



Credit card market study

Our research

We are carrying out a market study into the credit card sector. We are examining competition issues to find out if the market is working well for consumers. Together with industry, consumers, consumer groups, UK and international bodies, we have gathered extensive research to establish a detailed picture of the UK's credit card market.

Analysis of credit card accounts

Our team studied data from



credit card customers' accounts over five years



Consumer survey

Nearly



consumers told us how they shop around, switch and what they expect from their credit cards

Industry questionnaires



24 firms shared extensive information with us, including their business models and product details

International study of other credit card markets



Review of financial promotions, price comparison websites and terms and conditions



You can find further information on the credit card market study at www.fca.org.uk/credit-card-market-study