%	-	-	0%	-	-	0%	-	-	0%
q203_9	9 Yes	254	3,134	8%	-	-	0%	-	-	0%	-	-	0%
q203_10	10 Yes	865	3,134	28%	-	-	0%	-	-	0%	-	-	0%
q203_11	11 Yes	436	3,134	14%	-	-	0%	-	-	0%	-	-	0%
q203_12	12 Yes	475	3,134	15%	-	-	0%	-	-	0%	-	-	0%
q203_96	96 Yes	297	3,134	9%	-	-	0%	-	-	0%	-	-	0%
q203_998	998 Unsure	121	3,134	4%	-	-	0%	-	-	0%	-	-	0%
q204	1 Yes	1,253	3,134	40%	-	-	0%	-	-	0%	-	-	0%
q204	2 No	1,719	3,134	55%	-	-	0%	-	-	0%	-	-	0%
q204	998 Unsure	162	3,134	5%	-	-	0%	-	-	0%	-	-	0%
q205_1	1 Yes	347	1,253	28%	-	-	0%	-	-	0%	-	-	0%
q205_2	2 Yes	405	1,253	32%	-	-	0%	-	-	0%	-	-	0%
q205_3	3 Yes	693	1,253	55%	-	-	0%	-	-	0%	-	-	0%
q205_4	4 Yes	115	1,253	9%	-	-	0%	-	-	0%	-	-	0%
q205_5	5 Yes	140	1,253	11%	-	-	0%	-	-	0%	-	-	0%
q205_6	6 Yes	434	1,253	35%	-	-	0%	-	-	0%	-	-	0%
q205_7	7 Yes	58	1,253	5%	-	-	0%	-	-	0%	-	-	0%
q205_8	8 Yes	11	1,253	1%	-	-	0%	-	-	0%	-	-	0%
q205_9	9 Yes	21	1,253	2%	-	-	0%	-	-	0%	-	-	0%
q205_998	998 Unsure	112	1,253	9%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q205b	1 Not at all useful	33	1,253	3%	-	-	0%	-	-	0%	-	-	0%
q205b	2 Not that useful	142	1,253	11%	-	-	0%	-	-	0%	-	-	0%
q205b	3 Quite useful	707	1,253	56%	-	-	0%	-	-	0%	-	-	0%
q205b	4 Very useful	281	1,253	22%	-	-	0%	-	-	0%	-	-	0%
q205b	998 Unsure	90	1,253	7%	-	-	0%	-	-	0%	-	-	0%
q206_1	1 Disagree strongly	148	3,134	5%	-	-	0%	-	-	0%	-	-	0%
q206_1	2 Disagree slightly	580	3,134	18%	-	-	0%	-	-	0%	-	-	0%
q206_1	3 Agree slightly	1,511	3,134	48%	-	-	0%	-	-	0%	-	-	0%
q206_1	4 Agree strongly	698	3,134	22%	-	-	0%	-	-	0%	-	-	0%
q206_1	998 Unsure	197	3,134	6%	-	-	0%	-	-	0%	-	-	0%
q206_2	1 Disagree strongly	517	3,134	16%	-	-	0%	-	-	0%	-	-	0%
q206_2	2 Disagree slightly	1,047	3,134	33%	-	-	0%	-	-	0%	-	-	0%
q206_2	3 Agree slightly	1,016	3,134	32%	-	-	0%	-	-	0%	-	-	0%
q206_2	4 Agree strongly	318	3,134	10%	-	-	0%	-	-	0%	-	-	0%
q206_2	998 Unsure	237	3,134	8%	-	-	0%	-	-	0%	-	-	0%
q206_3	1 Disagree strongly	151	3,134	5%	-	-	0%	-	-	0%	-	-	0%
q206_3	2 Disagree slightly	575	3,134	18%	-	-	0%	-	-	0%	-	-	0%
q206_3	3 Agree slightly	1,377	3,134	44%	-	-	0%	-	-	0%	-	-	0%
q206_3	4 Agree strongly	863	3,134	28%	-	-	0%	-	-	0%	-	-	0%
q206_3	998 Unsure	169	3,134	5%	-	-	0%	-	-	0%	-	-	0%
q206_4	1 Disagree strongly	244	3,134	8%	-	-	0%	-	-	0%	-	-	0%
q206_4	2 Disagree slightly	800	3,134	26%	-	-	0%	-	-	0%	-	-	0%
q206_4	3 Agree slightly	1,448	3,134	46%	-	-	0%	-	-	0%	-	-	0%
q206_4	4 Agree strongly	363	3,134	12%	-	-	0%	-	-	0%	-	-	0%
q206_4	998 Unsure	279	3,134	9%	-	-	0%	-	-	0%	-	-	0%
q206_5	1 Disagree strongly	191	3,134	6%	-	-	0%	-	-	0%	-	-	0%
q206_5	2 Disagree slightly	813	3,134	26%	-	-	0%	-	-	0%	-	-	0%
q206_5	3 Agree slightly	1,298	3,134	41%	-	-	0%	-	-	0%	-	-	0%
q206_5	4 Agree strongly	611	3,134	19%	-	-	0%	-	-	0%	-	-	0%
q206_5	998 Unsure	221	3,134	7%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q207_1	1 Yes	1,328	11,944	11%	-	-	0%	-	-	0%	-	-	0%
q207_2	2 Yes	668	11,944	6%	-	-	0%	-	-	0%	-	-	0%
q207_3	3 Yes	642	11,944	5%	-	-	0%	-	-	0%	-	-	0%
q207_4	4 Yes	635	11,944	5%	-	-	0%	-	-	0%	-	-	0%
q207_5	5 Yes	6,699	11,944	56%	-	-	0%	-	-	0%	-	-	0%
q207_6	6 Yes	2,078	11,944	17%	-	-	0%	-	-	0%	-	-	0%
q207_7	7 Yes	5,800	11,944	49%	-	-	0%	-	-	0%	-	-	0%
q207_8	8 Yes	788	11,944	7%	-	-	0%	-	-	0%	-	-	0%
q207_9	9 Yes	60	11,944	0%	-	-	0%	-	-	0%	-	-	0%
q207_10	10 Yes	206	11,944	2%	-	-	0%	-	-	0%	-	-	0%
q207_11	11 Yes	142	11,944	1%	-	-	0%	-	-	0%	-	-	0%
q207_12	12 Yes	875	11,944	7%	-	-	0%	-	-	0%	-	-	0%
q207_13	13 Yes	908	11,944	8%	-	-	0%	-	-	0%	-	-	0%
q207_14	14 Yes	374	11,944	3%	-	-	0%	-	-	0%	-	-	0%
q207_15	15 Yes	247	11,944	2%	-	-	0%	-	-	0%	-	-	0%
q207_96	96 Yes	1,070	11,944	9%	-	-	0%	-	-	0%	-	-	0%
q207_998	998 Unsure	247	11,944	2%	-	-	0%	-	-	0%	-	-	0%
q208_1	1 Yes	433	668	65%	-	-	0%	-	-	0%	-	-	0%
q208_2	2 Yes	149	668	22%	-	-	0%	-	-	0%	-	-	0%
q208_3	3 Yes	50	668	7%	-	-	0%	-	-	0%	-	-	0%
q208_5	5 Yes	39	668	6%	-	-	0%	-	-	0%	-	-	0%
q208_6	6 Yes	21	668	3%	-	-	0%	-	-	0%	-	-	0%
q208_7	7 Yes	186	668	28%	-	-	0%	-	-	0%	-	-	0%
q208_8	8 Yes	39	668	6%	-	-	0%	-	-	0%	-	-	0%
q208_9	9 Yes	111	668	17%	-	-	0%	-	-	0%	-	-	0%
q208_10	10 Yes	7	668	1%	-	-	0%	-	-	0%	-	-	0%
q208_11	11 Yes	80	668	12%	-	-	0%	-	-	0%	-	-	0%
q208_12	12 Yes	23	668	3%	-	-	0%	-	-	0%	-	-	0%
q208_13	13 Yes	6	668	1%	-	-	0%	-	-	0%	-	-	0%
q208_96	96 Yes	13	668	2%	-	-	0%	-	-	0%	-	-	0%
q208_998	998 Unsure	28	668	4%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q209_1	1 Yes	341	642	53%	-	-	0%	-	-	0%	-	-	0%
q209_2	2 Yes	113	642	18%	-	-	0%	-	-	0%	-	-	0%
q209_3	3 Yes	14	642	2%	-	-	0%	-	-	0%	-	-	0%
q209_4	4 Yes	31	642	5%	-	-	0%	-	-	0%	-	-	0%
q209_5	5 Yes	30	642	5%	-	-	0%	-	-	0%	-	-	0%
q209_6	6 Yes	304	642	47%	-	-	0%	-	-	0%	-	-	0%
q209_7	7 Yes	73	642	11%	-	-	0%	-	-	0%	-	-	0%
q209_8	8 Yes	189	642	29%	-	-	0%	-	-	0%	-	-	0%
q209_9	9 Yes	54	642	8%	-	-	0%	-	-	0%	-	-	0%
q209_10	10 Yes	43	642	7%	-	-	0%	-	-	0%	-	-	0%
q209_11	11 Yes	12	642	2%	-	-	0%	-	-	0%	-	-	0%
q209_96	96 Yes	10	642	2%	-	-	0%	-	-	0%	-	-	0%
q209_998	998 Unsure	10	642	2%	-	-	0%	-	-	0%	-	-	0%
q210a	1 Yes	424	10,319	4%	-	-	0%	-	-	0%	-	-	0%
q210a	2 No	9,454	10,319	92%	-	-	0%	-	-	0%	-	-	0%
q210a	998 Unsure	441	10,319	4%	-	-	0%	-	-	0%	-	-	0%
q210b	1 I accepted it	60	424	14%	-	-	0%	-	-	0%	-	-	0%
q210b	2 I rejected it	324	424	76%	-	-	0%	-	-	0%	-	-	0%
q210b	998 Unsure	40	424	9%	-	-	0%	-	-	0%	-	-	0%
q211	1 Up to 1 year	416	5,012	8%	-	-	0%	-	-	0%	-	-	0%
q211	2 Over 1 year to 2 years	629	5,012	13%	-	-	0%	-	-	0%	-	-	0%
q211	3 Over 2 years to 3 years	678	5,012	14%	-	-	0%	-	-	0%	-	-	0%
q211	4 Over 3 years to 5 years	843	5,012	17%	-	-	0%	-	-	0%	-	-	0%
q211	5 Over 5 years to 10 years	1,029	5,012	21%	-	-	0%	-	-	0%	-	-	0%
q211	6 Over 10 years	1,109	5,012	22%	-	-	0%	-	-	0%	-	-	0%
q211	998 Unsure	309	5,012	6%	-	-	0%	-	-	0%	-	-	0%
q212	1 Up to 1 year	296	5,012	6%	-	-	0%	-	-	0%	-	-	0%
q212	2 Over 1 year to 2 years	456	5,012	9%	-	-	0%	-	-	0%	-	-	0%
q212	3 Over 2 years to 3 years	582	5,012	12%	-	-	0%	-	-	0%	-	-	0%
q212	4 Over 3 years to 5 years	952	5,012	19%	-	-	0%	-	-	0%	-	-	0%
q212	5 Over 5 years to 10 years	1,443	5,012	29%	-	-	0%	-	-	0%	-	-	0%
q212	6 Over 10 years	1,071	5,012	21%	-	-	0%	-	-	0%	-	-	0%
q212	998 Unsure	211	5,012	4%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q213_1	1 Yes	365	5,012	7%	-	-	0%	-	-	0%	-	-	0%
q213_2	2 Yes	70	5,012	1%	-	-	0%	-	-	0%	-	-	0%
q213_3	3 Yes	1,299	5,012	26%	-	-	0%	-	-	0%	-	-	0%
q213_4	4 Yes	1,097	5,012	22%	-	-	0%	-	-	0%	-	-	0%
q213_5	5 Yes	1,232	5,012	25%	-	-	0%	-	-	0%	-	-	0%
q213_6	6 Yes	96	5,012	2%	-	-	0%	-	-	0%	-	-	0%
q213_7	7 Yes	1,491	5,012	30%	-	-	0%	-	-	0%	-	-	0%
q213_8	8 Yes	140	5,012	3%	-	-	0%	-	-	0%	-	-	0%
q213_9	9 Yes	1,431	5,012	29%	-	-	0%	-	-	0%	-	-	0%
q213_10	10 Yes	866	5,012	17%	-	-	0%	-	-	0%	-	-	0%
q213_11	11 Yes	908	5,012	18%	-	-	0%	-	-	0%	-	-	0%
q213_12	12 Yes	174	5,012	3%	-	-	0%	-	-	0%	-	-	0%
q213_13	13 Yes	512	5,012	10%	-	-	0%	-	-	0%	-	-	0%
q213_14	14 Yes	222	5,012	4%	-	-	0%	-	-	0%	-	-	0%
q213_15	15 Yes	98	5,012	2%	-	-	0%	-	-	0%	-	-	0%
q213_96	96 Yes	326	5,012	7%	-	-	0%	-	-	0%	-	-	0%
q213_998	998 Unsure	64	5,012	1%	-	-	0%	-	-	0%	-	-	0%
q214	1 Very unlikely	5,583	11,944	47%	-	-	0%	-	-	0%	-	-	0%
q214	2 Unlikely	2,666	11,944	22%	-	-	0%	-	-	0%	-	-	0%
q214	3 Likely	1,937	11,944	16%	-	-	0%	-	-	0%	-	-	0%
q214	4 Very likely	561	11,944	5%	-	-	0%	-	-	0%	-	-	0%
q214	998 Unsure	1,196	11,944	10%	-	-	0%	-	-	0%	-	-	0%
q215	1 Within 6 months	408	2,498	16%	-	-	0%	-	-	0%	-	-	0%
q215	2 More than 6 months to 1 year	570	2,498	23%	-	-	0%	-	-	0%	-	-	0%
q215	3 More than 1 year to 2 years	596	2,498	24%	-	-	0%	-	-	0%	-	-	0%
q215	4 More than 2 years	669	2,498	27%	-	-	0%	-	-	0%	-	-	0%
q215	998 Unsure	255	2,498	10%	-	-	0%	-	-	0%	-	-	0%
q216_1	1 Yes	692	2,498	28%	-	-	0%	-	-	0%	-	-	0%
q216_2	2 Yes	414	2,498	17%	-	-	0%	-	-	0%	-	-	0%
q216_3	3 Yes	268	2,498	11%	-	-	0%	-	-	0%	-	-	0%
q216_4	4 Yes	933	2,498	37%	-	-	0%	-	-	0%	-	-	0%
q216_5	5 Yes	768	2,498	31%	-	-	0%	-	-	0%	-	-	0%
q216_6	6 Yes	278	2,498	11%	-	-	0%	-	-	0%	-	-	0%
q216_97	97 Yes	255	2,498	10%	-	-	0%	-	-	0%	-	-	0%
q216_998	998 Unsure	165	2,498	7%	-	-	0%	-	-	0%	-	-	0%

Question	Code Label	All			Rewards			Balance Transfer			Low & Grow		
		Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
q217_1	1 Yes	765	8,249	9%	-	-	0%	-	-	0%	-	-	0%
q217_2	2 Yes	454	8,249	5%	-	-	0%	-	-	0%	-	-	0%
q217_3	3 Yes	3,495	8,249	42%	-	-	0%	-	-	0%	-	-	0%
q217_4	4 Yes	4,825	8,249	58%	-	-	0%	-	-	0%	-	-	0%
q217_5	5 Yes	1,924	8,249	23%	-	-	0%	-	-	0%	-	-	0%
q217_6	6 Yes	3,759	8,249	46%	-	-	0%	-	-	0%	-	-	0%
q217_7	7 Yes	409	8,249	5%	-	-	0%	-	-	0%	-	-	0%
q217_8	8 Yes	286	8,249	3%	-	-	0%	-	-	0%	-	-	0%
q217_9	9 Yes	64	8,249	1%	-	-	0%	-	-	0%	-	-	0%
q217_10	10 Yes	360	8,249	4%	-	-	0%	-	-	0%	-	-	0%
q217_11	11 Yes	233	8,249	3%	-	-	0%	-	-	0%	-	-	0%
q217_12	12 Yes	223	8,249	3%	-	-	0%	-	-	0%	-	-	0%
q217_97	97 Yes	247	8,249	3%	-	-	0%	-	-	0%	-	-	0%
q217_998	998 Unsure	198	8,249	2%	-	-	0%	-	-	0%	-	-	0%

Results by interest bearing and non-interest bearing

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q1		0 Ccredit Cards Held	11,944	39,837	30%	-	-	0%	-	-	0%
		1 Ccredit Cards Held	12,266	39,837	31%	6,630	15,598	43%	3,913	9,911	39%
		2 Ccredit Cards Held	8,412	39,837	21%	4,906	15,598	31%	3,060	9,911	31%
		3 Ccredit Cards Held	4,077	39,837	10%	2,318	15,598	15%	1,627	9,911	16%
		4 Ccredit Cards Held	1,795	39,837	5%	1,037	15,598	7%	715	9,911	7%
		5 Ccredit Cards Held	789	39,837	2%	422	15,598	3%	346	9,911	3%
		6 Ccredit Cards Held	289	39,837	1%	168	15,598	1%	117	9,911	1%
		7 Ccredit Cards Held	104	39,837	0%	60	15,598	0%	42	9,911	0%
		8 Ccredit Cards Held	55	39,837	0%	27	15,598	0%	24	9,911	0%
		9 Ccredit Cards Held	18	39,837	0%	6	15,598	0%	9	9,911	0%
		10 Ccredit Cards Held	45	39,837	0%	16	15,598	0%	29	9,911	0%
		11 Ccredit Cards Held	5	39,837	0%	2	15,598	0%	2	9,911	0%
		12 Ccredit Cards Held	11	39,837	0%	5	15,598	0%	5	9,911	0%
		13 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	9,911	0%
		15 Ccredit Cards Held	3	39,837	0%	2	15,598	0%	1	9,911	0%
		16 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		17 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		20 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	9,911	0%
		22 Ccredit Cards Held	3	39,837	0%	-	-	0%	3	9,911	0%
		28 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		32 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		34 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		46 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		50 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		54 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	9,911	0%
		56 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		67 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	9,911	0%
		74 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	9,911	0%
		99 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%
		100 Ccredit Cards Held	3	39,837	0%	-	-	0%	2	9,911	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q2		Yes, I have used the credit card in the past 12									
		1 months	10,761	12,266	88%	6,630	6,630	100%	3,913	3,913	100%
		No, I have not used the credit card in the past 12									
		2 months	1,505	12,266	12%	-	-	0%	-	-	0%
Q3		0 Credit Cards Used	510	15,627	3%	-	-	0%	-	-	0%
		1 Credit Cards Used	2,606	15,627	17%	1,570	8,968	18%	1,000	5,998	17%
		2 Credit Cards Used	7,691	15,627	49%	4,664	8,968	52%	2,948	5,998	49%
		3 Credit Cards Used	3,074	15,627	20%	1,795	8,968	20%	1,252	5,998	21%
		4 Credit Cards Used	1,101	15,627	7%	626	8,968	7%	475	5,998	8%
		5 Credit Cards Used	400	15,627	3%	205	8,968	2%	193	5,998	3%
		6 Credit Cards Used	136	15,627	1%	71	8,968	1%	65	5,998	1%
		7 Credit Cards Used	46	15,627	0%	20	8,968	0%	25	5,998	0%
		8 Credit Cards Used	20	15,627	0%	8	8,968	0%	11	5,998	0%
		9 Credit Cards Used	10	15,627	0%	3	8,968	0%	5	5,998	0%
		10 Credit Cards Used	19	15,627	0%	6	8,968	0%	13	5,998	0%
		11 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		12 Credit Cards Used	4	15,627	0%	1	8,968	0%	3	5,998	0%
		18 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		20 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		22 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		32 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		46 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		54 Credit Cards Used	1	15,627	0%	-	-	0%	1	5,998	0%
		99 Credit Cards Used	1	15,627	0%	-	-	0%	-	-	0%
		100 Credit Cards Used	3	15,627	0%	-	-	0%	2	5,998	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q4a		1 Up to £250	572	25,879	2%	223	15,598	1%	318	9,911	3%
		2 Over £250 to £500	921	25,879	4%	418	15,598	3%	481	9,911	5%
		3 Over £500 to £750	560	25,879	2%	245	15,598	2%	302	9,911	3%
		4 Over £750 to £1,000	1,065	25,879	4%	496	15,598	3%	538	9,911	5%
		5 Over £1,000 to £2,500	3,207	25,879	12%	1,782	15,598	11%	1,373	9,911	14%
		6 Over £2,500 to £5,000	4,909	25,879	19%	3,061	15,598	20%	1,795	9,911	18%
		7 Over £5,000 to £7,500	3,131	25,879	12%	2,004	15,598	13%	1,109	9,911	11%
		8 Over £7,500 to £10,000	2,953	25,879	11%	1,972	15,598	13%	967	9,911	10%
		9 Over £10,000 to £15,000	3,168	25,879	12%	1,959	15,598	13%	1,195	9,911	12%
		10 Over £15,000 to £20,000	1,802	25,879	7%	1,132	15,598	7%	662	9,911	7%
		11 Over £20,000	2,074	25,879	8%	1,206	15,598	8%	859	9,911	9%
	998	Unsure	1,517	25,879	6%	1,100	15,598	7%	312	9,911	3%
Q4bi		1 Yes, I paid off the full amount outstanding	16,506	25,879	64%	13,703	15,598	88%	2,694	9,911	27%
		2 No, I did not pay off the full amount outstanding	8,763	25,879	34%	1,535	15,598	10%	7,064	9,911	71%
		3 I did not have anything to pay as I had a nil balance	440	25,879	2%	305	15,598	2%	121	9,911	1%
	998	Unsure	169	25,879	1%	56	15,598	0%	31	9,911	0%
Q4bii		1 Nil	17,009	25,879	66%	14,027	15,598	90%	2,844	9,911	29%
		2 Up to £250	1,132	25,879	4%	175	15,598	1%	926	9,911	9%
		3 Over £250 to £500	870	25,879	3%	119	15,598	1%	736	9,911	7%
		4 Over £500 to £750	614	25,879	2%	112	15,598	1%	490	9,911	5%
		5 Over £750 to £1,000	793	25,879	3%	133	15,598	1%	644	9,911	6%
		6 Over £1,000 to £2,500	1,682	25,879	6%	349	15,598	2%	1,309	9,911	13%
		7 Over £2,500 to £5,000	1,431	25,879	6%	322	15,598	2%	1,097	9,911	11%
		8 Over £5,000 to £7,500	628	25,879	2%	122	15,598	1%	500	9,911	5%
		9 Over £7,500 to £10,000	449	25,879	2%	83	15,598	1%	363	9,911	4%
		10 Over £10,000 to £15,000	355	25,879	1%	35	15,598	0%	319	9,911	3%
		11 Over £15,000 to £20,000	150	25,879	1%	14	15,598	0%	133	9,911	1%
		12 Over £20,000	175	25,879	1%	22	15,598	0%	152	9,911	2%
	998	Unsure	591	25,879	2%	84	15,598	1%	398	9,911	4%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q4c		1 Nil	1,009	25,879	4%	494	15,598	3%	493	9,911	5%
		2 Up to £50	3,348	25,879	13%	1,434	15,598	9%	1,850	9,911	19%
		3 Over £50 to £100	3,019	25,879	12%	1,328	15,598	9%	1,650	9,911	17%
		4 Over £100 to £150	2,178	25,879	8%	1,067	15,598	7%	1,078	9,911	11%
		5 Over £150 to £250	2,537	25,879	10%	1,445	15,598	9%	1,069	9,911	11%
		6 Over £250 to £500	4,484	25,879	17%	3,126	15,598	20%	1,332	9,911	13%
		7 Over £500 to £1,000	4,230	25,879	16%	3,199	15,598	21%	1,016	9,911	10%
		8 Over £1,000 to £2,000	2,468	25,879	10%	1,957	15,598	13%	510	9,911	5%
		9 Over £2,000	1,239	25,879	5%	871	15,598	6%	364	9,911	4%
	998	Unsure	1,365	25,879	5%	676	15,598	4%	550	9,911	6%
Q4cii		1 Yes, frequently	4,808	25,879	19%	-	-	0%	4,808	9,911	49%
		2 Yes, occasionally	2,710	25,879	10%	-	-	0%	2,710	9,911	27%
		3 Yes, rarely	2,392	25,879	9%	-	-	0%	2,392	9,911	24%
		4 No	15,598	25,879	60%	15,598	15,598	100%	-	-	0%
	998	Unsure	370	25,879	1%	-	-	0%	-	-	0%
Q4d		1 Not at all concerned	12,583	25,879	49%	10,451	15,598	67%	2,072	9,911	21%
		2 Not really concerned	6,410	25,879	25%	3,350	15,598	21%	2,978	9,911	30%
		3 Slightly concerned	4,487	25,879	17%	1,207	15,598	8%	3,200	9,911	32%
		4 Very concerned	2,052	25,879	8%	426	15,598	3%	1,592	9,911	16%
	998	Unsure	347	25,879	1%	165	15,598	1%	69	9,911	1%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q6a		1 Up to £250	268	15,117	2%	108	8,968	1%	150	5,998	3%
		2 Over £250 to £500	398	15,117	3%	177	8,968	2%	214	5,998	4%
		3 Over £500 to £750	310	15,117	2%	123	8,968	1%	184	5,998	3%
		4 Over £750 to £1,000	578	15,117	4%	252	8,968	3%	317	5,998	5%
		5 Over £1,000 to £2,500	2,237	15,117	15%	1,191	8,968	13%	1,021	5,998	17%
		6 Over £2,500 to £5,000	4,138	15,117	27%	2,678	8,968	30%	1,438	5,998	24%
		7 Over £5,000 to £7,500	2,590	15,117	17%	1,662	8,968	19%	922	5,998	15%
		8 Over £7,500 to £10,000	1,950	15,117	13%	1,229	8,968	14%	710	5,998	12%
		9 Over £10,000 to £15,000	1,355	15,117	9%	723	8,968	8%	625	5,998	10%
		10 Over £15,000 to £20,000	231	15,117	2%	138	8,968	2%	92	5,998	2%
		11 Over £20,000	101	15,117	1%	70	8,968	1%	31	5,998	1%
	998	Unsure	961	15,117	6%	617	8,968	7%	293	5,998	5%
Q6bi		1 Yes, I paid off the full amount outstanding	17,698	25,879	68%	14,223	15,598	91%	3,364	9,911	34%
		2 No, I did not pay off the full amount outstanding	7,502	25,879	29%	1,001	15,598	6%	6,346	9,911	64%
		3 I did not have anything to pay as I had a nil balance	505	25,879	2%	327	15,598	2%	164	9,911	2%
	998	Unsure	173	25,879	1%	47	15,598	0%	38	9,911	0%
Q6bii		1 Nil	18,275	25,879	71%	14,568	15,598	93%	3,566	9,911	36%
		2 Up to £250	1,305	25,879	5%	168	15,598	1%	1,100	9,911	11%
		3 Over £250 to £500	959	25,879	4%	118	15,598	1%	828	9,911	8%
		4 Over £500 to £750	613	25,879	2%	86	15,598	1%	513	9,911	5%
		5 Over £750 to £1,000	735	25,879	3%	95	15,598	1%	626	9,911	6%
		6 Over £1,000 to £2,500	1,542	25,879	6%	243	15,598	2%	1,276	9,911	13%
		7 Over £2,500 to £5,000	1,037	25,879	4%	154	15,598	1%	877	9,911	9%
		8 Over £5,000 to £7,500	432	25,879	2%	59	15,598	0%	370	9,911	4%
		9 Over £7,500 to £10,000	234	25,879	1%	24	15,598	0%	207	9,911	2%
		10 Over £10,000 to £15,000	153	25,879	1%	9	15,598	0%	143	9,911	1%
		11 Over £15,000 to £20,000	15	25,879	0%	1	15,598	0%	14	9,911	0%
		12 Over £20,000	13	25,879	0%	1	15,598	0%	12	9,911	0%
	998	Unsure	566	25,879	2%	72	15,598	0%	379	9,911	4%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q6c		1 Nil	730	15,117	5%	281	8,968	3%	438	5,998	7%
		2 Up to £50	1,591	15,117	11%	503	8,968	6%	1,068	5,998	18%
		3 Over £50 to £100	1,669	15,117	11%	643	8,968	7%	1,006	5,998	17%
		4 Over £100 to £150	1,269	15,117	8%	569	8,968	6%	691	5,998	12%
		5 Over £150 to £250	1,581	15,117	10%	929	8,968	10%	645	5,998	11%
		6 Over £250 to £500	2,804	15,117	19%	2,028	8,968	23%	767	5,998	13%
		7 Over £500 to £1,000	2,622	15,117	17%	2,063	8,968	23%	555	5,998	9%
		8 Over £1,000 to £2,000	1,492	15,117	10%	1,200	8,968	13%	290	5,998	5%
		9 Over £2,000	457	15,117	3%	341	8,968	4%	114	5,998	2%
	998	Unsure	904	15,117	6%	410	8,968	5%	425	5,998	7%
Q6cii		1 Yes, frequently	4,462	25,879	17%	-	-	0%	4,462	9,911	45%
		2 Yes, occasionally	2,443	25,879	9%	-	-	0%	2,443	9,911	25%
		3 Yes, rarely	1,958	25,879	8%	-	-	0%	1,958	9,911	20%
		4 No	16,581	25,879	64%	15,598	15,598	100%	983	9,911	10%
	998	Unsure	436	25,879	2%	-	-	0%	66	9,911	1%
Q7		1 Up to 1 month	160	25,879	1%	86	15,598	1%	70	9,911	1%
		2 Over 1 month to 3 months	555	25,879	2%	304	15,598	2%	234	9,911	2%
		3 Over 3 months to 6 months	983	25,879	4%	536	15,598	3%	431	9,911	4%
		4 Over 6 months to 1 year	1,861	25,879	7%	1,007	15,598	6%	823	9,911	8%
		5 Over 1 year to 2 years	2,881	25,879	11%	1,556	15,598	10%	1,276	9,911	13%
		6 Over 2 years to 3 years	2,958	25,879	11%	1,603	15,598	10%	1,322	9,911	13%
		7 Over 3 years to 5 years	3,875	25,879	15%	2,253	15,598	14%	1,582	9,911	16%
		8 Over 5 years to 10 years	6,013	25,879	23%	3,830	15,598	25%	2,139	9,911	22%
		9 Over 10 years	6,101	25,879	24%	4,176	15,598	27%	1,881	9,911	19%
	998	Unsure	492	25,879	2%	246	15,598	2%	154	9,911	2%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q8a		1 Yes, it offers rewards, discounts or benefits	14,942	25,879	58%	10,690	15,598	69%	4,176	9,911	42%
		2 No, it does not offer rewards, discount or benefits	7,970	25,879	31%	3,545	15,598	23%	4,310	9,911	43%
		998 Unsure	2,967	25,879	11%	1,363	15,598	9%	1,425	9,911	14%
Q8b		Yes, I have collected or accrued rewards, discounts 1 or benefits	13,231	14,942	89%	9,886	10,690	92%	3,292	4,176	79%
		No, I have not collected or accrued any rewards, 2 discounts or benefits	1,402	14,942	9%	644	10,690	6%	746	4,176	18%
		998 Unsure	309	14,942	2%	160	10,690	1%	138	4,176	3%
Q8c		1 Yes, I have transferred a balance to my main CC	2,483	25,879	10%	730	15,598	5%	1,727	9,911	17%
		2 No, I have not made a balance transfer my main CC	22,893	25,879	88%	14,678	15,598	94%	7,982	9,911	81%
		998 Unsure	503	25,879	2%	189	15,598	1%	203	9,911	2%
Q8d		1 Yes, I have transferred a balance from my main CC	2,041	25,879	8%	431	15,598	3%	1,588	9,911	16%
		2 No, I have not made a balance transfer my main CC	23,323	25,879	90%	14,981	15,598	96%	8,106	9,911	82%
		998 Unsure	515	25,879	2%	185	15,598	1%	217	9,911	2%
Q8e		Yes, it is a card designed for people with no/poor 1 credit history	2,123	25,879	8%	476	15,598	3%	1,587	9,911	16%
		No, it is not a card designed for people with no/poor 2 credit history	19,473	25,879	75%	12,298	15,598	79%	7,030	9,911	71%
		998 Unsure	4,282	25,879	17%	2,824	15,598	18%	1,295	9,911	13%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q9a		1 Yes	7,210	15,117	48%	5,023	8,968	56%	2,171	5,998	36%
		2 No	6,045	15,117	40%	3,086	8,968	34%	2,907	5,998	48%
		998 Unsure	1,862	15,117	12%	860	8,968	10%	919	5,998	15%
Q9e		1 Yes	1,713	15,117	11%	484	8,968	5%	1,223	5,998	20%
		2 No	13,006	15,117	86%	8,359	8,968	93%	4,554	5,998	76%
		998 Unsure	398	15,117	3%	126	8,968	1%	221	5,998	4%
Q9i		1 Yes	1,024	15,117	7%	184	8,968	2%	822	5,998	14%
		2 No	12,308	15,117	81%	7,662	8,968	85%	4,588	5,998	76%
		998 Unsure	1,786	15,117	12%	1,123	8,968	13%	588	5,998	10%
Q11i		1 Yes	3,800	25,879	15%	1,792	15,598	11%	1,961	9,911	20%
		2 No	21,401	25,879	83%	13,522	15,598	87%	7,649	9,911	77%
		998 Unsure	678	25,879	3%	284	15,598	2%	301	9,911	3%
Q11ii		1 Yes	2,142	25,879	8%	795	15,598	5%	1,324	9,911	13%
		2 No	22,901	25,879	88%	14,451	15,598	93%	8,200	9,911	83%
		998 Unsure	835	25,879	3%	352	15,598	2%	386	9,911	4%
Q11iii		1 Yes	3,092	25,879	12%	1,690	15,598	11%	1,350	9,911	14%
		2 No	22,050	25,879	85%	13,629	15,598	87%	8,193	9,911	83%
		998 Unsure	737	25,879	3%	279	15,598	2%	369	9,911	4%
Q11a		1 Yes, one of them was my main CC	3,407	5,918	58%	1,841	3,231	57%	1,504	2,601	58%
		2 No, none of them were my main CC	2,511	5,918	42%	1,390	3,231	43%	1,097	2,601	42%
Q12a		1 This was my first credit card I did not have any other credit cards at the time although I had had one or more credit cards	6,698	25,879	26%	3,772	15,598	24%	2,817	9,911	28%
		2 previously I had one or more credit cards at the time and I wanted to replace it/one or more of them with a new	2,671	25,879	10%	1,294	15,598	8%	1,331	9,911	13%
		3 one from **the same I had one or more credit cards at the time and I wanted to replace it/one or more of them with a new	1,798	25,879	7%	935	15,598	6%	844	9,911	9%
		4 one from **a differ I had one or more credit cards at the time and I wanted to replace it/one or more of them with a new	5,793	25,879	22%	3,933	15,598	25%	1,832	9,911	18%
		5 I had one or more credit cards at the time and I wanted to have an additional one	4,657	25,879	18%	3,087	15,598	20%	1,547	9,911	16%
		998 I do not recall	4,261	25,879	16%	2,577	15,598	17%	1,540	9,911	16%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q12b		1 Yes	2,443	25,879	9%	1,501	15,598	10%	921	9,911	9%
		2 Yes	8,607	25,879	33%	4,976	15,598	32%	3,540	9,911	36%
		3 Yes	1,476	25,879	6%	738	15,598	5%	723	9,911	7%
		4 Yes	3,184	25,879	12%	2,154	15,598	14%	1,011	9,911	10%
		5 Yes	10,842	25,879	42%	6,630	15,598	43%	4,092	9,911	41%
		998 unsure	1,590	25,879	6%	918	15,598	6%	546	9,911	6%
Q13a		1 Yes	4,194	25,879	16%	2,030	15,598	13%	2,106	9,911	21%
		2 Yes	3,421	25,879	13%	1,273	15,598	8%	2,090	9,911	21%
		3 Yes	5,905	25,879	23%	3,569	15,598	23%	2,285	9,911	23%
		4 Yes	3,906	25,879	15%	2,371	15,598	15%	1,509	9,911	15%
		5 Yes	2,403	25,879	9%	1,327	15,598	9%	1,054	9,911	11%
		6 Yes	3,206	25,879	12%	1,528	15,598	10%	1,624	9,911	16%
		7 Yes	3,613	25,879	14%	1,870	15,598	12%	1,714	9,911	17%
		8 Yes	8,577	25,879	33%	6,764	15,598	43%	1,778	9,911	18%
		9 Yes	1,230	25,879	5%	345	15,598	2%	867	9,911	9%
		10 Yes	1,687	25,879	7%	628	15,598	4%	1,037	9,911	10%
		11 Yes	926	25,879	4%	500	15,598	3%	405	9,911	4%
		12 Yes	1,727	25,879	7%	866	15,598	6%	852	9,911	9%
		13 Yes	1,042	25,879	4%	670	15,598	4%	366	9,911	4%
		14 Yes	623	25,879	2%	209	15,598	1%	406	9,911	4%
		15 Yes	608	25,879	2%	224	15,598	1%	373	9,911	4%
		16 Yes	684	25,879	3%	430	15,598	3%	249	9,911	3%
		96 Non of the above	3,839	25,879	15%	2,286	15,598	15%	1,486	9,911	15%
		998 Unsure	3,746	25,879	14%	2,086	15,598	13%	1,532	9,911	15%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q13b		I decided to take out a credit card because of a 1 change in my personal circumstances	910	11,161	8%	370	6,268	6%	530	4,789	11%
		I decided to take out a credit card because of a 2 change in my financial circumstances	828	11,161	7%	232	6,268	4%	580	4,789	12%
		I decided to take out a credit card because I can 3 use it for online purchases safely	1,406	11,161	13%	814	6,268	13%	579	4,789	12%
		I decided to take out a credit card because I can 4 use it abroad safely	866	11,161	8%	501	6,268	8%	359	4,789	7%
		I decided to take out a credit card because I can use it for purchases where debit cards are not 5 accepted	414	11,161	4%	228	6,268	4%	183	4,789	4%
		I decided to take out a credit card because I can 6 use it to build/improve my credit history	1,101	11,161	10%	502	6,268	8%	586	4,789	12%
		I decided to take out a credit card to benefit from 7 an introductory offer	965	11,161	9%	500	6,268	8%	459	4,789	10%
		I decided to take out a credit card to benefit from 8 rewards, discounts, cashback or other benefits	2,668	11,161	24%	2,149	6,268	34%	511	4,789	11%
		I decided to take out a credit card to benefit from a 9 low APR	236	11,161	2%	37	6,268	1%	195	4,789	4%
		I decided to take out a credit card to benefit from a 10 low interest rate	344	11,161	3%	116	6,268	2%	225	4,789	5%
		I decided to take out a credit card to benefit from 11 low fees	97	11,161	1%	58	6,268	1%	35	4,789	1%
		I decided to take out a credit card because on my existing or previous credit card(s) the introductory 12 deal ended	451	11,161	4%	240	6,268	4%	208	4,789	4%
		I decided to take out a credit card because on my existing or previous credit card(s) the terms and 13 conditions were chan	193	11,161	2%	147	6,268	2%	46	4,789	1%
		I decided to take out a credit card because on my existing or previous credit card(s) I incurred 14 unexpected fees or inte	86	11,161	1%	45	6,268	1%	41	4,789	1%
		I decided to take out a credit card because on my existing or previous credit card(s) the credit limit 15 was too low	108	11,161	1%	45	6,268	1%	60	4,789	1%
		I decided to take out a credit card because on my existing or previous credit card(s) the customer 16 service was bad	165	11,161	1%	114	6,268	2%	50	4,789	1%
	998	Unsure	322	11,161	3%	171	6,268	3%	138	4,789	3%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q13c		1 Yes	2,146	25,879	8%	1,224	15,598	8%	903	9,911	9%
		2 Yes	6,753	25,879	26%	3,978	15,598	26%	2,713	9,911	27%
		3 Yes	4,643	25,879	18%	2,731	15,598	18%	1,860	9,911	19%
		4 Yes	4,204	25,879	16%	3,032	15,598	19%	1,150	9,911	12%
		5 Yes	260	25,879	1%	149	15,598	1%	109	9,911	1%
		11 Yes	768	25,879	3%	376	15,598	2%	376	9,911	4%
		12 Yes	4,926	25,879	19%	3,042	15,598	20%	1,836	9,911	19%
		13 Yes	2,292	25,879	9%	1,379	15,598	9%	887	9,911	9%
		14 Yes	736	25,879	3%	358	15,598	2%	366	9,911	4%
		15 Yes	4,370	25,879	17%	2,555	15,598	16%	1,775	9,911	18%
		16 Yes	8,232	25,879	32%	5,304	15,598	34%	2,866	9,911	29%
		17 Yes	3,860	25,879	15%	2,101	15,598	13%	1,709	9,911	17%
		18 Yes	3,798	25,879	15%	2,079	15,598	13%	1,676	9,911	17%
		19 Yes	1,230	25,879	5%	725	15,598	5%	494	9,911	5%
		20 Yes	1,360	25,879	5%	869	15,598	6%	465	9,911	5%
		21 Yes	1,164	25,879	4%	662	15,598	4%	491	9,911	5%
		22 Yes	470	25,879	2%	97	15,598	1%	359	9,911	4%
		96 Non of the above	2,697	25,879	10%	1,827	15,598	12%	833	9,911	8%
		998 unsure	3,223	25,879	12%	1,771	15,598	11%	1,320	9,911	13%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q13d		I decided to take out my \$Q13ctext I had a credit card with them before	737	13,190	6%	386	7,821	5%	339	5,244	6%
		I decided to take out my \$Q13ctext I had another financial product with them	2,647	13,190	20%	1,532	7,821	20%	1,092	5,244	21%
		I decided to take out my \$Q13ctext I like the brand	830	13,190	6%	456	7,821	6%	365	5,244	7%
		I decided to take out my \$Q13ctext I shop with them	1,584	13,190	12%	1,182	7,821	15%	397	5,244	8%
		I decided to take out my \$Q13ctext it is linked to a sports club or charity I like	86	13,190	1%	48	7,821	1%	38	5,244	1%
		I decided to take out my \$Q13ctext they offered a good/ personalised credit card design	76	13,190	1%	27	7,821	0%	47	5,244	1%
		I decided to take out my \$Q13ctext they offered good customer service	775	13,190	6%	435	7,821	6%	331	5,244	6%
		I decided to take out my \$Q13ctext they offered a UK call centre	266	13,190	2%	119	7,821	2%	144	5,244	3%
		I decided to take out my \$Q13ctext they offered text/Email updates and alerts	67	13,190	1%	15	7,821	0%	51	5,244	1%
		I decided to take out my \$Q13ctext they offered an easy to use online system	469	13,190	4%	253	7,821	3%	214	5,244	4%
		I decided to take out my \$Q13ctext it suited my needs the best	2,779	13,190	21%	1,863	7,821	24%	893	5,244	17%
		I decided to take out my \$mainIssuerName credit card because the company offered it to me	926	13,190	7%	465	7,821	6%	452	5,244	9%
		I decided to take out my \$mainIssuerName credit card because it was easy to get it	454	13,190	3%	207	7,821	3%	243	5,244	5%
		I decided to take out my \$mainIssuerName credit card because I saw an advert/offer that I liked	293	13,190	2%	175	7,821	2%	113	5,244	2%
		I decided to take out my \$mainIssuerName credit card because a family member/friend or adviser recommended it to me	373	13,190	3%	250	7,821	3%	119	5,244	2%
		I decided to take out my \$mainIssuerName credit card because a price comparison website ranked it highly	295	13,190	2%	168	7,821	2%	126	5,244	2%
		I decided to take out my \$mainIssuerName credit card because it was the only credit card I was accepted for	188	13,190	1%	41	7,821	1%	145	5,244	3%
		998 Unsure	345	13,190	3%	199	7,821	3%	136	5,244	3%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q14a		1 Too much	816	25,879	3%	406	15,598	3%	404	9,911	4%
		2 Enough	16,313	25,879	63%	9,871	15,598	63%	6,273	9,911	63%
		3 Too Limited	678	25,879	3%	213	15,598	1%	458	9,911	5%
		998 Unsure	8,072	25,879	31%	5,108	15,598	33%	2,777	9,911	28%
Q14b		1 Very unclear	419	25,879	2%	164	15,598	1%	248	9,911	3%
		2 Unclear	1,167	25,879	5%	475	15,598	3%	678	9,911	7%
		3 Clear	12,138	25,879	47%	7,228	15,598	46%	4,766	9,911	48%
		4 Very clear	4,571	25,879	18%	2,933	15,598	19%	1,605	9,911	16%
		998 Unsure	7,584	25,879	29%	4,797	15,598	31%	2,614	9,911	26%
Q15		1 Yes	10,197	25,879	39%	6,930	15,598	44%	3,191	9,911	32%
		2 Yes	4,724	25,879	18%	2,677	15,598	17%	1,992	9,911	20%
		3 Yes	12,519	25,879	48%	9,418	15,598	60%	3,033	9,911	31%
		4 Yes	6,513	25,879	25%	2,873	15,598	18%	3,543	9,911	36%
		5 Yes	4,107	25,879	16%	2,860	15,598	18%	1,200	9,911	12%
		6 Yes	313	25,879	1%	99	15,598	1%	211	9,911	2%
		7 Yes	7,298	25,879	28%	4,749	15,598	30%	2,505	9,911	25%
		8 Yes	1,894	25,879	7%	625	15,598	4%	1,253	9,911	13%
		9 Yes	777	25,879	3%	302	15,598	2%	449	9,911	5%
		10 Yes	348	25,879	1%	117	15,598	1%	224	9,911	2%
		998 Unsure	1,963	25,879	8%	988	15,598	6%	836	9,911	8%
Q16		1 Yes	15,295	25,879	59%	12,935	15,598	83%	2,315	9,911	23%
		2 Yes	2,830	25,879	11%	359	15,598	2%	2,434	9,911	25%
		3 Yes	1,842	25,879	7%	360	15,598	2%	1,458	9,911	15%
		4 Yes	2,347	25,879	9%	435	15,598	3%	1,876	9,911	19%
		5 Yes	1,167	25,879	5%	97	15,598	1%	1,050	9,911	11%
		6 Yes	829	25,879	3%	251	15,598	2%	564	9,911	6%
		998 Unsure	2,773	25,879	11%	1,297	15,598	8%	1,269	9,911	13%
Q17		1 Yes	1,086	12,248	9%	554	7,955	7%	526	4,223	12%
		2 Yes	2,841	12,248	23%	1,755	7,955	22%	1,067	4,223	25%
		3 Yes	4,385	12,248	36%	3,005	7,955	38%	1,363	4,223	32%
		4 Yes	3,478	12,248	28%	2,334	7,955	29%	1,126	4,223	27%
		5 Yes	985	12,248	8%	597	7,955	8%	383	4,223	9%
		998 Unsure	393	12,248	3%	218	7,955	3%	167	4,223	4%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q18		1 Several times a week (*100+ per year*)	8,443	25,879	33%	6,778	15,598	43%	1,639	9,911	17%
		2 About once a week (*50+ per year*)	4,126	25,879	16%	2,737	15,598	18%	1,361	9,911	14%
		3 2 or 3 times a month (*25+ per year*)	4,251	25,879	16%	2,143	15,598	14%	2,057	9,911	21%
		4 About once a month (*10+ per year*)	2,950	25,879	11%	1,264	15,598	8%	1,640	9,911	17%
		5 About every 3 months (*4 per year*)	2,187	25,879	8%	842	15,598	5%	1,303	9,911	13%
		6 1 or 2 times a year (*2 per year*)	1,504	25,879	6%	712	15,598	5%	767	9,911	8%
		Less often than once a year (*Less than 1 per 7 year*)	1,253	25,879	5%	599	15,598	4%	629	9,911	6%
	998	Unsure	1,164	25,879	4%	522	15,598	3%	515	9,911	5%
Q19		1 Yes	11,442	25,879	44%	7,924	15,598	51%	3,454	9,911	35%
		2 Yes	9,639	25,879	37%	5,907	15,598	38%	3,637	9,911	37%
		3 Yes	14,325	25,879	55%	10,263	15,598	66%	3,976	9,911	40%
		4 Yes	3,799	25,879	15%	1,335	15,598	9%	2,395	9,911	24%
		5 Yes	5,167	25,879	20%	3,492	15,598	22%	1,626	9,911	16%
		6 Yes	320	25,879	1%	99	15,598	1%	218	9,911	2%
		7 Yes	6,039	25,879	23%	4,078	15,598	26%	1,926	9,911	19%
		8 Yes	1,155	25,879	4%	379	15,598	2%	769	9,911	8%
		9 Yes	1,236	25,879	5%	332	15,598	2%	874	9,911	9%
		10 Yes	386	25,879	1%	100	15,598	1%	274	9,911	3%
	998	Unsure	1,003	25,879	4%	396	15,598	3%	487	9,911	5%
Q20a		1 Yes	2,793	8,862	32%	-	-	0%	2,793	8,862	32%
		2 Yes	841	8,862	9%	-	-	0%	841	8,862	9%
		3 Yes	2,314	8,862	26%	-	-	0%	2,314	8,862	26%
		4 Yes	1,473	8,862	17%	-	-	0%	1,473	8,862	17%
		5 Yes	666	8,862	8%	-	-	0%	666	8,862	8%
	998	Unsure	1,218	8,862	14%	-	-	0%	1,218	8,862	14%
Q29b		I had not expected at all that I would have to pay 1 interest	530	7,645	7%	-	-	0%	530	7,645	7%
		I had been unaware of some but not all of the 2 reasons I had to pay interest	801	7,645	10%	-	-	0%	801	7,645	10%
		I had been unaware of all of the reasons I had to pay 3 interest	5,881	7,645	77%	-	-	0%	5,881	7,645	77%
	998	Unsure	432	7,645	6%	-	-	0%	432	7,645	6%
Q20c		1 A lot more than I expected	621	7,645	8%	-	-	0%	621	7,645	8%
		2 A little more than I expected	1,255	7,645	16%	-	-	0%	1,255	7,645	16%
		3 About as much as I expected	4,735	7,645	62%	-	-	0%	4,735	7,645	62%
		4 A little less than I expected	490	7,645	6%	-	-	0%	490	7,645	6%
		5 A lot less than I expected	232	7,645	3%	-	-	0%	232	7,645	3%
	998	Unsure	312	7,645	4%	-	-	0%	312	7,645	4%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q22a		0 Months	19,278	25,879	74%	11,963	15,598	77%	7,014	9,911	71%
		1 Months	1,314	25,879	5%	571	15,598	4%	726	9,911	7%
		2 Months	1,319	25,879	5%	606	15,598	4%	695	9,911	7%
		3 Months	709	25,879	3%	354	15,598	2%	351	9,911	4%
		4 Months	516	25,879	2%	275	15,598	2%	238	9,911	2%
		5 Months	265	25,879	1%	134	15,598	1%	128	9,911	1%
		6 Months	597	25,879	2%	338	15,598	2%	252	9,911	3%
		7 Months	167	25,879	1%	98	15,598	1%	68	9,911	1%
		8 Months	381	25,879	1%	246	15,598	2%	134	9,911	1%
		9 Months	243	25,879	1%	169	15,598	1%	72	9,911	1%
		10 Months	362	25,879	1%	261	15,598	2%	96	9,911	1%
		11 Months	261	25,879	1%	215	15,598	1%	43	9,911	0%
		12 Months	465	25,879	2%	365	15,598	2%	94	9,911	1%
Q22b		0 Months	7,664	25,879	30%	2,008	15,598	13%	5,408	9,911	55%
		1 Months	1,311	25,879	5%	399	15,598	3%	886	9,911	9%
		2 Months	1,245	25,879	5%	421	15,598	3%	796	9,911	8%
		3 Months	725	25,879	3%	300	15,598	2%	421	9,911	4%
		4 Months	614	25,879	2%	316	15,598	2%	290	9,911	3%
		5 Months	339	25,879	1%	157	15,598	1%	179	9,911	2%
		6 Months	654	25,879	3%	409	15,598	3%	237	9,911	2%
		7 Months	264	25,879	1%	149	15,598	1%	114	9,911	1%
		8 Months	466	25,879	2%	269	15,598	2%	193	9,911	2%
		9 Months	488	25,879	2%	320	15,598	2%	167	9,911	2%
		10 Months	839	25,879	3%	548	15,598	4%	288	9,911	3%
		11 Months	789	25,879	3%	448	15,598	3%	337	9,911	3%
		12 Months	10,481	25,879	41%	9,853	15,598	63%	597	9,911	6%
Q22c		0 Months	17,918	25,879	69%	14,416	15,598	92%	3,259	9,911	33%
		1 Months	1,004	25,879	4%	210	15,598	1%	773	9,911	8%
		2 Months	1,091	25,879	4%	187	15,598	1%	879	9,911	9%
		3 Months	635	25,879	2%	105	15,598	1%	522	9,911	5%
		4 Months	526	25,879	2%	71	15,598	0%	447	9,911	5%
		5 Months	360	25,879	1%	54	15,598	0%	303	9,911	3%
		6 Months	603	25,879	2%	94	15,598	1%	500	9,911	5%
		7 Months	173	25,879	1%	24	15,598	0%	148	9,911	1%
		8 Months	319	25,879	1%	32	15,598	0%	285	9,911	3%
		9 Months	238	25,879	1%	24	15,598	0%	212	9,911	2%
		10 Months	438	25,879	2%	37	15,598	0%	397	9,911	4%
		11 Months	214	25,879	1%	24	15,598	0%	187	9,911	2%
		12 Months	2,359	25,879	9%	321	15,598	2%	1,998	9,911	20%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q22d		0 Months	21,640	25,879	84%	15,010	15,598	96%	6,356	9,911	64%
		1 Months	781	25,879	3%	141	15,598	1%	618	9,911	6%
		2 Months	799	25,879	3%	100	15,598	1%	676	9,911	7%
		3 Months	359	25,879	1%	57	15,598	0%	296	9,911	3%
		4 Months	271	25,879	1%	27	15,598	0%	241	9,911	2%
		5 Months	160	25,879	1%	21	15,598	0%	138	9,911	1%
		6 Months	368	25,879	1%	44	15,598	0%	318	9,911	3%
		7 Months	126	25,879	0%	12	15,598	0%	113	9,911	1%
		8 Months	165	25,879	1%	18	15,598	0%	144	9,911	1%
		9 Months	124	25,879	0%	11	15,598	0%	113	9,911	1%
		10 Months	190	25,879	1%	23	15,598	0%	161	9,911	2%
		11 Months	94	25,879	0%	15	15,598	0%	78	9,911	1%
		12 Months	803	25,879	3%	117	15,598	1%	661	9,911	7%
Q22e		0 Months	24,922	25,879	96%	15,451	15,598	99%	9,136	9,911	92%
		1 Months	475	25,879	2%	80	15,598	1%	381	9,911	4%
		2 Months	307	25,879	1%	42	15,598	0%	249	9,911	3%
		3 Months	65	25,879	0%	6	15,598	0%	58	9,911	1%
		4 Months	32	25,879	0%	5	15,598	0%	24	9,911	0%
		5 Months	17	25,879	0%	4	15,598	0%	13	9,911	0%
		6 Months	13	25,879	0%	1	15,598	0%	12	9,911	0%
		7 Months	5	25,879	0%	1	15,598	0%	4	9,911	0%
		8 Months	10	25,879	0%	-	-	0%	9	9,911	0%
		9 Months	3	25,879	0%	1	15,598	0%	2	9,911	0%
		10 Months	2	25,879	0%	-	-	0%	2	9,911	0%
		11 Months	3	25,879	0%	1	15,598	0%	2	9,911	0%
		12 Months	26	25,879	0%	7	15,598	0%	19	9,911	0%
Q22f		0 Months	24,584	25,879	95%	15,436	15,598	99%	8,811	9,911	89%
		1 Months	814	25,879	3%	107	15,598	1%	691	9,911	7%
		2 Months	323	25,879	1%	33	15,598	0%	281	9,911	3%
		3 Months	68	25,879	0%	5	15,598	0%	59	9,911	1%
		4 Months	34	25,879	0%	1	15,598	0%	31	9,911	0%
		5 Months	14	25,879	0%	2	15,598	0%	12	9,911	0%
		6 Months	13	25,879	0%	2	15,598	0%	10	9,911	0%
		7 Months	3	25,879	0%	1	15,598	0%	2	9,911	0%
		8 Months	2	25,879	0%	-	-	0%	2	9,911	0%
		10 Months	3	25,879	0%	2	15,598	0%	1	9,911	0%
		11 Months	2	25,879	0%	1	15,598	0%	1	9,911	0%
		12 Months	18	25,879	0%	8	15,598	0%	10	9,911	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q22h		0 Months	2,270	3,559	64%	1,239	1,934	64%	987	1,558	63%
		1 Months	209	3,559	6%	43	1,934	2%	164	1,558	11%
		2 Months	150	3,559	4%	49	1,934	3%	98	1,558	6%
		3 Months	74	3,559	2%	33	1,934	2%	41	1,558	3%
		4 Months	60	3,559	2%	42	1,934	2%	18	1,558	1%
		5 Months	72	3,559	2%	49	1,934	3%	23	1,558	1%
		6 Months	220	3,559	6%	145	1,934	7%	72	1,558	5%
		7 Months	76	3,559	2%	54	1,934	3%	22	1,558	1%
		8 Months	83	3,559	2%	50	1,934	3%	32	1,558	2%
		9 Months	142	3,559	4%	97	1,934	5%	43	1,558	3%
		10 Months	76	3,559	2%	51	1,934	3%	20	1,558	1%
		11 Months	74	3,559	2%	53	1,934	3%	20	1,558	1%
		12 Months	53	3,559	1%	31	1,934	2%	18	1,558	1%
Q22i		0 Months	23,424	25,879	91%	14,655	15,598	94%	8,571	9,911	86%
		1 Months	259	25,879	1%	54	15,598	0%	193	9,911	2%
		2 Months	133	25,879	1%	24	15,598	0%	104	9,911	1%
		3 Months	69	25,879	0%	7	15,598	0%	59	9,911	1%
		4 Months	39	25,879	0%	9	15,598	0%	29	9,911	0%
		5 Months	43	25,879	0%	9	15,598	0%	32	9,911	0%
		6 Months	52	25,879	0%	22	15,598	0%	26	9,911	0%
		7 Months	12	25,879	0%	4	15,598	0%	8	9,911	0%
		8 Months	16	25,879	0%	7	15,598	0%	8	9,911	0%
		9 Months	17	25,879	0%	11	15,598	0%	6	9,911	0%
		10 Months	21	25,879	0%	13	15,598	0%	7	9,911	0%
		11 Months	20	25,879	0%	10	15,598	0%	9	9,911	0%
		12 Months	1,774	25,879	7%	773	15,598	5%	857	9,911	9%
Q23		1 Yes	1,557	9,595	16%	633	1,468	43%	915	7,966	11%
		2 Yes	1,229	9,595	13%	389	1,468	26%	832	7,966	10%
		3 Yes	594	9,595	6%	124	1,468	8%	468	7,966	6%
		4 Yes	2,484	9,595	26%	241	1,468	16%	2,224	7,966	28%
		5 Yes	992	9,595	10%	72	1,468	5%	909	7,966	11%
		6 Yes	1,848	9,595	19%	141	1,468	10%	1,683	7,966	21%
		7 Yes	2,591	9,595	27%	166	1,468	11%	2,379	7,966	30%
		8 Yes	384	9,595	4%	46	1,468	3%	334	7,966	4%
		9 Yes	543	9,595	6%	101	1,468	7%	433	7,966	5%
		97 Yes	786	9,595	8%	154	1,468	11%	584	7,966	7%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q24		1 Yes	10,292	25,879	40%	6,637	15,598	43%	3,561	9,911	36%
		2 Yes	1,342	25,879	5%	592	15,598	4%	731	9,911	7%
		3 Yes	1,376	25,879	5%	813	15,598	5%	550	9,911	6%
		4 Yes	2,726	25,879	11%	1,147	15,598	7%	1,549	9,911	16%
		5 Yes	11,860	25,879	46%	6,672	15,598	43%	5,067	9,911	51%
		6 Yes	726	25,879	3%	350	15,598	2%	367	9,911	4%
		7 Yes	1,815	25,879	7%	1,070	15,598	7%	721	9,911	7%
		8 Yes	523	25,879	2%	268	15,598	2%	244	9,911	2%
		998 Unsure	438	25,879	2%	196	15,598	1%	143	9,911	1%
Q26		1 Yes	361	15,587	2%	231	8,960	3%	121	6,350	2%
		2 Yes	3,773	15,587	24%	1,932	8,960	22%	1,809	6,350	28%
		3 Yes	1,208	15,587	8%	221	8,960	2%	972	6,350	15%
		5 Yes	6,836	15,587	44%	2,969	8,960	33%	3,781	6,350	60%
		6 Yes	2,050	15,587	13%	1,277	8,960	14%	753	6,350	12%
		7 Yes	103	15,587	1%	25	8,960	0%	75	6,350	1%
		8 Yes	716	15,587	5%	476	8,960	5%	224	6,350	4%
		9 Yes	728	15,587	5%	407	8,960	5%	308	6,350	5%
		10 Yes	173	15,587	1%	115	8,960	1%	45	6,350	1%
		96 Non of the above	3,563	15,587	23%	2,719	8,960	30%	740	6,350	12%
Q28a		1 No, I don't know	3,179	25,879	12%	2,031	15,598	13%	1,034	9,911	10%
		2 Yes, I know roughly	10,144	25,879	39%	6,526	15,598	42%	3,523	9,911	36%
		3 Yes, I know exactly	12,044	25,879	47%	6,773	15,598	43%	5,160	9,911	52%
		96 Not applicable	512	25,879	2%	267	15,598	2%	193	9,911	2%
Q28b		1 No, I don't know	8,887	25,879	34%	5,597	15,598	36%	3,092	9,911	31%
		2 Yes, I know roughly	8,441	25,879	33%	5,130	15,598	33%	3,246	9,911	33%
		3 Yes, I know exactly	5,515	25,879	21%	3,199	15,598	21%	2,287	9,911	23%
		96 Not applicable	3,036	25,879	12%	1,672	15,598	11%	1,287	9,911	13%
Q28c		1 No, I don't know	12,742	25,879	49%	8,793	15,598	56%	3,732	9,911	38%
		2 Yes, I know roughly	8,330	25,879	32%	4,140	15,598	27%	4,111	9,911	41%
		3 Yes, I know exactly	3,437	25,879	13%	1,573	15,598	10%	1,842	9,911	19%
		96 Not applicable	1,370	25,879	5%	1,092	15,598	7%	227	9,911	2%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q28d		1 No, I don't know	13,601	25,879	53%	9,233	15,598	59%	4,137	9,911	42%
		2 Yes, I know roughly	7,343	25,879	28%	3,448	15,598	22%	3,832	9,911	39%
		3 Yes, I know exactly	3,191	25,879	12%	1,514	15,598	10%	1,654	9,911	17%
		96 Not applicable	1,743	25,879	7%	1,403	15,598	9%	288	9,911	3%
Q28e		1 No, I don't know	14,680	25,879	57%	9,738	15,598	62%	4,727	9,911	48%
		2 Yes, I know roughly	6,240	25,879	24%	3,044	15,598	20%	3,121	9,911	31%
		3 Yes, I know exactly	2,784	25,879	11%	1,270	15,598	8%	1,490	9,911	15%
		96 Not applicable	2,176	25,879	8%	1,545	15,598	10%	573	9,911	6%
Q28f		1 No, I don't know	13,536	25,879	52%	9,367	15,598	60%	3,972	9,911	40%
		2 Yes, I know roughly	6,787	25,879	26%	3,338	15,598	21%	3,362	9,911	34%
		3 Yes, I know exactly	3,756	25,879	15%	1,545	15,598	10%	2,176	9,911	22%
		96 Not applicable	1,799	25,879	7%	1,348	15,598	9%	401	9,911	4%
Q28g		1 No, I don't know	14,830	25,879	57%	9,840	15,598	63%	4,785	9,911	48%
		2 Yes, I know roughly	5,863	25,879	23%	2,933	15,598	19%	2,855	9,911	29%
		3 Yes, I know exactly	2,962	25,879	11%	1,288	15,598	8%	1,646	9,911	17%
		96 Not applicable	2,224	25,879	9%	1,538	15,598	10%	625	9,911	6%
Q28h		1 No, I don't know	15,722	25,879	61%	9,564	15,598	61%	5,930	9,911	60%
		2 Yes, I know roughly	5,140	25,879	20%	3,048	15,598	20%	2,043	9,911	21%
		3 Yes, I know exactly	2,555	25,879	10%	1,501	15,598	10%	1,041	9,911	11%
		96 Not applicable	2,462	25,879	10%	1,485	15,598	10%	898	9,911	9%
Q28i		1 No, I don't know	6,208	25,879	24%	3,062	15,598	20%	2,956	9,911	30%
		2 Yes, I know roughly	2,757	25,879	11%	1,334	15,598	9%	1,373	9,911	14%
		3 Yes, I know exactly	6,970	25,879	27%	4,836	15,598	31%	2,105	9,911	21%
		96 Not applicable	9,944	25,879	38%	6,365	15,598	41%	3,478	9,911	35%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32		1 Yes	545	2,710	20%	243	1,602	15%	294	1,060	28%
		2 Yes	437	2,710	16%	168	1,602	10%	253	1,060	24%
		3 Yes	503	2,710	19%	297	1,602	19%	196	1,060	18%
		4 Yes	428	2,710	16%	267	1,602	17%	161	1,060	15%
		5 Yes	185	2,710	7%	83	1,602	5%	97	1,060	9%
		6 Yes	407	2,710	15%	201	1,602	13%	196	1,060	18%
		7 Yes	658	2,710	24%	410	1,602	26%	244	1,060	23%
		8 Yes	903	2,710	33%	666	1,602	42%	230	1,060	22%
		9 Yes	129	2,710	5%	36	1,602	2%	89	1,060	8%
		10 Yes	215	2,710	8%	96	1,602	6%	115	1,060	11%
		11 Yes	134	2,710	5%	78	1,602	5%	50	1,060	5%
		12 Yes	140	2,710	5%	76	1,602	5%	65	1,060	6%
		13 Yes	86	2,710	3%	36	1,602	2%	50	1,060	5%
		14 Yes	64	2,710	2%	10	1,602	1%	53	1,060	5%
		15 Yes	73	2,710	3%	18	1,602	1%	55	1,060	5%
		16 Yes	59	2,710	2%	34	1,602	2%	25	1,060	2%
		96 Yes	397	2,710	15%	235	1,602	15%	154	1,060	14%
		998 Unsure	164	2,710	6%	77	1,602	5%	76	1,060	7%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32b		I decided to take out a credit card because of a									
		1 change in my personal circumstances	131	1,278	10%	55	706	8%	74	554	13%
		I decided to take out a credit card because of a									
		2 change in my financial circumstances	101	1,278	8%	30	706	4%	66	554	12%
		I decided to take out a credit card because I can									
		3 use it for online purchases safely	114	1,278	9%	61	706	9%	52	554	9%
		I decided to take out a credit card because I can									
		4 use it abroad safely	116	1,278	9%	61	706	9%	55	554	10%
		I decided to take out a credit card because I can									
		5 use it for purchases where debit cards are not									
		accepted	33	1,278	3%	15	706	2%	17	554	3%
		I decided to take out a credit card because I can									
		6 use it to build/improve my credit history	147	1,278	11%	76	706	11%	70	554	13%
		I decided to take out a credit card to benefit from									
		7 an introductory offer	212	1,278	17%	129	706	18%	81	554	15%
		I decided to take out a credit card to benefit from									
		8 rewards, discounts, cashback or other benefits	256	1,278	20%	201	706	28%	55	554	10%
		I decided to take out a credit card to benefit from a									
		9 low APR	19	1,278	1%	2	706	0%	17	554	3%
		I decided to take out a credit card to benefit from a									
		10 low interest rate	47	1,278	4%	17	706	2%	29	554	5%
		I decided to take out a credit card to benefit from									
		11 low fees	23	1,278	2%	16	706	2%	5	554	1%
		I decided to take out a credit card because on my									
		existing or previous credit card(s) the introductory									
		12 deal ended	25	1,278	2%	19	706	3%	7	554	1%
		I decided to take out a credit card because on my									
		existing or previous credit card(s) the terms and									
		13 conditions were chan	14	1,278	1%	8	706	1%	6	554	1%
		I decided to take out a credit card because on my									
		existing or previous credit card(s) I incurred									
		14 unexpected fees or inte	3	1,278	0%	1	706	0%	2	554	0%
		I decided to take out a credit card because on my									
		existing or previous credit card(s) the credit limit									
		15 was too low	10	1,278	1%	3	706	0%	7	554	1%
		I decided to take out a credit card because on my									
		existing or previous credit card(s) the customer									
		16 service was bad	8	1,278	1%	4	706	1%	4	554	1%
	998	Unsure	20	1,278	2%	9	706	1%	9	554	2%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32c		1 Yes	235	2,710	9%	119	1,602	7%	115	1,060	11%
		2 Yes	768	2,710	28%	506	1,602	32%	251	1,060	24%
		3 Yes	526	2,710	19%	307	1,602	19%	211	1,060	20%
		4 Yes	433	2,710	16%	288	1,602	18%	141	1,060	13%
		5 Yes	20	2,710	1%	7	1,602	0%	13	1,060	1%
		11 Yes	107	2,710	4%	39	1,602	2%	64	1,060	6%
		12 Yes	483	2,710	18%	286	1,602	18%	188	1,060	18%
		13 Yes	242	2,710	9%	134	1,602	8%	104	1,060	10%
		14 Yes	98	2,710	4%	38	1,602	2%	56	1,060	5%
		15 Yes	469	2,710	17%	282	1,602	18%	181	1,060	17%
		16 Yes	814	2,710	30%	536	1,602	33%	272	1,060	26%
		17 Yes	548	2,710	20%	317	1,602	20%	224	1,060	21%
		18 Yes	494	2,710	18%	279	1,602	17%	209	1,060	20%
		19 Yes	189	2,710	7%	121	1,602	8%	64	1,060	6%
		20 Yes	195	2,710	7%	120	1,602	7%	68	1,060	6%
		21 Yes	152	2,710	6%	103	1,602	6%	47	1,060	4%
		22 Yes	78	2,710	3%	11	1,602	1%	62	1,060	6%
		96 Yes	252	2,710	9%	160	1,602	10%	89	1,060	8%
		998 Unsure	161	2,710	6%	83	1,602	5%	65	1,060	6%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32d		I decided to take out my credit card \$Q32ctext I 1 had a credit card with them before	87	1,467	6%	39	855	5%	47	596	8%
		I decided to take out my credit card \$Q32ctext I 2 had another financial product with them	277	1,467	19%	183	855	21%	90	596	15%
		I decided to take out my credit card \$Q32ctext I like 3 the brand	97	1,467	7%	52	855	6%	41	596	7%
		I decided to take out my credit card \$Q32ctext I 4 shop with them	159	1,467	11%	106	855	12%	52	596	9%
		I decided to take out my credit card \$Q32ctext it is 5 linked to a sports club or charity I like	9	1,467	1%	2	855	0%	7	596	1%
		I decided to take out my credit card \$Q32ctext they 11 offered a good/ personalised credit card design	12	1,467	1%	2	855	0%	9	596	1%
		I decided to take out my credit card \$Q32ctext they 12 offered good customer service	67	1,467	5%	28	855	3%	39	596	7%
		I decided to take out my credit card \$Q32ctext they 13 offered a UK call centre	36	1,467	2%	12	855	1%	24	596	4%
		I decided to take out my credit card \$Q32ctext they 14 offered text/Email updates and alerts	15	1,467	1%	4	855	0%	11	596	2%
		I decided to take out my credit card \$Q32ctext they 15 offered an easy to use online system	37	1,467	3%	16	855	2%	21	596	4%
		I decided to take out \$Q32ctext3rd it suited my 16 needs the best	277	1,467	19%	192	855	22%	86	596	14%
		I decided to take out \$Q32ctext3rd the company 17 offered it to me	151	1,467	10%	82	855	10%	67	596	11%
		I decided to take out \$Q32ctext3rd it was easy to 18 get it	48	1,467	3%	21	855	2%	27	596	5%
		I decided to take out \$Q32ctext3rd I saw an 19 advert/offer that I liked	53	1,467	4%	38	855	4%	15	596	2%
		I decided to take out \$Q32ctext3rd a family 20 member/friend recommended it to me	56	1,467	4%	42	855	5%	12	596	2%
		I decided to take out \$Q32ctext3rd a price 21 comparison website ranked it highly	34	1,467	2%	21	855	2%	13	596	2%
		I decided to take out \$Q32ctext3rd it was the only 22 credit card I was accepted for	21	1,467	1%	1	855	0%	20	596	3%
		998 Unsure	32	1,467	2%	15	855	2%	15	596	3%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q33		I decided to contact the company without having									
		1 seen a specific advertisement or offer	738	2,710	27%	489	1,602	31%	242	1,060	23%
		2 I responded to an advert I saw	508	2,710	19%	238	1,602	15%	261	1,060	25%
		I responded to an offer I received (including offers in									
		3 store/branch, on the phone, by post or by email)	961	2,710	35%	592	1,602	37%	361	1,060	34%
Q34		4 I was given a credit card without requesting it	116	2,710	4%	62	1,602	4%	49	1,060	5%
		998 Unsure	388	2,710	14%	221	1,602	14%	147	1,060	14%
		1 Yes	50	1,468	3%	28	831	3%	21	622	3%
		2 Yes	38	1,468	3%	14	831	2%	24	622	4%
		3 Yes	81	1,468	6%	39	831	5%	43	622	7%
Q35		4 Yes	11	1,468	1%	2	831	0%	8	622	1%
		5 Yes	311	1,468	21%	138	831	17%	166	622	27%
		6 Yes	49	1,468	3%	26	831	3%	22	622	4%
		7 Yes	28	1,468	2%	8	831	1%	20	622	3%
		8 Yes	428	1,468	29%	305	831	37%	122	622	20%
		9 Yes	67	1,468	5%	38	831	5%	29	622	5%
		10 Yes	159	1,468	11%	92	831	11%	67	622	11%
		11 Yes	87	1,468	6%	32	831	4%	54	622	9%
		12 Yes	190	1,468	13%	94	831	11%	93	622	15%
		998 Unsure	154	1,468	10%	94	831	11%	57	622	9%
		1 Yes	251	2,710	9%	127	1,602	8%	121	1,060	11%
		2 Yes	886	2,710	33%	580	1,602	36%	293	1,060	28%
		3 Yes	198	2,710	7%	111	1,602	7%	84	1,060	8%
		4 Yes	382	2,710	14%	258	1,602	16%	121	1,060	11%
		5 Yes	1,121	2,710	41%	632	1,602	39%	471	1,060	44%
		998 Unsure	131	2,710	5%	63	1,602	4%	58	1,060	5%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q36a	1	I didn't know where to find information on alternatives	35	2,710	1%	9	1,602	1%	26	1,060	2%
		I was worried about the possible effect on my credit rating of									
	2	making multiple applications	122	2,710	5%	32	1,602	2%	89	1,060	8%
	3	I was satisfied the offer from that company met my needs	865	2,710	32%	586	1,602	37%	275	1,060	26%
	4	I didn't have enough time to consider other credit cards	84	2,710	3%	39	1,602	2%	44	1,060	4%
	5	I needed a decision quickly	167	2,710	6%	63	1,602	4%	101	1,060	10%
		The way I use credit cards they are basically free so I didn't see									
	6	a need to consider other credit cards	497	2,710	18%	403	1,602	25%	92	1,060	9%
	7	I read or heard reviews about this product that rated it well	242	2,710	9%	158	1,602	10%	82	1,060	8%
		I don't think the difference between credit cards makes it worth									
	8	looking around and comparing them	145	2,710	5%	85	1,602	5%	60	1,060	6%
		I am not interested enough to spend time researching other									
	9	credit card offers	278	2,710	10%	176	1,602	11%	99	1,060	9%
	10	I was only interested in having a credit card from that company	476	2,710	18%	338	1,602	21%	131	1,060	12%
	11	I had an invitation from that company	335	2,710	12%	188	1,602	12%	144	1,060	14%
	12	It was quick and easy to apply to that company	584	2,710	22%	364	1,602	23%	214	1,060	20%
	13	I have had a good experience with the company before	370	2,710	14%	254	1,602	16%	115	1,060	11%
	14	I didn't think any other company would accept me	144	2,710	5%	24	1,602	2%	114	1,060	11%
	15	I didn't think any other offers would be as good	268	2,710	10%	175	1,602	11%	92	1,060	9%
	16	I trust the company	565	2,710	21%	365	1,602	23%	188	1,060	18%
	17	I find information about credit cards difficult to understand	85	2,710	3%	29	1,602	2%	53	1,060	5%
	18	I find it difficult to compare credit cards	89	2,710	3%	32	1,602	2%	57	1,060	5%
	19	I thought it would take too long to find the relevant information	40	2,710	1%	16	1,602	1%	24	1,060	2%
		I thought it would be too difficult to find the relevant									
	20	information	39	2,710	1%	9	1,602	1%	29	1,060	3%
	998	Unsure	286	2,710	11%	148	1,602	9%	124	1,060	12%
Q36b	1	Yes	119	2,710	4%	51	1,602	3%	66	1,060	6%
	2	Yes	319	2,710	12%	182	1,602	11%	137	1,060	13%
	3	Yes	277	2,710	10%	172	1,602	11%	104	1,060	10%
	4	Yes	880	2,710	32%	598	1,602	37%	277	1,060	26%
	5	Yes	150	2,710	6%	81	1,602	5%	67	1,060	6%
	6	Yes	843	2,710	31%	453	1,602	28%	362	1,060	34%
	998	Unsure	206	2,710	8%	100	1,602	6%	97	1,060	9%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q40a		1 Yes	795	3,242	25%	308	1,638	19%	474	1,565	30%
		2 Yes	806	3,242	25%	285	1,638	17%	512	1,565	33%
		3 Yes	676	3,242	21%	358	1,638	22%	312	1,565	20%
		4 Yes	527	3,242	16%	282	1,638	17%	243	1,565	16%
		5 Yes	269	3,242	8%	100	1,638	6%	166	1,565	11%
		6 Yes	533	3,242	16%	238	1,638	15%	288	1,565	18%
		7 Yes	1,059	3,242	33%	548	1,638	33%	505	1,565	32%
		8 Yes	922	3,242	28%	641	1,638	39%	278	1,565	18%
		9 Yes	297	3,242	9%	74	1,638	5%	222	1,565	14%
		10 Yes	447	3,242	14%	188	1,638	11%	253	1,565	16%
		11 Yes	259	3,242	8%	136	1,638	8%	119	1,565	8%
		12 Yes	612	3,242	19%	302	1,638	18%	307	1,565	20%
		13 Yes	175	3,242	5%	97	1,638	6%	76	1,565	5%
		14 Yes	167	3,242	5%	39	1,638	2%	125	1,565	8%
		15 Yes	147	3,242	5%	45	1,638	3%	100	1,565	6%
		16 Yes	73	3,242	2%	39	1,638	2%	34	1,565	2%
		96 Yes	345	3,242	11%	182	1,638	11%	155	1,565	10%
		998 Unsure	129	3,242	4%	42	1,638	3%	80	1,565	5%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q40b		I considered taking out a credit card because of a 1 change in my personal circumstances	191	1,995	10%	48	967	5%	142	1,008	14%
		I considered taking out a credit card because of a 2 change in my financial circumstances	184	1,995	9%	47	967	5%	132	1,008	13%
		I considered taking out a credit card to be able to 3 use it for online purchases safely	102	1,995	5%	42	967	4%	56	1,008	6%
		I considered taking out a credit card to be able to 4 use it abroad safely	129	1,995	6%	67	967	7%	61	1,008	6%
		I considered taking out a credit card to be able to use it for purchases where debit cards are not 5 accepted	47	1,995	2%	9	967	1%	36	1,008	4%
		I considered taking out a credit card to be able to 6 use it to build/improve my credit history	193	1,995	10%	91	967	9%	98	1,008	10%
		I considered taking out a credit card to benefit from 7 an introductory offer	363	1,995	18%	189	967	20%	174	1,008	17%
		I considered taking out a credit card to benefit from 8 rewards, discounts, cashback or other benefits	288	1,995	14%	227	967	24%	60	1,008	6%
		I considered taking out a credit card to benefit from 9 low APR	52	1,995	3%	14	967	1%	37	1,008	4%
		I considered taking out a credit card to benefit from 10 low interest rate	96	1,995	5%	48	967	5%	48	1,008	5%
		I considered taking out a credit card to benefit from 11 low fees	40	1,995	2%	26	967	3%	13	1,008	1%
		I considered taking out a credit card as on my existing or previous credit card(s) the introductory 12 deal ended	181	1,995	9%	90	967	9%	89	1,008	9%
		I considered taking out a credit card as on my existing or previous credit card(s) the terms and 13 conditions were changed	33	1,995	2%	25	967	3%	8	1,008	1%
		I considered taking out a credit card as on my existing or previous credit card(s) I incurred 14 unexpected fees or interes	26	1,995	1%	8	967	1%	18	1,008	2%
		I considered taking out a credit card as on my existing or previous credit card(s) the credit limit 15 was too low	29	1,995	1%	11	967	1%	18	1,008	2%
		I considered taking out a credit card as on my existing or previous credit card(s) the customer 16 service was bad	17	1,995	1%	12	967	1%	5	1,008	0%
		998 Unsure	24	1,995	1%	11	967	1%	12	1,008	1%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q42a_1	1	0	1,588	5,003	32%	797	2,343	34%	774	2,601	30%
	2	1	1,819	5,003	36%	795	2,343	34%	1,003	2,601	39%
	3 2 or more		1,302	5,003	26%	627	2,343	27%	668	2,601	26%
	998 Unsure		293	5,003	6%	124	2,343	5%	158	2,601	6%
Q42a_2	1	0	2,009	5,003	40%	985	2,343	42%	1,005	2,601	39%
	2	1	1,555	5,003	31%	676	2,343	29%	856	2,601	33%
	3 2 or more		1,060	5,003	21%	526	2,343	22%	531	2,601	20%
	998 Unsure		378	5,003	8%	157	2,343	7%	210	2,601	8%
Q42a_3	1	0	2,591	5,003	52%	1,311	2,343	56%	1,250	2,601	48%
	2	1	1,251	5,003	25%	546	2,343	23%	694	2,601	27%
	3 2 or more		696	5,003	14%	272	2,343	12%	418	2,601	16%
	998 Unsure		465	5,003	9%	214	2,343	9%	239	2,601	9%
Q42a_4	1	0	3,466	5,003	69%	1,737	2,343	74%	1,697	2,601	65%
	2	1	820	5,003	16%	337	2,343	14%	472	2,601	18%
	3 2 or more		361	5,003	7%	130	2,343	6%	226	2,601	9%
	998 Unsure		356	5,003	7%	139	2,343	6%	206	2,601	8%
Q42a_5	1	0	3,726	5,003	74%	1,886	2,343	81%	1,806	2,601	69%
	2	1	693	5,003	14%	269	2,343	11%	415	2,601	16%
	3 2 or more		259	5,003	5%	69	2,343	3%	186	2,601	7%
	998 Unsure		324	5,003	6%	118	2,343	5%	194	2,601	7%
Q42a_6	1	0	3,238	5,003	65%	1,680	2,343	72%	1,528	2,601	59%
	2	1	1,027	5,003	21%	387	2,343	17%	624	2,601	24%
	3 2 or more		380	5,003	8%	130	2,343	6%	248	2,601	10%
	998 Unsure		359	5,003	7%	146	2,343	6%	201	2,601	8%
Q42b	1 Yes		455	3,121	15%	162	1,421	11%	285	1,670	17%
	2 Yes		724	3,121	23%	305	1,421	21%	408	1,670	24%
	3 Yes		1,407	3,121	45%	687	1,421	48%	711	1,670	43%
	4 Yes		260	3,121	8%	107	1,421	8%	151	1,670	9%
	5 Yes		452	3,121	14%	149	1,421	10%	297	1,670	18%
	6 Yes		1,557	3,121	50%	797	1,421	56%	751	1,670	45%
	7 Yes		262	3,121	8%	95	1,421	7%	165	1,670	10%
	8 Yes		95	3,121	3%	16	1,421	1%	78	1,670	5%
	9 Yes		110	3,121	4%	63	1,421	4%	47	1,670	3%
	998 Unsure		175	3,121	6%	100	1,421	7%	70	1,670	4%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q42c		1 Very useful	1,358	3,121	43%	631	1,421	44%	716	1,670	43%
		2 Quite useful	1,476	3,121	47%	674	1,421	47%	788	1,670	47%
		3 Not that useful	225	3,121	7%	93	1,421	7%	128	1,670	8%
		4 Not useful at all	25	3,121	1%	7	1,421	0%	17	1,670	1%
		998 Unsure	38	3,121	1%	16	1,421	1%	20	1,670	1%
Q42d		1 2 or 3	3,695	5,003	74%	1,804	2,343	77%	1,857	2,601	71%
		2 4 or 5	523	5,003	10%	172	2,343	7%	347	2,601	13%
		3 More than 5	201	5,003	4%	90	2,343	4%	111	2,601	4%
		998 Unsure	584	5,003	12%	277	2,343	12%	286	2,601	11%
Q42e		1 Very different	486	5,003	10%	157	2,343	7%	326	2,601	13%
		2 Quite different	1,617	5,003	32%	670	2,343	29%	931	2,601	36%
		3 Not that different	2,147	5,003	43%	1,094	2,343	47%	1,035	2,601	40%
		4 Not at all different	241	5,003	5%	134	2,343	6%	104	2,601	4%
		998 Unsure	512	5,003	10%	287	2,343	12%	206	2,601	8%
Q43		1 Yes	680	5,003	14%	248	2,343	11%	425	2,601	16%
		2 Yes	805	5,003	16%	470	2,343	20%	330	2,601	13%
		3 Yes	878	5,003	18%	230	2,343	10%	643	2,601	25%
		5 Yes	1,012	5,003	20%	322	2,343	14%	685	2,601	26%
		6 Yes	904	5,003	18%	601	2,343	26%	300	2,601	12%
		4 Yes	774	5,003	15%	336	2,343	14%	428	2,601	16%
		7 Yes	954	5,003	19%	304	2,343	13%	644	2,601	25%
		8 Yes	1,270	5,003	25%	902	2,343	39%	365	2,601	14%
		9 Yes	136	5,003	3%	57	2,343	2%	79	2,601	3%
		10 Yes	191	5,003	4%	85	2,343	4%	104	2,601	4%
		11 Yes	469	5,003	9%	322	2,343	14%	145	2,601	6%
		12 Yes	511	5,003	10%	281	2,343	12%	219	2,601	8%
		13 Yes	668	5,003	13%	257	2,343	11%	406	2,601	16%
		14 Yes	903	5,003	18%	259	2,343	11%	624	2,601	24%
		15 Yes	1,026	5,003	21%	653	2,343	28%	366	2,601	14%
		16 Yes	192	5,003	4%	80	2,343	3%	111	2,601	4%
		96 Yes	85	5,003	2%	38	2,343	2%	43	2,601	2%
		998 Unsure	153	5,003	3%	67	2,343	3%	72	2,601	3%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q44		I did not find a credit card which was better suited to my needs									
	1	than a card I already had	399	1,795	22%	219	714	31%	177	1,061	17%
	2	I was discouraged by a friend, family member or adviser	75	1,795	4%	13	714	2%	61	1,061	6%
	3	I did not find any credit card that suited my needs	209	1,795	12%	96	714	13%	111	1,061	11%
		I applied but was not approved for a credit card that suited my									
	4	needs	270	1,795	15%	46	714	6%	221	1,061	21%
	5	I decided an option other than a credit card was best for me	134	1,795	7%	44	714	6%	89	1,061	8%
		I wanted to take out a new credit card but was too busy at the									
	6	time/ I ran out of time	105	1,795	6%	44	714	6%	59	1,061	6%
		I was worried about making multiple applications as that might									
	7	harm my credit rating	283	1,795	16%	69	714	10%	213	1,061	20%
	8	I still intend to take out a new credit card based on my search	121	1,795	7%	40	714	6%	81	1,061	8%
		The offer made to me did not match the one advertised so I									
	9	decided not to go ahead	101	1,795	6%	36	714	5%	64	1,061	6%
	10	I only really wanted to see what offers were available to me	394	1,795	22%	197	714	28%	191	1,061	18%
		I decided changing credit card would be too much trouble, such									
		as changing credit card details on online accounts and									
	11	elsewhere	186	1,795	10%	72	714	10%	113	1,061	11%
		I found it difficult to understand the information about credit									
	12	cards	81	1,795	5%	25	714	3%	56	1,061	5%
		It was too difficult to work out which credit card would be the									
	13	best for me	101	1,795	6%	39	714	5%	59	1,061	6%
		It took me too long to find the relevant information for making a									
	14	choice	75	1,795	4%	24	714	3%	48	1,061	5%
		It was too difficult to find the relevant information for making a									
	15	choice	65	1,795	4%	17	714	2%	47	1,061	4%
	96	Something else	148	1,795	8%	79	714	11%	67	1,061	6%
	998	Unsure	125	1,795	7%	54	714	8%	67	1,061	6%
Q45	1	Yes	330	3,208	10%	135	1,629	8%	189	1,540	12%
	2	Yes	700	3,208	22%	344	1,629	21%	350	1,540	23%
	3	Yes	255	3,208	8%	94	1,629	6%	160	1,540	10%
	4	Yes	351	3,208	11%	197	1,629	12%	152	1,540	10%
	5	Yes	1,643	3,208	51%	888	1,629	55%	737	1,540	48%
	998	Unsure	122	3,208	4%	53	1,629	3%	60	1,540	4%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q47a		1 Yes	329	3,208	10%	114	1,629	7%	212	1,540	14%
		2 Yes	578	3,208	18%	284	1,629	17%	289	1,540	19%
		3 Yes	669	3,208	21%	318	1,629	19%	344	1,540	22%
		4 Yes	372	3,208	12%	219	1,629	13%	151	1,540	10%
		5 Yes	16	3,208	0%	5	1,629	0%	9	1,540	1%
		11 Yes	129	3,208	4%	45	1,629	3%	81	1,540	5%
		12 Yes	589	3,208	18%	291	1,629	18%	292	1,540	19%
		13 Yes	301	3,208	9%	115	1,629	7%	182	1,540	12%
		14 Yes	118	3,208	4%	40	1,629	2%	76	1,540	5%
		15 Yes	607	3,208	19%	298	1,629	18%	304	1,540	20%
		16 Yes	1,479	3,208	46%	838	1,629	51%	631	1,540	41%
		17 Yes	310	3,208	10%	114	1,629	7%	190	1,540	12%
		18 Yes	449	3,208	14%	195	1,629	12%	247	1,540	16%
		19 Yes	245	3,208	8%	111	1,629	7%	133	1,540	9%
		20 Yes	171	3,208	5%	103	1,629	6%	65	1,540	4%
		21 Yes	516	3,208	16%	288	1,629	18%	226	1,540	15%
		22 Yes	84	3,208	3%	20	1,629	1%	62	1,540	4%
		96 Yes	305	3,208	10%	185	1,629	11%	118	1,540	8%
		998 Unsure	129	3,208	4%	53	1,629	3%	70	1,540	5%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q47b		I decided to take out my credit card with then I have had a another credit card with them before	99	1,801	6%	32	877	4%	66	907	7%
		I decided to take out my credit card with them because I had another financial product with them	193	1,801	11%	80	877	9%	111	907	12%
		I decided to take out my credit card with them because I like the brand	128	1,801	7%	52	877	6%	75	907	8%
		I decided to take out my credit card with them because I shop with them	100	1,801	6%	70	877	8%	30	907	3%
		I decided to take out my credit card with them because it is linked to a sports club or charity I like	3	1,801	0%	1	877	0%	2	907	0%
		I decided to take out my credit card with them because they offered a good/ personalised credit card design	16	1,801	1%	7	877	1%	9	907	1%
		I decided to take out my credit card with them because they offered good customer service	109	1,801	6%	38	877	4%	67	907	7%
		I decided to take out my credit card with them because they offered a UK call centre	56	1,801	3%	9	877	1%	46	907	5%
		I decided to take out my credit card with them because they offered text/Email updates and alerts	19	1,801	1%	3	877	0%	15	907	2%
		I decided to take out my credit card with them because they offered an easy to use online system	65	1,801	4%	33	877	4%	32	907	4%
		I decided to take out this credit card because it suited my needs the best	598	1,801	33%	357	877	41%	238	907	26%
		I decided to take out this credit card because the company offered it to me	60	1,801	3%	26	877	3%	33	907	4%
		I decided to take out this credit card because it was easy to get it	56	1,801	3%	22	877	3%	34	907	4%
		I decided to take out this credit card because I saw an advert/offer that I liked	76	1,801	4%	32	877	4%	44	907	5%
		I decided to take out this credit card because a family member/friend recommended it to me	47	1,801	3%	31	877	4%	16	907	2%
		I decided to take out this credit card because a price comparison website ranked it highly	109	1,801	6%	62	877	7%	46	907	5%
		I decided to take out this credit card because it was the only credit card I was accepted for	40	1,801	2%	9	877	1%	31	907	3%
		998 Unsure	26	1,801	1%	12	877	1%	12	907	1%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q47c		1 Yes	230	3,208	7%	97	1,629	6%	131	1,540	9%
		2 Yes	565	3,208	18%	273	1,629	17%	290	1,540	19%
		3 Yes	537	3,208	17%	309	1,629	19%	225	1,540	15%
		4 Yes	899	3,208	28%	514	1,629	32%	382	1,540	25%
		5 Yes	220	3,208	7%	103	1,629	6%	114	1,540	7%
		6 Yes	725	3,208	23%	321	1,629	20%	388	1,540	25%
		998 Unsure	181	3,208	6%	82	1,629	5%	88	1,540	6%
Q48		1 I am satisfied with my current credit card(s)	10,152	17,397	58%	7,370	11,317	65%	2,719	5,909	46%
		2 I didn't want to have an extra credit card	7,524	17,397	43%	4,850	11,317	43%	2,618	5,909	44%
		3 I did not think I could find a better credit card than the one(s) I already have	2,457	17,397	14%	1,944	11,317	17%	508	5,909	9%
		4 I thought it would take too long to find the relevant information	167	17,397	1%	75	11,317	1%	91	5,909	2%
		5 I thought it would be too difficult to find the relevant information	94	17,397	1%	41	11,317	0%	52	5,909	1%
		6 I didn't know where to look for information on credit cards	81	17,397	0%	29	11,317	0%	47	5,909	1%
		7 I don't think the difference between credit cards makes it worth looking around and comparing them	1,292	17,397	7%	877	11,317	8%	408	5,909	7%
		8 I am trying to reduce my use of credit cards	2,271	17,397	13%	519	11,317	5%	1,719	5,909	29%
		9 I am not interested enough to spend time researching credit card offers	2,272	17,397	13%	1,540	11,317	14%	713	5,909	12%
		10 I would like to have investigated credit cards but have been too busy	288	17,397	2%	130	11,317	1%	158	5,909	3%
		11 I didn't think I would be approved for another or a different credit card	756	17,397	4%	157	11,317	1%	590	5,909	10%
		12 I didn't want to hurt my credit rating	779	17,397	4%	296	11,317	3%	474	5,909	8%
		13 I thought changing company would be difficult	233	17,397	1%	90	11,317	1%	139	5,909	2%
		14 I find information about credit cards difficult to understand	261	17,397	2%	107	11,317	1%	146	5,909	2%
		15 I find it difficult to compare credit cards	302	17,397	2%	139	11,317	1%	154	5,909	3%
		16 The way I use credit cards they are basically free so I do not see a need to consider other credit cards	5,486	17,397	32%	4,798	11,317	42%	676	5,909	11%
		96 None of the above	689	17,397	4%	414	11,317	4%	256	5,909	4%
		998 Unsure	469	17,397	3%	211	11,317	2%	228	5,909	4%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q49a		1 Over 1 years to 3 years	2,899	17,397	17%	1,738	11,317	15%	1,150	5,909	19%
		2 Over 3 years to 5 years	2,381	17,397	14%	1,476	11,317	13%	890	5,909	15%
		3 Over 5 years	4,119	17,397	24%	2,723	11,317	24%	1,376	5,909	23%
		4 Have never considered two or more credit cards	6,093	17,397	35%	4,220	11,317	37%	1,794	5,909	30%
	998	Unsure	1,904	17,397	11%	1,159	11,317	10%	698	5,909	12%
Q49b		1 Over 1 years to 3 years	3,286	17,397	19%	2,028	11,317	18%	1,228	5,909	21%
		2 Over 3 years to 5 years	2,842	17,397	16%	1,790	11,317	16%	1,031	5,909	17%
		3 Over 5 years	6,331	17,397	36%	4,328	11,317	38%	1,972	5,909	33%
	998	Unsure	4,939	17,397	28%	3,171	11,317	28%	1,678	5,909	28%
Q50a		1 Very difficult	466	25,879	2%	168	15,598	1%	284	9,911	3%
		2 Quite difficult	2,688	25,879	10%	1,189	15,598	8%	1,439	9,911	15%
		3 Neither easy nor difficult	5,372	25,879	21%	2,830	15,598	18%	2,445	9,911	25%
		4 Quite easy	10,103	25,879	39%	6,252	15,598	40%	3,776	9,911	38%
		5 Very easy	6,611	25,879	26%	4,880	15,598	31%	1,695	9,911	17%
	998	Unsure	638	25,879	2%	280	15,598	2%	273	9,911	3%
Q50b		1 Very difficult	879	25,879	3%	388	15,598	2%	472	9,911	5%
		2 Quite difficult	3,950	25,879	15%	2,090	15,598	13%	1,804	9,911	18%
		3 Neither easy nor difficult	6,157	25,879	24%	3,643	15,598	23%	2,418	9,911	24%
		4 Quite easy	9,018	25,879	35%	5,551	15,598	36%	3,413	9,911	34%
		5 Very easy	3,773	25,879	15%	2,572	15,598	16%	1,179	9,911	12%
	998	Unsure	2,101	25,879	8%	1,355	15,598	9%	625	9,911	6%
Q51a		1 Very difficult	1,033	25,879	4%	450	15,598	3%	557	9,911	6%
		2 Quite difficult	4,193	25,879	16%	2,202	15,598	14%	1,939	9,911	20%
		3 Neither easy nor difficult	5,415	25,879	21%	3,161	15,598	20%	2,135	9,911	22%
		4 Quite easy	9,552	25,879	37%	6,009	15,598	39%	3,485	9,911	35%
		5 Very easy	4,614	25,879	18%	3,201	15,598	21%	1,394	9,911	14%
	998	Unsure	1,072	25,879	4%	574	15,598	4%	400	9,911	4%
Q51b		1 Very difficult	1,426	25,879	6%	711	15,598	5%	688	9,911	7%
		2 Quite difficult	5,808	25,879	22%	3,258	15,598	21%	2,475	9,911	25%
		3 Neither easy nor difficult	5,820	25,879	22%	3,570	15,598	23%	2,138	9,911	22%
		4 Quite easy	7,913	25,879	31%	4,865	15,598	31%	3,009	9,911	30%
		5 Very easy	3,539	25,879	14%	2,373	15,598	15%	1,149	9,911	12%
	998	Unsure	1,374	25,879	5%	820	15,598	5%	452	9,911	5%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q51c		1 Very difficult	1,268	25,879	5%	603	15,598	4%	638	9,911	6%
		2 Quite difficult	4,276	25,879	17%	2,345	15,598	15%	1,869	9,911	19%
		3 Neither easy nor difficult	5,917	25,879	23%	3,431	15,598	22%	2,369	9,911	24%
		4 Quite easy	8,601	25,879	33%	5,383	15,598	35%	3,172	9,911	32%
		5 Very easy	4,610	25,879	18%	3,169	15,598	20%	1,425	9,911	14%
		998 Unsure	1,206	25,879	5%	667	15,598	4%	438	9,911	4%
Q51d		1 Very difficult	599	25,879	2%	230	15,598	1%	357	9,911	4%
		2 Quite difficult	2,426	25,879	9%	1,193	15,598	8%	1,187	9,911	12%
		3 Neither easy nor difficult	5,449	25,879	21%	2,869	15,598	18%	2,474	9,911	25%
		4 Quite easy	9,814	25,879	38%	6,138	15,598	39%	3,599	9,911	36%
		5 Very easy	6,115	25,879	24%	4,476	15,598	29%	1,620	9,911	16%
		998 Unsure	1,476	25,879	6%	692	15,598	4%	674	9,911	7%
Q51e		1 Very difficult	734	25,879	3%	372	15,598	2%	347	9,911	3%
		2 Quite difficult	3,182	25,879	12%	1,858	15,598	12%	1,280	9,911	13%
		3 Neither easy nor difficult	6,278	25,879	24%	3,824	15,598	25%	2,330	9,911	24%
		4 Quite easy	8,668	25,879	33%	5,069	15,598	32%	3,540	9,911	36%
		5 Very easy	4,796	25,879	19%	2,970	15,598	19%	1,808	9,911	18%
		998 Unsure	2,221	25,879	9%	1,506	15,598	10%	606	9,911	6%
Q51f		1 Very difficult	809	25,879	3%	371	15,598	2%	419	9,911	4%
		2 Quite difficult	3,524	25,879	14%	1,882	15,598	12%	1,586	9,911	16%
		3 Neither easy nor difficult	6,201	25,879	24%	3,679	15,598	24%	2,404	9,911	24%
		4 Quite easy	8,835	25,879	34%	5,405	15,598	35%	3,372	9,911	34%
		5 Very easy	4,697	25,879	18%	3,196	15,598	20%	1,490	9,911	15%
		998 Unsure	1,813	25,879	7%	1,065	15,598	7%	639	9,911	6%
Q51g		1 Very difficult	319	25,879	1%	125	15,598	1%	189	9,911	2%
		2 Quite difficult	1,189	25,879	5%	588	15,598	4%	573	9,911	6%
		3 Neither easy nor difficult	3,958	25,879	15%	2,200	15,598	14%	1,665	9,911	17%
		4 Quite easy	9,696	25,879	37%	5,830	15,598	37%	3,777	9,911	38%
		5 Very easy	9,700	25,879	37%	6,313	15,598	40%	3,325	9,911	34%
		998 Unsure	1,016	25,879	4%	543	15,598	3%	381	9,911	4%
Q51h		1 Very difficult	759	25,879	3%	373	15,598	2%	371	9,911	4%
		2 Quite difficult	3,094	25,879	12%	1,721	15,598	11%	1,325	9,911	13%
		3 Neither easy nor difficult	6,007	25,879	23%	3,589	15,598	23%	2,318	9,911	23%
		4 Quite easy	9,122	25,879	35%	5,508	15,598	35%	3,533	9,911	36%
		5 Very easy	5,494	25,879	21%	3,552	15,598	23%	1,917	9,911	19%
		998 Unsure	1,402	25,879	5%	854	15,598	5%	447	9,911	5%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q52		1 Yes	4,038	25,879	16%	1,214	15,598	8%	2,778	9,911	28%
		2 Yes	1,080	25,879	4%	150	15,598	1%	911	9,911	9%
		3 Yes	1,350	25,879	5%	237	15,598	2%	1,101	9,911	11%
		4 Yes	666	25,879	3%	76	15,598	0%	580	9,911	6%
		5 Yes	2,500	25,879	10%	289	15,598	2%	2,179	9,911	22%
		6 Yes	18,817	25,879	73%	13,872	15,598	89%	4,666	9,911	47%
Q55ai		1 Yes	4,082	11,895	34%	3,370	9,467	36%	699	2,389	29%
		2 Yes	876	11,895	7%	660	9,467	7%	213	2,389	9%
		3 Yes	4,389	11,895	37%	3,367	9,467	36%	1,010	2,389	42%
		4 Yes	1,501	11,895	13%	1,142	9,467	12%	355	2,389	15%
		5 Yes	266	11,895	2%	192	9,467	2%	74	2,389	3%
		6 Yes	193	11,895	2%	159	9,467	2%	33	2,389	1%
		7 Yes	2,903	11,895	24%	2,368	9,467	25%	524	2,389	22%
		96 Non of the above	248	11,895	2%	171	9,467	2%	75	2,389	3%
Q55aai		1 Yes	3,675	11,647	32%	3,090	9,296	33%	576	2,314	25%
		2 Yes	617	11,647	5%	480	9,296	5%	134	2,314	6%
		3 Yes	3,414	11,647	29%	2,675	9,296	29%	730	2,314	32%
		4 Yes	1,039	11,647	9%	810	9,296	9%	227	2,314	10%
		5 Yes	109	11,647	1%	80	9,296	1%	29	2,314	1%
		6 Yes	168	11,647	1%	139	9,296	1%	27	2,314	1%
		7 Yes	2,721	11,647	23%	2,237	9,296	24%	474	2,314	20%
		96 Non of the above	1,460	11,647	13%	1,056	9,296	11%	398	2,314	17%
Q55b		1 Yes	228	11,895	2%	159	9,467	2%	67	2,389	3%
		2 Yes	870	11,895	7%	609	9,467	6%	254	2,389	11%
		3 Yes	2,356	11,895	20%	1,724	9,467	18%	625	2,389	26%
		4 Yes	5,588	11,895	47%	4,562	9,467	48%	1,009	2,389	42%
		5 Yes	2,704	11,895	23%	2,312	9,467	24%	386	2,389	16%
		998 Unsure	149	11,895	1%	100	9,467	1%	48	2,389	2%
Q56a		1 Not important	1,347	11,895	11%	916	9,467	10%	427	2,389	18%
		2 Somewhat important	4,440	11,895	37%	3,495	9,467	37%	929	2,389	39%
		3 Very important	5,471	11,895	46%	4,612	9,467	49%	848	2,389	35%
		998 Unsure	637	11,895	5%	443	9,467	5%	186	2,389	8%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q56b		1 Not important	1,440	11,895	12%	997	9,467	11%	437	2,389	18%
		2 Somewhat important	4,750	11,895	40%	3,759	9,467	40%	976	2,389	41%
		3 Very important	4,997	11,895	42%	4,210	9,467	44%	778	2,389	33%
		998 Unsure	709	11,895	6%	500	9,467	5%	198	2,389	8%
Q56c		1 Not important	1,438	11,895	12%	1,018	9,467	11%	415	2,389	17%
		2 Somewhat important	4,582	11,895	39%	3,639	9,467	38%	926	2,389	39%
		3 Very important	5,171	11,895	43%	4,315	9,467	46%	846	2,389	35%
		998 Unsure	704	11,895	6%	495	9,467	5%	201	2,389	8%
Q58		1 A lot less than I expected	588	11,895	5%	399	9,467	4%	184	2,389	8%
		2 A little less than I expected	1,419	11,895	12%	1,074	9,467	11%	341	2,389	14%
		3 About the same as I expected	7,229	11,895	61%	5,957	9,467	63%	1,253	2,389	52%
		4 A little more than I expected	1,325	11,895	11%	1,039	9,467	11%	284	2,389	12%
		5 A lot more than I expected	436	11,895	4%	349	9,467	4%	85	2,389	4%
		6 It is too soon to judge	231	11,895	2%	160	9,467	2%	68	2,389	3%
		998 Unsure	669	11,895	6%	488	9,467	5%	175	2,389	7%
Q59		The rewards/benefits/discounts were more generous									
		1 than I expected	663	1,760	38%	516	1,388	37%	146	369	40%
		2 I used the credit card more than I expected	577	1,760	33%	449	1,388	32%	128	369	35%
		3 Both of these	447	1,760	25%	365	1,388	26%	82	369	22%
		998 Unsure	73	1,760	4%	59	1,388	4%	12	369	3%
Q60		The rewards/benefits/discounts were less generous									
		1 than I expected	1,429	2,007	71%	1,080	1,473	73%	341	525	65%
		2 I used the credit card less than I expected	197	2,007	10%	129	1,473	9%	69	525	13%
		3 Both of these	257	2,007	13%	173	1,473	12%	83	525	16%
		998 Unsure	124	2,007	6%	91	1,473	6%	32	525	6%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q61		1 Yes, an annual fee	1,163	11,895	10%	904	9,467	10%	256	2,389	11%
		2 Yes, a monthly fee	617	11,895	5%	480	9,467	5%	131	2,389	5%
		3 No	9,796	11,895	82%	7,894	9,467	83%	1,878	2,389	79%
		998 Unsure	319	11,895	3%	189	9,467	2%	124	2,389	5%
Q62		1 Yes, by a lot	898	1,780	50%	770	1,384	56%	127	388	33%
		2 Yes, by a little	477	1,780	27%	361	1,384	26%	110	388	28%
		3 No, they are about the same	167	1,780	9%	95	1,384	7%	72	388	18%
		No, the rewards/discounts/benefits I have received									
		4 are less than the \$Q62text fee	93	1,780	5%	58	1,384	4%	35	388	9%
		5 I have never tried to calculate it	66	1,780	4%	44	1,384	3%	22	388	6%
		6 It is too soon to judge	41	1,780	2%	31	1,384	2%	8	388	2%
		998 Unsure	38	1,780	2%	24	1,384	2%	14	388	4%
Q63		1 Yes, a lot	2,774	11,895	23%	2,324	9,467	25%	445	2,389	19%
		2 Yes, a little	3,430	11,895	29%	2,712	9,467	29%	710	2,389	30%
		3 No	5,505	11,895	46%	4,308	9,467	46%	1,174	2,389	49%
		998 Unsure	187	11,895	2%	123	9,467	1%	60	2,389	3%
Q70a		1 Yes	5,753	11,895	48%	4,825	9,467	51%	923	2,389	39%
		2 No	5,584	11,895	47%	4,228	9,467	45%	1,332	2,389	56%
		998 Unsure	559	11,895	5%	413	9,467	4%	135	2,389	6%
Q70b		1 Very difficult	91	5,753	2%	59	4,825	1%	32	923	3%
		2 Quite difficult	506	5,753	9%	372	4,825	8%	132	923	14%
		3 Neither easy nor difficult	1,107	5,753	19%	932	4,825	19%	173	923	19%
		4 Quite easy	2,479	5,753	43%	2,097	4,825	43%	382	923	41%
		5 Very easy	1,497	5,753	26%	1,307	4,825	27%	188	923	20%
		998 Unsure	74	5,753	1%	58	4,825	1%	16	923	2%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q70c		1 Very difficult	97	5,753	2%	69	4,825	1%	28	923	3%
		2 Quite difficult	473	5,753	8%	365	4,825	8%	107	923	12%
		3 Neither easy nor difficult	1,019	5,753	18%	848	4,825	18%	169	923	18%
		4 Quite easy	2,381	5,753	41%	2,002	4,825	41%	379	923	41%
		5 Very easy	1,681	5,753	29%	1,461	4,825	30%	218	923	24%
		998 Unsure	101	5,753	2%	80	4,825	2%	21	923	2%
Q78		1 Up to £100	74	1,770	4%	12	394	3%	57	1,319	4%
		2 Over £100 to £150	121	1,770	7%	11	394	3%	106	1,319	8%
		3 Over £150 to £200	233	1,770	13%	44	394	11%	180	1,319	14%
		4 Over £200 to £250	332	1,770	19%	60	394	15%	267	1,319	20%
		5 Over £250 to £500	402	1,770	23%	73	394	18%	317	1,319	24%
		6 Over £500 to £750	128	1,770	7%	26	394	6%	98	1,319	7%
		7 Over £750 to £1,000	191	1,770	11%	44	394	11%	141	1,319	11%
		8 Over £1,000	157	1,770	9%	80	394	20%	77	1,319	6%
		998 Unsure	131	1,770	7%	45	394	11%	76	1,319	6%
Q79		0 Never	501	1,770	28%	155	394	39%	322	1,319	24%
		1 Once	367	1,770	21%	96	394	24%	265	1,319	20%
		2 Twice	305	1,770	17%	38	394	10%	256	1,319	19%
		3 Three times	233	1,770	13%	27	394	7%	199	1,319	15%
		4 Four times	121	1,770	7%	18	394	5%	102	1,319	8%
		5 Five or more times	101	1,770	6%	16	394	4%	84	1,319	6%
		998 Unsure	142	1,770	8%	44	394	11%	91	1,319	7%
Q80		1 I requested the increase	75	367	20%	19	96	20%	55	265	21%
		The company offered it to me without my requesting									
		2 it	282	367	77%	75	96	78%	203	265	77%
		998 Unsure	10	367	3%	3	96	3%	7	265	3%
Q81		1 All ones that I requested	75	760	10%	9	99	9%	66	641	10%
		All ones that the company offered to me without my									
		2 requesting it	621	760	82%	81	99	81%	523	641	82%
		A mixture of ones I requested and ones the company									
		3 offered	50	760	7%	7	99	7%	42	641	7%
		998 Unsure	13	760	2%	3	99	3%	10	641	2%
Q82		1 Yes	254	1,770	14%	26	394	7%	225	1,319	17%
		2 No	1,434	1,770	81%	343	394	87%	1,040	1,319	79%
		998 Unsure	82	1,770	5%	25	394	6%	54	1,319	4%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q83		1 It is much too low	97	1,770	6%	15	394	4%	80	1,319	6%
		2 It is a little too low	291	1,770	16%	60	394	15%	221	1,319	17%
		3 It is about right	984	1,770	56%	252	394	64%	703	1,319	53%
		4 It is a little too high	208	1,770	12%	29	394	7%	175	1,319	13%
		5 It is much too high	100	1,770	6%	20	394	5%	77	1,319	6%
		998 Unsure	89	1,770	5%	18	394	5%	63	1,319	5%
Q84		1 It has increased too quickly	189	1,770	11%	21	394	5%	166	1,319	13%
		2 It has increased at about the right speed	939	1,770	53%	198	394	50%	718	1,319	54%
		3 It has increased too slowly	262	1,770	15%	65	394	16%	191	1,319	14%
		998 Unsure	381	1,770	21%	111	394	28%	244	1,319	19%
Q85a		1 Not important	184	1,770	10%	72	394	18%	105	1,319	8%
		2 Somewhat important	438	1,770	25%	75	394	19%	346	1,319	26%
		3 Very important	1,060	1,770	60%	225	394	57%	804	1,319	61%
		998 Unsure	88	1,770	5%	22	394	5%	63	1,319	5%
Q85b		1 Not important	417	1,770	24%	142	394	36%	261	1,319	20%
		2 Somewhat important	615	1,770	35%	111	394	28%	490	1,319	37%
		3 Very important	579	1,770	33%	103	394	26%	455	1,319	35%
		998 Unsure	160	1,770	9%	38	394	10%	113	1,319	9%
Q85c		1 Not important	413	1,770	23%	121	394	31%	281	1,319	21%
		2 Somewhat important	656	1,770	37%	152	394	39%	482	1,319	37%
		3 Very important	567	1,770	32%	93	394	24%	457	1,319	35%
		998 Unsure	133	1,770	8%	27	394	7%	99	1,319	7%
Q86		1 Yes, I considered other credit card(s)	671	1,770	38%	149	394	38%	509	1,319	39%
		2 No, I did not consider other credit cards	967	1,770	55%	229	394	58%	703	1,319	53%
		998 Unsure	132	1,770	7%	16	394	4%	107	1,319	8%
Q87		1 Very different	32	274	12%	2	75	3%	30	196	15%
		2 Quite different	84	274	31%	22	75	29%	60	196	31%
		3 Not that different	110	274	40%	36	75	49%	74	196	38%
		4 Not at all different	12	274	4%	4	75	5%	8	196	4%
		998 Unsure	36	274	13%	11	75	15%	24	196	12%

On Q87, the number of responses to question 87 is lower than it should have been as some respondents were incorrectly routed to bypass this question.

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q88a		1 Not at all	222	967	23%	41	229	18%	174	703	25%
		2 A little	348	967	36%	87	229	38%	250	703	36%
		3 A lot	263	967	27%	76	229	33%	174	703	25%
		998 Unsure	135	967	14%	25	229	11%	105	703	15%
Q88b		1 Not at all	213	967	22%	96	229	42%	110	703	16%
		2 A little	299	967	31%	69	229	30%	220	703	31%
		3 A lot	371	967	38%	44	229	19%	311	703	44%
		998 Unsure	85	967	9%	19	229	8%	62	703	9%
Q88c		1 Not at all	321	967	33%	89	229	39%	220	703	31%
		2 A little	267	967	28%	61	229	27%	200	703	28%
		3 A lot	267	967	28%	58	229	25%	200	703	28%
		998 Unsure	112	967	12%	21	229	9%	83	703	12%
Q88d		1 Not at all	470	967	49%	122	229	53%	331	703	47%
		2 A little	217	967	22%	48	229	21%	162	703	23%
		3 A lot	80	967	8%	17	229	7%	60	703	9%
		998 Unsure	200	967	21%	42	229	18%	150	703	21%
Q88e		1 Not at all	316	967	33%	79	229	35%	225	703	32%
		2 A little	379	967	39%	87	229	38%	280	703	40%
		3 A lot	133	967	14%	37	229	16%	92	703	13%
		998 Unsure	139	967	14%	26	229	11%	107	703	15%
Q88f		1 Not at all	251	967	26%	88	229	38%	160	703	23%
		2 A little	285	967	29%	64	229	28%	210	703	30%
		3 A lot	286	967	30%	47	229	21%	227	703	32%
		998 Unsure	146	967	15%	30	229	13%	106	703	15%
Q96		1 Up to 3 months ago	801	2,878	28%	243	833	29%	552	2,013	27%
		2 Over 3 to 6 months ago	779	2,878	27%	201	833	24%	569	2,013	28%
		3 Over 6 to 12 months ago	1,023	2,878	36%	297	833	36%	717	2,013	36%
		998 Unsure	275	2,878	10%	92	833	11%	175	2,013	9%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q97		1 Yes	556	2,878	19%	136	833	16%	418	2,013	21%
		2 Yes	240	2,878	8%	26	833	3%	212	2,013	11%
		3 Yes	748	2,878	26%	139	833	17%	604	2,013	30%
		4 Yes	582	2,878	20%	232	833	28%	345	2,013	17%
		5 Yes	667	2,878	23%	210	833	25%	455	2,013	23%
		97 Yes	254	2,878	9%	99	833	12%	148	2,013	7%
		998 Unsure	374	2,878	13%	133	833	16%	228	2,013	11%
Q98a		1 Yes	2,274	2,878	79%	654	833	79%	1,603	2,013	80%
		2 Yes	325	2,878	11%	83	833	10%	238	2,013	12%
		998 Unsure	279	2,878	10%	96	833	12%	172	2,013	9%
Q98b		1 Yes	1,207	2,878	42%	399	833	48%	795	2,013	39%
		2 Yes	1,028	2,878	36%	226	833	27%	798	2,013	40%
		998 Unsure	643	2,878	22%	207	833	25%	420	2,013	21%
Q99		1 Up to 6 months	160	2,274	7%	38	654	6%	121	1,603	8%
		2 Over 6 months to 12 months	538	2,274	24%	138	654	21%	398	1,603	25%
		3 Over 12 months to 18 months	782	2,274	34%	213	654	33%	561	1,603	35%
		4 Over 18 months to 24 months	361	2,274	16%	120	654	18%	239	1,603	15%
		5 Over 24 months to 36 months	267	2,274	12%	92	654	14%	175	1,603	11%
		6 Over 36 months	40	2,274	2%	13	654	2%	27	1,603	2%
		998 Unsure	126	2,274	6%	40	654	6%	81	1,603	5%
Q100		1 Up to 6 months	260	1,207	22%	78	399	19%	182	795	23%
		2 Over 6 months to 12 months	335	1,207	28%	106	399	27%	225	795	28%
		3 Over 12 months to 18 months	284	1,207	24%	99	399	25%	182	795	23%
		4 Over 18 months to 24 months	111	1,207	9%	30	399	7%	80	795	10%
		5 Over 24 months to 36 months	57	1,207	5%	21	399	5%	36	795	5%
		6 Over 36 months	16	1,207	1%	7	399	2%	9	795	1%
		998 Unsure	144	1,207	12%	58	399	15%	81	795	10%
Q103a		1 Yes	2,024	2,878	70%	521	833	63%	1,496	2,013	74%
		2 No	590	2,878	20%	225	833	27%	356	2,013	18%
		998 Unsure	264	2,878	9%	88	833	11%	161	2,013	8%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q103b		1 Higher than you expected	242	2,024	12%	40	521	8%	201	1,496	13%
		2 The same as you expected	1,571	2,024	78%	420	521	81%	1,144	1,496	76%
		3 Lower than you expected	146	2,024	7%	47	521	9%	99	1,496	7%
		998 Unsure	66	2,024	3%	14	521	3%	52	1,496	3%
Q104a	1	FALSE	193	2,878	7%	51	833	6%	140	2,013	7%
	2	TRUE	2,393	2,878	83%	683	833	82%	1,691	2,013	84%
	998 Unsure		293	2,878	10%	98	833	12%	182	2,013	9%
Q104b	1	FALSE	1,988	2,878	69%	554	833	66%	1,422	2,013	71%
	2	TRUE	526	2,878	18%	159	833	19%	361	2,013	18%
	998 Unsure		364	2,878	13%	120	833	14%	230	2,013	11%
Q104c	1	FALSE	298	2,878	10%	91	833	11%	206	2,013	10%
	2	TRUE	2,210	2,878	77%	608	833	73%	1,589	2,013	79%
	998 Unsure		371	2,878	13%	134	833	16%	218	2,013	11%
Q104d	1	FALSE	244	2,878	8%	63	833	8%	179	2,013	9%
	2	TRUE	2,232	2,878	78%	629	833	76%	1,589	2,013	79%
	998 Unsure		402	2,878	14%	140	833	17%	246	2,013	12%
Q312		1 Up to 1 month	56	2,014	3%	-	-	0%	-	-	0%
		2 Over 1 month to 3 months	42	2,014	2%	-	-	0%	-	-	0%
		3 Over 3 months to 6 months	44	2,014	2%	-	-	0%	-	-	0%
		4 Over 6 months to 1 year	81	2,014	4%	-	-	0%	-	-	0%
		5 Over 1 year to 2 years	209	2,014	10%	-	-	0%	-	-	0%
		6 Over 2 years to 3 years	208	2,014	10%	-	-	0%	-	-	0%
		7 Over 3 years to 5 years	312	2,014	16%	-	-	0%	-	-	0%
		8 Over 5 years to 10 years	439	2,014	22%	-	-	0%	-	-	0%
		9 Over 10 years	474	2,014	24%	-	-	0%	-	-	0%
		998 Unsure	149	2,014	7%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q313		1 Yes	1,477	2,014	73%	-	-	0%	-	-	0%
		2 No	537	2,014	27%	-	-	0%	-	-	0%
Q314_1		0 No	967	1,477	65%	-	-	0%	-	-	0%
		1 Yes	510	1,477	35%	-	-	0%	-	-	0%
Q314_2		0 No	901	1,477	61%	-	-	0%	-	-	0%
		1 Yes	576	1,477	39%	-	-	0%	-	-	0%
Q314_3		0 No	1,082	1,477	73%	-	-	0%	-	-	0%
		1 Yes	395	1,477	27%	-	-	0%	-	-	0%
Q314_4		0 No	1,134	1,477	77%	-	-	0%	-	-	0%
		1 Yes	343	1,477	23%	-	-	0%	-	-	0%
Q314_5		0 No	1,277	1,477	86%	-	-	0%	-	-	0%
		1 Yes	201	1,477	14%	-	-	0%	-	-	0%
Q314_6		0 No	1,466	1,477	99%	-	-	0%	-	-	0%
		1 Yes	11	1,477	1%	-	-	0%	-	-	0%
Q314_7		0 No	1,113	1,477	75%	-	-	0%	-	-	0%
		1 Yes	364	1,477	25%	-	-	0%	-	-	0%
Q314_8		0 No	1,330	1,477	90%	-	-	0%	-	-	0%
		1 Yes	147	1,477	10%	-	-	0%	-	-	0%
Q314_9		0 No	1,307	1,477	88%	-	-	0%	-	-	0%
		1 Yes	171	1,477	12%	-	-	0%	-	-	0%
Q314_10		0 No	1,443	1,477	98%	-	-	0%	-	-	0%
		1 Yes	35	1,477	2%	-	-	0%	-	-	0%
Q314_11		0 No	1,444	1,477	98%	-	-	0%	-	-	0%
		1 Yes Unsure	33	1,477	2%	-	-	0%	-	-	0%
Q315		1 Over 1 year to 2 years	707	1,477	48%	-	-	0%	-	-	0%
		2 Over 2 years to 3 years	319	1,477	22%	-	-	0%	-	-	0%
		3 Over 3 years to 5 years	175	1,477	12%	-	-	0%	-	-	0%
		4 Over 5 years to 10 years	114	1,477	8%	-	-	0%	-	-	0%
		5 Over 10 years	15	1,477	1%	-	-	0%	-	-	0%
		998 Unsure	148	1,477	10%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q316		1 Yes	103	1,477	7%	-	-	0%	-	-	0%
		2 Yes	321	1,477	22%	-	-	0%	-	-	0%
		3 Yes	56	1,477	4%	-	-	0%	-	-	0%
		5 Yes	118	1,477	8%	-	-	0%	-	-	0%
		6 Yes	121	1,477	8%	-	-	0%	-	-	0%
		7 Yes	161	1,477	11%	-	-	0%	-	-	0%
		8 Yes	22	1,477	1%	-	-	0%	-	-	0%
		9 Yes	198	1,477	13%	-	-	0%	-	-	0%
		10 Yes	36	1,477	2%	-	-	0%	-	-	0%
		11 Yes	197	1,477	13%	-	-	0%	-	-	0%
		12 Yes	105	1,477	7%	-	-	0%	-	-	0%
		13 Yes	139	1,477	9%	-	-	0%	-	-	0%
		14 Yes	596	1,477	40%	-	-	0%	-	-	0%
		96 Yes	164	1,477	11%	-	-	0%	-	-	0%
		998 Unsure	44	1,477	3%	-	-	0%	-	-	0%
Q317		1 Yes	51	537	9%	-	-	0%	-	-	0%
		2 Yes	231	537	43%	-	-	0%	-	-	0%
		3 Yes	108	537	20%	-	-	0%	-	-	0%
		4 Yes	74	537	14%	-	-	0%	-	-	0%
		5 Yes	158	537	29%	-	-	0%	-	-	0%
		97 Yes	38	537	7%	-	-	0%	-	-	0%
		998 Unsure	48	537	9%	-	-	0%	-	-	0%
Q318		1 Yes	35	2,014	2%	-	-	0%	-	-	0%
		2 Yes	799	2,014	40%	-	-	0%	-	-	0%
		3 Yes	115	2,014	6%	-	-	0%	-	-	0%
		4 Yes	50	2,014	2%	-	-	0%	-	-	0%
		5 Yes	73	2,014	4%	-	-	0%	-	-	0%
		6 Yes	88	2,014	4%	-	-	0%	-	-	0%
		7 Yes	82	2,014	4%	-	-	0%	-	-	0%
		8 Yes	987	2,014	49%	-	-	0%	-	-	0%
		97 Yes	203	2,014	10%	-	-	0%	-	-	0%
		998 Unsure	116	2,014	6%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q319		1 Very likely	268	2,014	13%	-	-	0%	-	-	0%
		2 Likely	599	2,014	30%	-	-	0%	-	-	0%
		3 Unlikely	455	2,014	23%	-	-	0%	-	-	0%
		4 Very unlikely	370	2,014	18%	-	-	0%	-	-	0%
		998 Unsure	322	2,014	16%	-	-	0%	-	-	0%
Q201a		1 Yes, I am a second cardholder	682	11,944	6%	-	-	0%	-	-	0%
		2 No, I am not a second cardholder	11,262	11,944	94%	-	-	0%	-	-	0%
Q201b		1 No	6,714	11,944	56%	-	-	0%	-	-	0%
		2 Yes	5,012	11,944	42%	-	-	0%	-	-	0%
		998 Unsure	217	11,944	2%	-	-	0%	-	-	0%
Q202		1 Yes	3,134	11,944	26%	-	-	0%	-	-	0%
		2 No	8,516	11,944	71%	-	-	0%	-	-	0%
		98 Unsure	293	11,944	2%	-	-	0%	-	-	0%
Q203		1 Yes	346	3,134	11%	-	-	0%	-	-	0%
		2 Yes	347	3,134	11%	-	-	0%	-	-	0%
		3 Yes	593	3,134	19%	-	-	0%	-	-	0%
		4 Yes	379	3,134	12%	-	-	0%	-	-	0%
		5 Yes	485	3,134	15%	-	-	0%	-	-	0%
		6 Yes	280	3,134	9%	-	-	0%	-	-	0%
		7 Yes	433	3,134	14%	-	-	0%	-	-	0%
		8 Yes	433	3,134	14%	-	-	0%	-	-	0%
		9 Yes	254	3,134	8%	-	-	0%	-	-	0%
		10 Yes	865	3,134	28%	-	-	0%	-	-	0%
		11 Yes	436	3,134	14%	-	-	0%	-	-	0%
		12 Yes	475	3,134	15%	-	-	0%	-	-	0%
		96 Yes	297	3,134	9%	-	-	0%	-	-	0%
		998 Unsure	121	3,134	4%	-	-	0%	-	-	0%
Q204		1 Yes	1,253	3,134	40%	-	-	0%	-	-	0%
		2 No	1,719	3,134	55%	-	-	0%	-	-	0%
		998 Unsure	162	3,134	5%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q205		1 Yes	347	1,253	28%	-	-	0%	-	-	0%
		2 Yes	405	1,253	32%	-	-	0%	-	-	0%
		3 Yes	693	1,253	55%	-	-	0%	-	-	0%
		4 Yes	115	1,253	9%	-	-	0%	-	-	0%
		5 Yes	140	1,253	11%	-	-	0%	-	-	0%
		6 Yes	434	1,253	35%	-	-	0%	-	-	0%
		7 Yes	58	1,253	5%	-	-	0%	-	-	0%
		8 Yes	11	1,253	1%	-	-	0%	-	-	0%
		9 Yes	21	1,253	2%	-	-	0%	-	-	0%
		998 Unsure	112	1,253	9%	-	-	0%	-	-	0%
Q205b		1 Not at all useful	33	1,253	3%	-	-	0%	-	-	0%
		2 Not that useful	142	1,253	11%	-	-	0%	-	-	0%
		3 Quite useful	707	1,253	56%	-	-	0%	-	-	0%
		4 Very useful	281	1,253	22%	-	-	0%	-	-	0%
		998 Unsure	90	1,253	7%	-	-	0%	-	-	0%
Q206a		1 Disagree strongly	148	3,134	5%	-	-	0%	-	-	0%
		2 Disagree slightly	580	3,134	18%	-	-	0%	-	-	0%
		3 Agree slightly	1,511	3,134	48%	-	-	0%	-	-	0%
		4 Agree strongly	698	3,134	22%	-	-	0%	-	-	0%
		998 Unsure	197	3,134	6%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q206b		1 Disagree strongly	517	3,134	16%	-	-	0%	-	-	0%
		2 Disagree slightly	1,047	3,134	33%	-	-	0%	-	-	0%
		3 Agree slightly	1,016	3,134	32%	-	-	0%	-	-	0%
		4 Agree strongly	318	3,134	10%	-	-	0%	-	-	0%
		998 Unsure	237	3,134	8%	-	-	0%	-	-	0%
Q206c		1 Disagree strongly	151	3,134	5%	-	-	0%	-	-	0%
		2 Disagree slightly	575	3,134	18%	-	-	0%	-	-	0%
		3 Agree slightly	1,377	3,134	44%	-	-	0%	-	-	0%
		4 Agree strongly	863	3,134	28%	-	-	0%	-	-	0%
		998 Unsure	169	3,134	5%	-	-	0%	-	-	0%
Q206d		1 Disagree strongly	244	3,134	8%	-	-	0%	-	-	0%
		2 Disagree slightly	800	3,134	26%	-	-	0%	-	-	0%
		3 Agree slightly	1,448	3,134	46%	-	-	0%	-	-	0%
		4 Agree strongly	363	3,134	12%	-	-	0%	-	-	0%
		998 Unsure	279	3,134	9%	-	-	0%	-	-	0%
Q206e		1 Disagree strongly	191	3,134	6%	-	-	0%	-	-	0%
		2 Disagree slightly	813	3,134	26%	-	-	0%	-	-	0%
		3 Agree slightly	1,298	3,134	41%	-	-	0%	-	-	0%
		4 Agree strongly	611	3,134	19%	-	-	0%	-	-	0%
		998 Unsure	221	3,134	7%	-	-	0%	-	-	0%
Q207		1 Yes	1,328	11,944	11%	-	-	0%	-	-	0%
		2 Yes	668	11,944	6%	-	-	0%	-	-	0%
		3 Yes	642	11,944	5%	-	-	0%	-	-	0%
		4 Yes	635	11,944	5%	-	-	0%	-	-	0%
		5 Yes	6,699	11,944	56%	-	-	0%	-	-	0%
		6 Yes	2,078	11,944	17%	-	-	0%	-	-	0%
		7 Yes	5,800	11,944	49%	-	-	0%	-	-	0%
		8 Yes	788	11,944	7%	-	-	0%	-	-	0%
		9 Yes	60	11,944	0%	-	-	0%	-	-	0%
		10 Yes	206	11,944	2%	-	-	0%	-	-	0%
		11 Yes	142	11,944	1%	-	-	0%	-	-	0%
		12 Yes	875	11,944	7%	-	-	0%	-	-	0%
		13 Yes	908	11,944	8%	-	-	0%	-	-	0%
		14 Yes	374	11,944	3%	-	-	0%	-	-	0%
		15 Yes	247	11,944	2%	-	-	0%	-	-	0%
		96 Yes	1,070	11,944	9%	-	-	0%	-	-	0%
		998 Unsure	247	11,944	2%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q208		1 Yes	433	668	65%	-	-	0%	-	-	0%
		2 Yes	149	668	22%	-	-	0%	-	-	0%
		3 Yes	50	668	7%	-	-	0%	-	-	0%
		5 Yes	39	668	6%	-	-	0%	-	-	0%
		6 Yes	21	668	3%	-	-	0%	-	-	0%
		7 Yes	186	668	28%	-	-	0%	-	-	0%
		8 Yes	39	668	6%	-	-	0%	-	-	0%
		9 Yes	111	668	17%	-	-	0%	-	-	0%
		10 Yes	7	668	1%	-	-	0%	-	-	0%
		11 Yes	80	668	12%	-	-	0%	-	-	0%
		12 Yes	23	668	3%	-	-	0%	-	-	0%
		13 Yes	6	668	1%	-	-	0%	-	-	0%
		96 Yes	13	668	2%	-	-	0%	-	-	0%
		998 Unsure	28	668	4%	-	-	0%	-	-	0%
Q209		1 Yes	341	642	53%	-	-	0%	-	-	0%
		2 Yes	113	642	18%	-	-	0%	-	-	0%
		3 Yes	14	642	2%	-	-	0%	-	-	0%
		4 Yes	31	642	5%	-	-	0%	-	-	0%
		5 Yes	30	642	5%	-	-	0%	-	-	0%
		6 Yes	304	642	47%	-	-	0%	-	-	0%
		7 Yes	73	642	11%	-	-	0%	-	-	0%
		8 Yes	189	642	29%	-	-	0%	-	-	0%
		9 Yes	54	642	8%	-	-	0%	-	-	0%
		10 Yes	43	642	7%	-	-	0%	-	-	0%
		11 Yes	12	642	2%	-	-	0%	-	-	0%
		96 Yes	10	642	2%	-	-	0%	-	-	0%
		998 Unsure	10	642	2%	-	-	0%	-	-	0%
Q210a		1 Yes	424	10,319	4%	-	-	0%	-	-	0%
		2 No	9,454	10,319	92%	-	-	0%	-	-	0%
		998 Unsure	441	10,319	4%	-	-	0%	-	-	0%

For Q210a, the number of responses to question 210b is marginally lower than it should have been as some respondents were incorrectly routed to bypass this question.

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q210b		1 I accepted it	60	424	14%	-	-	0%	-	-	0%
		2 I rejected it	324	424	76%	-	-	0%	-	-	0%
		998 Unsure	40	424	9%	-	-	0%	-	-	0%
Q211		1 Up to 1 year	416	5,012	8%	-	-	0%	-	-	0%
		2 Over 1 year to 2 years	629	5,012	13%	-	-	0%	-	-	0%
		3 Over 2 years to 3 years	678	5,012	14%	-	-	0%	-	-	0%
		4 Over 3 years to 5 years	843	5,012	17%	-	-	0%	-	-	0%
		5 Over 5 years to 10 years	1,029	5,012	21%	-	-	0%	-	-	0%
		6 Over 10 years	1,109	5,012	22%	-	-	0%	-	-	0%
		998 Unsure	309	5,012	6%	-	-	0%	-	-	0%
Q212		1 Up to 1 year	296	5,012	6%	-	-	0%	-	-	0%
		2 Over 1 year to 2 years	456	5,012	9%	-	-	0%	-	-	0%
		3 Over 2 years to 3 years	582	5,012	12%	-	-	0%	-	-	0%
		4 Over 3 years to 5 years	952	5,012	19%	-	-	0%	-	-	0%
		5 Over 5 years to 10 years	1,443	5,012	29%	-	-	0%	-	-	0%
		6 Over 10 years	1,071	5,012	21%	-	-	0%	-	-	0%
		998 Unsure	211	5,012	4%	-	-	0%	-	-	0%
Q213		1 Yes	365	5,012	7%	-	-	0%	-	-	0%
		2 Yes	70	5,012	1%	-	-	0%	-	-	0%
		3 Yes	1,299	5,012	26%	-	-	0%	-	-	0%
		4 Yes	1,097	5,012	22%	-	-	0%	-	-	0%
		5 Yes	1,232	5,012	25%	-	-	0%	-	-	0%
		6 Yes	96	5,012	2%	-	-	0%	-	-	0%
		7 Yes	1,491	5,012	30%	-	-	0%	-	-	0%
		8 Yes	140	5,012	3%	-	-	0%	-	-	0%
		9 Yes	1,431	5,012	29%	-	-	0%	-	-	0%
		10 Yes	866	5,012	17%	-	-	0%	-	-	0%
		11 Yes	908	5,012	18%	-	-	0%	-	-	0%
		12 Yes	174	5,012	3%	-	-	0%	-	-	0%
		13 Yes	512	5,012	10%	-	-	0%	-	-	0%
		14 Yes	222	5,012	4%	-	-	0%	-	-	0%
		15 Yes	98	5,012	2%	-	-	0%	-	-	0%
		96 Yes	326	5,012	7%	-	-	0%	-	-	0%
		998 Unsure	64	5,012	1%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q214		1 Very unlikely	5,583	11,944	47%	-	-	0%	-	-	0%
		2 Unlikely	2,666	11,944	22%	-	-	0%	-	-	0%
		3 Likely	1,937	11,944	16%	-	-	0%	-	-	0%
		4 Very likely	561	11,944	5%	-	-	0%	-	-	0%
	998	Unsure	1,196	11,944	10%	-	-	0%	-	-	0%
Q215		1 Within 6 months	408	2,498	16%	-	-	0%	-	-	0%
		2 More than 6 months to 1 year	570	2,498	23%	-	-	0%	-	-	0%
		3 More than 1 year to 2 years	596	2,498	24%	-	-	0%	-	-	0%
		4 More than 2 years	669	2,498	27%	-	-	0%	-	-	0%
	998	Unsure	255	2,498	10%	-	-	0%	-	-	0%
Q216		1 Yes	692	2,498	28%	-	-	0%	-	-	0%
		2 Yes	414	2,498	17%	-	-	0%	-	-	0%
		3 Yes	268	2,498	11%	-	-	0%	-	-	0%
		4 Yes	933	2,498	37%	-	-	0%	-	-	0%
		5 Yes	768	2,498	31%	-	-	0%	-	-	0%
		6 Yes	278	2,498	11%	-	-	0%	-	-	0%
	97	Yes	255	2,498	10%	-	-	0%	-	-	0%
	998	Unsure	165	2,498	7%	-	-	0%	-	-	0%
Q217		1 Yes	765	8,249	9%	-	-	0%	-	-	0%
		2 Yes	454	8,249	5%	-	-	0%	-	-	0%
		3 Yes	3,495	8,249	42%	-	-	0%	-	-	0%
		4 Yes	4,825	8,249	58%	-	-	0%	-	-	0%
		5 Yes	1,924	8,249	23%	-	-	0%	-	-	0%
		6 Yes	3,759	8,249	46%	-	-	0%	-	-	0%
		7 Yes	409	8,249	5%	-	-	0%	-	-	0%
		8 Yes	286	8,249	3%	-	-	0%	-	-	0%
		9 Yes	64	8,249	1%	-	-	0%	-	-	0%
		10 Yes	360	8,249	4%	-	-	0%	-	-	0%
		11 Yes	233	8,249	3%	-	-	0%	-	-	0%
		12 Yes	223	8,249	3%	-	-	0%	-	-	0%
	97	Yes	247	8,249	3%	-	-	0%	-	-	0%
	998	Unsure	198	8,249	2%	-	-	0%	-	-	0%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Savings		1 Less than £100	5,763	39,837	14%	582	15,598	4%	2,064	9,911	21%
		2 £100-£249	1,239	39,837	3%	193	15,598	1%	451	9,911	5%
		3 £250-£499	1,109	39,837	3%	208	15,598	1%	391	9,911	4%
		4 £500-£999	1,580	39,837	4%	304	15,598	2%	574	9,911	6%
		5 £1,000-£1,999	2,021	39,837	5%	475	15,598	3%	742	9,911	7%
		6 £2,000-£2,999	1,367	39,837	3%	392	15,598	3%	473	9,911	5%
		7 £3,000-£3,999	1,046	39,837	3%	308	15,598	2%	333	9,911	3%
		8 £4,000-£4,999	1,003	39,837	3%	361	15,598	2%	293	9,911	3%
		9 £5,000 to £9999	2,790	39,837	7%	1,227	15,598	8%	690	9,911	7%
		10 £10,000-£19,999	2,584	39,837	6%	1,291	15,598	8%	580	9,911	6%
		11 £20,000-£29,999	1,624	39,837	4%	933	15,598	6%	323	9,911	3%
		12 £30,000-£39,999	1,083	39,837	3%	656	15,598	4%	223	9,911	2%
		13 £40,000-£49,999	862	39,837	2%	546	15,598	4%	162	9,911	2%
		14 £50,000-£74,999	1,177	39,837	3%	796	15,598	5%	197	9,911	2%
		15 £75,000-£99,999	722	39,837	2%	514	15,598	3%	116	9,911	1%
		16 £100,000 and above	2,586	39,837	6%	2,107	15,598	14%	243	9,911	2%
		96 Don't know	1,505	39,837	4%	534	15,598	3%	287	9,911	3%
		97 Not Applicable	1,688	39,837	4%	246	15,598	2%	349	9,911	4%
		99 Prefer not to say	8,088	39,837	20%	3,926	15,598	25%	1,420	9,911	14%
Gross Household Income		1 under £5,000 per year	905	39,837	2%	126	15,598	1%	111	9,911	1%
		2 £5,000 to £9,999 per year	1,848	39,837	5%	425	15,598	3%	364	9,911	4%
		3 £10,000 to £14,999 per year	3,186	39,837	8%	906	15,598	6%	728	9,911	7%
		4 £15,000 to £19,999 per year	3,157	39,837	8%	1,091	15,598	7%	773	9,911	8%
		5 £20,000 to £24,999 per year	3,357	39,837	8%	1,210	15,598	8%	898	9,911	9%
		6 £25,000 to £29,999 per year	3,136	39,837	8%	1,252	15,598	8%	848	9,911	9%
		7 £30,000 to £34,999 per year	2,848	39,837	7%	1,149	15,598	7%	821	9,911	8%
		8 £35,000 to £39,999 per year	2,283	39,837	6%	971	15,598	6%	681	9,911	7%
		9 £40,000 to £44,999 per year	2,135	39,837	5%	925	15,598	6%	641	9,911	6%
		10 £45,000 to £49,999 per year	1,682	39,837	4%	742	15,598	5%	537	9,911	5%
		11 £50,000 to £59,999 per year	2,253	39,837	6%	1,051	15,598	7%	705	9,911	7%
		12 £60,000 to £69,999 per year	1,615	39,837	4%	776	15,598	5%	502	9,911	5%
		13 £70,000 to £99,999 per year	2,249	39,837	6%	1,181	15,598	8%	683	9,911	7%
		14 £100,000 to £149,999 per year	850	39,837	2%	457	15,598	3%	251	9,911	3%
		15 £150,000 and over	358	39,837	1%	179	15,598	1%	94	9,911	1%
		16 Don't know	2,010	39,837	5%	454	15,598	3%	246	9,911	2%
		17 Prefer not to answer	5,964	39,837	15%	2,702	15,598	17%	1,026	9,911	10%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Level of Education		1 No formal qualifications	2,197	39,837	6%	732	15,598	5%	417	9,911	4%
		2 Youth training certificate/skillseekers	113	39,837	0%	14	15,598	0%	37	9,911	0%
		3 Recognised trade apprenticeship completed	441	39,837	1%	161	15,598	1%	105	9,911	1%
		4 Clerical and commercial	600	39,837	2%	244	15,598	2%	164	9,911	2%
		5 City & Guilds certificate	1,522	39,837	4%	457	15,598	3%	396	9,911	4%
		6 City & Guilds certificate - advanced	873	39,837	2%	295	15,598	2%	243	9,911	2%
		7 ONC	333	39,837	1%	165	15,598	1%	79	9,911	1%
		8 CSE grades 2-5	809	39,837	2%	239	15,598	2%	220	9,911	2%
		9 CSE grade 1, GCE O level, GCSE, School Certificate	4,940	39,837	12%	1,863	15,598	12%	1,183	9,911	12%
		10 Scottish Ordinary/ Lower Certificate	184	39,837	0%	53	15,598	0%	47	9,911	0%
		11 GCE A level or Higher Certificate	6,288	39,837	16%	1,941	15,598	12%	1,435	9,911	14%
		12 Scottish Higher Certificate	602	39,837	2%	178	15,598	1%	174	9,911	2%
		13 Nursing qualification (eg SEN, SRN, SCM, RGN)	593	39,837	1%	243	15,598	2%	164	9,911	2%
		14 Teaching qualification (not degree)	825	39,837	2%	408	15,598	3%	163	9,911	2%
		15 University diploma	1,731	39,837	4%	613	15,598	4%	538	9,911	5%
		16 University or CNA A first degree (eg BA, B.Sc, B.Ed)	8,589	39,837	22%	3,716	15,598	24%	2,269	9,911	23%
		17 University or CNA A higher degree (eg M.Sc, Ph.D)	3,583	39,837	9%	1,830	15,598	12%	944	9,911	10%
		18 Other technical, professional or higher qualification	4,384	39,837	11%	2,095	15,598	13%	1,132	9,911	11%
		19 Don't know	452	39,837	1%	111	15,598	1%	86	9,911	1%
		20 Prefer not to say	779	39,837	2%	239	15,598	2%	116	9,911	1%
Household Size		1 1	7,118	39,837	18%	3,010	15,598	19%	1,715	9,911	17%
		2 2	16,264	39,837	41%	7,826	15,598	50%	3,726	9,911	38%
		3 3	7,075	39,837	18%	2,264	15,598	15%	1,962	9,911	20%
		4 4	5,875	39,837	15%	1,715	15,598	11%	1,670	9,911	17%
		5 5	1,942	39,837	5%	475	15,598	3%	523	9,911	5%
		6 6	598	39,837	2%	100	15,598	1%	162	9,911	2%
		7 7	189	39,837	0%	40	15,598	0%	43	9,911	0%
		8 8 or more	154	39,837	0%	17	15,598	0%	29	9,911	0%
		9 Don't know	84	39,837	0%	15	15,598	0%	14	9,911	0%
		10 Prefer not to say	537	39,837	1%	135	15,598	1%	67	9,911	1%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Work Status		1 Working full time (30 or more hours per week)	16,985	39,837	43%	6,310	15,598	40%	5,799	9,911	59%
		2 Working part time (8-29 hours a week)	5,011	39,837	13%	1,784	15,598	11%	1,253	9,911	13%
		3 Working part time (Less than 8 hours a week)	722	39,837	2%	296	15,598	2%	149	9,911	2%
		4 Full time student	2,434	39,837	6%	286	15,598	2%	218	9,911	2%
		5 Retired	9,675	39,837	24%	5,808	15,598	37%	1,548	9,911	16%
		6 Unemployed	1,341	39,837	3%	199	15,598	1%	223	9,911	2%
		7 Not working	2,792	39,837	7%	715	15,598	5%	550	9,911	6%
		8 Other	878	39,837	2%	200	15,598	1%	170	9,911	2%
Marital Status		1 Married	18,957	39,837	48%	9,099	15,598	58%	4,789	9,911	48%
		2 In a civil partnership	482	39,837	1%	162	15,598	1%	180	9,911	2%
		Separated but still legally married or in a civil partnership	636	39,837	2%	197	15,598	1%	180	9,911	2%
		Living with a partner but neither married nor in a civil partnership	5,204	39,837	13%	1,626	15,598	10%	1,587	9,911	16%
		4 In a relationship, but not living together	2,180	39,837	5%	507	15,598	3%	472	9,911	5%
		6 Single	8,448	39,837	21%	2,279	15,598	15%	1,739	9,911	18%
		7 Divorced	2,610	39,837	7%	1,041	15,598	7%	724	9,911	7%
		8 Widowed	1,318	39,837	3%	687	15,598	4%	240	9,911	2%
Property Ownership		1 Own – outright	12,513	39,837	31%	7,988	15,598	51%	1,892	9,911	19%
		2 Own – with a mortgage	11,895	39,837	30%	4,679	15,598	30%	4,206	9,911	42%
		Own (part-own) – through shared ownership scheme									
		3 (i.e. pay part mortgage, part rent)	319	39,837	1%	90	15,598	1%	133	9,911	1%
		4 Rent – from a private landlord	6,486	39,837	16%	1,364	15,598	9%	1,961	9,911	20%
		5 Rent – from my local authority	1,962	39,837	5%	297	15,598	2%	496	9,911	5%
		6 Rent – from a housing association	2,246	39,837	6%	319	15,598	2%	563	9,911	6%
		Neither – I live with my parents, family or friends but pay some rent to them	1,832	39,837	5%	407	15,598	3%	352	9,911	4%
		Neither – I live rent-free with my parents, family or friends	1,971	39,837	5%	312	15,598	2%	201	9,911	2%
		9 Other	611	39,837	2%	142	15,598	1%	108	9,911	1%

Question	Code	Label	All			No_Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Social Grade	1	ABC1	21,910	39,837	55%	10,565	15,598	68%	5,893	9,911	59%
	2	C2DE	17,927	39,837	45%	5,033	15,598	32%	4,018	9,911	41%
Profession		Professional or higher technical work - work that requires at least degree-level qualifications (e.g. 1 doctor, accountant Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, senior 2 sales manager, senior 3 Clerical (e.g. clerk, secretary)	8,788	39,837	22%	4,495	15,598	29%	2,246	9,911	23%
		Sales or Services (e.g. commercial traveller, shop 4 assistant, nursery nurse, care assistant, paramedic)	6,756	39,837	17%	3,338	15,598	21%	2,085	9,911	21%
		Foreman or Supervisor of Other Workers (e.g building 5 site foreman, supervisor of cleaning workers)	6,300	39,837	16%	2,714	15,598	17%	1,549	9,911	16%
			3,430	39,837	9%	930	15,598	6%	819	9,911	8%
			1,164	39,837	3%	435	15,598	3%	331	9,911	3%
		6 Skilled Manual Work (e.g. plumber, electrician, fitter) Semi-Skilled or Unskilled Manual Work (e.g. machine operator, assembler, postman, waitress, cleaner, 7 labourer, driver, b	2,619	39,837	7%	859	15,598	6%	747	9,911	8%
		8 Other	4,140	39,837	10%	943	15,598	6%	946	9,911	10%
		9 Have never worked	5,301	39,837	13%	1,758	15,598	11%	1,092	9,911	11%
			1,340	39,837	3%	127	15,598	1%	97	9,911	1%

Question	Code	Label	All			No Interest			Interest		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Region		1 North East	1,633	39,837	4%	593	15,598	4%	380	9,911	4%
		2 North West	4,422	39,837	11%	1,639	15,598	11%	1,075	9,911	11%
		3 Yorkshire and the Humber	3,306	39,837	8%	1,284	15,598	8%	793	9,911	8%
		4 East Midlands	2,868	39,837	7%	1,112	15,598	7%	690	9,911	7%
		5 West Midlands	3,506	39,837	9%	1,295	15,598	8%	868	9,911	9%
		6 East of England	3,705	39,837	9%	1,588	15,598	10%	898	9,911	9%
		7 London	5,139	39,837	13%	1,941	15,598	12%	1,396	9,911	14%
		8 South East	5,458	39,837	14%	2,327	15,598	15%	1,298	9,911	13%
		9 South West	3,386	39,837	9%	1,429	15,598	9%	828	9,911	8%
		10 Wales	1,952	39,837	5%	722	15,598	5%	479	9,911	5%
		11 Scotland	3,346	39,837	8%	1,280	15,598	8%	887	9,911	9%
		12 Northern Ireland	1,115	39,837	3%	388	15,598	2%	320	9,911	3%
Age		1 18 - 24	4,622	39,837	12%	622	15,598	4%	593	9,911	6%
		2 25 - 39	10,039	39,837	25%	3,052	15,598	20%	3,256	9,911	33%
		3 40 - 54	10,676	39,837	27%	3,846	15,598	25%	3,301	9,911	33%
		4 55 - 64	5,736	39,837	14%	2,795	15,598	18%	1,291	9,911	13%
		5 65+	8,764	39,837	22%	5,283	15,598	34%	1,470	9,911	15%
Gender		1 Male	19,401	39,837	49%	7,835	15,598	50%	5,099	9,911	51%
		2 Female	20,436	39,837	51%	7,762	15,598	50%	4,812	9,911	49%

Demographics

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q1		0 Ccredit Cards Held	11,944	39,837	30%	-	-	0%	-	-	0%	-	-	0%
		1 Ccredit Cards Held	12,266	39,837	31%	4,204	13,231	32%	899	3,617	25%	1,170	2,123	55%
		2 Ccredit Cards Held	8,412	39,837	21%	4,498	13,231	34%	1,217	3,617	34%	602	2,123	28%
		3 Ccredit Cards Held	4,077	39,837	10%	2,507	13,231	19%	812	3,617	22%	206	2,123	10%
		4 Ccredit Cards Held	1,795	39,837	5%	1,133	13,231	9%	377	3,617	10%	84	2,123	4%
		5 Ccredit Cards Held	789	39,837	2%	521	13,231	4%	169	3,617	5%	26	2,123	1%
		6 Ccredit Cards Held	289	39,837	1%	206	13,231	2%	51	3,617	1%	15	2,123	1%
		7 Ccredit Cards Held	104	39,837	0%	79	13,231	1%	31	3,617	1%	6	2,123	0%
		8 Ccredit Cards Held	55	39,837	0%	35	13,231	0%	17	3,617	0%	1	2,123	0%
		9 Ccredit Cards Held	18	39,837	0%	11	13,231	0%	7	3,617	0%	-	-	0%
		10 Ccredit Cards Held	45	39,837	0%	21	13,231	0%	17	3,617	0%	3	2,123	0%
		11 Ccredit Cards Held	5	39,837	0%	1	13,231	0%	1	3,617	0%	-	-	0%
		12 Ccredit Cards Held	11	39,837	0%	5	13,231	0%	5	3,617	0%	1	2,123	0%
		13 Ccredit Cards Held	2	39,837	0%	1	13,231	0%	-	-	0%	-	-	0%
		15 Ccredit Cards Held	3	39,837	0%	1	13,231	0%	-	-	0%	-	-	0%
		16 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
		17 Ccredit Cards Held	1	39,837	0%	-	-	0%	1	3,617	0%	-	-	0%
		20 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	3,617	0%	-	-	0%
		22 Ccredit Cards Held	3	39,837	0%	1	13,231	0%	1	3,617	0%	-	-	0%
		28 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
		32 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
		34 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
		46 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
		50 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
		54 Ccredit Cards Held	2	39,837	0%	2	13,231	0%	2	3,617	0%	2	2,123	0%
		56 Ccredit Cards Held	1	39,837	0%	1	13,231	0%	1	3,617	0%	1	2,123	0%
		67 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
		74 Ccredit Cards Held	2	39,837	0%	-	-	0%	2	3,617	0%	-	-	0%
		99 Ccredit Cards Held	1	39,837	0%	-	-	0%	-	-	0%	-	-	0%
		100 Ccredit Cards Held	3	39,837	0%	-	-	0%	2	3,617	0%	2	2,123	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q2		Yes, I have used the credit card in the past 12 months	10,761	12,266	88%	4,204	4,204	100%	899	899	100%	1,170	1,170	100%
		No, I have not used the credit card in the past 12 months	1,505	12,266	12%	-	-	0%	-	-	0%	-	-	0%
Q3		0 Credit Cards Used	510	15,627	3%	-	-	0%	-	-	0%	-	-	0%
		1 Credit Cards Used	2,606	15,627	17%	1,332	9,027	15%	424	2,718	16%	143	953	15%
		2 Credit Cards Used	7,691	15,627	49%	4,517	9,027	50%	1,268	2,718	47%	550	953	58%
		3 Credit Cards Used	3,074	15,627	20%	2,010	9,027	22%	644	2,718	24%	165	953	17%
		4 Credit Cards Used	1,101	15,627	7%	744	9,027	8%	223	2,718	8%	56	953	6%
		5 Credit Cards Used	400	15,627	3%	270	9,027	3%	83	2,718	3%	19	953	2%
		6 Credit Cards Used	136	15,627	1%	91	9,027	1%	28	2,718	1%	8	953	1%
		7 Credit Cards Used	46	15,627	0%	35	9,027	0%	18	2,718	1%	5	953	0%
		8 Credit Cards Used	20	15,627	0%	13	9,027	0%	8	2,718	0%	-	-	0%
		9 Credit Cards Used	10	15,627	0%	2	9,027	0%	4	2,718	0%	-	-	0%
		10 Credit Cards Used	19	15,627	0%	8	9,027	0%	6	2,718	0%	1	953	0%
		11 Credit Cards Used	1	15,627	0%	-	-	0%	-	-	0%	-	-	0%
		12 Credit Cards Used	4	15,627	0%	2	9,027	0%	3	2,718	0%	2	953	0%
		18 Credit Cards Used	1	15,627	0%	-	-	0%	1	2,718	0%	-	-	0%
		20 Credit Cards Used	1	15,627	0%	-	-	0%	1	2,718	0%	-	-	0%
		22 Credit Cards Used	1	15,627	0%	-	-	0%	1	2,718	0%	-	-	0%
		32 Credit Cards Used	1	15,627	0%	1	9,027	0%	1	2,718	0%	1	953	0%
		46 Credit Cards Used	1	15,627	0%	1	9,027	0%	1	2,718	0%	1	953	0%
		54 Credit Cards Used	1	15,627	0%	1	9,027	0%	1	2,718	0%	1	953	0%
		99 Credit Cards Used	1	15,627	0%	-	-	0%	-	-	0%	-	-	0%
		100 Credit Cards Used	3	15,627	0%	-	-	0%	2	2,718	0%	2	953	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q4a		1 Up to £250	572	25,879	2%	113	13,231	1%	90	3,617	2%	221	2,123	10%
		2 Over £250 to £500	921	25,879	4%	218	13,231	2%	145	3,617	4%	283	2,123	13%
		3 Over £500 to £750	560	25,879	2%	174	13,231	1%	131	3,617	4%	162	2,123	8%
		4 Over £750 to £1,000	1,065	25,879	4%	328	13,231	2%	169	3,617	5%	249	2,123	12%
		5 Over £1,000 to £2,500	3,207	25,879	12%	1,192	13,231	9%	374	3,617	10%	442	2,123	21%
		6 Over £2,500 to £5,000	4,909	25,879	19%	2,444	13,231	18%	541	3,617	15%	406	2,123	19%
		7 Over £5,000 to £7,500	3,131	25,879	12%	1,790	13,231	14%	390	3,617	11%	135	2,123	6%
		8 Over £7,500 to £10,000	2,953	25,879	11%	1,775	13,231	13%	382	3,617	11%	68	2,123	3%
		9 Over £10,000 to £15,000	3,168	25,879	12%	1,958	13,231	15%	488	3,617	13%	53	2,123	3%
		10 Over £15,000 to £20,000	1,802	25,879	7%	1,144	13,231	9%	349	3,617	10%	26	2,123	1%
		11 Over £20,000	2,074	25,879	8%	1,443	13,231	11%	459	3,617	13%	34	2,123	2%
Q4bi	998	Unsure	1,517	25,879	6%	652	13,231	5%	100	3,617	3%	46	2,123	2%
		1 Yes, I paid off the full amount outstanding	16,506	25,879	64%	10,373	13,231	78%	1,106	3,617	31%	926	2,123	44%
		2 No, I did not pay off the full amount outstanding	8,763	25,879	34%	2,758	13,231	21%	2,446	3,617	68%	1,152	2,123	54%
		I did not have anything to pay as I had a nil												
Q4bii		3 balance	440	25,879	2%	79	13,231	1%	48	3,617	1%	33	2,123	2%
	998	Unsure	169	25,879	1%	21	13,231	0%	17	3,617	0%	11	2,123	1%
		1 Nil	17,009	25,879	66%	10,464	13,231	79%	1,166	3,617	32%	978	2,123	46%
		2 Up to £250	1,132	25,879	4%	273	13,231	2%	148	3,617	4%	256	2,123	12%
		3 Over £250 to £500	870	25,879	3%	250	13,231	2%	144	3,617	4%	155	2,123	7%
		4 Over £500 to £750	614	25,879	2%	200	13,231	2%	138	3,617	4%	101	2,123	5%
		5 Over £750 to £1,000	793	25,879	3%	245	13,231	2%	202	3,617	6%	155	2,123	7%
		6 Over £1,000 to £2,500	1,682	25,879	6%	551	13,231	4%	487	3,617	13%	242	2,123	11%
		7 Over £2,500 to £5,000	1,431	25,879	6%	506	13,231	4%	516	3,617	14%	134	2,123	6%
		8 Over £5,000 to £7,500	628	25,879	2%	222	13,231	2%	250	3,617	7%	33	2,123	2%
		9 Over £7,500 to £10,000	449	25,879	2%	169	13,231	1%	178	3,617	5%	16	2,123	1%
		10 Over £10,000 to £15,000	355	25,879	1%	120	13,231	1%	137	3,617	4%	4	2,123	0%
		11 Over £15,000 to £20,000	150	25,879	1%	56	13,231	0%	70	3,617	2%	5	2,123	0%
		12 Over £20,000	175	25,879	1%	65	13,231	0%	71	3,617	2%	4	2,123	0%
	998	Unsure	591	25,879	2%	110	13,231	1%	111	3,617	3%	40	2,123	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q4c		1 Nil	1,009	25,879	4%	134	13,231	1%	272	3,617	8%	91	2,123	4%
		2 Up to £50	3,348	25,879	13%	646	13,231	5%	480	3,617	13%	478	2,123	23%
		3 Over £50 to £100	3,019	25,879	12%	891	13,231	7%	526	3,617	15%	400	2,123	19%
		4 Over £100 to £150	2,178	25,879	8%	838	13,231	6%	409	3,617	11%	253	2,123	12%
		5 Over £150 to £250	2,537	25,879	10%	1,198	13,231	9%	409	3,617	11%	251	2,123	12%
		6 Over £250 to £500	4,484	25,879	17%	2,890	13,231	22%	511	3,617	14%	307	2,123	14%
		7 Over £500 to £1,000	4,230	25,879	16%	3,253	13,231	25%	432	3,617	12%	149	2,123	7%
		8 Over £1,000 to £2,000	2,468	25,879	10%	2,020	13,231	15%	229	3,617	6%	67	2,123	3%
		9 Over £2,000	1,239	25,879	5%	964	13,231	7%	173	3,617	5%	45	2,123	2%
	998	Unsure	1,365	25,879	5%	398	13,231	3%	176	3,617	5%	83	2,123	4%
Q4cii		1 Yes, frequently	4,808	25,879	19%	1,276	13,231	10%	1,133	3,617	31%	961	2,123	45%
		2 Yes, occasionally	2,710	25,879	10%	959	13,231	7%	868	3,617	24%	433	2,123	20%
		3 Yes, rarely	2,392	25,879	9%	1,057	13,231	8%	567	3,617	16%	193	2,123	9%
		4 No	15,598	25,879	60%	9,886	13,231	75%	1,012	3,617	28%	476	2,123	22%
	998	Unsure	370	25,879	1%	52	13,231	0%	38	3,617	1%	61	2,123	3%
Q4d		1 Not at all concerned	12,583	25,879	49%	7,932	13,231	60%	771	3,617	21%	430	2,123	20%
		2 Not really concerned	6,410	25,879	25%	2,966	13,231	22%	1,002	3,617	28%	598	2,123	28%
		3 Slightly concerned	4,487	25,879	17%	1,626	13,231	12%	1,207	3,617	33%	696	2,123	33%
		4 Very concerned	2,052	25,879	8%	612	13,231	5%	615	3,617	17%	366	2,123	17%
	998	Unsure	347	25,879	1%	95	13,231	1%	22	3,617	1%	33	2,123	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q6a		1 Up to £250	268	15,117	2%	82	9,027	1%	59	2,718	2%	96	953	10%
		2 Over £250 to £500	398	15,117	3%	176	9,027	2%	81	2,718	3%	99	953	10%
		3 Over £500 to £750	310	15,117	2%	157	9,027	2%	97	2,718	4%	86	953	9%
		4 Over £750 to £1,000	578	15,117	4%	254	9,027	3%	106	2,718	4%	113	953	12%
		5 Over £1,000 to £2,500	2,237	15,117	15%	1,178	9,027	13%	404	2,718	15%	267	953	28%
		6 Over £2,500 to £5,000	4,138	15,117	27%	2,675	9,027	30%	665	2,718	24%	180	953	19%
		7 Over £5,000 to £7,500	2,590	15,117	17%	1,715	9,027	19%	468	2,718	17%	40	953	4%
		8 Over £7,500 to £10,000	1,950	15,117	13%	1,271	9,027	14%	362	2,718	13%	29	953	3%
		9 Over £10,000 to £15,000	1,355	15,117	9%	794	9,027	9%	309	2,718	11%	23	953	2%
		10 Over £15,000 to £20,000	231	15,117	2%	147	9,027	2%	43	2,718	2%	4	953	0%
		11 Over £20,000	101	15,117	1%	77	9,027	1%	12	2,718	0%	5	953	1%
	998	Unsure	961	15,117	6%	502	9,027	6%	112	2,718	4%	11	953	1%
Q6bi		1 Yes, I paid off the full amount outstanding	17,698	25,879	68%	11,205	13,231	85%	1,499	3,617	41%	971	2,123	46%
		2 No, I did not pay off the full amount outstanding	7,502	25,879	29%	1,914	13,231	14%	2,017	3,617	56%	1,100	2,123	52%
		I did not have anything to pay as I had a nil												
		3 balance	505	25,879	2%	96	13,231	1%	83	3,617	2%	43	2,123	2%
	998	Unsure	173	25,879	1%	16	13,231	0%	18	3,617	0%	9	2,123	0%
Q6bii		1 Nil	18,275	25,879	71%	11,313	13,231	86%	1,593	3,617	44%	1,035	2,123	49%
		2 Up to £250	1,305	25,879	5%	312	13,231	2%	241	3,617	7%	300	2,123	14%
		3 Over £250 to £500	959	25,879	4%	272	13,231	2%	225	3,617	6%	172	2,123	8%
		4 Over £500 to £750	613	25,879	2%	170	13,231	1%	159	3,617	4%	100	2,123	5%
		5 Over £750 to £1,000	735	25,879	3%	186	13,231	1%	158	3,617	4%	154	2,123	7%
		6 Over £1,000 to £2,500	1,542	25,879	6%	412	13,231	3%	443	3,617	12%	223	2,123	11%
		7 Over £2,500 to £5,000	1,037	25,879	4%	272	13,231	2%	368	3,617	10%	83	2,123	4%
		8 Over £5,000 to £7,500	432	25,879	2%	106	13,231	1%	179	3,617	5%	12	2,123	1%
		9 Over £7,500 to £10,000	234	25,879	1%	61	13,231	0%	85	3,617	2%	2	2,123	0%
		10 Over £10,000 to £15,000	153	25,879	1%	38	13,231	0%	58	3,617	2%	2	2,123	0%
		11 Over £15,000 to £20,000	15	25,879	0%	4	13,231	0%	8	3,617	0%	-	-	0%
		12 Over £20,000	13	25,879	0%	1	13,231	0%	4	3,617	0%	-	-	0%
	998	Unsure	566	25,879	2%	85	13,231	1%	96	3,617	3%	40	2,123	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q6c		1 Nil	730	15,117	5%	102	9,027	1%	312	2,718	11%	56	953	6%
		2 Up to £50	1,591	15,117	11%	405	9,027	4%	426	2,718	16%	220	953	23%
		3 Over £50 to £100	1,669	15,117	11%	618	9,027	7%	452	2,718	17%	190	953	20%
		4 Over £100 to £150	1,269	15,117	8%	613	9,027	7%	295	2,718	11%	130	953	14%
		5 Over £150 to £250	1,581	15,117	10%	947	9,027	10%	293	2,718	11%	98	953	10%
		6 Over £250 to £500	2,804	15,117	19%	2,122	9,027	24%	318	2,718	12%	116	953	12%
		7 Over £500 to £1,000	2,622	15,117	17%	2,202	9,027	24%	258	2,718	9%	63	953	7%
		8 Over £1,000 to £2,000	1,492	15,117	10%	1,301	9,027	14%	141	2,718	5%	30	953	3%
		9 Over £2,000	457	15,117	3%	389	9,027	4%	41	2,718	2%	13	953	1%
	998	Unsure	904	15,117	6%	328	9,027	4%	182	2,718	7%	37	953	4%
Q6cii		1 Yes, frequently	4,462	25,879	17%	1,117	13,231	8%	1,018	3,617	28%	903	2,123	43%
		2 Yes, occasionally	2,443	25,879	9%	826	13,231	6%	776	3,617	21%	466	2,123	22%
		3 Yes, rarely	1,958	25,879	8%	798	13,231	6%	446	3,617	12%	176	2,123	8%
		4 No	16,581	25,879	64%	10,423	13,231	79%	1,330	3,617	37%	515	2,123	24%
	998	Unsure	436	25,879	2%	67	13,231	1%	48	3,617	1%	64	2,123	3%
Q7		1 Up to 1 month	160	25,879	1%	61	13,231	0%	62	3,617	2%	45	2,123	2%
		2 Over 1 month to 3 months	555	25,879	2%	242	13,231	2%	196	3,617	5%	140	2,123	7%
		3 Over 3 months to 6 months	983	25,879	4%	458	13,231	3%	303	3,617	8%	249	2,123	12%
		4 Over 6 months to 1 year	1,861	25,879	7%	881	13,231	7%	468	3,617	13%	397	2,123	19%
		5 Over 1 year to 2 years	2,881	25,879	11%	1,380	13,231	10%	504	3,617	14%	487	2,123	23%
		6 Over 2 years to 3 years	2,958	25,879	11%	1,573	13,231	12%	454	3,617	13%	347	2,123	16%
		7 Over 3 years to 5 years	3,875	25,879	15%	2,170	13,231	16%	483	3,617	13%	232	2,123	11%
		8 Over 5 years to 10 years	6,013	25,879	23%	3,535	13,231	27%	627	3,617	17%	159	2,123	8%
		9 Over 10 years	6,101	25,879	24%	2,802	13,231	21%	484	3,617	13%	51	2,123	2%
	998	Unsure	492	25,879	2%	129	13,231	1%	37	3,617	1%	16	2,123	1%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q8a		1 Yes, it offers rewards, discounts or benefits	14,942	25,879	58%	13,231	13,231	100%	1,980	3,617	55%	811	2,123	38%
		2 No, it does not offer rewards, discount or benefits	7,970	25,879	31%	-	-	0%	1,201	3,617	33%	1,092	2,123	51%
		998 Unsure	2,967	25,879	11%	-	-	0%	435	3,617	12%	220	2,123	10%
Q8b		Yes, I have collected or accrued rewards,												
		1 discounts or benefits	13,231	14,942	89%	13,231	13,231	100%	1,582	1,980	80%	635	811	78%
		No, I have not collected or accrued any rewards,												
		2 discounts or benefits	1,402	14,942	9%	-	-	0%	334	1,980	17%	155	811	19%
		998 Unsure	309	14,942	2%	-	-	0%	64	1,980	3%	21	811	3%
Q8c		1 Yes, I have transferred a balance to my main CC	2,483	25,879	10%	1,003	13,231	8%	2,483	3,617	69%	545	2,123	26%
		2 No, I have not made a balance transfer my main CC	22,893	25,879	88%	12,137	13,231	92%	1,116	3,617	31%	1,555	2,123	73%
		998 Unsure	503	25,879	2%	90	13,231	1%	18	3,617	0%	23	2,123	1%
Q8d		1 Yes, I have transferred a balance from my main CC	2,041	25,879	8%	1,117	13,231	8%	2,041	3,617	56%	495	2,123	23%
		2 No, I have not made a balance transfer my main CC	23,323	25,879	90%	12,011	13,231	91%	1,520	3,617	42%	1,600	2,123	75%
		998 Unsure	515	25,879	2%	103	13,231	1%	56	3,617	2%	29	2,123	1%
Q8e		Yes, it is a card designed for people with no/poor												
		1 credit history	2,123	25,879	8%	635	13,231	5%	632	3,617	17%	2,123	2,123	100%
		No, it is not a card designed for people with no/poor												
		2 credit history	19,473	25,879	75%	10,439	13,231	79%	2,558	3,617	71%	-	-	0%
		998 Unsure	4,282	25,879	17%	2,157	13,231	16%	427	3,617	12%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q9a		1 Yes	7,210	15,117	48%	5,450	9,027	60%	1,172	2,718	43%	376	953	39%
		2 No	6,045	15,117	40%	2,998	9,027	33%	1,153	2,718	42%	481	953	50%
		998 Unsure	1,862	15,117	12%	579	9,027	6%	393	2,718	14%	96	953	10%
Q9e		1 Yes	1,713	15,117	11%	979	9,027	11%	1,047	2,718	39%	241	953	25%
		2 No	13,006	15,117	86%	7,948	9,027	88%	1,558	2,718	57%	677	953	71%
		998 Unsure	398	15,117	3%	99	9,027	1%	113	2,718	4%	35	953	4%
Q9i		1 Yes	1,024	15,117	7%	420	9,027	5%	388	2,718	14%	570	953	60%
		2 No	12,308	15,117	81%	7,550	9,027	84%	2,079	2,718	76%	315	953	33%
		998 Unsure	1,786	15,117	12%	1,057	9,027	12%	251	2,718	9%	67	953	7%
Q11i		1 Yes	3,800	25,879	15%	2,036	13,231	15%	1,434	3,617	40%	803	2,123	38%
		2 No	21,401	25,879	83%	10,993	13,231	83%	2,053	3,617	57%	1,247	2,123	59%
		998 Unsure	678	25,879	3%	202	13,231	2%	131	3,617	4%	73	2,123	3%
Q11ii		1 Yes	2,142	25,879	8%	997	13,231	8%	646	3,617	18%	535	2,123	25%
		2 No	22,901	25,879	88%	11,957	13,231	90%	2,801	3,617	77%	1,483	2,123	70%
		998 Unsure	835	25,879	3%	277	13,231	2%	169	3,617	5%	105	2,123	5%
Q11iii		1 Yes	3,092	25,879	12%	1,644	13,231	12%	667	3,617	18%	598	2,123	28%
		2 No	22,050	25,879	85%	11,365	13,231	86%	2,768	3,617	77%	1,400	2,123	66%
		998 Unsure	737	25,879	3%	221	13,231	2%	183	3,617	5%	125	2,123	6%
Q11a		1 Yes, one of them was my main CC	3,407	5,918	58%	1,672	3,113	54%	946	1,571	60%	759	933	81%
		2 No, none of them were my main CC	2,511	5,918	42%	1,440	3,113	46%	625	1,571	40%	175	933	19%
Q12a		1 This was my first credit card	6,698	25,879	26%	2,150	13,231	16%	861	3,617	24%	737	2,123	35%
		I did not have any other credit cards at the time although I had had one or more credit cards												
		2 previously	2,671	25,879	10%	1,003	13,231	8%	341	3,617	9%	685	2,123	32%
		I had one or more credit cards at the time and I wanted to replace it/one or more of them with a												
		3 new one from **the same	1,798	25,879	7%	1,052	13,231	8%	452	3,617	12%	250	2,123	12%
		I had one or more credit cards at the time and I wanted to replace it/one or more of them with a												
Q12a		4 new one from **a differ	5,793	25,879	22%	3,854	13,231	29%	1,010	3,617	28%	141	2,123	7%
		I had one or more credit cards at the time and I												
		5 wanted to have an additional one	4,657	25,879	18%	3,241	13,231	24%	563	3,617	16%	190	2,123	9%
		998 I do not recall	4,261	25,879	16%	1,930	13,231	15%	390	3,617	11%	122	2,123	6%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q12b		1 Yes	2,443	25,879	9%	1,456	13,231	11%	449	3,617	12%	249	2,123	12%
		2 Yes	8,607	25,879	33%	3,179	13,231	24%	1,212	3,617	34%	435	2,123	20%
		3 Yes	1,476	25,879	6%	693	13,231	5%	342	3,617	9%	144	2,123	7%
		4 Yes	3,184	25,879	12%	2,146	13,231	16%	365	3,617	10%	136	2,123	6%
		5 Yes	10,842	25,879	42%	6,205	13,231	47%	1,424	3,617	39%	1,226	2,123	58%
		998 unsure	1,590	25,879	6%	654	13,231	5%	166	3,617	5%	62	2,123	3%
Q13a		1 Yes	4,194	25,879	16%	1,895	13,231	14%	925	3,617	26%	721	2,123	34%
		2 Yes	3,421	25,879	13%	1,264	13,231	10%	889	3,617	25%	631	2,123	30%
		3 Yes	5,905	25,879	23%	2,932	13,231	22%	847	3,617	23%	482	2,123	23%
		4 Yes	3,906	25,879	15%	1,923	13,231	15%	568	3,617	16%	314	2,123	15%
		5 Yes	2,403	25,879	9%	1,034	13,231	8%	382	3,617	11%	231	2,123	11%
		6 Yes	3,206	25,879	12%	1,105	13,231	8%	482	3,617	13%	757	2,123	36%
		7 Yes	3,613	25,879	14%	1,935	13,231	15%	997	3,617	28%	256	2,123	12%
		8 Yes	8,577	25,879	33%	7,985	13,231	60%	823	3,617	23%	304	2,123	14%
		9 Yes	1,230	25,879	5%	465	13,231	4%	365	3,617	10%	157	2,123	7%
		10 Yes	1,687	25,879	7%	553	13,231	4%	611	3,617	17%	139	2,123	7%
		11 Yes	926	25,879	4%	360	13,231	3%	230	3,617	6%	102	2,123	5%
		12 Yes	1,727	25,879	7%	818	13,231	6%	669	3,617	19%	78	2,123	4%
		13 Yes	1,042	25,879	4%	752	13,231	6%	193	3,617	5%	116	2,123	5%
		14 Yes	623	25,879	2%	279	13,231	2%	227	3,617	6%	139	2,123	7%
		15 Yes	608	25,879	2%	258	13,231	2%	152	3,617	4%	114	2,123	5%
		16 Yes	684	25,879	3%	410	13,231	3%	84	3,617	2%	46	2,123	2%
		96 Non of the above	3,839	25,879	15%	1,539	13,231	12%	364	3,617	10%	345	2,123	16%
		998 Unsure	3,746	25,879	14%	1,333	13,231	10%	378	3,617	10%	154	2,123	7%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q13b		I decided to take out a credit card because of a 1 change in my personal circumstances	910	11,161	8%	405	5,910	7%	267	2,111	13%	221	1,208	18%
		I decided to take out a credit card because of a 2 change in my financial circumstances	828	11,161	7%	256	5,910	4%	214	2,111	10%	171	1,208	14%
		I decided to take out a credit card because I can 3 use it for online purchases safely	1,406	11,161	13%	592	5,910	10%	168	2,111	8%	113	1,208	9%
		I decided to take out a credit card because I can 4 use it abroad safely	866	11,161	8%	372	5,910	6%	152	2,111	7%	99	1,208	8%
		I decided to take out a credit card because I can 5 use it for purchases where debit cards are not accepted	414	11,161	4%	135	5,910	2%	80	2,111	4%	60	1,208	5%
		I decided to take out a credit card because I can 6 use it to build/improve my credit history	1,101	11,161	10%	296	5,910	5%	120	2,111	6%	381	1,208	32%
		I decided to take out a credit card to benefit from 7 an introductory offer	965	11,161	9%	513	5,910	9%	323	2,111	15%	26	1,208	2%
		I decided to take out a credit card to benefit from 8 rewards, discounts, cashback or other benefits	2,668	11,161	24%	2,537	5,910	43%	221	2,111	10%	51	1,208	4%
		I decided to take out a credit card to benefit from a 9 low APR	236	11,161	2%	69	5,910	1%	72	2,111	3%	20	1,208	2%
		I decided to take out a credit card to benefit from a 10 low interest rate	344	11,161	3%	99	5,910	2%	134	2,111	6%	15	1,208	1%
		I decided to take out a credit card to benefit from 11 low fees	97	11,161	1%	17	5,910	0%	27	2,111	1%	1	1,208	0%
		I decided to take out a credit card because on my existing or previous credit card(s) the introductory 12 deal ended	451	11,161	4%	170	5,910	3%	210	2,111	10%	4	1,208	0%
		I decided to take out a credit card because on my existing or previous credit card(s) the terms and 13 conditions were chan	193	11,161	2%	139	5,910	2%	18	2,111	1%	6	1,208	1%
		I decided to take out a credit card because on my existing or previous credit card(s) I incurred 14 unexpected fees or inte	86	11,161	1%	47	5,910	1%	22	2,111	1%	7	1,208	1%
		I decided to take out a credit card because on my existing or previous credit card(s) the credit limit 15 was too low	108	11,161	1%	41	5,910	1%	21	2,111	1%	16	1,208	1%
		I decided to take out a credit card because on my existing or previous credit card(s) the customer 16 service was bad	165	11,161	1%	98	5,910	2%	13	2,111	1%	4	1,208	0%
	998	Unsure	322	11,161	3%	126	5,910	2%	50	2,111	2%	12	1,208	1%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q13c		1 Yes	2,146	25,879	8%	1,189	13,231	9%	428	3,617	12%	257	2,123	12%
		2 Yes	6,753	25,879	26%	2,772	13,231	21%	944	3,617	26%	350	2,123	16%
		3 Yes	4,643	25,879	18%	2,764	13,231	21%	741	3,617	20%	447	2,123	21%
		4 Yes	4,204	25,879	16%	3,528	13,231	27%	463	3,617	13%	112	2,123	5%
		5 Yes	260	25,879	1%	71	13,231	1%	44	3,617	1%	26	2,123	1%
		11 Yes	768	25,879	3%	458	13,231	3%	219	3,617	6%	149	2,123	7%
		12 Yes	4,926	25,879	19%	2,759	13,231	21%	678	3,617	19%	387	2,123	18%
		13 Yes	2,292	25,879	9%	1,312	13,231	10%	342	3,617	9%	258	2,123	12%
		14 Yes	736	25,879	3%	388	13,231	3%	149	3,617	4%	149	2,123	7%
		15 Yes	4,370	25,879	17%	2,327	13,231	18%	632	3,617	17%	412	2,123	19%
		16 Yes	8,232	25,879	32%	4,852	13,231	37%	1,199	3,617	33%	593	2,123	28%
		17 Yes	3,860	25,879	15%	1,725	13,231	13%	496	3,617	14%	422	2,123	20%
		18 Yes	3,798	25,879	15%	1,636	13,231	12%	541	3,617	15%	523	2,123	25%
		19 Yes	1,230	25,879	5%	830	13,231	6%	241	3,617	7%	129	2,123	6%
		20 Yes	1,360	25,879	5%	853	13,231	6%	175	3,617	5%	128	2,123	6%
		21 Yes	1,164	25,879	4%	594	13,231	4%	332	3,617	9%	114	2,123	5%
		22 Yes	470	25,879	2%	57	13,231	0%	55	3,617	2%	354	2,123	17%
		96 Non of the above	2,697	25,879	10%	1,544	13,231	12%	278	3,617	8%	128	2,123	6%
		998 unsure	3,223	25,879	12%	1,143	13,231	9%	352	3,617	10%	134	2,123	6%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q13d		I decided to take out my \$Q13ctext I had a credit 1 card with them before	737	13,190	6%	391	7,127	5%	180	2,013	9%	112	1,261	9%
		I decided to take out my \$Q13ctext I had another 2 financial product with them	2,647	13,190	20%	1,005	7,127	14%	362	2,013	18%	126	1,261	10%
		3 I decided to take out my \$Q13ctext I like the brand I decided to take out my \$Q13ctext I shop with 4 them	830	13,190	6%	512	7,127	7%	162	2,013	8%	88	1,261	7%
		I decided to take out my \$Q13ctext it is linked to a 5 sports club or charity I like	1,584	13,190	12%	1,380	7,127	19%	140	2,013	7%	35	1,261	3%
		I decided to take out my \$Q13ctext they offered a 11 good/ personalised credit card design	86	13,190	1%	21	7,127	0%	13	2,013	1%	9	1,261	1%
		I decided to take out my \$Q13ctext they offered 12 good customer service	76	13,190	1%	41	7,127	1%	27	2,013	1%	18	1,261	1%
		I decided to take out my \$Q13ctext they offered a 13 UK call centre	775	13,190	6%	416	7,127	6%	141	2,013	7%	96	1,261	8%
		I decided to take out my \$Q13ctext they offered 14 text/Email updates and alerts	266	13,190	2%	141	7,127	2%	82	2,013	4%	64	1,261	5%
		I decided to take out my \$Q13ctext they offered an 15 easy to use online system	67	13,190	1%	23	7,127	0%	20	2,013	1%	25	1,261	2%
		I decided to take out my \$Q13ctext it suited my 16 needs the best	469	13,190	4%	208	7,127	3%	85	2,013	4%	60	1,261	5%
		I decided to take out my \$mainIssuerName credit 17 card because the company offered it to me	2,779	13,190	21%	1,746	7,127	24%	393	2,013	20%	183	1,261	15%
		I decided to take out my \$mainIssuerName credit 18 card because it was easy to get it	926	13,190	7%	341	7,127	5%	115	2,013	6%	98	1,261	8%
		I decided to take out my \$mainIssuerName credit 19 card because I saw an advert/offer that I liked	454	13,190	3%	123	7,127	2%	52	2,013	3%	94	1,261	7%
		I decided to take out my \$mainIssuerName credit card because a family member/friend or adviser 20 recommended it to me	293	13,190	2%	223	7,127	3%	57	2,013	3%	22	1,261	2%
		I decided to take out my \$mainIssuerName credit card because a price comparison website ranked it 21 highly	373	13,190	3%	238	7,127	3%	36	2,013	2%	22	1,261	2%
		I decided to take out my \$mainIssuerName credit card because it was the only credit card I was 22 accepted for	295	13,190	2%	142	7,127	2%	84	2,013	4%	27	1,261	2%
		998 Unsure	188	13,190	1%	14	7,127	0%	16	2,013	1%	154	1,261	12%
			345	13,190	3%	162	7,127	2%	48	2,013	2%	27	1,261	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q14a		1 Too much	816	25,879	3%	419	13,231	3%	221	3,617	6%	163	2,123	8%
		2 Enough	16,313	25,879	63%	8,941	13,231	68%	2,471	3,617	68%	1,582	2,123	75%
		3 Too Limited	678	25,879	3%	170	13,231	1%	152	3,617	4%	124	2,123	6%
		998 Unsure	8,072	25,879	31%	3,700	13,231	28%	773	3,617	21%	255	2,123	12%
Q14b		1 Very unclear	419	25,879	2%	154	13,231	1%	100	3,617	3%	77	2,123	4%
		2 Unclear	1,167	25,879	5%	377	13,231	3%	228	3,617	6%	181	2,123	9%
		3 Clear	12,138	25,879	47%	6,396	13,231	48%	1,823	3,617	50%	1,211	2,123	57%
		4 Very clear	4,571	25,879	18%	2,804	13,231	21%	733	3,617	20%	429	2,123	20%
		998 Unsure	7,584	25,879	29%	3,500	13,231	26%	733	3,617	20%	226	2,123	11%
Q15		1 Yes	10,197	25,879	39%	6,001	13,231	45%	989	3,617	27%	453	2,123	21%
		2 Yes	4,724	25,879	18%	2,164	13,231	16%	570	3,617	16%	439	2,123	21%
		3 Yes	12,519	25,879	48%	9,078	13,231	69%	1,037	3,617	29%	716	2,123	34%
		4 Yes	6,513	25,879	25%	2,196	13,231	17%	927	3,617	26%	856	2,123	40%
		5 Yes	4,107	25,879	16%	2,665	13,231	20%	463	3,617	13%	374	2,123	18%
		6 Yes	313	25,879	1%	151	13,231	1%	127	3,617	4%	98	2,123	5%
		7 Yes	7,298	25,879	28%	3,969	13,231	30%	749	3,617	21%	356	2,123	17%
		8 Yes	1,894	25,879	7%	540	13,231	4%	1,175	3,617	32%	104	2,123	5%
		9 Yes	777	25,879	3%	279	13,231	2%	208	3,617	6%	207	2,123	10%
		10 Yes	348	25,879	1%	137	13,231	1%	190	3,617	5%	106	2,123	5%
		998 Unsure	1,963	25,879	8%	626	13,231	5%	226	3,617	6%	101	2,123	5%
Q16		1 Yes	15,295	25,879	59%	10,000	13,231	76%	1,273	3,617	35%	548	2,123	26%
		2 Yes	2,830	25,879	11%	858	13,231	6%	660	3,617	18%	517	2,123	24%
		3 Yes	1,842	25,879	7%	527	13,231	4%	853	3,617	24%	215	2,123	10%
		4 Yes	2,347	25,879	9%	854	13,231	6%	488	3,617	13%	381	2,123	18%
		5 Yes	1,167	25,879	5%	267	13,231	2%	222	3,617	6%	353	2,123	17%
		6 Yes	829	25,879	3%	279	13,231	2%	119	3,617	3%	105	2,123	5%
		998 Unsure	2,773	25,879	11%	823	13,231	6%	322	3,617	9%	203	2,123	10%
Q17		1 Yes	1,086	12,248	9%	672	8,148	8%	284	2,025	14%	67	580	11%
		2 Yes	2,841	12,248	23%	1,915	8,148	24%	638	2,025	32%	176	580	30%
		3 Yes	4,385	12,248	36%	2,898	8,148	36%	659	2,025	33%	149	580	26%
		4 Yes	3,478	12,248	28%	2,443	8,148	30%	429	2,025	21%	181	580	31%
		5 Yes	985	12,248	8%	605	8,148	7%	176	2,025	9%	50	580	9%
		998 Unsure	393	12,248	3%	211	8,148	3%	62	2,025	3%	25	580	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q18		1 Several times a week (*100+ per year*)	8,443	25,879	33%	6,893	13,231	52%	737	3,617	20%	356	2,123	17%
		2 About once a week (*50+ per year*)	4,126	25,879	16%	2,519	13,231	19%	578	3,617	16%	348	2,123	16%
		3 2 or 3 times a month (*25+ per year*)	4,251	25,879	16%	1,702	13,231	13%	637	3,617	18%	522	2,123	25%
		4 About once a month (*10+ per year*)	2,950	25,879	11%	822	13,231	6%	462	3,617	13%	392	2,123	18%
		5 About every 3 months (*4 per year*)	2,187	25,879	8%	486	13,231	4%	368	3,617	10%	231	2,123	11%
		6 1 or 2 times a year (*2 per year*)	1,504	25,879	6%	241	13,231	2%	250	3,617	7%	101	2,123	5%
		Less often than once a year (*Less than 1 per 7 year*)	1,253	25,879	5%	268	13,231	2%	382	3,617	11%	82	2,123	4%
	998	Unsure	1,164	25,879	4%	299	13,231	2%	203	3,617	6%	92	2,123	4%
Q19		1 Yes	11,442	25,879	44%	7,130	13,231	54%	1,160	3,617	32%	508	2,123	24%
		2 Yes	9,639	25,879	37%	4,606	13,231	35%	1,053	3,617	29%	664	2,123	31%
		3 Yes	14,325	25,879	55%	9,841	13,231	74%	1,285	3,617	36%	859	2,123	40%
		4 Yes	3,799	25,879	15%	1,347	13,231	10%	676	3,617	19%	587	2,123	28%
		5 Yes	5,167	25,879	20%	3,343	13,231	25%	555	3,617	15%	438	2,123	21%
		6 Yes	320	25,879	1%	177	13,231	1%	122	3,617	3%	102	2,123	5%
		7 Yes	6,039	25,879	23%	3,717	13,231	28%	657	3,617	18%	286	2,123	13%
		8 Yes	1,155	25,879	4%	309	13,231	2%	1,005	3,617	28%	88	2,123	4%
		9 Yes	1,236	25,879	5%	377	13,231	3%	295	3,617	8%	313	2,123	15%
		10 Yes	386	25,879	1%	127	13,231	1%	240	3,617	7%	115	2,123	5%
	998	Unsure	1,003	25,879	4%	192	13,231	1%	133	3,617	4%	70	2,123	3%
Q20a		1 Yes	2,793	8,862	32%	846	2,741	31%	587	2,240	26%	430	1,545	28%
		2 Yes	841	8,862	9%	301	2,741	11%	571	2,240	25%	230	1,545	15%
		3 Yes	2,314	8,862	26%	835	2,741	30%	599	2,240	27%	418	1,545	27%
		4 Yes	1,473	8,862	17%	393	2,741	14%	332	2,240	15%	330	1,545	21%
		5 Yes	666	8,862	8%	254	2,741	9%	148	2,240	7%	65	1,545	4%
	998	Unsure	1,218	8,862	14%	275	2,741	10%	194	2,240	9%	135	1,545	9%
Q29b		I had not expected at all that I would have to pay 1 interest	530	7,645	7%	280	2,466	11%	278	2,045	14%	206	1,410	15%
		I had been unaware of some but not all of the 2 reasons I had to pay interest	801	7,645	10%	309	2,466	13%	338	2,045	17%	256	1,410	18%
		I had been unaware of all of the reasons I had to 3 pay interest	5,881	7,645	77%	1,779	2,466	72%	1,316	2,045	64%	897	1,410	64%
	998	Unsure	432	7,645	6%	98	2,466	4%	113	2,045	6%	51	1,410	4%
Q20c		1 A lot more than I expected	621	7,645	8%	160	2,466	6%	182	2,045	9%	161	1,410	11%
		2 A little more than I expected	1,255	7,645	16%	409	2,466	17%	368	2,045	18%	290	1,410	21%
		3 About as much as I expected	4,735	7,645	62%	1,530	2,466	62%	1,153	2,045	56%	706	1,410	50%
		4 A little less than I expected	490	7,645	6%	190	2,466	8%	185	2,045	9%	153	1,410	11%
		5 A lot less than I expected	232	7,645	3%	96	2,466	4%	100	2,045	5%	62	1,410	4%
	998	Unsure	312	7,645	4%	82	2,466	3%	57	2,045	3%	39	1,410	3%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q22a		0 Months	19,278	25,879	74%	10,808	13,231	82%	2,426	3,617	67%	1,337	2,123	63%
		1 Months	1,314	25,879	5%	596	13,231	5%	345	3,617	10%	248	2,123	12%
		2 Months	1,319	25,879	5%	572	13,231	4%	331	3,617	9%	235	2,123	11%
		3 Months	709	25,879	3%	291	13,231	2%	137	3,617	4%	78	2,123	4%
		4 Months	516	25,879	2%	186	13,231	1%	73	3,617	2%	53	2,123	2%
		5 Months	265	25,879	1%	94	13,231	1%	38	3,617	1%	27	2,123	1%
		6 Months	597	25,879	2%	188	13,231	1%	90	3,617	2%	41	2,123	2%
		7 Months	167	25,879	1%	28	13,231	0%	18	3,617	0%	7	2,123	0%
		8 Months	381	25,879	1%	96	13,231	1%	31	3,617	1%	22	2,123	1%
		9 Months	243	25,879	1%	53	13,231	0%	24	3,617	1%	12	2,123	1%
		10 Months	362	25,879	1%	72	13,231	1%	28	3,617	1%	18	2,123	1%
		11 Months	261	25,879	1%	34	13,231	0%	16	3,617	0%	11	2,123	1%
		12 Months	465	25,879	2%	211	13,231	2%	62	3,617	2%	34	2,123	2%
Q22b		0 Months	7,664	25,879	30%	2,001	13,231	15%	1,885	3,617	52%	1,011	2,123	48%
		1 Months	1,311	25,879	5%	397	13,231	3%	375	3,617	10%	231	2,123	11%
		2 Months	1,245	25,879	5%	445	13,231	3%	364	3,617	10%	257	2,123	12%
		3 Months	725	25,879	3%	268	13,231	2%	163	3,617	4%	111	2,123	5%
		4 Months	614	25,879	2%	208	13,231	2%	99	3,617	3%	74	2,123	3%
		5 Months	339	25,879	1%	132	13,231	1%	52	3,617	1%	38	2,123	2%
		6 Months	654	25,879	3%	306	13,231	2%	76	3,617	2%	47	2,123	2%
		7 Months	264	25,879	1%	125	13,231	1%	31	3,617	1%	16	2,123	1%
		8 Months	466	25,879	2%	190	13,231	1%	51	3,617	1%	35	2,123	2%
		9 Months	488	25,879	2%	245	13,231	2%	40	3,617	1%	22	2,123	1%
		10 Months	839	25,879	3%	462	13,231	3%	71	3,617	2%	35	2,123	2%
		11 Months	789	25,879	3%	521	13,231	4%	63	3,617	2%	29	2,123	1%
		12 Months	10,481	25,879	41%	7,930	13,231	60%	348	3,617	10%	216	2,123	10%
Q22c		0 Months	17,918	25,879	69%	10,535	13,231	80%	1,299	3,617	36%	862	2,123	41%
		1 Months	1,004	25,879	4%	456	13,231	3%	319	3,617	9%	221	2,123	10%
		2 Months	1,091	25,879	4%	437	13,231	3%	339	3,617	9%	242	2,123	11%
		3 Months	635	25,879	2%	237	13,231	2%	185	3,617	5%	131	2,123	6%
		4 Months	526	25,879	2%	178	13,231	1%	125	3,617	3%	90	2,123	4%
		5 Months	360	25,879	1%	119	13,231	1%	111	3,617	3%	75	2,123	4%
		6 Months	603	25,879	2%	197	13,231	1%	184	3,617	5%	93	2,123	4%
		7 Months	173	25,879	1%	56	13,231	0%	44	3,617	1%	23	2,123	1%
		8 Months	319	25,879	1%	93	13,231	1%	82	3,617	2%	46	2,123	2%
		9 Months	238	25,879	1%	71	13,231	1%	64	3,617	2%	30	2,123	1%
		10 Months	438	25,879	2%	147	13,231	1%	121	3,617	3%	58	2,123	3%
		11 Months	214	25,879	1%	60	13,231	0%	61	3,617	2%	27	2,123	1%
		12 Months	2,359	25,879	9%	645	13,231	5%	684	3,617	19%	225	2,123	11%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q22d		0 Months	21,640	25,879	84%	12,025	13,231	91%	2,290	3,617	63%	1,161	2,123	55%
		1 Months	781	25,879	3%	316	13,231	2%	300	3,617	8%	232	2,123	11%
		2 Months	799	25,879	3%	289	13,231	2%	289	3,617	8%	204	2,123	10%
		3 Months	359	25,879	1%	126	13,231	1%	135	3,617	4%	106	2,123	5%
		4 Months	271	25,879	1%	77	13,231	1%	73	3,617	2%	74	2,123	3%
		5 Months	160	25,879	1%	36	13,231	0%	41	3,617	1%	52	2,123	2%
		6 Months	368	25,879	1%	90	13,231	1%	103	3,617	3%	66	2,123	3%
		7 Months	126	25,879	0%	37	13,231	0%	33	3,617	1%	29	2,123	1%
		8 Months	165	25,879	1%	36	13,231	0%	42	3,617	1%	27	2,123	1%
		9 Months	124	25,879	0%	26	13,231	0%	35	3,617	1%	20	2,123	1%
		10 Months	190	25,879	1%	38	13,231	0%	47	3,617	1%	35	2,123	2%
		11 Months	94	25,879	0%	18	13,231	0%	24	3,617	1%	11	2,123	1%
		12 Months	803	25,879	3%	118	13,231	1%	207	3,617	6%	106	2,123	5%
Q22e		0 Months	24,922	25,879	96%	12,833	13,231	97%	3,140	3,617	87%	1,720	2,123	81%
		1 Months	475	25,879	2%	213	13,231	2%	253	3,617	7%	208	2,123	10%
		2 Months	307	25,879	1%	138	13,231	1%	154	3,617	4%	134	2,123	6%
		3 Months	65	25,879	0%	23	13,231	0%	36	3,617	1%	32	2,123	2%
		4 Months	32	25,879	0%	9	13,231	0%	19	3,617	1%	13	2,123	1%
		5 Months	17	25,879	0%	7	13,231	0%	7	3,617	0%	5	2,123	0%
		6 Months	13	25,879	0%	2	13,231	0%	3	3,617	0%	3	2,123	0%
		7 Months	5	25,879	0%	2	13,231	0%	3	3,617	0%	2	2,123	0%
		8 Months	10	25,879	0%	1	13,231	0%	1	3,617	0%	3	2,123	0%
		9 Months	3	25,879	0%	-	-	0%	-	-	0%	-	-	0%
		10 Months	2	25,879	0%	1	13,231	0%	-	-	0%	-	-	0%
		11 Months	3	25,879	0%	-	-	0%	-	-	0%	-	-	0%
		12 Months	26	25,879	0%	1	13,231	0%	1	3,617	0%	3	2,123	0%
Q22f		0 Months	24,584	25,879	95%	12,702	13,231	96%	3,157	3,617	87%	1,685	2,123	79%
		1 Months	814	25,879	3%	373	13,231	3%	271	3,617	8%	243	2,123	11%
		2 Months	323	25,879	1%	123	13,231	1%	140	3,617	4%	123	2,123	6%
		3 Months	68	25,879	0%	14	13,231	0%	27	3,617	1%	33	2,123	2%
		4 Months	34	25,879	0%	10	13,231	0%	12	3,617	0%	19	2,123	1%
		5 Months	14	25,879	0%	4	13,231	0%	4	3,617	0%	8	2,123	0%
		6 Months	13	25,879	0%	5	13,231	0%	4	3,617	0%	4	2,123	0%
		7 Months	3	25,879	0%	-	-	0%	1	3,617	0%	-	-	0%
		8 Months	2	25,879	0%	-	-	0%	-	-	0%	1	2,123	0%
		10 Months	3	25,879	0%	-	-	0%	-	-	0%	1	2,123	0%
		11 Months	2	25,879	0%	-	-	0%	1	3,617	0%	1	2,123	0%
		12 Months	18	25,879	0%	1	13,231	0%	-	-	0%	5	2,123	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q22h		0 Months	2,270	3,559	64%	1,019	1,641	62%	650	1,029	63%	496	830	60%
		1 Months	209	3,559	6%	109	1,641	7%	122	1,029	12%	112	830	13%
		2 Months	150	3,559	4%	66	1,641	4%	62	1,029	6%	59	830	7%
		3 Months	74	3,559	2%	31	1,641	2%	22	1,029	2%	24	830	3%
		4 Months	60	3,559	2%	27	1,641	2%	13	1,029	1%	12	830	1%
		5 Months	72	3,559	2%	37	1,641	2%	9	1,029	1%	20	830	2%
		6 Months	220	3,559	6%	120	1,641	7%	41	1,029	4%	30	830	4%
		7 Months	76	3,559	2%	44	1,641	3%	10	1,029	1%	14	830	2%
		8 Months	83	3,559	2%	47	1,641	3%	16	1,029	2%	13	830	2%
		9 Months	142	3,559	4%	68	1,641	4%	35	1,029	3%	24	830	3%
		10 Months	76	3,559	2%	35	1,641	2%	12	1,029	1%	12	830	1%
		11 Months	74	3,559	2%	29	1,641	2%	20	1,029	2%	11	830	1%
		12 Months	53	3,559	1%	9	1,641	1%	15	1,029	1%	5	830	1%
Q22i		0 Months	23,424	25,879	91%	12,433	13,231	94%	2,983	3,617	82%	1,671	2,123	79%
		1 Months	259	25,879	1%	117	13,231	1%	141	3,617	4%	106	2,123	5%
		2 Months	133	25,879	1%	55	13,231	0%	61	3,617	2%	51	2,123	2%
		3 Months	69	25,879	0%	31	13,231	0%	27	3,617	1%	26	2,123	1%
		4 Months	39	25,879	0%	11	13,231	0%	14	3,617	0%	8	2,123	0%
		5 Months	43	25,879	0%	19	13,231	0%	20	3,617	1%	21	2,123	1%
		6 Months	52	25,879	0%	12	13,231	0%	16	3,617	0%	4	2,123	0%
		7 Months	12	25,879	0%	2	13,231	0%	-	-	0%	2	2,123	0%
		8 Months	16	25,879	0%	5	13,231	0%	3	3,617	0%	2	2,123	0%
		9 Months	17	25,879	0%	7	13,231	0%	4	3,617	0%	3	2,123	0%
		10 Months	21	25,879	0%	7	13,231	0%	3	3,617	0%	2	2,123	0%
		11 Months	20	25,879	0%	10	13,231	0%	7	3,617	0%	2	2,123	0%
		12 Months	1,774	25,879	7%	522	13,231	4%	339	3,617	9%	226	2,123	11%
Q23		1 Yes	1,557	9,595	16%	761	3,129	24%	615	2,677	23%	186	1,476	13%
		2 Yes	1,229	9,595	13%	396	3,129	13%	963	2,677	36%	139	1,476	9%
		3 Yes	594	9,595	6%	185	3,129	6%	390	2,677	15%	102	1,476	7%
		4 Yes	2,484	9,595	26%	890	3,129	28%	532	2,677	20%	322	1,476	22%
		5 Yes	992	9,595	10%	316	3,129	10%	342	2,677	13%	227	1,476	15%
		6 Yes	1,848	9,595	19%	608	3,129	19%	407	2,677	15%	358	1,476	24%
		7 Yes	2,591	9,595	27%	525	3,129	17%	603	2,677	23%	480	1,476	32%
		8 Yes	384	9,595	4%	134	3,129	4%	71	2,677	3%	67	1,476	5%
		9 Yes	543	9,595	6%	205	3,129	7%	100	2,677	4%	50	1,476	3%
		97 Yes	786	9,595	8%	307	3,129	10%	84	2,677	3%	72	1,476	5%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q24		1 Yes	10,292	25,879	40%	5,927	13,231	45%	1,572	3,617	43%	867	2,123	41%
		2 Yes	1,342	25,879	5%	642	13,231	5%	288	3,617	8%	244	2,123	11%
		3 Yes	1,376	25,879	5%	710	13,231	5%	209	3,617	6%	134	2,123	6%
		4 Yes	2,726	25,879	11%	1,248	13,231	9%	641	3,617	18%	336	2,123	16%
		5 Yes	11,860	25,879	46%	5,870	13,231	44%	1,640	3,617	45%	931	2,123	44%
		6 Yes	726	25,879	3%	330	13,231	2%	161	3,617	4%	104	2,123	5%
		7 Yes	1,815	25,879	7%	699	13,231	5%	182	3,617	5%	97	2,123	5%
		8 Yes	523	25,879	2%	172	13,231	1%	66	3,617	2%	44	2,123	2%
		998 Unsure	438	25,879	2%	86	13,231	1%	57	3,617	2%	30	2,123	1%
Q26		1 Yes	361	15,587	2%	159	7,304	2%	40	2,045	2%	31	1,256	3%
		2 Yes	3,773	15,587	24%	1,725	7,304	24%	589	2,045	29%	326	1,256	26%
		3 Yes	1,208	15,587	8%	420	7,304	6%	321	2,045	16%	202	1,256	16%
		5 Yes	6,836	15,587	44%	2,904	7,304	40%	1,134	2,045	55%	616	1,256	49%
		6 Yes	2,050	15,587	13%	1,134	7,304	16%	258	2,045	13%	160	1,256	13%
		7 Yes	103	15,587	1%	33	7,304	0%	47	2,045	2%	47	1,256	4%
		8 Yes	716	15,587	5%	340	7,304	5%	78	2,045	4%	60	1,256	5%
		9 Yes	728	15,587	5%	302	7,304	4%	66	2,045	3%	101	1,256	8%
		10 Yes	173	15,587	1%	78	7,304	1%	17	2,045	1%	8	1,256	1%
		96 Non of the above	3,563	15,587	23%	1,797	7,304	25%	198	2,045	10%	113	1,256	9%
Q28a		1 No, I don't know	3,179	25,879	12%	1,425	13,231	11%	398	3,617	11%	205	2,123	10%
		2 Yes, I know roughly	10,144	25,879	39%	5,665	13,231	43%	1,403	3,617	39%	510	2,123	24%
		3 Yes, I know exactly	12,044	25,879	47%	5,953	13,231	45%	1,706	3,617	47%	1,327	2,123	62%
		96 Not applicable	512	25,879	2%	189	13,231	1%	110	3,617	3%	81	2,123	4%
Q28b		1 No, I don't know	8,887	25,879	34%	4,252	13,231	32%	842	3,617	23%	691	2,123	33%
		2 Yes, I know roughly	8,441	25,879	33%	4,652	13,231	35%	1,338	3,617	37%	633	2,123	30%
		3 Yes, I know exactly	5,515	25,879	21%	2,846	13,231	22%	1,098	3,617	30%	515	2,123	24%
		96 Not applicable	3,036	25,879	12%	1,481	13,231	11%	338	3,617	9%	284	2,123	13%
Q28c		1 No, I don't know	12,742	25,879	49%	6,868	13,231	52%	1,187	3,617	33%	681	2,123	32%
		2 Yes, I know roughly	8,330	25,879	32%	3,999	13,231	30%	1,527	3,617	42%	867	2,123	41%
		3 Yes, I know exactly	3,437	25,879	13%	1,562	13,231	12%	765	3,617	21%	494	2,123	23%
		96 Not applicable	1,370	25,879	5%	801	13,231	6%	138	3,617	4%	82	2,123	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q28d		1 No, I don't know	13,601	25,879	53%	7,196	13,231	54%	1,341	3,617	37%	795	2,123	37%
		2 Yes, I know roughly	7,343	25,879	28%	3,466	13,231	26%	1,413	3,617	39%	767	2,123	36%
		3 Yes, I know exactly	3,191	25,879	12%	1,527	13,231	12%	711	3,617	20%	456	2,123	21%
		96 Not applicable	1,743	25,879	7%	1,040	13,231	8%	152	3,617	4%	105	2,123	5%
Q28e		1 No, I don't know	14,680	25,879	57%	7,772	13,231	59%	1,607	3,617	44%	803	2,123	38%
		2 Yes, I know roughly	6,240	25,879	24%	2,923	13,231	22%	1,168	3,617	32%	755	2,123	36%
		3 Yes, I know exactly	2,784	25,879	11%	1,294	13,231	10%	622	3,617	17%	460	2,123	22%
		96 Not applicable	2,176	25,879	8%	1,242	13,231	9%	220	3,617	6%	106	2,123	5%
Q28f		1 No, I don't know	13,536	25,879	52%	7,274	13,231	55%	1,438	3,617	40%	706	2,123	33%
		2 Yes, I know roughly	6,787	25,879	26%	3,257	13,231	25%	1,252	3,617	35%	746	2,123	35%
		3 Yes, I know exactly	3,756	25,879	15%	1,665	13,231	13%	774	3,617	21%	583	2,123	27%
		96 Not applicable	1,799	25,879	7%	1,035	13,231	8%	154	3,617	4%	89	2,123	4%
Q28g		1 No, I don't know	14,830	25,879	57%	7,888	13,231	60%	1,676	3,617	46%	736	2,123	35%
		2 Yes, I know roughly	5,863	25,879	23%	2,769	13,231	21%	1,064	3,617	29%	714	2,123	34%
		3 Yes, I know exactly	2,962	25,879	11%	1,341	13,231	10%	650	3,617	18%	547	2,123	26%
		96 Not applicable	2,224	25,879	9%	1,232	13,231	9%	227	3,617	6%	127	2,123	6%
Q28h		1 No, I don't know	15,722	25,879	61%	7,703	13,231	58%	2,011	3,617	56%	1,053	2,123	50%
		2 Yes, I know roughly	5,140	25,879	20%	2,896	13,231	22%	854	3,617	24%	498	2,123	23%
		3 Yes, I know exactly	2,555	25,879	10%	1,438	13,231	11%	460	3,617	13%	324	2,123	15%
		96 Not applicable	2,462	25,879	10%	1,194	13,231	9%	293	3,617	8%	248	2,123	12%
Q28i		1 No, I don't know	6,208	25,879	24%	2,090	13,231	16%	937	3,617	26%	651	2,123	31%
		2 Yes, I know roughly	2,757	25,879	11%	1,369	13,231	10%	653	3,617	18%	412	2,123	19%
		3 Yes, I know exactly	6,970	25,879	27%	4,479	13,231	34%	905	3,617	25%	486	2,123	23%
		96 Not applicable	9,944	25,879	38%	5,292	13,231	40%	1,122	3,617	31%	574	2,123	27%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32		1 Yes	545	2,710	20%	258	1,417	18%	160	452	35%	162	416	39%
		2 Yes	437	2,710	16%	165	1,417	12%	123	452	27%	117	416	28%
		3 Yes	503	2,710	19%	232	1,417	16%	101	452	22%	105	416	25%
		4 Yes	428	2,710	16%	255	1,417	18%	87	452	19%	77	416	18%
		5 Yes	185	2,710	7%	69	1,417	5%	49	452	11%	43	416	10%
		6 Yes	407	2,710	15%	123	1,417	9%	59	452	13%	137	416	33%
		7 Yes	658	2,710	24%	418	1,417	30%	169	452	37%	61	416	15%
		8 Yes	903	2,710	33%	746	1,417	53%	109	452	24%	63	416	15%
		9 Yes	129	2,710	5%	56	1,417	4%	47	452	10%	34	416	8%
		10 Yes	215	2,710	8%	81	1,417	6%	83	452	18%	33	416	8%
		11 Yes	134	2,710	5%	63	1,417	4%	34	452	8%	20	416	5%
		12 Yes	140	2,710	5%	76	1,417	5%	55	452	12%	19	416	4%
		13 Yes	86	2,710	3%	61	1,417	4%	37	452	8%	32	416	8%
		14 Yes	64	2,710	2%	33	1,417	2%	33	452	7%	26	416	6%
		15 Yes	73	2,710	3%	28	1,417	2%	30	452	7%	26	416	6%
		16 Yes	59	2,710	2%	35	1,417	2%	13	452	3%	9	416	2%
		96 Yes	397	2,710	15%	177	1,417	12%	32	452	7%	63	416	15%
		998 Unsure	164	2,710	6%	48	1,417	3%	22	452	5%	20	416	5%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32b		I decided to take out a credit card because of a 1 change in my personal circumstances	131	1,278	10%	61	691	9%	49	302	16%	47	244	19%
		I decided to take out a credit card because of a 2 change in my financial circumstances	101	1,278	8%	39	691	6%	28	302	9%	29	244	12%
		I decided to take out a credit card because I can 3 use it for online purchases safely	114	1,278	9%	44	691	6%	21	302	7%	30	244	12%
		I decided to take out a credit card because I can 4 use it abroad safely	116	1,278	9%	65	691	9%	31	302	10%	26	244	11%
		I decided to take out a credit card because I can use it for purchases where debit cards are not 5 accepted	33	1,278	3%	13	691	2%	13	302	4%	9	244	4%
		I decided to take out a credit card because I can 6 use it to build/improve my credit history	147	1,278	11%	36	691	5%	17	302	6%	60	244	25%
		I decided to take out a credit card to benefit from 7 an introductory offer	212	1,278	17%	147	691	21%	61	302	20%	6	244	2%
		I decided to take out a credit card to benefit from 8 rewards, discounts, cashback or other benefits	256	1,278	20%	226	691	33%	24	302	8%	11	244	4%
		I decided to take out a credit card to benefit from a 9 low APR	19	1,278	1%	5	691	1%	5	302	2%	5	244	2%
		I decided to take out a credit card to benefit from a 10 low interest rate	47	1,278	4%	14	691	2%	24	302	8%	7	244	3%
		I decided to take out a credit card to benefit from 11 low fees	23	1,278	2%	12	691	2%	3	302	1%	-	-	0%
		I decided to take out a credit card because on my existing or previous credit card(s) the introductory 12 deal ended	25	1,278	2%	6	691	1%	12	302	4%	2	244	1%
		I decided to take out a credit card because on my existing or previous credit card(s) the terms and 13 conditions were chan	14	1,278	1%	8	691	1%	3	302	1%	4	244	2%
		I decided to take out a credit card because on my existing or previous credit card(s) I incurred 14 unexpected fees or inte	3	1,278	0%	1	691	0%	1	302	0%	-	-	0%
		I decided to take out a credit card because on my existing or previous credit card(s) the credit limit 15 was too low	10	1,278	1%	4	691	1%	1	302	0%	5	244	2%
		I decided to take out a credit card because on my existing or previous credit card(s) the customer 16 service was bad	8	1,278	1%	2	691	0%	3	302	1%	2	244	1%
	998	Unsure	20	1,278	2%	7	691	1%	5	302	2%	1	244	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32c		1 Yes	235	2,710	9%	146	1,417	10%	77	452	17%	65	416	16%
		2 Yes	768	2,710	28%	396	1,417	28%	132	452	29%	72	416	17%
		3 Yes	526	2,710	19%	314	1,417	22%	99	452	22%	85	416	21%
		4 Yes	433	2,710	16%	293	1,417	21%	61	452	13%	30	416	7%
		5 Yes	20	2,710	1%	9	1,417	1%	7	452	2%	4	416	1%
		11 Yes	107	2,710	4%	64	1,417	4%	42	452	9%	37	416	9%
		12 Yes	483	2,710	18%	269	1,417	19%	102	452	22%	82	416	20%
		13 Yes	242	2,710	9%	146	1,417	10%	54	452	12%	48	416	12%
		14 Yes	98	2,710	4%	56	1,417	4%	33	452	7%	30	416	7%
		15 Yes	469	2,710	17%	245	1,417	17%	79	452	17%	66	416	16%
		16 Yes	814	2,710	30%	485	1,417	34%	132	452	29%	104	416	25%
		17 Yes	548	2,710	20%	272	1,417	19%	89	452	20%	106	416	26%
		18 Yes	494	2,710	18%	227	1,417	16%	96	452	21%	115	416	28%
		19 Yes	189	2,710	7%	129	1,417	9%	45	452	10%	23	416	6%
		20 Yes	195	2,710	7%	123	1,417	9%	30	452	7%	24	416	6%
		21 Yes	152	2,710	6%	96	1,417	7%	35	452	8%	19	416	5%
		22 Yes	78	2,710	3%	14	1,417	1%	13	452	3%	53	416	13%
		96 Yes	252	2,710	9%	129	1,417	9%	33	452	7%	25	416	6%
		998 Unsure	161	2,710	6%	46	1,417	3%	20	452	5%	15	416	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q32d		I decided to take out my credit card \$Q32ctext I 1 had a credit card with them before	87	1,467	6%	59	806	7%	37	284	13%	31	245	13%
		I decided to take out my credit card \$Q32ctext I 2 had another financial product with them	277	1,467	19%	134	806	17%	41	284	15%	27	245	11%
		I decided to take out my credit card \$Q32ctext I 3 like the brand	97	1,467	7%	60	806	7%	27	284	10%	18	245	8%
		I decided to take out my credit card \$Q32ctext I 4 shop with them	159	1,467	11%	113	806	14%	21	284	7%	12	245	5%
		I decided to take out my credit card \$Q32ctext it is 5 linked to a sports club or charity I like	9	1,467	1%	4	806	0%	3	284	1%	2	245	1%
		I decided to take out my credit card \$Q32ctext 11 they offered a good/ personalised credit card design	12	1,467	1%	3	806	0%	3	284	1%	4	245	2%
		I decided to take out my credit card \$Q32ctext 12 they offered good customer service	67	1,467	5%	39	806	5%	21	284	7%	19	245	8%
		I decided to take out my credit card \$Q32ctext 13 they offered a UK call centre	36	1,467	2%	19	806	2%	16	284	6%	12	245	5%
		I decided to take out my credit card \$Q32ctext 14 they offered text/Email updates and alerts	15	1,467	1%	5	806	1%	7	284	3%	6	245	3%
		I decided to take out my credit card \$Q32ctext 15 they offered an easy to use online system	37	1,467	3%	14	806	2%	7	284	2%	8	245	3%
		I decided to take out \$Q32ctext3rd it suited my 16 needs the best	277	1,467	19%	166	806	21%	42	284	15%	21	245	8%
		I decided to take out \$Q32ctext3rd the company 17 offered it to me	151	1,467	10%	63	806	8%	25	284	9%	31	245	13%
		I decided to take out \$Q32ctext3rd it was easy to 18 get it	48	1,467	3%	14	806	2%	6	284	2%	19	245	8%
		I decided to take out \$Q32ctext3rd I saw an 19 advert/offer that I liked	53	1,467	4%	41	806	5%	9	284	3%	1	245	0%
		I decided to take out \$Q32ctext3rd a family 20 member/friend recommended it to me	56	1,467	4%	37	806	5%	4	284	1%	3	245	1%
		I decided to take out \$Q32ctext3rd a price 21 comparison website ranked it highly	34	1,467	2%	19	806	2%	9	284	3%	7	245	3%
		I decided to take out \$Q32ctext3rd it was the only 22 credit card I was accepted for	21	1,467	1%	-	-	0%	1	284	0%	18	245	8%
		998 Unsure	32	1,467	2%	15	806	2%	3	284	1%	5	245	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q33		I decided to contact the company without having	738	2,710	27%	398	1,417	28%	122	452	27%	102	416	24%
		1 seen a specific advertisement or offer	508	2,710	19%	286	1,417	20%	128	452	28%	139	416	33%
		2 I responded to an advert I saw												
		I responded to an offer I received (including offers	961	2,710	35%	548	1,417	39%	141	452	31%	131	416	32%
		3 in store/branch, on the phone, by post or by email)	116	2,710	4%	41	1,417	3%	17	452	4%	14	416	3%
		4 I was given a credit card without requesting it	388	2,710	14%	144	1,417	10%	46	452	10%	30	416	7%
Q34		998 Unsure												
		1 Yes	50	1,468	3%	31	834	4%	11	268	4%	13	270	5%
		2 Yes	38	1,468	3%	27	834	3%	24	268	9%	21	270	8%
		3 Yes	81	1,468	6%	51	834	6%	21	268	8%	26	270	10%
		4 Yes	11	1,468	1%	7	834	1%	9	268	4%	6	270	2%
		5 Yes	311	1,468	21%	115	834	14%	54	268	20%	99	270	37%
		6 Yes	49	1,468	3%	41	834	5%	12	268	4%	11	270	4%
		7 Yes	28	1,468	2%	16	834	2%	11	268	4%	12	270	5%
		8 Yes	428	1,468	29%	298	834	36%	58	268	22%	25	270	9%
		9 Yes	67	1,468	5%	39	834	5%	14	268	5%	14	270	5%
		10 Yes	159	1,468	11%	95	834	11%	42	268	16%	37	270	14%
		11 Yes	87	1,468	6%	45	834	5%	33	268	12%	28	270	11%
		12 Yes	190	1,468	13%	111	834	13%	38	268	14%	40	270	15%
		998 Unsure	154	1,468	10%	92	834	11%	21	268	8%	17	270	6%
Q35		1 Yes	251	2,710	9%	170	1,417	12%	77	452	17%	63	416	15%
		2 Yes	886	2,710	33%	435	1,417	31%	161	452	36%	97	416	23%
		3 Yes	198	2,710	7%	120	1,417	8%	65	452	14%	37	416	9%
		4 Yes	382	2,710	14%	232	1,417	16%	47	452	10%	27	416	7%
		5 Yes	1,121	2,710	41%	583	1,417	41%	149	452	33%	224	416	54%
		998 Unsure	131	2,710	5%	39	1,417	3%	14	452	3%	9	416	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q36a		1 I didn't know where to find information on alternatives	35	2,710	1%	15	1,417	1%	20	452	4%	19	416	4%
		I was worried about the possible effect on my credit rating of												
		2 making multiple applications	122	2,710	5%	47	1,417	3%	37	452	8%	56	416	13%
		3 I was satisfied the offer from that company met my needs	865	2,710	32%	539	1,417	38%	133	452	29%	80	416	19%
		4 I didn't have enough time to consider other credit cards	84	2,710	3%	35	1,417	2%	24	452	5%	19	416	5%
		5 I needed a decision quickly	167	2,710	6%	52	1,417	4%	43	452	10%	56	416	13%
		The way I use credit cards they are basically free so I didn't see												
		6 a need to consider other credit cards	497	2,710	18%	322	1,417	23%	50	452	11%	31	416	7%
		7 I read or heard reviews about this product that rated it well	242	2,710	9%	165	1,417	12%	46	452	10%	26	416	6%
		I don't think the difference between credit cards makes it worth												
		8 looking around and comparing them	145	2,710	5%	83	1,417	6%	22	452	5%	22	416	5%
		I am not interested enough to spend time researching other												
		9 credit card offers	278	2,710	10%	144	1,417	10%	39	452	9%	30	416	7%
		10 I was only interested in having a credit card from that company	476	2,710	18%	330	1,417	23%	51	452	11%	34	416	8%
		11 I had an invitation from that company	335	2,710	12%	199	1,417	14%	53	452	12%	53	416	13%
		12 It was quick and easy to apply to that company	584	2,710	22%	286	1,417	20%	90	452	20%	83	416	20%
		13 I have had a good experience with the company before	370	2,710	14%	227	1,417	16%	63	452	14%	29	416	7%
		14 I didn't think any other company would accept me	144	2,710	5%	28	1,417	2%	28	452	6%	101	416	24%
		15 I didn't think any other offers would be as good	268	2,710	10%	188	1,417	13%	53	452	12%	22	416	5%
		16 I trust the company	565	2,710	21%	310	1,417	22%	86	452	19%	56	416	13%
		17 I find information about credit cards difficult to understand	85	2,710	3%	37	1,417	3%	32	452	7%	32	416	8%
		18 I find it difficult to compare credit cards	89	2,710	3%	37	1,417	3%	33	452	7%	30	416	7%
Q36b		19 I thought it would take too long to find the relevant information	40	2,710	1%	21	1,417	2%	15	452	3%	17	416	4%
		I thought it would be too difficult to find the relevant												
		20 information	39	2,710	1%	22	1,417	2%	20	452	4%	19	416	4%
	998	Unsure	286	2,710	11%	108	1,417	8%	35	452	8%	33	416	8%
Q36b		1 Yes	119	2,710	4%	66	1,417	5%	38	452	8%	19	416	4%
		2 Yes	319	2,710	12%	216	1,417	15%	85	452	19%	41	416	10%
		3 Yes	277	2,710	10%	163	1,417	12%	72	452	16%	37	416	9%
		4 Yes	880	2,710	32%	602	1,417	43%	109	452	24%	68	416	16%
		5 Yes	150	2,710	6%	89	1,417	6%	23	452	5%	13	416	3%
		6 Yes	843	2,710	31%	272	1,417	19%	128	452	28%	241	416	58%
	998	Unsure	206	2,710	8%	70	1,417	5%	29	452	6%	22	416	5%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q40a		1 Yes	795	3,242	25%	381	1,709	22%	328	1,133	29%	221	524	42%
		2 Yes	806	3,242	25%	339	1,709	20%	393	1,133	35%	173	524	33%
		3 Yes	676	3,242	21%	371	1,709	22%	228	1,133	20%	127	524	24%
		4 Yes	527	3,242	16%	311	1,709	18%	147	1,133	13%	97	524	19%
		5 Yes	269	3,242	8%	125	1,709	7%	106	1,133	9%	83	524	16%
		6 Yes	533	3,242	16%	191	1,709	11%	142	1,133	13%	174	524	33%
		7 Yes	1,059	3,242	33%	600	1,709	35%	471	1,133	42%	80	524	15%
		8 Yes	922	3,242	28%	775	1,709	45%	197	1,133	17%	87	524	17%
		9 Yes	297	3,242	9%	132	1,709	8%	159	1,133	14%	68	524	13%
		10 Yes	447	3,242	14%	193	1,709	11%	237	1,133	21%	48	524	9%
		11 Yes	259	3,242	8%	125	1,709	7%	108	1,133	10%	36	524	7%
		12 Yes	612	3,242	19%	303	1,709	18%	328	1,133	29%	27	524	5%
		13 Yes	175	3,242	5%	126	1,709	7%	61	1,133	5%	43	524	8%
		14 Yes	167	3,242	5%	82	1,709	5%	105	1,133	9%	50	524	10%
		15 Yes	147	3,242	5%	58	1,709	3%	57	1,133	5%	37	524	7%
		16 Yes	73	3,242	2%	39	1,709	2%	24	1,133	2%	15	524	3%
		96 Yes	345	3,242	11%	160	1,709	9%	86	1,133	8%	54	524	10%
		998 Unsure	129	3,242	4%	53	1,709	3%	39	1,133	3%	23	524	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q40b		I considered taking out a credit card because of a 1 change in my personal circumstances	191	1,995	10%	99	1,055	9%	94	751	12%	75	359	21%
		I considered taking out a credit card because of a 2 change in my financial circumstances	184	1,995	9%	82	1,055	8%	80	751	11%	54	359	15%
		I considered taking out a credit card to be able to 3 use it for online purchases safely	102	1,995	5%	47	1,055	4%	28	751	4%	29	359	8%
		I considered taking out a credit card to be able to 4 use it abroad safely	129	1,995	6%	71	1,055	7%	39	751	5%	32	359	9%
		I considered taking out a credit card to be able to use it for purchases where debit cards are not 5 accepted	47	1,995	2%	20	1,055	2%	28	751	4%	23	359	6%
		I considered taking out a credit card to be able to 6 use it to build/improve my credit history	193	1,995	10%	59	1,055	6%	34	751	4%	88	359	25%
		I considered taking out a credit card to benefit 7 from an introductory offer	363	1,995	18%	188	1,055	18%	174	751	23%	12	359	3%
		I considered taking out a credit card to benefit 8 from rewards, discounts, cashback or other benefits	288	1,995	14%	257	1,055	24%	47	751	6%	12	359	3%
		I considered taking out a credit card to benefit 9 from low APR	52	1,995	3%	14	1,055	1%	27	751	4%	10	359	3%
		I considered taking out a credit card to benefit 10 from low interest rate	96	1,995	5%	51	1,055	5%	47	751	6%	8	359	2%
		I considered taking out a credit card to benefit 11 from low fees	40	1,995	2%	16	1,055	2%	13	751	2%	1	359	0%
		I considered taking out a credit card as on my existing or previous credit card(s) the introductory 12 deal ended	181	1,995	9%	90	1,055	9%	103	751	14%	1	359	0%
		I considered taking out a credit card as on my existing or previous credit card(s) the terms and 13 conditions were changed	33	1,995	2%	23	1,055	2%	4	751	1%	2	359	0%
		I considered taking out a credit card as on my existing or previous credit card(s) I incurred 14 unexpected fees or interest	26	1,995	1%	9	1,055	1%	13	751	2%	4	359	1%
		I considered taking out a credit card as on my existing or previous credit card(s) the credit limit 15 was too low	29	1,995	1%	10	1,055	1%	10	751	1%	5	359	1%
		I considered taking out a credit card as on my existing or previous credit card(s) the customer 16 service was bad	17	1,995	1%	9	1,055	1%	1	751	0%	1	359	0%
		998 Unsure	24	1,995	1%	8	1,055	1%	10	751	1%	3	359	1%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q42a_1	1	0	1,588	5,003	32%	796	2,509	32%	357	1,573	23%	266	888	30%
	2	1	1,819	5,003	36%	911	2,509	36%	697	1,573	44%	377	888	43%
	3 2 or more		1,302	5,003	26%	666	2,509	27%	452	1,573	29%	201	888	23%
	998 Unsure		293	5,003	6%	136	2,509	5%	66	1,573	4%	43	888	5%
Q42a_2	1	0	2,009	5,003	40%	951	2,509	38%	554	1,573	35%	255	888	29%
	2	1	1,555	5,003	31%	799	2,509	32%	564	1,573	36%	354	888	40%
	3 2 or more		1,060	5,003	21%	595	2,509	24%	347	1,573	22%	224	888	25%
	998 Unsure		378	5,003	8%	163	2,509	7%	109	1,573	7%	55	888	6%
Q42a_3	1	0	2,591	5,003	52%	1,271	2,509	51%	742	1,573	47%	334	888	38%
	2	1	1,251	5,003	25%	672	2,509	27%	426	1,573	27%	296	888	33%
	3 2 or more		696	5,003	14%	365	2,509	15%	271	1,573	17%	194	888	22%
	998 Unsure		465	5,003	9%	202	2,509	8%	134	1,573	9%	64	888	7%
Q42a_4	1	0	3,466	5,003	69%	1,701	2,509	68%	975	1,573	62%	460	888	52%
	2	1	820	5,003	16%	445	2,509	18%	303	1,573	19%	212	888	24%
	3 2 or more		361	5,003	7%	197	2,509	8%	183	1,573	12%	149	888	17%
	998 Unsure		356	5,003	7%	166	2,509	7%	113	1,573	7%	67	888	8%
Q42a_5	1	0	3,726	5,003	74%	1,856	2,509	74%	1,023	1,573	65%	505	888	57%
	2	1	693	5,003	14%	363	2,509	14%	297	1,573	19%	209	888	24%
	3 2 or more		259	5,003	5%	148	2,509	6%	153	1,573	10%	112	888	13%
	998 Unsure		324	5,003	6%	142	2,509	6%	100	1,573	6%	62	888	7%
Q42a_6	1	0	3,238	5,003	65%	1,584	2,509	63%	904	1,573	57%	404	888	46%
	2	1	1,027	5,003	21%	563	2,509	22%	396	1,573	25%	291	888	33%
	3 2 or more		380	5,003	8%	192	2,509	8%	161	1,573	10%	131	888	15%
	998 Unsure		359	5,003	7%	171	2,509	7%	113	1,573	7%	61	888	7%
Q42b	1 Yes		455	3,121	15%	210	1,577	13%	200	1,150	17%	119	579	20%
	2 Yes		724	3,121	23%	345	1,577	22%	274	1,150	24%	130	579	22%
	3 Yes		1,407	3,121	45%	707	1,577	45%	444	1,150	39%	224	579	39%
	4 Yes		260	3,121	8%	146	1,577	9%	117	1,150	10%	57	579	10%
	5 Yes		452	3,121	14%	219	1,577	14%	186	1,150	16%	121	579	21%
	6 Yes		1,557	3,121	50%	805	1,577	51%	499	1,150	43%	210	579	36%
	7 Yes		262	3,121	8%	145	1,577	9%	120	1,150	10%	88	579	15%
	8 Yes		95	3,121	3%	62	1,577	4%	68	1,150	6%	63	579	11%
	9 Yes		110	3,121	4%	60	1,577	4%	35	1,150	3%	13	579	2%
	998 Unsure		175	3,121	6%	83	1,577	5%	56	1,150	5%	23	579	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q42c		1 Very useful	1,358	3,121	43%	677	1,577	43%	557	1,150	48%	228	579	39%
		2 Quite useful	1,476	3,121	47%	766	1,577	49%	505	1,150	44%	265	579	46%
		3 Not that useful	225	3,121	7%	117	1,577	7%	63	1,150	5%	66	579	11%
		4 Not useful at all	25	3,121	1%	7	1,577	0%	9	1,150	1%	11	579	2%
	998	Unsure	38	3,121	1%	11	1,577	1%	15	1,150	1%	9	579	2%
Q42d		1 2 or 3	3,695	5,003	74%	1,886	2,509	75%	1,093	1,573	69%	585	888	66%
		2 4 or 5	523	5,003	10%	262	2,509	10%	257	1,573	16%	170	888	19%
		3 More than 5	201	5,003	4%	108	2,509	4%	86	1,573	5%	40	888	4%
	998	Unsure	584	5,003	12%	253	2,509	10%	138	1,573	9%	93	888	10%
Q42e		1 Very different	486	5,003	10%	274	2,509	11%	221	1,573	14%	173	888	19%
		2 Quite different	1,617	5,003	32%	826	2,509	33%	587	1,573	37%	336	888	38%
		3 Not that different	2,147	5,003	43%	1,064	2,509	42%	604	1,573	38%	276	888	31%
		4 Not at all different	241	5,003	5%	114	2,509	5%	55	1,573	4%	41	888	5%
	998	Unsure	512	5,003	10%	231	2,509	9%	106	1,573	7%	63	888	7%
Q43		1 Yes	680	5,003	14%	287	2,509	11%	195	1,573	12%	129	888	15%
		2 Yes	805	5,003	16%	463	2,509	18%	248	1,573	16%	77	888	9%
		3 Yes	878	5,003	18%	300	2,509	12%	239	1,573	15%	198	888	22%
		5 Yes	1,012	5,003	20%	414	2,509	16%	619	1,573	39%	74	888	8%
		6 Yes	904	5,003	18%	668	2,509	27%	173	1,573	11%	91	888	10%
		4 Yes	774	5,003	15%	340	2,509	14%	218	1,573	14%	153	888	17%
		7 Yes	954	5,003	19%	379	2,509	15%	629	1,573	40%	70	888	8%
		8 Yes	1,270	5,003	25%	1,005	2,509	40%	194	1,573	12%	98	888	11%
		9 Yes	136	5,003	3%	86	2,509	3%	49	1,573	3%	39	888	4%
		10 Yes	191	5,003	4%	100	2,509	4%	70	1,573	4%	59	888	7%
		11 Yes	469	5,003	9%	295	2,509	12%	76	1,573	5%	58	888	7%
		12 Yes	511	5,003	10%	268	2,509	11%	77	1,573	5%	105	888	12%
		13 Yes	668	5,003	13%	254	2,509	10%	195	1,573	12%	164	888	19%
		14 Yes	903	5,003	18%	227	2,509	9%	235	1,573	15%	352	888	40%
		15 Yes	1,026	5,003	21%	644	2,509	26%	199	1,573	13%	121	888	14%
		16 Yes	192	5,003	4%	93	2,509	4%	66	1,573	4%	49	888	6%
		96 Yes	85	5,003	2%	31	2,509	1%	20	1,573	1%	16	888	2%
	998	Unsure	153	5,003	3%	45	2,509	2%	39	1,573	2%	24	888	3%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q44		I did not find a credit card which was better suited to my needs												
		1 than a card I already had	399	1,795	22%	231	814	28%	74	454	16%	39	370	10%
		2 I was discouraged by a friend, family member or adviser	75	1,795	4%	30	814	4%	36	454	8%	30	370	8%
		3 I did not find any credit card that suited my needs	209	1,795	12%	112	814	14%	44	454	10%	39	370	11%
		4 I applied but was not approved for a credit card that suited my needs	270	1,795	15%	68	814	8%	64	454	14%	102	370	28%
		5 I decided an option other than a credit card was best for me	134	1,795	7%	62	814	8%	45	454	10%	38	370	10%
		6 I wanted to take out a new credit card but was too busy at the time/ I ran out of time	105	1,795	6%	52	814	6%	39	454	9%	27	370	7%
		7 I was worried about making multiple applications as that might harm my credit rating	283	1,795	16%	98	814	12%	59	454	13%	83	370	22%
		8 I still intend to take out a new credit card based on my search	121	1,795	7%	45	814	5%	32	454	7%	28	370	7%
		9 The offer made to me did not match the one advertised so I decided not to go ahead	101	1,795	6%	41	814	5%	34	454	8%	31	370	8%
		10 I only really wanted to see what offers were available to me	394	1,795	22%	203	814	25%	89	454	19%	43	370	12%
		11 I decided changing credit card would be too much trouble, such as changing credit card details on online accounts and elsewhere	186	1,795	10%	87	814	11%	56	454	12%	39	370	10%
		12 I found it difficult to understand the information about credit cards	81	1,795	5%	29	814	4%	30	454	7%	24	370	7%
		13 It was too difficult to work out which credit card would be the best for me	101	1,795	6%	52	814	6%	34	454	8%	30	370	8%
		14 It took me too long to find the relevant information for making a choice	75	1,795	4%	37	814	5%	32	454	7%	28	370	8%
		15 It was too difficult to find the relevant information for making a choice	65	1,795	4%	24	814	3%	26	454	6%	23	370	6%
		96 Something else	148	1,795	8%	76	814	9%	21	454	5%	16	370	4%
		998 Unsure	125	1,795	7%	54	814	7%	30	454	7%	22	370	6%
Q45		1 Yes	330	3,208	10%	205	1,696	12%	142	1,119	13%	73	517	14%
		2 Yes	700	3,208	22%	379	1,696	22%	282	1,119	25%	122	517	24%
		3 Yes	255	3,208	8%	125	1,696	7%	124	1,119	11%	59	517	11%
		4 Yes	351	3,208	11%	212	1,696	12%	105	1,119	9%	48	517	9%
		5 Yes	1,643	3,208	51%	839	1,696	49%	499	1,119	45%	236	517	46%
		998 Unsure	122	3,208	4%	51	1,696	3%	46	1,119	4%	14	517	3%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q47a		1 Yes	329	3,208	10%	191	1,696	11%	151	1,119	13%	77	517	15%
		2 Yes	578	3,208	18%	302	1,696	18%	214	1,119	19%	109	517	21%
		3 Yes	669	3,208	21%	364	1,696	21%	249	1,119	22%	134	517	26%
		4 Yes	372	3,208	12%	251	1,696	15%	110	1,119	10%	32	517	6%
		5 Yes	16	3,208	0%	6	1,696	0%	7	1,119	1%	6	517	1%
		11 Yes	129	3,208	4%	77	1,696	5%	63	1,119	6%	38	517	7%
		12 Yes	589	3,208	18%	323	1,696	19%	202	1,119	18%	100	517	19%
		13 Yes	301	3,208	9%	175	1,696	10%	128	1,119	11%	87	517	17%
		14 Yes	118	3,208	4%	54	1,696	3%	43	1,119	4%	42	517	8%
		15 Yes	607	3,208	19%	283	1,696	17%	198	1,119	18%	103	517	20%
		16 Yes	1,479	3,208	46%	830	1,696	49%	492	1,119	44%	162	517	31%
		17 Yes	310	3,208	10%	144	1,696	8%	113	1,119	10%	79	517	15%
		18 Yes	449	3,208	14%	210	1,696	12%	164	1,119	15%	120	517	23%
		19 Yes	245	3,208	8%	152	1,696	9%	90	1,119	8%	40	517	8%
		20 Yes	171	3,208	5%	111	1,696	7%	55	1,119	5%	28	517	5%
		21 Yes	516	3,208	16%	261	1,696	15%	207	1,119	18%	45	517	9%
		22 Yes	84	3,208	3%	14	1,696	1%	15	1,119	1%	63	517	12%
		96 Yes	305	3,208	10%	184	1,696	11%	85	1,119	8%	31	517	6%
		998 Unsure	129	3,208	4%	49	1,696	3%	41	1,119	4%	18	517	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q47b		I decided to take out my credit card with then I have had a another credit card with them before	99	1,801	6%	57	959	6%	55	650	8%	26	347	7%
		I decided to take out my credit card with them because I had another financial product with them	193	1,801	11%	98	959	10%	74	650	11%	35	347	10%
		I decided to take out my credit card with them because I like the brand	128	1,801	7%	81	959	8%	54	650	8%	33	347	10%
		I decided to take out my credit card with them because I shop with them	100	1,801	6%	71	959	7%	23	650	4%	6	347	2%
		I decided to take out my credit card with them because it is linked to a sports club or charity I like	3	1,801	0%	1	959	0%	2	650	0%	2	347	1%
		I decided to take out my credit card with them because they offered a good/ personalised credit card design	16	1,801	1%	10	959	1%	11	650	2%	5	347	1%
		I decided to take out my credit card with them because they offered good customer service	109	1,801	6%	51	959	5%	47	650	7%	33	347	10%
		I decided to take out my credit card with them because they offered a UK call centre	56	1,801	3%	27	959	3%	36	650	5%	30	347	9%
		I decided to take out my credit card with them because they offered text/Email updates and alerts	19	1,801	1%	4	959	0%	8	650	1%	12	347	3%
		I decided to take out my credit card with them because they offered an easy to use online system	65	1,801	4%	22	959	2%	24	650	4%	21	347	6%
		I decided to take out this credit card because it suited my needs the best	598	1,801	33%	339	959	35%	195	650	30%	51	347	15%
		I decided to take out this credit card because the company offered it to me	60	1,801	3%	28	959	3%	18	650	3%	10	347	3%
		I decided to take out this credit card because it was easy to get it	56	1,801	3%	21	959	2%	10	650	2%	22	347	6%
		I decided to take out this credit card because I saw an advert/offer that I liked	76	1,801	4%	55	959	6%	29	650	4%	7	347	2%
		I decided to take out this credit card because a family member/friend recommended it to me	47	1,801	3%	26	959	3%	9	650	1%	6	347	2%
		I decided to take out this credit card because a price comparison website ranked it highly	109	1,801	6%	50	959	5%	44	650	7%	11	347	3%
		I decided to take out this credit card because it was the only credit card I was accepted for	40	1,801	2%	5	959	1%	5	650	1%	33	347	9%
		998 Unsure	26	1,801	1%	13	959	1%	8	650	1%	5	347	1%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q47c		1 Yes	230	3,208	7%	133	1,696	8%	108	1,119	10%	22	517	4%
		2 Yes	565	3,208	18%	311	1,696	18%	260	1,119	23%	58	517	11%
		3 Yes	537	3,208	17%	288	1,696	17%	219	1,119	20%	51	517	10%
		4 Yes	899	3,208	28%	585	1,696	34%	259	1,119	23%	69	517	13%
		5 Yes	220	3,208	7%	92	1,696	5%	87	1,119	8%	21	517	4%
		6 Yes	725	3,208	23%	290	1,696	17%	198	1,119	18%	301	517	58%
		998 Unsure	181	3,208	6%	80	1,696	5%	56	1,119	5%	16	517	3%
Q48		1 I am satisfied with my current credit card(s)	10,152	17,397	58%	5,982	9,065	66%	708	1,456	49%	270	746	36%
		2 I didn't want to have an extra credit card	7,524	17,397	43%	3,752	9,065	41%	548	1,456	38%	263	746	35%
		3 I did not think I could find a better credit card than the one(s) I already have	2,457	17,397	14%	1,811	9,065	20%	126	1,456	9%	43	746	6%
		4 I thought it would take too long to find the relevant information	167	17,397	1%	55	9,065	1%	21	1,456	1%	12	746	2%
		5 I thought it would be too difficult to find the relevant information	94	17,397	1%	37	9,065	0%	13	1,456	1%	10	746	1%
		6 I didn't know where to look for information on credit cards	81	17,397	0%	26	9,065	0%	14	1,456	1%	13	746	2%
		7 I don't think the difference between credit cards makes it worth looking around and comparing them	1,292	17,397	7%	645	9,065	7%	49	1,456	3%	26	746	3%
		8 I am trying to reduce my use of credit cards	2,271	17,397	13%	663	9,065	7%	411	1,456	28%	168	746	23%
		9 I am not interested enough to spend time researching credit card offers	2,272	17,397	13%	1,070	9,065	12%	120	1,456	8%	54	746	7%
		10 I would like to have investigated credit cards but have been too busy	288	17,397	2%	99	9,065	1%	34	1,456	2%	18	746	2%
		11 I didn't think I would be approved for another or a different credit card	756	17,397	4%	158	9,065	2%	79	1,456	5%	202	746	27%
		12 I didn't want to hurt my credit rating	779	17,397	4%	274	9,065	3%	122	1,456	8%	119	746	16%
		13 I thought changing company would be difficult	233	17,397	1%	69	9,065	1%	22	1,456	2%	17	746	2%
		14 I find information about credit cards difficult to understand	261	17,397	2%	73	9,065	1%	25	1,456	2%	20	746	3%
		15 I find it difficult to compare credit cards	302	17,397	2%	94	9,065	1%	27	1,456	2%	22	746	3%
		16 The way I use credit cards they are basically free so I do not see a need to consider other credit cards	5,486	17,397	32%	3,398	9,065	37%	229	1,456	16%	78	746	11%
		96 None of the above	689	17,397	4%	303	9,065	3%	72	1,456	5%	33	746	4%
		998 Unsure	469	17,397	3%	157	9,065	2%	53	1,456	4%	38	746	5%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q49a		1 Over 1 years to 3 years	2,899	17,397	17%	1,738	9,065	19%	437	1,456	30%	145	746	19%
		2 Over 3 years to 5 years	2,381	17,397	14%	1,458	9,065	16%	262	1,456	18%	99	746	13%
		3 Over 5 years	4,119	17,397	24%	2,265	9,065	25%	304	1,456	21%	144	746	19%
		4 Have never considered two or more credit cards	6,093	17,397	35%	2,625	9,065	29%	272	1,456	19%	286	746	38%
	998	Unsure	1,904	17,397	11%	979	9,065	11%	181	1,456	12%	72	746	10%
Q49b		1 Over 1 years to 3 years	3,286	17,397	19%	1,931	9,065	21%	492	1,456	34%	217	746	29%
		2 Over 3 years to 5 years	2,842	17,397	16%	1,730	9,065	19%	297	1,456	20%	121	746	16%
		3 Over 5 years	6,331	17,397	36%	3,314	9,065	37%	365	1,456	25%	147	746	20%
		998 Unsure	4,939	17,397	28%	2,090	9,065	23%	302	1,456	21%	260	746	35%
Q50a		1 Very difficult	466	25,879	2%	129	13,231	1%	109	3,617	3%	92	2,123	4%
		2 Quite difficult	2,688	25,879	10%	963	13,231	7%	481	3,617	13%	358	2,123	17%
		3 Neither easy nor difficult	5,372	25,879	21%	2,261	13,231	17%	748	3,617	21%	537	2,123	25%
		4 Quite easy	10,103	25,879	39%	5,437	13,231	41%	1,417	3,617	39%	743	2,123	35%
		5 Very easy	6,611	25,879	26%	4,268	13,231	32%	764	3,617	21%	346	2,123	16%
	998	Unsure	638	25,879	2%	171	13,231	1%	99	3,617	3%	48	2,123	2%
Q50b		1 Very difficult	879	25,879	3%	288	13,231	2%	126	3,617	3%	112	2,123	5%
		2 Quite difficult	3,950	25,879	15%	1,649	13,231	12%	541	3,617	15%	386	2,123	18%
		3 Neither easy nor difficult	6,157	25,879	24%	2,946	13,231	22%	766	3,617	21%	553	2,123	26%
		4 Quite easy	9,018	25,879	35%	5,141	13,231	39%	1,415	3,617	39%	696	2,123	33%
		5 Very easy	3,773	25,879	15%	2,392	13,231	18%	635	3,617	18%	282	2,123	13%
	998	Unsure	2,101	25,879	8%	814	13,231	6%	134	3,617	4%	94	2,123	4%
Q51a		1 Very difficult	1,033	25,879	4%	378	13,231	3%	181	3,617	5%	186	2,123	9%
		2 Quite difficult	4,193	25,879	16%	1,763	13,231	13%	587	3,617	16%	375	2,123	18%
		3 Neither easy nor difficult	5,415	25,879	21%	2,631	13,231	20%	711	3,617	20%	450	2,123	21%
		4 Quite easy	9,552	25,879	37%	5,231	13,231	40%	1,337	3,617	37%	646	2,123	30%
		5 Very easy	4,614	25,879	18%	2,856	13,231	22%	672	3,617	19%	383	2,123	18%
	998	Unsure	1,072	25,879	4%	371	13,231	3%	130	3,617	4%	84	2,123	4%
Q51b		1 Very difficult	1,426	25,879	6%	532	13,231	4%	187	3,617	5%	182	2,123	9%
		2 Quite difficult	5,808	25,879	22%	2,613	13,231	20%	738	3,617	20%	486	2,123	23%
		3 Neither easy nor difficult	5,820	25,879	22%	2,930	13,231	22%	737	3,617	20%	466	2,123	22%
		4 Quite easy	7,913	25,879	31%	4,488	13,231	34%	1,273	3,617	35%	609	2,123	29%
		5 Very easy	3,539	25,879	14%	2,141	13,231	16%	551	3,617	15%	282	2,123	13%
	998	Unsure	1,374	25,879	5%	527	13,231	4%	131	3,617	4%	99	2,123	5%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q51c		1 Very difficult	1,268	25,879	5%	465	13,231	4%	213	3,617	6%	156	2,123	7%
		2 Quite difficult	4,276	25,879	17%	1,842	13,231	14%	582	3,617	16%	357	2,123	17%
		3 Neither easy nor difficult	5,917	25,879	23%	2,891	13,231	22%	877	3,617	24%	550	2,123	26%
		4 Quite easy	8,601	25,879	33%	4,780	13,231	36%	1,210	3,617	33%	625	2,123	29%
		5 Very easy	4,610	25,879	18%	2,837	13,231	21%	599	3,617	17%	335	2,123	16%
	998	Unsure	1,206	25,879	5%	415	13,231	3%	136	3,617	4%	100	2,123	5%
Q51d		1 Very difficult	599	25,879	2%	139	13,231	1%	98	3,617	3%	77	2,123	4%
		2 Quite difficult	2,426	25,879	9%	716	13,231	5%	392	3,617	11%	256	2,123	12%
		3 Neither easy nor difficult	5,449	25,879	21%	1,945	13,231	15%	843	3,617	23%	570	2,123	27%
		4 Quite easy	9,814	25,879	38%	5,728	13,231	43%	1,393	3,617	39%	705	2,123	33%
		5 Very easy	6,115	25,879	24%	4,413	13,231	33%	687	3,617	19%	367	2,123	17%
	998	Unsure	1,476	25,879	6%	289	13,231	2%	203	3,617	6%	148	2,123	7%
Q51e		1 Very difficult	734	25,879	3%	276	13,231	2%	93	3,617	3%	113	2,123	5%
		2 Quite difficult	3,182	25,879	12%	1,279	13,231	10%	277	3,617	8%	325	2,123	15%
		3 Neither easy nor difficult	6,278	25,879	24%	3,062	13,231	23%	677	3,617	19%	565	2,123	27%
		4 Quite easy	8,668	25,879	33%	4,725	13,231	36%	1,460	3,617	40%	619	2,123	29%
		5 Very easy	4,796	25,879	19%	2,834	13,231	21%	976	3,617	27%	360	2,123	17%
	998	Unsure	2,221	25,879	9%	1,055	13,231	8%	134	3,617	4%	141	2,123	7%
Q51f		1 Very difficult	809	25,879	3%	262	13,231	2%	113	3,617	3%	111	2,123	5%
		2 Quite difficult	3,524	25,879	14%	1,456	13,231	11%	446	3,617	12%	328	2,123	15%
		3 Neither easy nor difficult	6,201	25,879	24%	3,010	13,231	23%	769	3,617	21%	565	2,123	27%
		4 Quite easy	8,835	25,879	34%	4,910	13,231	37%	1,377	3,617	38%	612	2,123	29%
		5 Very easy	4,697	25,879	18%	2,851	13,231	22%	718	3,617	20%	341	2,123	16%
	998	Unsure	1,813	25,879	7%	742	13,231	6%	195	3,617	5%	167	2,123	8%
Q51g		1 Very difficult	319	25,879	1%	95	13,231	1%	83	3,617	2%	63	2,123	3%
		2 Quite difficult	1,189	25,879	5%	430	13,231	3%	226	3,617	6%	159	2,123	7%
		3 Neither easy nor difficult	3,958	25,879	15%	1,736	13,231	13%	584	3,617	16%	415	2,123	20%
		4 Quite easy	9,696	25,879	37%	5,046	13,231	38%	1,358	3,617	38%	704	2,123	33%
		5 Very easy	9,700	25,879	37%	5,573	13,231	42%	1,242	3,617	34%	702	2,123	33%
	998	Unsure	1,016	25,879	4%	350	13,231	3%	123	3,617	3%	80	2,123	4%
Q51h		1 Very difficult	759	25,879	3%	273	13,231	2%	115	3,617	3%	88	2,123	4%
		2 Quite difficult	3,094	25,879	12%	1,375	13,231	10%	427	3,617	12%	273	2,123	13%
		3 Neither easy nor difficult	6,007	25,879	23%	2,882	13,231	22%	783	3,617	22%	512	2,123	24%
		4 Quite easy	9,122	25,879	35%	4,924	13,231	37%	1,375	3,617	38%	713	2,123	34%
		5 Very easy	5,494	25,879	21%	3,212	13,231	24%	774	3,617	21%	445	2,123	21%
	998	Unsure	1,402	25,879	5%	565	13,231	4%	142	3,617	4%	93	2,123	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q52		1 Yes	4,038	25,879	16%	1,788	13,231	14%	1,030	3,617	28%	577	2,123	27%
		2 Yes	1,080	25,879	4%	415	13,231	3%	357	3,617	10%	426	2,123	20%
		3 Yes	1,350	25,879	5%	537	13,231	4%	372	3,617	10%	319	2,123	15%
		4 Yes	666	25,879	3%	219	13,231	2%	199	3,617	6%	188	2,123	9%
		5 Yes	2,500	25,879	10%	680	13,231	5%	686	3,617	19%	402	2,123	19%
		6 Yes	18,817	25,879	73%	10,385	13,231	78%	1,693	3,617	47%	833	2,123	39%
Q55ai		1 Yes	4,082	11,895	34%	4,082	11,895	34%	108	407	27%	56	95	59%
		2 Yes	876	11,895	7%	876	11,895	7%	58	407	14%	22	95	23%
		3 Yes	4,389	11,895	37%	4,389	11,895	37%	174	407	43%	21	95	23%
		4 Yes	1,501	11,895	13%	1,501	11,895	13%	67	407	16%	8	95	8%
		5 Yes	266	11,895	2%	266	11,895	2%	15	407	4%	4	95	4%
		6 Yes	193	11,895	2%	193	11,895	2%	8	407	2%	5	95	5%
		7 Yes	2,903	11,895	24%	2,903	11,895	24%	82	407	20%	17	95	18%
		96 Non of the above	248	11,895	2%	248	11,895	2%	16	407	4%	1	95	1%
Q55aai		1 Yes	3,675	11,647	32%	3,675	11,647	32%	94	391	24%	51	94	55%
		2 Yes	617	11,647	5%	617	11,647	5%	38	391	10%	15	94	16%
		3 Yes	3,414	11,647	29%	3,414	11,647	29%	126	391	32%	13	94	14%
		4 Yes	1,039	11,647	9%	1,039	11,647	9%	46	391	12%	6	94	6%
		5 Yes	109	11,647	1%	109	11,647	1%	8	391	2%	4	94	5%
		6 Yes	168	11,647	1%	168	11,647	1%	8	391	2%	4	94	4%
		7 Yes	2,721	11,647	23%	2,721	11,647	23%	73	391	19%	15	94	16%
		96 Non of the above	1,460	11,647	13%	1,460	11,647	13%	60	391	15%	6	94	7%
Q55b		1 Yes	228	11,895	2%	228	11,895	2%	4	407	1%	2	95	2%
		2 Yes	870	11,895	7%	870	11,895	7%	40	407	10%	9	95	9%
		3 Yes	2,356	11,895	20%	2,356	11,895	20%	93	407	23%	13	95	14%
		4 Yes	5,588	11,895	47%	5,588	11,895	47%	181	407	44%	46	95	48%
		5 Yes	2,704	11,895	23%	2,704	11,895	23%	81	407	20%	23	95	25%
		998 Unsure	149	11,895	1%	149	11,895	1%	9	407	2%	2	95	2%
Q56a		1 Not important	1,347	11,895	11%	1,347	11,895	11%	58	407	14%	11	95	11%
		2 Somewhat important	4,440	11,895	37%	4,440	11,895	37%	159	407	39%	33	95	35%
		3 Very important	5,471	11,895	46%	5,471	11,895	46%	165	407	40%	50	95	52%
		998 Unsure	637	11,895	5%	637	11,895	5%	26	407	6%	2	95	2%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q56b		1 Not important	1,440	11,895	12%	1,440	11,895	12%	57	407	14%	11	95	11%
		2 Somewhat important	4,750	11,895	40%	4,750	11,895	40%	185	407	46%	44	95	46%
		3 Very important	4,997	11,895	42%	4,997	11,895	42%	141	407	35%	38	95	40%
		998 Unsure	709	11,895	6%	709	11,895	6%	24	407	6%	2	95	2%
Q56c		1 Not important	1,438	11,895	12%	1,438	11,895	12%	61	407	15%	16	95	16%
		2 Somewhat important	4,582	11,895	39%	4,582	11,895	39%	164	407	40%	43	95	45%
		3 Very important	5,171	11,895	43%	5,171	11,895	43%	154	407	38%	35	95	37%
		998 Unsure	704	11,895	6%	704	11,895	6%	28	407	7%	2	95	2%
Q58		1 A lot less than I expected	588	11,895	5%	588	11,895	5%	31	407	8%	12	95	12%
		2 A little less than I expected	1,419	11,895	12%	1,419	11,895	12%	61	407	15%	14	95	15%
		3 About the same as I expected	7,229	11,895	61%	7,229	11,895	61%	180	407	44%	33	95	35%
		4 A little more than I expected	1,325	11,895	11%	1,325	11,895	11%	60	407	15%	19	95	20%
		5 A lot more than I expected	436	11,895	4%	436	11,895	4%	29	407	7%	9	95	10%
		6 It is too soon to judge	231	11,895	2%	231	11,895	2%	18	407	5%	6	95	6%
		998 Unsure	669	11,895	6%	669	11,895	6%	28	407	7%	2	95	2%
Q59		The rewards/benefits/discounts were more generous than I expected	663	1,760	38%	663	1,760	38%	41	90	45%	16	28	57%
		2 I used the credit card more than I expected	577	1,760	33%	577	1,760	33%	32	90	36%	8	28	29%
		3 Both of these	447	1,760	25%	447	1,760	25%	12	90	13%	4	28	15%
		998 Unsure	73	1,760	4%	73	1,760	4%	5	90	6%	-	-	0%
Q60		The rewards/benefits/discounts were less generous than I expected	1,429	2,007	71%	1,429	2,007	71%	48	92	52%	17	26	65%
		2 I used the credit card less than I expected	197	2,007	10%	197	2,007	10%	18	92	19%	7	26	27%
		3 Both of these	257	2,007	13%	257	2,007	13%	22	92	24%	2	26	8%
		998 Unsure	124	2,007	6%	124	2,007	6%	3	92	4%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q61		1 Yes, an annual fee	1,163	11,895	10%	1,163	11,895	10%	49	407	12%	24	95	25%
		2 Yes, a monthly fee	617	11,895	5%	617	11,895	5%	35	407	9%	21	95	22%
		3 No	9,796	11,895	82%	9,796	11,895	82%	308	407	76%	47	95	50%
		998 Unsure	319	11,895	3%	319	11,895	3%	15	407	4%	3	95	3%
Q62		1 Yes, by a lot	898	1,780	50%	898	1,780	50%	31	84	36%	13	45	28%
		2 Yes, by a little	477	1,780	27%	477	1,780	27%	33	84	39%	20	45	45%
		3 No, they are about the same	167	1,780	9%	167	1,780	9%	18	84	22%	8	45	17%
		No, the rewards/discounts/benefits I have received												
		4 are less than the \$Q62text fee	93	1,780	5%	93	1,780	5%	3	84	3%	2	45	4%
		5 I have never tried to calculate it	66	1,780	4%	66	1,780	4%	-	-	0%	2	45	5%
		6 It is too soon to judge	41	1,780	2%	41	1,780	2%	-	-	0%	-	-	0%
		998 Unsure	38	1,780	2%	38	1,780	2%	-	-	0%	-	-	0%
Q63		1 Yes, a lot	2,774	11,895	23%	2,774	11,895	23%	91	407	22%	30	95	31%
		2 Yes, a little	3,430	11,895	29%	3,430	11,895	29%	136	407	33%	32	95	33%
		3 No	5,505	11,895	46%	5,505	11,895	46%	168	407	41%	32	95	34%
		998 Unsure	187	11,895	2%	187	11,895	2%	12	407	3%	1	95	1%
Q70a		1 Yes	5,753	11,895	48%	5,753	11,895	48%	183	407	45%	54	95	57%
		2 No	5,584	11,895	47%	5,584	11,895	47%	204	407	50%	36	95	38%
		998 Unsure	559	11,895	5%	559	11,895	5%	21	407	5%	5	95	5%
Q70b		1 Very difficult	91	5,753	2%	91	5,753	2%	5	183	3%	1	54	2%
		2 Quite difficult	506	5,753	9%	506	5,753	9%	28	183	15%	6	54	11%
		3 Neither easy nor difficult	1,107	5,753	19%	1,107	5,753	19%	32	183	18%	7	54	13%
		4 Quite easy	2,479	5,753	43%	2,479	5,753	43%	65	183	35%	22	54	41%
		5 Very easy	1,497	5,753	26%	1,497	5,753	26%	49	183	27%	18	54	33%
		998 Unsure	74	5,753	1%	74	5,753	1%	4	183	2%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q70c		1 Very difficult	97	5,753	2%	97	5,753	2%	5	183	3%	2	54	3%
		2 Quite difficult	473	5,753	8%	473	5,753	8%	23	183	12%	5	54	8%
		3 Neither easy nor difficult	1,019	5,753	18%	1,019	5,753	18%	26	183	14%	7	54	12%
		4 Quite easy	2,381	5,753	41%	2,381	5,753	41%	71	183	39%	24	54	44%
		5 Very easy	1,681	5,753	29%	1,681	5,753	29%	52	183	29%	18	54	32%
	998	Unsure	101	5,753	2%	101	5,753	2%	6	183	3%	-	-	0%
Q78		1 Up to £100	74	1,770	4%	15	377	4%	25	331	8%	74	1,770	4%
		2 Over £100 to £150	121	1,770	7%	27	377	7%	38	331	11%	121	1,770	7%
		3 Over £150 to £200	233	1,770	13%	54	377	14%	61	331	18%	233	1,770	13%
		4 Over £200 to £250	332	1,770	19%	63	377	17%	72	331	22%	332	1,770	19%
		5 Over £250 to £500	402	1,770	23%	61	377	16%	53	331	16%	402	1,770	23%
		6 Over £500 to £750	128	1,770	7%	14	377	4%	18	331	6%	128	1,770	7%
		7 Over £750 to £1,000	191	1,770	11%	31	377	8%	15	331	5%	191	1,770	11%
		8 Over £1,000	157	1,770	9%	70	377	19%	31	331	9%	157	1,770	9%
	998	Unsure	131	1,770	7%	43	377	11%	19	331	6%	131	1,770	7%
Q79		0 Never	501	1,770	28%	66	377	18%	45	331	14%	501	1,770	28%
		1 Once	367	1,770	21%	75	377	20%	69	331	21%	367	1,770	21%
		2 Twice	305	1,770	17%	94	377	25%	93	331	28%	305	1,770	17%
		3 Three times	233	1,770	13%	66	377	17%	62	331	19%	233	1,770	13%
		4 Four times	121	1,770	7%	21	377	6%	26	331	8%	121	1,770	7%
		5 Five or more times	101	1,770	6%	9	377	2%	14	331	4%	101	1,770	6%
	998	Unsure	142	1,770	8%	46	377	12%	22	331	7%	142	1,770	8%
Q80		1 I requested the increase	75	367	20%	43	75	58%	46	69	66%	75	367	20%
		2 The company offered it to me without my requesting it	282	367	77%	29	75	39%	22	69	32%	282	367	77%
	998	Unsure	10	367	3%	2	75	3%	1	69	2%	10	367	3%
Q81		1 All ones that I requested	75	760	10%	58	189	31%	54	195	28%	75	760	10%
		2 All ones that the company offered to me without my requesting it	621	760	82%	110	189	58%	111	195	57%	621	760	82%
		3 A mixture of ones I requested and ones the company offered	50	760	7%	16	189	9%	21	195	11%	50	760	7%
	998	Unsure	13	760	2%	5	189	3%	9	195	4%	13	760	2%
Q82		1 Yes	254	1,770	14%	134	377	35%	147	331	45%	254	1,770	14%
		2 No	1,434	1,770	81%	216	377	57%	152	331	46%	1,434	1,770	81%
	998	Unsure	82	1,770	5%	27	377	7%	32	331	10%	82	1,770	5%

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Q83		1 It is much too low	97	1,770	6%	15	377	4%	21	331	6%	97	1,770	6%
		2 It is a little too low	291	1,770	16%	55	377	15%	56	331	17%	291	1,770	16%
		3 It is about right	984	1,770	56%	204	377	54%	150	331	45%	984	1,770	56%
		4 It is a little too high	208	1,770	12%	59	377	16%	66	331	20%	208	1,770	12%
		5 It is much too high	100	1,770	6%	26	377	7%	22	331	7%	100	1,770	6%
		998 Unsure	89	1,770	5%	18	377	5%	17	331	5%	89	1,770	5%
Q84		1 It has increased too quickly	189	1,770	11%	53	377	14%	66	331	20%	189	1,770	11%
		2 It has increased at about the right speed	939	1,770	53%	210	377	56%	181	331	55%	939	1,770	53%
		3 It has increased too slowly	262	1,770	15%	51	377	13%	46	331	14%	262	1,770	15%
		998 Unsure	381	1,770	21%	63	377	17%	39	331	12%	381	1,770	21%
Q85a		1 Not important	184	1,770	10%	76	377	20%	36	331	11%	184	1,770	10%
		2 Somewhat important	438	1,770	25%	101	377	27%	114	331	35%	438	1,770	25%
		3 Very important	1,060	1,770	60%	179	377	48%	165	331	50%	1,060	1,770	60%
		998 Unsure	88	1,770	5%	21	377	6%	16	331	5%	88	1,770	5%
Q85b		1 Not important	417	1,770	24%	97	377	26%	50	331	15%	417	1,770	24%
		2 Somewhat important	615	1,770	35%	114	377	30%	126	331	38%	615	1,770	35%
		3 Very important	579	1,770	33%	137	377	36%	130	331	39%	579	1,770	33%
		998 Unsure	160	1,770	9%	30	377	8%	25	331	8%	160	1,770	9%
Q85c		1 Not important	413	1,770	23%	85	377	23%	49	331	15%	413	1,770	23%
		2 Somewhat important	656	1,770	37%	132	377	35%	123	331	37%	656	1,770	37%
		3 Very important	567	1,770	32%	122	377	32%	125	331	38%	567	1,770	32%
		998 Unsure	133	1,770	8%	38	377	10%	35	331	11%	133	1,770	8%
Q86		1 Yes, I considered other credit card(s)	671	1,770	38%	194	377	52%	189	331	57%	671	1,770	38%
		2 No, I did not consider other credit cards	967	1,770	55%	166	377	44%	123	331	37%	967	1,770	55%
		998 Unsure	132	1,770	7%	17	377	5%	19	331	6%	132	1,770	7%
Q87		1 Very different	32	274	12%	20	76	26%	17	60	29%	32	274	12%
		2 Quite different	84	274	31%	26	76	34%	28	60	47%	84	274	31%
		3 Not that different	110	274	40%	26	76	34%	13	60	22%	110	274	40%
		4 Not at all different	12	274	4%	-	-	0%	1	60	2%	12	274	4%
		998 Unsure	36	274	13%	4	76	5%	-	-	0%	36	274	13%

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			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q88a		1 Not at all	222	967	23%	26	166	16%	35	123	29%	222	967	23%
		2 A little	348	967	36%	57	166	34%	42	123	34%	348	967	36%
		3 A lot	263	967	27%	69	166	42%	34	123	27%	263	967	27%
		998 Unsure	135	967	14%	13	166	8%	12	123	10%	135	967	14%
Q88b		1 Not at all	213	967	22%	75	166	45%	44	123	36%	213	967	22%
		2 A little	299	967	31%	46	166	28%	44	123	36%	299	967	31%
		3 A lot	371	967	38%	35	166	21%	24	123	20%	371	967	38%
		998 Unsure	85	967	9%	10	166	6%	10	123	9%	85	967	9%
Q88c		1 Not at all	321	967	33%	49	166	30%	38	123	31%	321	967	33%
		2 A little	267	967	28%	60	166	37%	48	123	39%	267	967	28%
		3 A lot	267	967	28%	49	166	30%	27	123	22%	267	967	28%
		998 Unsure	112	967	12%	7	166	4%	10	123	8%	112	967	12%
Q88d		1 Not at all	470	967	49%	59	166	36%	43	123	35%	470	967	49%
		2 A little	217	967	22%	59	166	36%	45	123	37%	217	967	22%
		3 A lot	80	967	8%	27	166	16%	22	123	18%	80	967	8%
		998 Unsure	200	967	21%	20	166	12%	13	123	10%	200	967	21%
Q88e		1 Not at all	316	967	33%	40	166	24%	38	123	31%	316	967	33%
		2 A little	379	967	39%	67	166	41%	47	123	38%	379	967	39%
		3 A lot	133	967	14%	44	166	27%	24	123	19%	133	967	14%
		998 Unsure	139	967	14%	15	166	9%	14	123	12%	139	967	14%
Q88f		1 Not at all	251	967	26%	57	166	34%	40	123	32%	251	967	26%
		2 A little	285	967	29%	60	166	36%	47	123	38%	285	967	29%
		3 A lot	286	967	30%	33	166	20%	23	123	18%	286	967	30%
		998 Unsure	146	967	15%	17	166	10%	14	123	11%	146	967	15%
Q96		1 Up to 3 months ago	801	2,878	28%	298	958	31%	801	2,878	28%	108	258	42%
		2 Over 3 to 6 months ago	779	2,878	27%	288	958	30%	779	2,878	27%	114	258	44%
		3 Over 6 to 12 months ago	1,023	2,878	36%	274	958	29%	1,023	2,878	36%	24	258	9%
		998 Unsure	275	2,878	10%	99	958	10%	275	2,878	10%	11	258	4%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q97		1 Yes	556	2,878	19%	171	958	18%	556	2,878	19%	66	258	26%
		2 Yes	240	2,878	8%	104	958	11%	240	2,878	8%	89	258	35%
		3 Yes	748	2,878	26%	199	958	21%	748	2,878	26%	70	258	27%
		4 Yes	582	2,878	20%	127	958	13%	582	2,878	20%	32	258	12%
		5 Yes	667	2,878	23%	248	958	26%	667	2,878	23%	23	258	9%
		97 Yes	254	2,878	9%	98	958	10%	254	2,878	9%	10	258	4%
		998 Unsure	374	2,878	13%	145	958	15%	374	2,878	13%	21	258	8%
Q98a		1 Yes	2,274	2,878	79%	762	958	80%	2,274	2,878	79%	179	258	69%
		2 Yes	325	2,878	11%	103	958	11%	325	2,878	11%	48	258	19%
		998 Unsure	279	2,878	10%	92	958	10%	279	2,878	10%	31	258	12%
Q98b		1 Yes	1,207	2,878	42%	433	958	45%	1,207	2,878	42%	127	258	49%
		2 Yes	1,028	2,878	36%	340	958	35%	1,028	2,878	36%	93	258	36%
		998 Unsure	643	2,878	22%	186	958	19%	643	2,878	22%	38	258	15%
Q99		1 Up to 6 months	160	2,274	7%	69	762	9%	160	2,274	7%	35	179	19%
		2 Over 6 months to 12 months	538	2,274	24%	202	762	26%	538	2,274	24%	53	179	30%
		3 Over 12 months to 18 months	782	2,274	34%	268	762	35%	782	2,274	34%	59	179	33%
		4 Over 18 months to 24 months	361	2,274	16%	105	762	14%	361	2,274	16%	23	179	13%
		5 Over 24 months to 36 months	267	2,274	12%	72	762	9%	267	2,274	12%	6	179	3%
		6 Over 36 months	40	2,274	2%	14	762	2%	40	2,274	2%	1	179	0%
		998 Unsure	126	2,274	6%	32	762	4%	126	2,274	6%	2	179	1%
Q100		1 Up to 6 months	260	1,207	22%	86	433	20%	260	1,207	22%	26	127	21%
		2 Over 6 months to 12 months	335	1,207	28%	135	433	31%	335	1,207	28%	36	127	28%
		3 Over 12 months to 18 months	284	1,207	24%	101	433	23%	284	1,207	24%	43	127	34%
		4 Over 18 months to 24 months	111	1,207	9%	50	433	12%	111	1,207	9%	13	127	10%
		5 Over 24 months to 36 months	57	1,207	5%	18	433	4%	57	1,207	5%	7	127	5%
		6 Over 36 months	16	1,207	1%	6	433	1%	16	1,207	1%	1	127	1%
		998 Unsure	144	1,207	12%	37	433	9%	144	1,207	12%	1	127	1%
Q103a		1 Yes	2,024	2,878	70%	644	958	67%	2,024	2,878	70%	133	258	51%
		2 No	590	2,878	20%	222	958	23%	590	2,878	20%	101	258	39%
		998 Unsure	264	2,878	9%	92	958	10%	264	2,878	9%	25	258	10%

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Q103b		1 Higher than you expected	242	2,024	12%	92	644	14%	242	2,024	12%	57	133	43%
		2 The same as you expected	1,571	2,024	78%	494	644	77%	1,571	2,024	78%	68	133	51%
		3 Lower than you expected	146	2,024	7%	48	644	7%	146	2,024	7%	7	133	5%
		998 Unsure	66	2,024	3%	11	644	2%	66	2,024	3%	1	133	1%
Q104a		1 FALSE	193	2,878	7%	88	958	9%	193	2,878	7%	67	258	26%
		2 TRUE	2,393	2,878	83%	767	958	80%	2,393	2,878	83%	155	258	60%
		998 Unsure	293	2,878	10%	104	958	11%	293	2,878	10%	37	258	14%
Q104b		1 FALSE	1,988	2,878	69%	605	958	63%	1,988	2,878	69%	100	258	39%
		2 TRUE	526	2,878	18%	230	958	24%	526	2,878	18%	119	258	46%
		998 Unsure	364	2,878	13%	123	958	13%	364	2,878	13%	39	258	15%
Q104c		1 FALSE	298	2,878	10%	126	958	13%	298	2,878	10%	70	258	27%
		2 TRUE	2,210	2,878	77%	704	958	73%	2,210	2,878	77%	134	258	52%
		998 Unsure	371	2,878	13%	128	958	13%	371	2,878	13%	54	258	21%
Q104d		1 FALSE	244	2,878	8%	98	958	10%	244	2,878	8%	65	258	25%
		2 TRUE	2,232	2,878	78%	724	958	76%	2,232	2,878	78%	134	258	52%
		998 Unsure	402	2,878	14%	136	958	14%	402	2,878	14%	59	258	23%
Q312		1 Up to 1 month	56	2,014	3%	-	-	0%	-	-	0%	-	-	0%
		2 Over 1 month to 3 months	42	2,014	2%	-	-	0%	-	-	0%	-	-	0%
		3 Over 3 months to 6 months	44	2,014	2%	-	-	0%	-	-	0%	-	-	0%
		4 Over 6 months to 1 year	81	2,014	4%	-	-	0%	-	-	0%	-	-	0%
		5 Over 1 year to 2 years	209	2,014	10%	-	-	0%	-	-	0%	-	-	0%
		6 Over 2 years to 3 years	208	2,014	10%	-	-	0%	-	-	0%	-	-	0%
		7 Over 3 years to 5 years	312	2,014	16%	-	-	0%	-	-	0%	-	-	0%
		8 Over 5 years to 10 years	439	2,014	22%	-	-	0%	-	-	0%	-	-	0%
		9 Over 10 years	474	2,014	24%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	149	2,014	7%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q313		1 Yes	1,477	2,014	73%	-	-	0%	-	-	0%	-	-	0%
		2 No	537	2,014	27%	-	-	0%	-	-	0%	-	-	0%
Q314_1		0 No	967	1,477	65%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	510	1,477	35%	-	-	0%	-	-	0%	-	-	0%
Q314_2		0 No	901	1,477	61%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	576	1,477	39%	-	-	0%	-	-	0%	-	-	0%
Q314_3		0 No	1,082	1,477	73%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	395	1,477	27%	-	-	0%	-	-	0%	-	-	0%
Q314_4		0 No	1,134	1,477	77%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	343	1,477	23%	-	-	0%	-	-	0%	-	-	0%
Q314_5		0 No	1,277	1,477	86%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	201	1,477	14%	-	-	0%	-	-	0%	-	-	0%
Q314_6		0 No	1,466	1,477	99%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	11	1,477	1%	-	-	0%	-	-	0%	-	-	0%
Q314_7		0 No	1,113	1,477	75%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	364	1,477	25%	-	-	0%	-	-	0%	-	-	0%
Q314_8		0 No	1,330	1,477	90%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	147	1,477	10%	-	-	0%	-	-	0%	-	-	0%
Q314_9		0 No	1,307	1,477	88%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	171	1,477	12%	-	-	0%	-	-	0%	-	-	0%
Q314_10		0 No	1,443	1,477	98%	-	-	0%	-	-	0%	-	-	0%
		1 Yes	35	1,477	2%	-	-	0%	-	-	0%	-	-	0%
Q314_11		0 No	1,444	1,477	98%	-	-	0%	-	-	0%	-	-	0%
		1 Yes Unsure	33	1,477	2%	-	-	0%	-	-	0%	-	-	0%
Q315		1 Over 1 year to 2 years	707	1,477	48%	-	-	0%	-	-	0%	-	-	0%
		2 Over 2 years to 3 years	319	1,477	22%	-	-	0%	-	-	0%	-	-	0%
		3 Over 3 years to 5 years	175	1,477	12%	-	-	0%	-	-	0%	-	-	0%
		4 Over 5 years to 10 years	114	1,477	8%	-	-	0%	-	-	0%	-	-	0%
		5 Over 10 years	15	1,477	1%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	148	1,477	10%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q316		1 Yes	103	1,477	7%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	321	1,477	22%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	56	1,477	4%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	118	1,477	8%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	121	1,477	8%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	161	1,477	11%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	22	1,477	1%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	198	1,477	13%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	36	1,477	2%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	197	1,477	13%	-	-	0%	-	-	0%	-	-	0%
		12 Yes	105	1,477	7%	-	-	0%	-	-	0%	-	-	0%
		13 Yes	139	1,477	9%	-	-	0%	-	-	0%	-	-	0%
		14 Yes	596	1,477	40%	-	-	0%	-	-	0%	-	-	0%
		96 Yes	164	1,477	11%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	44	1,477	3%	-	-	0%	-	-	0%	-	-	0%
Q317		1 Yes	51	537	9%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	231	537	43%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	108	537	20%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	74	537	14%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	158	537	29%	-	-	0%	-	-	0%	-	-	0%
		97 Yes	38	537	7%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	48	537	9%	-	-	0%	-	-	0%	-	-	0%
Q318		1 Yes	35	2,014	2%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	799	2,014	40%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	115	2,014	6%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	50	2,014	2%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	73	2,014	4%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	88	2,014	4%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	82	2,014	4%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	987	2,014	49%	-	-	0%	-	-	0%	-	-	0%
		97 Yes	203	2,014	10%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	116	2,014	6%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q319		1 Very likely	268	2,014	13%	-	-	0%	-	-	0%	-	-	0%
		2 Likely	599	2,014	30%	-	-	0%	-	-	0%	-	-	0%
		3 Unlikely	455	2,014	23%	-	-	0%	-	-	0%	-	-	0%
		4 Very unlikely	370	2,014	18%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	322	2,014	16%	-	-	0%	-	-	0%	-	-	0%
Q201a		1 Yes, I am a second cardholder	682	11,944	6%	-	-	0%	-	-	0%	-	-	0%
		2 No, I am not a second cardholder	11,262	11,944	94%	-	-	0%	-	-	0%	-	-	0%
Q201b		1 No	6,714	11,944	56%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	5,012	11,944	42%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	217	11,944	2%	-	-	0%	-	-	0%	-	-	0%
Q202		1 Yes	3,134	11,944	26%	-	-	0%	-	-	0%	-	-	0%
		2 No	8,516	11,944	71%	-	-	0%	-	-	0%	-	-	0%
		98 Unsure	293	11,944	2%	-	-	0%	-	-	0%	-	-	0%
Q203		1 Yes	346	3,134	11%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	347	3,134	11%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	593	3,134	19%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	379	3,134	12%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	485	3,134	15%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	280	3,134	9%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	433	3,134	14%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	433	3,134	14%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	254	3,134	8%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	865	3,134	28%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	436	3,134	14%	-	-	0%	-	-	0%	-	-	0%
		12 Yes	475	3,134	15%	-	-	0%	-	-	0%	-	-	0%
		96 Yes	297	3,134	9%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	121	3,134	4%	-	-	0%	-	-	0%	-	-	0%
Q204		1 Yes	1,253	3,134	40%	-	-	0%	-	-	0%	-	-	0%
		2 No	1,719	3,134	55%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	162	3,134	5%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q205		1 Yes	347	1,253	28%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	405	1,253	32%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	693	1,253	55%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	115	1,253	9%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	140	1,253	11%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	434	1,253	35%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	58	1,253	5%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	11	1,253	1%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	21	1,253	2%	-	-	0%	-	-	0%	-	-	0%
	998	Unsure	112	1,253	9%	-	-	0%	-	-	0%	-	-	0%
Q205b		1 Not at all useful	33	1,253	3%	-	-	0%	-	-	0%	-	-	0%
		2 Not that useful	142	1,253	11%	-	-	0%	-	-	0%	-	-	0%
		3 Quite useful	707	1,253	56%	-	-	0%	-	-	0%	-	-	0%
		4 Very useful	281	1,253	22%	-	-	0%	-	-	0%	-	-	0%
	998	Unsure	90	1,253	7%	-	-	0%	-	-	0%	-	-	0%
Q206a		1 Disagree strongly	148	3,134	5%	-	-	0%	-	-	0%	-	-	0%
		2 Disagree slightly	580	3,134	18%	-	-	0%	-	-	0%	-	-	0%
		3 Agree slightly	1,511	3,134	48%	-	-	0%	-	-	0%	-	-	0%
		4 Agree strongly	698	3,134	22%	-	-	0%	-	-	0%	-	-	0%
	998	Unsure	197	3,134	6%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q206b		1 Disagree strongly	517	3,134	16%	-	-	0%	-	-	0%	-	-	0%
		2 Disagree slightly	1,047	3,134	33%	-	-	0%	-	-	0%	-	-	0%
		3 Agree slightly	1,016	3,134	32%	-	-	0%	-	-	0%	-	-	0%
		4 Agree strongly	318	3,134	10%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	237	3,134	8%	-	-	0%	-	-	0%	-	-	0%
Q206c		1 Disagree strongly	151	3,134	5%	-	-	0%	-	-	0%	-	-	0%
		2 Disagree slightly	575	3,134	18%	-	-	0%	-	-	0%	-	-	0%
		3 Agree slightly	1,377	3,134	44%	-	-	0%	-	-	0%	-	-	0%
		4 Agree strongly	863	3,134	28%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	169	3,134	5%	-	-	0%	-	-	0%	-	-	0%
Q206d		1 Disagree strongly	244	3,134	8%	-	-	0%	-	-	0%	-	-	0%
		2 Disagree slightly	800	3,134	26%	-	-	0%	-	-	0%	-	-	0%
		3 Agree slightly	1,448	3,134	46%	-	-	0%	-	-	0%	-	-	0%
		4 Agree strongly	363	3,134	12%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	279	3,134	9%	-	-	0%	-	-	0%	-	-	0%
Q206e		1 Disagree strongly	191	3,134	6%	-	-	0%	-	-	0%	-	-	0%
		2 Disagree slightly	813	3,134	26%	-	-	0%	-	-	0%	-	-	0%
		3 Agree slightly	1,298	3,134	41%	-	-	0%	-	-	0%	-	-	0%
		4 Agree strongly	611	3,134	19%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	221	3,134	7%	-	-	0%	-	-	0%	-	-	0%
Q207		1 Yes	1,328	11,944	11%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	668	11,944	6%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	642	11,944	5%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	635	11,944	5%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	6,699	11,944	56%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	2,078	11,944	17%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	5,800	11,944	49%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	788	11,944	7%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	60	11,944	0%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	206	11,944	2%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	142	11,944	1%	-	-	0%	-	-	0%	-	-	0%
		12 Yes	875	11,944	7%	-	-	0%	-	-	0%	-	-	0%
		13 Yes	908	11,944	8%	-	-	0%	-	-	0%	-	-	0%
		14 Yes	374	11,944	3%	-	-	0%	-	-	0%	-	-	0%
		15 Yes	247	11,944	2%	-	-	0%	-	-	0%	-	-	0%
		96 Yes	1,070	11,944	9%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	247	11,944	2%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q208		1 Yes	433	668	65%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	149	668	22%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	50	668	7%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	39	668	6%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	21	668	3%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	186	668	28%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	39	668	6%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	111	668	17%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	7	668	1%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	80	668	12%	-	-	0%	-	-	0%	-	-	0%
		12 Yes	23	668	3%	-	-	0%	-	-	0%	-	-	0%
		13 Yes	6	668	1%	-	-	0%	-	-	0%	-	-	0%
		96 Yes	13	668	2%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	28	668	4%	-	-	0%	-	-	0%	-	-	0%
Q209		1 Yes	341	642	53%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	113	642	18%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	14	642	2%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	31	642	5%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	30	642	5%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	304	642	47%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	73	642	11%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	189	642	29%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	54	642	8%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	43	642	7%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	12	642	2%	-	-	0%	-	-	0%	-	-	0%
		96 Yes	10	642	2%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	10	642	2%	-	-	0%	-	-	0%	-	-	0%
Q210a		1 Yes	424	10,319	4%	-	-	0%	-	-	0%	-	-	0%
		2 No	9,454	10,319	92%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	441	10,319	4%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q210b		1 I accepted it	60	424	14%	-	-	0%	-	-	0%	-	-	0%
		2 I rejected it	324	424	76%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	40	424	9%	-	-	0%	-	-	0%	-	-	0%
Q211		1 Up to 1 year	416	5,012	8%	-	-	0%	-	-	0%	-	-	0%
		2 Over 1 year to 2 years	629	5,012	13%	-	-	0%	-	-	0%	-	-	0%
		3 Over 2 years to 3 years	678	5,012	14%	-	-	0%	-	-	0%	-	-	0%
		4 Over 3 years to 5 years	843	5,012	17%	-	-	0%	-	-	0%	-	-	0%
		5 Over 5 years to 10 years	1,029	5,012	21%	-	-	0%	-	-	0%	-	-	0%
		6 Over 10 years	1,109	5,012	22%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	309	5,012	6%	-	-	0%	-	-	0%	-	-	0%
Q212		1 Up to 1 year	296	5,012	6%	-	-	0%	-	-	0%	-	-	0%
		2 Over 1 year to 2 years	456	5,012	9%	-	-	0%	-	-	0%	-	-	0%
		3 Over 2 years to 3 years	582	5,012	12%	-	-	0%	-	-	0%	-	-	0%
		4 Over 3 years to 5 years	952	5,012	19%	-	-	0%	-	-	0%	-	-	0%
		5 Over 5 years to 10 years	1,443	5,012	29%	-	-	0%	-	-	0%	-	-	0%
		6 Over 10 years	1,071	5,012	21%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	211	5,012	4%	-	-	0%	-	-	0%	-	-	0%
Q213		1 Yes	365	5,012	7%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	70	5,012	1%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	1,299	5,012	26%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	1,097	5,012	22%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	1,232	5,012	25%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	96	5,012	2%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	1,491	5,012	30%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	140	5,012	3%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	1,431	5,012	29%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	866	5,012	17%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	908	5,012	18%	-	-	0%	-	-	0%	-	-	0%
		12 Yes	174	5,012	3%	-	-	0%	-	-	0%	-	-	0%
		13 Yes	512	5,012	10%	-	-	0%	-	-	0%	-	-	0%
		14 Yes	222	5,012	4%	-	-	0%	-	-	0%	-	-	0%
		15 Yes	98	5,012	2%	-	-	0%	-	-	0%	-	-	0%
		96 Yes	326	5,012	7%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	64	5,012	1%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Q214		1 Very unlikely	5,583	11,944	47%	-	-	0%	-	-	0%	-	-	0%
		2 Unlikely	2,666	11,944	22%	-	-	0%	-	-	0%	-	-	0%
		3 Likely	1,937	11,944	16%	-	-	0%	-	-	0%	-	-	0%
		4 Very likely	561	11,944	5%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	1,196	11,944	10%	-	-	0%	-	-	0%	-	-	0%
Q215		1 Within 6 months	408	2,498	16%	-	-	0%	-	-	0%	-	-	0%
		2 More than 6 months to 1 year	570	2,498	23%	-	-	0%	-	-	0%	-	-	0%
		3 More than 1 year to 2 years	596	2,498	24%	-	-	0%	-	-	0%	-	-	0%
		4 More than 2 years	669	2,498	27%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	255	2,498	10%	-	-	0%	-	-	0%	-	-	0%
Q216		1 Yes	692	2,498	28%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	414	2,498	17%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	268	2,498	11%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	933	2,498	37%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	768	2,498	31%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	278	2,498	11%	-	-	0%	-	-	0%	-	-	0%
		97 Yes	255	2,498	10%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	165	2,498	7%	-	-	0%	-	-	0%	-	-	0%
Q217		1 Yes	765	8,249	9%	-	-	0%	-	-	0%	-	-	0%
		2 Yes	454	8,249	5%	-	-	0%	-	-	0%	-	-	0%
		3 Yes	3,495	8,249	42%	-	-	0%	-	-	0%	-	-	0%
		4 Yes	4,825	8,249	58%	-	-	0%	-	-	0%	-	-	0%
		5 Yes	1,924	8,249	23%	-	-	0%	-	-	0%	-	-	0%
		6 Yes	3,759	8,249	46%	-	-	0%	-	-	0%	-	-	0%
		7 Yes	409	8,249	5%	-	-	0%	-	-	0%	-	-	0%
		8 Yes	286	8,249	3%	-	-	0%	-	-	0%	-	-	0%
		9 Yes	64	8,249	1%	-	-	0%	-	-	0%	-	-	0%
		10 Yes	360	8,249	4%	-	-	0%	-	-	0%	-	-	0%
		11 Yes	233	8,249	3%	-	-	0%	-	-	0%	-	-	0%
		12 Yes	223	8,249	3%	-	-	0%	-	-	0%	-	-	0%
		97 Yes	247	8,249	3%	-	-	0%	-	-	0%	-	-	0%
		998 Unsure	198	8,249	2%	-	-	0%	-	-	0%	-	-	0%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Savings		1 Less than £100	5,763	39,837	14%	616	13,231	5%	596	3,617	16%	605	2,123	28%
		2 £100-£249	1,239	39,837	3%	200	13,231	2%	159	3,617	4%	125	2,123	6%
		3 £250-£499	1,109	39,837	3%	190	13,231	1%	168	3,617	5%	111	2,123	5%
		4 £500-£999	1,580	39,837	4%	323	13,231	2%	223	3,617	6%	129	2,123	6%
		5 £1,000-£1,999	2,021	39,837	5%	510	13,231	4%	302	3,617	8%	140	2,123	7%
		6 £2,000-£2,999	1,367	39,837	3%	396	13,231	3%	201	3,617	6%	106	2,123	5%
		7 £3,000-£3,999	1,046	39,837	3%	294	13,231	2%	163	3,617	4%	78	2,123	4%
		8 £4,000-£4,999	1,003	39,837	3%	337	13,231	3%	150	3,617	4%	59	2,123	3%
		9 £5,000 to £9999	2,790	39,837	7%	1,062	13,231	8%	286	3,617	8%	119	2,123	6%
		10 £10,000-£19,999	2,584	39,837	6%	1,090	13,231	8%	234	3,617	6%	76	2,123	4%
		11 £20,000-£29,999	1,624	39,837	4%	779	13,231	6%	128	3,617	4%	59	2,123	3%
		12 £30,000-£39,999	1,083	39,837	3%	574	13,231	4%	85	3,617	2%	42	2,123	2%
		13 £40,000-£49,999	862	39,837	2%	473	13,231	4%	84	3,617	2%	40	2,123	2%
		14 £50,000-£74,999	1,177	39,837	3%	696	13,231	5%	78	3,617	2%	43	2,123	2%
		15 £75,000-£99,999	722	39,837	2%	436	13,231	3%	48	3,617	1%	29	2,123	1%
		16 £100,000 and above	2,586	39,837	6%	1,794	13,231	14%	84	3,617	2%	50	2,123	2%
		96 Don't know	1,505	39,837	4%	402	13,231	3%	86	3,617	2%	41	2,123	2%
		97 Not Applicable	1,688	39,837	4%	179	13,231	1%	108	3,617	3%	101	2,123	5%
		99 Prefer not to say	8,088	39,837	20%	2,880	13,231	22%	433	3,617	12%	169	2,123	8%
Gross Household Income		1 under £5,000 per year	905	39,837	2%	76	13,231	1%	46	3,617	1%	46	2,123	2%
		2 £5,000 to £9,999 per year	1,848	39,837	5%	296	13,231	2%	90	3,617	3%	133	2,123	6%
		3 £10,000 to £14,999 per year	3,186	39,837	8%	700	13,231	5%	200	3,617	6%	236	2,123	11%
		4 £15,000 to £19,999 per year	3,157	39,837	8%	880	13,231	7%	262	3,617	7%	220	2,123	10%
		5 £20,000 to £24,999 per year	3,357	39,837	8%	1,001	13,231	8%	317	3,617	9%	249	2,123	12%
		6 £25,000 to £29,999 per year	3,136	39,837	8%	1,070	13,231	8%	317	3,617	9%	196	2,123	9%
		7 £30,000 to £34,999 per year	2,848	39,837	7%	1,053	13,231	8%	319	3,617	9%	162	2,123	8%
		8 £35,000 to £39,999 per year	2,283	39,837	6%	866	13,231	7%	274	3,617	8%	146	2,123	7%
		9 £40,000 to £44,999 per year	2,135	39,837	5%	812	13,231	6%	256	3,617	7%	123	2,123	6%
		10 £45,000 to £49,999 per year	1,682	39,837	4%	690	13,231	5%	242	3,617	7%	95	2,123	4%
		11 £50,000 to £59,999 per year	2,253	39,837	6%	1,006	13,231	8%	295	3,617	8%	107	2,123	5%
		12 £60,000 to £69,999 per year	1,615	39,837	4%	756	13,231	6%	201	3,617	6%	83	2,123	4%
		13 £70,000 to £99,999 per year	2,249	39,837	6%	1,167	13,231	9%	270	3,617	7%	77	2,123	4%
		14 £100,000 to £149,999 per year	850	39,837	2%	463	13,231	3%	88	3,617	2%	37	2,123	2%
		15 £150,000 and over	358	39,837	1%	193	13,231	1%	37	3,617	1%	16	2,123	1%
		16 Don't know	2,010	39,837	5%	276	13,231	2%	75	3,617	2%	58	2,123	3%
		17 Prefer not to answer	5,964	39,837	15%	1,926	13,231	15%	326	3,617	9%	140	2,123	7%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Level of Education		1 No formal qualifications	2,197	39,837	6%	531	13,231	4%	121	3,617	3%	109	2,123	5%
		2 Youth training certificate/skillseekers	113	39,837	0%	24	13,231	0%	22	3,617	1%	18	2,123	1%
		3 Recognised trade apprenticeship completed	441	39,837	1%	139	13,231	1%	48	3,617	1%	32	2,123	2%
		4 Clerical and commercial	600	39,837	2%	208	13,231	2%	66	3,617	2%	39	2,123	2%
		5 City & Guilds certificate	1,522	39,837	4%	385	13,231	3%	132	3,617	4%	115	2,123	5%
		6 City & Guilds certificate - advanced	873	39,837	2%	243	13,231	2%	86	3,617	2%	68	2,123	3%
		7 ONC	333	39,837	1%	142	13,231	1%	25	3,617	1%	18	2,123	1%
		8 CSE grades 2-5	809	39,837	2%	203	13,231	2%	71	3,617	2%	79	2,123	4%
		9 CSE grade 1, GCE O level, GCSE, School Certificate	4,940	39,837	12%	1,567	13,231	12%	381	3,617	11%	263	2,123	12%
		10 Scottish Ordinary/ Lower Certificate	184	39,837	0%	42	13,231	0%	20	3,617	1%	19	2,123	1%
		11 GCE A level or Higher Certificate	6,288	39,837	16%	1,673	13,231	13%	545	3,617	15%	352	2,123	17%
		12 Scottish Higher Certificate	602	39,837	2%	158	13,231	1%	54	3,617	1%	39	2,123	2%
		13 Nursing qualification (eg SEN, SRN, SCM, RGN)	593	39,837	1%	210	13,231	2%	53	3,617	1%	42	2,123	2%
		14 Teaching qualification (not degree)	825	39,837	2%	324	13,231	2%	61	3,617	2%	34	2,123	2%
		15 University diploma	1,731	39,837	4%	568	13,231	4%	224	3,617	6%	145	2,123	7%
		16 University or CNA first degree (eg BA, B.Sc, B.Ed)	8,589	39,837	22%	3,208	13,231	24%	857	3,617	24%	365	2,123	17%
		17 University or CNA higher degree (eg M.Sc, Ph.D)	3,583	39,837	9%	1,561	13,231	12%	400	3,617	11%	173	2,123	8%
		18 Other technical, professional or higher qualification	4,384	39,837	11%	1,811	13,231	14%	380	3,617	11%	156	2,123	7%
		19 Don't know	452	39,837	1%	76	13,231	1%	26	3,617	1%	29	2,123	1%
		20 Prefer not to say	779	39,837	2%	157	13,231	1%	45	3,617	1%	28	2,123	1%
Household Size		1 1	7,118	39,837	18%	2,497	13,231	19%	528	3,617	15%	374	2,123	18%
		2 2	16,264	39,837	41%	6,421	13,231	49%	1,278	3,617	35%	654	2,123	31%
		3 3	7,075	39,837	18%	2,016	13,231	15%	782	3,617	22%	469	2,123	22%
		4 4	5,875	39,837	15%	1,606	13,231	12%	677	3,617	19%	358	2,123	17%
		5 5	1,942	39,837	5%	441	13,231	3%	221	3,617	6%	160	2,123	8%
		6 6	598	39,837	2%	105	13,231	1%	71	3,617	2%	56	2,123	3%
		7 7	189	39,837	0%	34	13,231	0%	23	3,617	1%	19	2,123	1%
		8 8 or more	154	39,837	0%	11	13,231	0%	10	3,617	0%	13	2,123	1%
		9 Don't know	84	39,837	0%	9	13,231	0%	6	3,617	0%	2	2,123	0%
		10 Prefer not to say	537	39,837	1%	90	13,231	1%	22	3,617	1%	17	2,123	1%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Work Status		1 Working full time (30 or more hours per week)	16,985	39,837	43%	6,024	13,231	46%	2,359	3,617	65%	1,154	2,123	54%
		2 Working part time (8-29 hours a week)	5,011	39,837	13%	1,540	13,231	12%	420	3,617	12%	293	2,123	14%
		3 Working part time (Less than 8 hours a week)	722	39,837	2%	260	13,231	2%	46	3,617	1%	40	2,123	2%
		4 Full time student	2,434	39,837	6%	134	13,231	1%	106	3,617	3%	128	2,123	6%
		5 Retired	9,675	39,837	24%	4,490	13,231	34%	431	3,617	12%	237	2,123	11%
		6 Unemployed	1,341	39,837	3%	128	13,231	1%	72	3,617	2%	89	2,123	4%
		7 Not working	2,792	39,837	7%	514	13,231	4%	135	3,617	4%	138	2,123	7%
		8 Other	878	39,837	2%	141	13,231	1%	48	3,617	1%	44	2,123	2%
Marital Status		1 Married	18,957	39,837	48%	7,927	13,231	60%	1,843	3,617	51%	805	2,123	38%
		2 In a civil partnership Separated but still legally married or in a civil	482	39,837	1%	183	13,231	1%	94	3,617	3%	65	2,123	3%
		3 partnership Living with a partner but neither married nor in a	636	39,837	2%	159	13,231	1%	52	3,617	1%	38	2,123	2%
		4 civil partnership	5,204	39,837	13%	1,364	13,231	10%	567	3,617	16%	354	2,123	17%
		5 In a relationship, but not living together	2,180	39,837	5%	419	13,231	3%	207	3,617	6%	158	2,123	7%
		6 Single	8,448	39,837	21%	1,764	13,231	13%	604	3,617	17%	515	2,123	24%
		7 Divorced	2,610	39,837	7%	897	13,231	7%	200	3,617	6%	155	2,123	7%
		8 Widowed	1,318	39,837	3%	518	13,231	4%	51	3,617	1%	33	2,123	2%
Property Ownership		1 Own – outright	12,513	39,837	31%	6,396	13,231	48%	645	3,617	18%	297	2,123	14%
		2 Own – with a mortgage Own (part-own) – through shared ownership	11,895	39,837	30%	4,649	13,231	35%	1,753	3,617	48%	555	2,123	26%
		3 scheme (i.e. pay part mortgage, part rent)	319	39,837	1%	102	13,231	1%	64	3,617	2%	32	2,123	2%
		4 Rent – from a private landlord	6,486	39,837	16%	1,086	13,231	8%	666	3,617	18%	589	2,123	28%
		5 Rent – from my local authority	1,962	39,837	5%	214	13,231	2%	112	3,617	3%	220	2,123	10%
		6 Rent – from a housing association	2,246	39,837	6%	240	13,231	2%	155	3,617	4%	233	2,123	11%
		Neither – I live with my parents, family or friends												
		7 but pay some rent to them	1,832	39,837	5%	271	13,231	2%	111	3,617	3%	111	2,123	5%
		Neither – I live rent-free with my parents, family or												
		8 friends	1,971	39,837	5%	175	13,231	1%	74	3,617	2%	70	2,123	3%
		9 Other	611	39,837	2%	97	13,231	1%	36	3,617	1%	15	2,123	1%

Question	Code	Label	All			Rewards			Balance Transfer			Low & Grow		
			Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent	Number of Responses	Total	Percent
Social Grade	1	ABC1	21,910	39,837	55%	9,350	13,231	71%	2,250	3,617	62%	1,056	2,123	50%
	2	C2DE	17,927	39,837	45%	3,880	13,231	29%	1,367	3,617	38%	1,067	2,123	50%
Profession		Professional or higher technical work - work that requires at least degree-level qualifications (e.g. 1 doctor, accountant Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, 2 senior sales manager, senior 3 Clerical (e.g. clerk, secretary)	8,788	39,837	22%	3,901	13,231	29%	871	3,617	24%	350	2,123	16%
		4 assistant, nursery nurse, care assistant, paramedic) Foreman or Supervisor of Other Workers (e.g. building site foreman, supervisor of cleaning 5 workers)	6,756	39,837	17%	3,163	13,231	24%	848	3,617	23%	416	2,123	20%
		6 fitter) Skilled Manual Work (e.g. plumber, electrician, 7 labourer, driver, b 8 Other 9 Have never worked	6,300	39,837	16%	2,294	13,231	17%	531	3,617	15%	275	2,123	13%
			3,430	39,837	9%	758	13,231	6%	289	3,617	8%	234	2,123	11%
			1,164	39,837	3%	358	13,231	3%	101	3,617	3%	77	2,123	4%
			2,619	39,837	7%	707	13,231	5%	281	3,617	8%	192	2,123	9%
			4,140	39,837	10%	705	13,231	5%	306	3,617	8%	294	2,123	14%
			5,301	39,837	13%	1,280	13,231	10%	342	3,617	9%	233	2,123	11%
			1,340	39,837	3%	65	13,231	0%	47	3,617	1%	51	2,123	2%
			1,633	39,837	4%	500	13,231	4%	140	3,617	4%	98	2,123	5%
Region	1	North East	4,422	39,837	11%	1,350	13,231	10%	411	3,617	11%	235	2,123	11%
	2	North West	3,306	39,837	8%	1,058	13,231	8%	306	3,617	8%	166	2,123	8%
	3	Yorkshire and the Humber	2,868	39,837	7%	936	13,231	7%	232	3,617	6%	140	2,123	7%
	4	East Midlands	3,506	39,837	9%	1,056	13,231	8%	327	3,617	9%	193	2,123	9%
	5	West Midlands	3,705	39,837	9%	1,344	13,231	10%	315	3,617	9%	178	2,123	8%
	6	East of England	5,139	39,837	13%	1,753	13,231	13%	553	3,617	15%	387	2,123	18%
	7	London	5,458	39,837	14%	2,042	13,231	15%	450	3,617	12%	257	2,123	12%
	8	South East	3,386	39,837	9%	1,235	13,231	9%	306	3,617	8%	136	2,123	6%
	9	South West	1,952	39,837	5%	581	13,231	4%	159	3,617	4%	110	2,123	5%
	10	Wales	3,346	39,837	8%	998	13,231	8%	287	3,617	8%	164	2,123	8%
	11	Scotland	1,115	39,837	3%	377	13,231	3%	130	3,617	4%	59	2,123	3%
	12	Northern Ireland	4,622	39,837	12%	382	13,231	3%	341	3,617	9%	345	2,123	16%
Age	1	18 - 24	10,039	39,837	25%	2,784	13,231	21%	1,466	3,617	41%	794	2,123	37%
	2	25 - 39	10,676	39,837	27%	3,610	13,231	27%	1,063	3,617	29%	599	2,123	28%
	3	40 - 54	5,736	39,837	14%	2,366	13,231	18%	350	3,617	10%	178	2,123	8%
	4	55 - 64	8,764	39,837	22%	4,089	13,231	31%	397	3,617	11%	207	2,123	10%
	5	65+	19,401	39,837	49%	6,743	13,231	51%	1,902	3,617	53%	1,103	2,123	52%
Gender	1	Male	20,436	39,837	51%	6,487	13,231	49%	1,715	3,617	47%	1,020	2,123	48%
	2	Female												

