



Credit card market study

We are carrying out a market study into the credit card sector. A market study is a key investigative tool we use to examine competition issues to find out if a market is working well for consumers.

GO The process



November 2014 – our terms of reference for the market study are published and stakeholders are invited to send us their feedback.



January – February 2015 – our call for information from credit card providers is issued. Following this – we analyse new and existing data and research.



Autumn 2015 – our interim report includes our findings and details of actions we may consider. Stakeholders are invited to send us their feedback on our report.



Spring 2016 – our final report is published. Any proposed action is outlined and proposed remedies consulted on.

Throughout the process we meet with consumer groups, industry and government departments to discuss the market study.



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