

Ways to Make the Most of Your **Credit Card Offers**



Credit Card Offers This Week Setup

Ian Pickup



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3 million customers in 2005 and collected around 1.8 billion in repayments. The Commission found that six large lenders accounted for around 90% of the market in home credit, with one company, Provident Financial plc, accounting for around 60% of the market. The profile of home credit customers were generally female, under 35 years old, to have young families and fall into economic groups D and E and to live in a low income household and in rented council or housing association homes. The Commission also found that the prices of home credit loans, however measured, were high in comparison with the prices of other credit products. That prices were higher in the UK than the Republic of Ireland and when customers repaid loans earlier, the price was particularly high. The Commission also found the provision of a home collection service involved high costs by comparison with other forms of credit and that profits have been persistently and substantially in excess of the cost of capital for firms that represented a substantial part of the market. The Commission reached the view that the home credit service was valued by customers but that the prices they paid were higher than they would need to be to reflect the costs of providing the service and higher than they would be in a competitive market and that price competition among home credit lenders was weak. This weakness of price competition due to both customer insensitivity to prices and the failure of lenders to compete were features that prevented restricted and distorted competition. Furthermore, the lack of data sharing between lenders, the customers' requirement for an agent they can trust and the regulatory prohibition on door-to-door canvassing of loans are features that give rise to an adverse effect on competition.

AEC The Competition Commission has set out a number of recommendations including the requirement of lenders to share data on the payment records of their customers through credit reference agencies to ensure lenders publish prices of their home credit loans to try and ensure that statements of loan accounts provide information relevant to home credit customers and to ensure that the rebates paid when loans are settled early are fair to home credit borrowers and lenders.

Predicasts F & S Index United States, 1996. A comprehensive index to company and industry information in business journals. [Internet Starter Kit for Macintosh](#)

Adam C. Engst, 1995. The Internet is rapidly changing. Every day new programs are added and information is updated. With that in mind, Engst has written a guide that is beneficial to Macintosh users of the Internet, providing comprehensive coverage of a broad range of Internet topics. Also includes an introduction and history of the Internet. The disk contains software needed to get connected to the Internet.

The Sourcebook of State Public Records Michael L. Sankey, Carl R. Ernst, James R. Flowers, 1998. *InfoWorld*, 2000-05-01. InfoWorld is targeted to Senior IT professionals. Content is segmented into Channels and Topic Centers. InfoWorld also celebrates people, companies and projects.

Floor Covering Weekly, 2006. **ABA Banking Journal** American Bankers Association, 1991. **InfoWorld**, 1997-12-08. InfoWorld is targeted to Senior IT professionals. Content is segmented into Channels and Topic Centers. InfoWorld also celebrates people, companies and projects.

Box Office, 1955. **Cobbett's Parliamentary Debates** Great Britain. Parliament, 1920.

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