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In light of the concerns that have been raised about the lack of transparency of credit card charges in the UK particularly in relation to interest rates charged for store card credit this matter was referred by the Office of Fair Trading to the Competition Commission in March 2004 The Commission's inquiry focuses on two key aspects store card credit services to retailers and related insurance services and consumer credit through store cards and related insurance services These cards offer a method of payment and credit option which are retailer specific and are mostly operated by department stores and clothing retailers The investigation is based on data relating to the period from 1999 to 2003 supplemented by relevant information for 2004 and projections for 2005 and 2006 and focuses on the functioning of the market as a whole rather than on the conduct of individual companies Issues examined include relevant economic markets and the wider regulatory framework proposals to reform the legislation governing the credit market and statutory issues factors that prevent or restrict or distort competition detrimental effects on customers and options for remedial action The report finds that the interest rates charged on store cards are too high generally annual percentage rates APRs of between 10 to 20 per cent above required levels resulting in an estimated cost for consumers of at least 55 million a year and possibly significantly more A number of remedies are identified that store card credit providers should make including warning cardholders on monthly statements that cheaper credit may be available elsewhere providing more and clearer information on all monthly statements offering an option to pay by direct debit and offering payment protection insurance separately from other elements of store card insurance *Congressional Record* United States. Congress,1981 *Locker Patron and Operator*,1947 **Money, Banking, and Credit Made Simple** Merle E. Dowd,1994 In today's world getting spending and keeping money is a major concern for most people With this book the author of the successful *Wall Street Made Simple* shows readers how to profit in the complex and bewildering worlds of consumer credit and banking *Railway Carmen's Journal*,1915 **Montgomery V. Amoco Oil Company**,1985 **Practical Bank Operation** Loyd Helvetius Langston,First National City Bank of New York,1921 **Remus V. Amoco Oil Company**,1985 **Successful Farming**,1915 Includes various special sections or issues annually 1968 Harvesting issue usually no 7 or 8 1968 Crop planning issue usually no 12 title varies slightly Machinery management issue usually no 2 1970 Crop planting issue usually no 4 title varies slightly *Black Enterprise*,2008 *Furniture Age*,1928 *The Santa Fe Magazine*,1914 *Technology Century*,2005 **Title 12 Banks and Banking Parts 1026 to 1099 (Revised as of January 1, 2014)** Office of The Federal Register, Enhanced by IntraWEB, LLC,2014 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of

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