

NOP/281.00167 : BANKING
Fieldwork Dates : 26th November - 6th December 2015

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1	2	Q1 How many current accounts do you have? By current account I mean an account you use for making and receiving payments (and not just for your savings). Please count single and joint accounts, i.e. those held in your name only as well as those held jointly with someone else. Base : All adults 16+	1929
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1	155	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? The switching process takes no longer than 7 working days Base : All who are more likely to switch when informed of partial switch	100
1	156	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? The switching process takes no longer than 7 working days Base : All who are more likely to switch when informed of partial switch	100
1	157	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? The switching process takes no longer than 7 working days Base : All who are more likely to switch when informed of partial switch	100
1	158	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Re-direction of any payments accidentally made to the old account Base : All who are more likely to switch when informed of partial switch	100



NOP/281.00167 : BANKING
Fieldwork Dates : 26th November - 6th December 2015

PAGE	TABLE	TITLE	TOTAL
1	159	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Re-direction of any payments accidentally made to the old account Base : All who are more likely to switch when informed of partial switch	100
1	160	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Re-direction of any payments accidentally made to the old account Base : All who are more likely to switch when informed of partial switch	100
1	161	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Re-direction of any payments accidentally made to the old account Base : All who are more likely to switch when informed of partial switch	100
1	162	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Re-direction of any payments accidentally made to the old account Base : All who are more likely to switch when informed of partial switch	100
1	163	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Re-direction of any payments accidentally made to the old account Base : All who are more likely to switch when informed of partial switch	100
1	164	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Bank to automatically transfer the balance to the new account on the day of switch Base : All who are more likely to switch when informed of partial switch	100
1	165	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Bank to automatically transfer the balance to the new account on the day of switch Base : All who are more likely to switch when informed of partial switch	100
1	166	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Bank to automatically transfer the balance to the new account on the day of switch Base : All who are more likely to switch when informed of partial switch	100
1	167	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Bank to automatically transfer the balance to the new account on the day of switch Base : All who are more likely to switch when informed of partial switch	100
1	168	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Bank to automatically transfer the balance to the new account on the day of switch Base : All who are more likely to switch when informed of partial switch	100
1	169	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Bank to automatically transfer the balance to the new account on the day of switch Base : All who are more likely to switch when informed of partial switch	100



NOP/281.00167 : BANKING
Fieldwork Dates : 26th November - 6th December 2015

PAGE	TABLE	TITLE	TOTAL
1	170	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch Base : All who are more likely to switch when informed of partial switch	100
1	171	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch Base : All who are more likely to switch when informed of partial switch	100
1	172	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch Base : All who are more likely to switch when informed of partial switch	100
1	173	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch Base : All who are more likely to switch when informed of partial switch	100
1	174	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch Base : All who are more likely to switch when informed of partial switch	100
1	175	Q21 For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open? Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch Base : All who are more likely to switch when informed of partial switch	100
1	176	Q21 - Summary Base : All who are more likely to switch when informed of partial switch	0
1	177	Q22 Which of these changes are MOST likely to encourage you to change your account? Base : All who rate equally more than one change	73
1	178	Q22 Which of these changes are MOST likely to encourage you to change your account? Base : All who rate equally more than one change	73
1	179	Q22 Which of these changes are MOST likely to encourage you to change your account? Base : All who rate equally more than one change	73
1	180	Q22 Which of these changes are MOST likely to encourage you to change your account? Base : All who rate equally more than one change	73
1	181	Q22 Which of these changes are MOST likely to encourage you to change your account? Base : All who rate equally more than one change	73
1	182	Q22 Which of these changes are MOST likely to encourage you to change your account? Base : All who rate equally more than one change	73
1	183	Q21/Q22 SUMMARY Which of these changes are MOST likely to encourage you to change your account? Base : ALL likely to change account	89
1	184	Q21/Q22 SUMMARY Which of these changes are MOST likely to encourage you to change your account? Base : ALL likely to change account	89



NOP/281.00167 : BANKING
Fieldwork Dates : 26th November - 6th December 2015

PAGE	TABLE	TITLE	TOTAL
1	185	Q21/Q22 SUMMARY Which of these changes are MOST likely to encourage you to change your account? Base : ALL likely to change account	89
1	186	Q21/Q22 SUMMARY Which of these changes are MOST likely to encourage you to change your account? Base : ALL likely to change account	89
1	187	Q21/Q22 SUMMARY Which of these changes are MOST likely to encourage you to change your account? Base : ALL likely to change account	89
1	188	Q21/Q22 SUMMARY Which of these changes are MOST likely to encourage you to change your account? Base : ALL likely to change account	89
1	189	Q23 The next few questions are about overdrafts. Do you have an authorised overdraft on your current account - that is an agreement that you are allowed to go up to a certain amount overdrawn? Base : All with a current account	1746
1	190	Q23 The next few questions are about overdrafts. Do you have an authorised overdraft on your current account - that is an agreement that you are allowed to go up to a certain amount overdrawn? Base : All with a current account	1746
1	191	Q23 The next few questions are about overdrafts. Do you have an authorised overdraft on your current account - that is an agreement that you are allowed to go up to a certain amount overdrawn? Base : All with a current account	1746
1	192	Q23 The next few questions are about overdrafts. Do you have an authorised overdraft on your current account - that is an agreement that you are allowed to go up to a certain amount overdrawn? Base : All with a current account	1746
1	193	Q23 The next few questions are about overdrafts. Do you have an authorised overdraft on your current account - that is an agreement that you are allowed to go up to a certain amount overdrawn? Base : All with a current account	1746
1	194	Q23 The next few questions are about overdrafts. Do you have an authorised overdraft on your current account - that is an agreement that you are allowed to go up to a certain amount overdrawn? Base : All with a current account	1746
1	195	Q24 Have you gone overdrawn on your current account at any time in the last twelve months? Base : All with a current account	1746
1	196	Q24 Have you gone overdrawn on your current account at any time in the last twelve months? Base : All with a current account	1746
1	197	Q24 Have you gone overdrawn on your current account at any time in the last twelve months? Base : All with a current account	1746
1	198	Q24 Have you gone overdrawn on your current account at any time in the last twelve months? Base : All with a current account	1746
1	199	Q24 Have you gone overdrawn on your current account at any time in the last twelve months? Base : All with a current account	1746
1	200	Q24 Have you gone overdrawn on your current account at any time in the last twelve months? Base : All with a current account	1746
1	201	Q25 In how many months in the last year were you overdrawn? Please give your best estimate. Base : All who have been overdrawn in last year	261



NOP/281.00167 : BANKING
Fieldwork Dates : 26th November - 6th December 2015

PAGE	TABLE	TITLE	TOTAL
1	202	Q25 In how many months in the last year were you overdrawn? Please give your best estimate. Base : All who have been overdrawn in last year	261
1	203	Q25 In how many months in the last year were you overdrawn? Please give your best estimate. Base : All who have been overdrawn in last year	261
1	204	Q25 In how many months in the last year were you overdrawn? Please give your best estimate. Base : All who have been overdrawn in last year	261
1	205	Q25 In how many months in the last year were you overdrawn? Please give your best estimate. Base : All who have been overdrawn in last year	261
1	206	Q25 In how many months in the last year were you overdrawn? Please give your best estimate. Base : All who have been overdrawn in last year	261
1	207	Q26 Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit? Base : All with an authorised overdraft and been overdrawn	205
1	208	Q26 Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit? Base : All with an authorised overdraft and been overdrawn	205
1	209	Q26 Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit? Base : All with an authorised overdraft and been overdrawn	205
1	210	Q26 Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit? Base : All with an authorised overdraft and been overdrawn	205
1	211	Q26 Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit? Base : All with an authorised overdraft and been overdrawn	205
1	212	Q26 Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit? Base : All with an authorised overdraft and been overdrawn	205
1	213	Q27 Thinking about the months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? Base : All who have been overdrawn in last year	261
1	214	Q27 Thinking about the months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? Base : All who have been overdrawn in last year	261
1	215	Q27 Thinking about the months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? Base : All who have been overdrawn in last year	261
1	216	Q27 Thinking about the months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? Base : All who have been overdrawn in last year	261
1	217	Q27 Thinking about the months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? Base : All who have been overdrawn in last year	261
1	218	Q27 Thinking about the months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? Base : All who have been overdrawn in last year	261



NOP/281.00167 : BANKING
Fieldwork Dates : 26th November - 6th December 2015

PAGE	TABLE	TITLE	TOTAL
1	219	Q28 Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your account. Would it make you any more or less likely to consider changing your account? Base : All who have been overdrawn in last year	261
1	220	Q28 Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your account. Would it make you any more or less likely to consider changing your account? Base : All who have been overdrawn in last year	261
1	221	Q28 Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your account. Would it make you any more or less likely to consider changing your account? Base : All who have been overdrawn in last year	261
1	222	Q28 Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your account. Would it make you any more or less likely to consider changing your account? Base : All who have been overdrawn in last year	261
1	223	Q28 Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your account. Would it make you any more or less likely to consider changing your account? Base : All who have been overdrawn in last year	261
1	224	Q28 Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your account. Would it make you any more or less likely to consider changing your account? Base : All who have been overdrawn in last year	261



UK surveys of adults and children - for more information visit our website www.gfknop.com



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1929 100%	924 48%	1005 52%	259 13%	338 18%	297 15%	560 29%	475 25%	247 13%	438 23%	386 20%	858 44%
WEIGHTED TOTAL	1929 100%	945 49%	984 51%	276 14%	322 17%	313 16%	622 32%	396 21%	432 22%	525 27%	419 22%	554 29%
1	1370 71%	687 73%	683 69%	207 75%	240 74%	212 68%	425 68%	285 72%	266 62%	360 69%	318 76% HI	426 77% HI
2	340 18%	156 17%	184 19%	31 11%	58 18%	66 21% C	119 19% C	67 17%	133 31% IJK	118 23% JK	58 14% K	31 6%
3 OR MORE	63 3%	26 3%	38 4%	5 2%	4 1%	12 4%	21 3%	21 5% D	28 7% JK	21 4% K	11 3% K	4 1%
I DON'T HAVE A CURRENT ACCOUNT	156 8%	77 8%	79 8%	32 12% G	21 6%	22 7%	57 9%	23 6%	5 1%	26 5% H	32 8% H	93 17% HIJ
MEAN SCORE	1.26	1.24	1.29	1.17	1.22	1.31 C	1.28 C	1.29 C	1.44 IJ K	1.32 JK	1.21 K	1.08
STD. DEVIATION	0.52	0.49	0.54	0.43	0.44	0.54	0.53	0.57	0.62	0.55	0.47	0.30

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1929 100%	855 44%	518 27%	556 29%	991 51%	596 31%	342 18%	1551 80%	378 20%	821 43%	533 28%	575 30%
WEIGHTED TOTAL	1929 100%	1135 59%	331 17%	462 24%	1125 58%	538 28%	266 14%	1656 86%	273 14%	724 38%	577 30%	628 33%
1	1370 71%	790 70%	244 74%	335 73%	757 67%	410 76% D	203 76% D	1158 70%	212 78% G	519 72%	417 72%	434 69%
2	340 18%	232 20% B	31 9%	77 17% B	255 23% EF	51 9%	34 13%	330 20% H	11 4%	103 14%	111 19% I	127 20% I
3 OR MORE	63 3%	42 4% B	1 *	20 4% B	50 4% E	7 1%	6 2%	61 4% H	3 1%	10 1%	24 4% I	29 5% I
I DON'T HAVE A CURRENT ACCOUNT	156 8%	71 6%	54 16% AC	30 6%	63 6%	70 13% D	23 9%	108 7%	48 18% G	92 13% JK	25 4%	38 6%
MEAN SCORE	1.26	1.30 B	1.12	1.27 B	1.33 EF	1.14	1.19	1.29 H	1.07	1.20	1.29 I	1.31 I
STD. DEVIATION	0.52	0.54	0.34	0.54	0.56	0.39	0.46	0.53	0.30	0.44	0.54	0.56

FRI DEC 18 16:15:00 GMT 2015

**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	1929 100%	1516 79%	37 2%	8 *	9 *	40 2%	319 17%	- -	213 11%	309 16%	304 16%	160 8%	782 41%
WEIGHTED TOTAL	1929 100%	1618 84%	31** 2% ..	7** *	12** 1%	26* 1%	235 12%	-.** ..	133 7%	255 13%	355 18%	233 12%	748 39%
1	1370 71%	1133 70%	22 73%	5 63%	11 92%	22 83%	176 75%	- -	102 76% K	205 80% JK	243 69% K	114 49%	559 75% K
2	340 18%	320 20% EF	3 10%	- -	1 8%	- -	16 7%	- -	8 6%	28 11%	85 24% HIL	101 43% HIJL	94 13% H
3 OR MORE	63 3%	60 4% F	- -	- -	- -	1 3%	2 1%	- -	* *	2 1%	14 4% H	19 8% HIL	20 3%
I DON'T HAVE A CURRENT ACCOUNT	156 8%	105 6%	5 17%	3 37%	- -	4 14%	39 17% A	- -	23 17% IJK L	20 8% K	13 4% K	- -	75 10% JK
MEAN SCORE	1.26	1.29 F	1.12	1.00	1.08	1.07	1.11	-	1.08	1.14	1.33 HI L	1.59 HIJ L	1.20 H
STD. DEVIATION	0.52	0.53	0.33	0.00	0.28	0.38	0.35	-	0.29	0.38	0.55	0.63	0.47

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1929 100%	161 8%	102 5%	258 13%	108 6%	43 2%	126 7%	177 9%	98 5%	174 9%	309 16%	221 11%	152 8%
1929 100%	164 9%	79* 4%	214 11%	160* 8%	54* 3%	139* 7%	170 9%	95* 5%	179 9%	249 13%	262 14%	164* 9%
1370 71%	89 54%	61 77% AE GHK	155 73% AH	116 72% AH	30 56%	120 86% AC DEGHK	106 63%	51 54%	133 74% AEG HK	205 82% AC EGHK	165 63%	137 84% ACEGHK
340 18%	28 17% E	9 12%	32 15% E	32 20% E	1 1%	13 9%	25 15% E	28 30% ABCE FGJL	39 21% EFJ	31 12%	82 31% AB CEFGJ L	20 12%
63 3%	5 3%	1 1%	7 3%	2 1%	-	1 1%	7 4%	11 12% ABCDE FGIJKL	5 3%	8 3%	12 4%	4 2%
156 8%	42 26% BCD FHIJKL	7 9% IJK L	19 9% IJKL	10 6% K	23 42% BCD FGHIJK L	5 4%	31 18% CDF HIJKL	4 5%	2 1%	5 2%	4 1%	3 2%
1.26	1.31 F	1.16	1.24	1.24	1.02	1.12	1.29 F	1.56 ABC DFGIJL	1.28 F	1.19	1.41 B CDFJL	1.17
0.52	0.54	0.41	0.51	0.45	0.16	0.35	0.56	0.71	0.51	0.47	0.58	0.44

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1929 100%	1050 54%	621 32%	596 31%	1111 58%	151 8%	54 3%	51 3%	261 14%	1409 73%
WEIGHTED TOTAL	1929 100%	1063 55%	652 34%	689 36%	1047 54%	194 10%	53* 3%	61* 3%	317 16%	1376 71%
1	1370 71%	836 79%	487 75%	494 72%	847 81% C	133 69%	32 60%	44 72%	216 68%	1088 79% EFH
2	340 18%	189 18%	142 22%	153 22% D	178 17%	52 27% I	18 34% I	12 20%	84 27% I	243 18%
3 OR MORE	63 3%	38 4%	23 4%	42 6% D	21 2%	9 5%	3 6%	5 8%	17 5%	45 3%
I DON'T HAVE A CURRENT ACCOUNT	156 8%	-	-	-	-	-	-	-	-	-
MEAN SCORE	1.26	1.25	1.29	1.34 D	1.21	1.36 I	1.46 I	1.36	1.37 I	1.24
STD. DEVIATION	0.52	0.51	0.53	0.59	0.46	0.57	0.61	0.63	0.58	0.50

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1929 100%	1409 73%	134 7%	102 5%	134 7%	95 5%	49 3%	186 10%
WEIGHTED TOTAL	1929 100%	1376 71%	166* 9%	117* 6%	148* 8%	128* 7%	62* 3%	221 11%
1	1370 71%	1088 79% C	122 74%	74 63%	109 74%	81 64%	33 53%	163 74% I
2	340 18%	243 18%	32 19%	38 33% A	26 17%	44 35% E	28 46% J	41 19%
3 OR MORE	63 3%	45 3%	12 7%	5 4%	13 9% F	2 2%	* 1%	16 7%
I DON'T HAVE A CURRENT ACCOUNT	156 8%	-	-	-	-	-	-	-
MEAN SCORE	1.26	1.24	1.34	1.41 A	1.35	1.38	1.48	1.34
STD. DEVIATION	0.52	0.50	0.61	0.58	0.64	0.52	0.52	0.61

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q1 HOW MANY CURRENT ACCOUNTS DO YOU HAVE? BY CURRENT ACCOUNT I MEAN AN ACCOUNT YOU USE FOR MAKING AND RECEIVING PAYMENTS (AND NOT JUST FOR YOUR SAVINGS). PLEASE COUNT SINGLE AND JOINT ACCOUNTS, I.E. THOSE HELD IN YOUR NAME ONLY AS WELL AS THOSE HELD JOINTLY WITH SOMEONE ELSE.

BASE : ALL ADULTS 16+

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1929 100%	77 4%	232 12%	1401 73%	671 35%	124 6%	951 49%	224 12%	1213 63%	252 13%
WEIGHTED TOTAL	1929 100%	81* 4%	240 12%	1419 74%	763 40%	137* 7%	873 45%	266 14%	1190 62%	252 13%
1	1370 71%	62 77%	196 82%	1084 76%	528 69%	91 66%	751 86% NO	167 63%	932 78% Q	209 83% Q
2	340 18%	14 17%	33 14%	287 20%	188 25% P	46 33% P	107 12%	81 30% RS	214 18%	41 16%
3 OR MORE	63 3%	5 6%	10 4%	48 3%	48 6% OP	* *	15 2%	18 7% S	44 4% S	2 1%
I DON'T HAVE A CURRENT ACCOUNT	156 8%	- -	- -	- -	- -	- -	- -	- -	- -	- -
MEAN SCORE	1.26	1.30	1.22	1.27	1.37 P	1.34 P	1.16	1.44 RS	1.25	1.18
STD. DEVIATION	0.52	0.59	0.51	0.51	0.60	0.48	0.41	0.62	0.51	0.40

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
BARCLAYS BANK	315 18%	155 18%	161 18%	43 18%	62 20% F	62 21% F	76 13%	74 20% F	58 14%	80 16%	69 18%	108 24% HI
NATWEST	216 12%	114 13%	102 11%	37 15%	42 14%	34 12%	69 12%	35 9%	72 17% K	55 11%	42 11%	47 10%
LLOYDS BANK	200 11%	112 13%	87 10%	35 15%	25 8%	28 10%	57 10%	54 15% D	53 13%	58 12%	48 12%	40 9%
HALIFAX	193 11%	94 11%	98 11%	35 14%	33 11%	33 11%	59 10%	33 9%	31 7%	57 11%	56 14% H	49 11%
HSBC	162 9%	81 9%	81 9%	25 10%	29 9%	27 9%	54 10%	27 7%	56 13% JK	50 10%	25 6%	32 7%
SANTANDER	159 9%	90 10%	69 8%	14 6%	27 9%	24 8%	69 12% CG	25 7%	32 7%	53 11% K	52 14% HK	22 5%
NATIONWIDE BUILDING SOCIETY	96 5%	35 4%	62 7% A	15 6%	16 5%	10 3%	32 6%	24 6%	29 7%	34 7%	13 3%	21 4%
LLOYDS TSB	88 5%	31 4%	57 6% A	6 3%	18 6%	16 5%	25 4%	23 6%	25 6%	24 5%	15 4%	23 5%
ROYAL BANK OF SCOTLAND	42 2%	17 2%	25 3%	8 3%	3 1%	7 2%	17 3%	8 2%	9 2%	7 1%	12 3%	14 3%
BANK OF SCOTLAND	40 2%	20 2%	20 2%	12 5% G	5 2%	7 2%	11 2%	5 1%	4 1%	11 2%	14 4%	11 2%
TSB	40 2%	21 2%	19 2%	3 1%	11 4%	4 1%	12 2%	10 3%	8 2%	6 1%	7 2%	18 4% I
CO-OPERATIVE BANK	32 2%	12 1%	20 2%	-	3 1%	8 3% C	12 2%	9 2% C	16 4% U	5 1%	3 1%	8 2%
YORKSHIRE BANK	22 1%	12 1%	9 1%	5 2%	2 1%	-	7 1%	8 2% E	4 1%	7 1%	4 1%	6 1%
FIRST DIRECT	15 1%	5 1%	10 1%	-	1 *	7 2% CG	6 1%	1 *	8 2%	4 1%	1 *	2 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
CLYDESDALE BANK	13 1%	6 1%	7 1%	1 1%	4 1%	-	4 1%	4 1%	-	4 1%	2 1%	7 2% H
ULSTER BANK	10 1%	6 1%	4 *	1 1%	3 1%	1 *	4 1%	1 *	-	4 1%	5 1%	2 *
ABBAY	10 1%	8 1%	3 *	-	1 *	2 1%	7 1%	1 *	2 *	2 *	3 1%	3 1%
POST OFFICE	10 1%	5 1%	5 1%	-	2 1%	3 1%	3 *	2 *	-	-	1 *	9 2% HIJ
NORWICH & PETERBOROUGH	5 *	3 *	2 *	-	-	2 1%	3 1%	-	2 *	2 *	1 *	-
DANSKE BANK	5 *	-	5 1%	1 *	2 1%	2 1%	-	-	-	2 *	-	2 1%
FIRST TRUST	4 *	3 *	2 *	-	-	-	3 1%	1 *	-	-	1 *	3 1%
M&S	3 *	-	3 *	-	-	1 *	2 *	*	1 *	-	2 *	*
ZURICH	3 *	3 *	-	-	3 1% F	-	-	-	3 1%	-	-	-
ALLIANCE & LEICESTER	3 *	-	3 *	-	-	-	-	3 1%	3 1%	-	-	-
SMILE	2 *	2 *	-	-	-	-	2 *	1 *	-	2 *	-	-
VIRGIN MONEY	2 *	-	2 *	-	1 *	-	1 *	1 *	-	1 *	1 *	-
METRO BANK	2 *	1 *	1 *	-	1 *	1 *	1 *	-	1 *	-	-	1 *
WOOLWICH	1 *	-	1 *	-	-	-	-	1 *	1 *	-	-	-
CAHOOT	1 *	-	1 *	*	-	1 *	-	-	-	1 *	-	*

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
SECURE TRUST	1 *	-	1 *	-	-	1 *	-	-	-	1 *	-	-
HFC BANK	1 *	1 *	-	-	-	1 *	-	-	-	-	-	1 *
THINKMONEY	*	-	*	-	-	-	*	-	-	-	-	*
INTELLIGENT FINANCE	*	-	*	-	*	-	-	-	-	-	-	*
OTHER BANK OR BUILDING SOCIETY (PLEASE SPECIFY)	15 1%	8 1%	7 1%	1 *	-	1 *	9 2%	5 1%	-	7 1%	3 1%	6 1%
REFUSED	58 3%	23 3%	35 4%	1 *	8 3%	10 4% C	21 4% C	18 5% C	8 2%	19 4%	7 2%	24 5% HJ
LARGE	1063 60%	531 61%	532 59%	168 69% F	190 63% F	171 59%	306 54%	228 61%	269 63%	287 58%	228 59%	279 61%
SMALL	652 37%	315 36%	337 37%	75 31%	103 34%	109 38%	237 42% CG	128 34%	149 35%	193 39%	152 39%	158 34%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
BARCLAYS BANK	315 18%	189 18%	48 17%	78 18%	184 17%	95 20%	36 15%	265 17%	50 22%	108 17%	110 20%	97 16%
NATWEST	216 12%	136 13%	35 13%	45 10%	117 11%	65 14%	34 14%	195 13%	21 10%	72 11%	62 11%	83 14%
LLOYDS BANK	200 11%	101 10%	31 11%	67 15%	107 10%	59 13%	34 14%	170 11%	30 13%	78 12%	65 12%	57 10%
HALIFAX	193 11%	127 12%	27 10%	39 9%	114 11%	60 13% F	18 7%	159 10%	34 15% G	89 14% J	45 8%	59 10%
HSBC	162 9%	108 10%	20 7%	34 8%	107 10%	35 8%	20 8%	151 10% H	12 5%	49 8%	62 11%	52 9%
SANTANDER	159 9%	107 10%	23 8%	30 7%	102 10%	35 7%	22 9%	147 10%	12 5%	43 7%	63 11% I	52 9%
NATIONWIDE BUILDING SOCIETY	96 5%	56 5%	16 6%	25 6%	59 6%	20 4%	17 7%	88 6%	8 4%	30 5%	27 5%	39 7%
LLOYDS TSB	88 5%	44 4%	13 5%	31 7%	64 6%	15 3%	9 4%	83 5%	5 2%	25 4%	24 4%	39 7%
ROYAL BANK OF SCOTLAND	42 2%	25 2%	8 3%	10 2%	17 2%	16 3%	10 4% D	37 2%	5 2%	13 2%	8 1%	21 4%
BANK OF SCOTLAND	40 2%	26 2%	7 3%	6 1%	21 2%	12 3%	7 3%	35 2%	5 2%	13 2%	8 2%	18 3%
TSB	40 2%	24 2%	6 2%	10 2%	29 3%	7 2%	3 1%	35 2%	5 2%	19 3%	9 2%	12 2%
CO-OPERATIVE BANK	32 2%	19 2%	3 1%	9 2%	18 2%	4 1%	10 4% DE	28 2%	4 2%	9 1%	13 2%	10 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YORKSHIRE BANK	22 1%	9 1%	5 2%	8 2%	14 1%	5 1%	3 1%	17 1%	5 2%	11 2%	4 1%	7 1%
FIRST DIRECT	15 1%	12 1%	1 *	2 *	11 1%	3 1%	1 1%	15 1%	-	2 *	3 1%	10 2%
CLYDESDALE BANK	13 1%	5 *	4 1%	4 1%	6 1%	4 1%	3 1%	11 1%	3 1%	6 1%	2 *	4 1%
ULSTER BANK	10 1%	7 1%	3 1%	1 *	7 1%	4 1%	-	10 1%	-	5 1%	-	5 1%
ABBEY	10 1%	6 1%	1 *	3 1%	7 1%	2 *	1 1%	9 1%	1 1%	6 1%	3 1%	1 *
POST OFFICE	10 1%	1 *	7 2% AC	2 *	4 *	3 1%	2 1%	5 *	4 2% G	7 1%	2 *	1 *
NORWICH & PETERBOROUGH	5 *	5 1%	-	-	2 *	3 1%	-	5 *	-	-	3 1%	2 *
DANSKE BANK	5 *	3 *	1 1%	-	3 *	2 *	-	4 *	1 *	1 *	2 *	1 *
FIRST TRUST	4 *	2 *	2 1%	1 *	2 *	3 1%	-	4 *	-	3 1%	-	1 *
M&S	3 *	2 *	1 *	1 *	3 *	-	1 *	3 *	1 *	1 *	2 *	1 *
ZURICH	3 *	3 *	-	-	3 *	-	-	3 *	-	-	-	3 1%
ALLIANCE & LEICESTER	3 *	3 *	-	-	3 *	-	-	3 *	-	-	3 1%	-
SMILE	2 *	-	2 1% A	1 *	2 *	1 *	-	2 *	-	1 *	-	2 *

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
VIRGIN MONEY	2	1	-	1	2	-	1	2	1	1	1	-
METRO BANK	2	1	1	-	2	-	-	2	-	-	1	1
WOOLWICH	1	-	-	1	1	-	-	1	-	-	1	-
CAHOOT	1	1	*	-	-	1	-	1	*	*	1	-
SECURE TRUST	1	1	-	-	1	-	-	1	-	-	1	-
HFC BANK	1	-	1	-	-	1	-	1	-	-	-	1
THINKMONEY	*	-	*	-	*	-	-	-	*	-	*	-
INTELLIGENT FINANCE	*	-	*	-	*	-	-	*	-	*	-	-
OTHER BANK OR BUILDING SOCIETY (PLEASE SPECIFY)	15 1%	8 1%	3 1%	5 1%	8 1%	5 1%	3 1%	10 1%	5 2% G	8 1%	5 1%	2 *
REFUSED	58 3%	31 3%	6 2%	21 5%	41 4%	9 2%	8 3%	46 3%	12 5%	31 5% K	19 3% K	7 1%
LARGE	1063 60%	622 59%	170 61%	271 63%	617 58%	299 64%	147 60%	934 60%	129 57%	360 57%	336 61%	367 62%
SMALL	652 37%	410 39%	101 37%	141 33%	404 38%	160 34%	88 36%	568 37%	84 38%	240 38%	197 36%	215 36%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ..	5** *	12** 1% ..	23** 1% ..	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
315 18%	260 17%	6 25%	2 36%	4 31%	7 29%	37 19%	- -	21 19% K	46 19% K	62 18%	25 11%	135 20% K
216 12%	190 13%	4 16%	2 43%	1 6%	5 20%	15 8%	- -	12 11%	31 13%	37 11%	35 15%	82 12%
200 11%	161 11%	2 7%	* 8%	4 31%	3 13%	30 16%	- -	9 8%	26 11%	46 13%	28 12%	65 10%
193 11%	167 11%	2 6%	- -	- -	1 5%	23 12%	- -	10 9%	28 12%	34 10%	22 9%	75 11%
162 9%	147 10%	4 17%	- -	- -	* 1%	11 6%	- -	4 4%	19 8%	22 7%	24 10%	66 10% H
159 9%	142 9%	1 2%	- -	2 20%	* 2%	14 7%	- -	11 10%	24 10%	31 9%	25 11%	53 8%
96 5%	87 6%	2 9%	- -	- -	1 4%	7 3%	- -	5 5%	14 6%	22 6%	20 9% L	26 4%
88 5%	77 5%	2 7%	1 13%	1 5%	1 6%	6 3%	- -	7 6%	10 4%	30 9% KL	7 3%	32 5%
42 2%	36 2%	1 5%	- -	- -	- -	5 3%	- -	7 7% L	9 4% L	10 3%	5 2%	7 1%
40 2%	38 3%	- -	- -	- -	- -	2 1%	- -	3 2%	6 3%	3 1%	2 1%	19 3%
40 2%	32 2%	- -	- -	- -	- -	8 4%	- -	3 2%	5 2%	14 4%	2 1%	13 2%
32 2%	29 2%	- -	- -	- -	- -	3 2%	- -	4 4% IL	1 1%	6 2%	13 6% IL	5 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1773 100%	1514 85%	26** 1% ..	5**	12** 1% ..	23** 1% ..	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
22 1%	15 1%	-	-	1 8%	-	5 3%	-	2 2%	2 1%	2 1%	1 1%	11 2%
15 1%	15 1%	1 2%	-	-	-	-	-	-	2 1%	3 1%	3 1%	5 1%
13 1%	11 1%	-	-	-	-	2 1%	-	1 1%	2 1%	3 1%	1 1%	3 *
10 1%	8 1%	-	-	-	-	2 1%	-	1 1%	-	2 1%	2 1%	4 1%
10 1%	8 1%	1 3%	-	-	-	1 1%	-	* *	3 1%	3 1%	2 1%	2 *
10 1%	6 *	-	-	-	1 4%	3 1%	-	1 1%	* *	1 *	-	5 1%
5 *	5 *	-	-	-	-	-	-	-	-	-	4 2% L	1 *
5 *	5 *	-	-	-	-	-	-	1 1%	1 *	-	2 1%	1 *
4 *	4 *	-	-	-	-	-	-	3 2% L	-	-	-	2 *
3 *	3 *	-	-	-	-	* *	-	-	-	-	-	3 *
3 *	3 *	-	-	-	-	-	-	-	-	-	-	3 *
3 *	3 *	-	-	-	-	-	-	-	-	3 1% L	-	-
2 *	2 *	-	-	-	-	-	-	-	-	-	2 1%	1 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1773 100%	1514 85%	26** 1% **	5**	12** 1% **	23** 1% **	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
2	2	-	-	-	-	1	-	-	-	-	-	2
2	2	-	-	-	-	-	-	-	1	-	1	1
1	1	-	-	-	-	-	-	-	-	-	-	1
1	1	-	-	-	-	-	-	-	*	-	-	1
1	1	-	-	-	-	-	-	-	-	-	1%	-
1	1	-	-	-	-	-	-	-	-	-	-	1
*	*	-	-	-	-	-	-	-	-	-	-	*
*	*	-	-	-	-	-	-	-	-	*	-	-
15 1%	10 1%	-	-	-	1 6%	4 2% A	-	3 2% K	1	6 2%	-	6 1%
58 3%	41 3%	-	-	-	2 9%	15 8% A	-	2 2%	5 2%	2 1%	7 3%	41 6% U
1063 60%	908 60%	19 75%	5 100%	9 73%	16 69%	107 55%	-	66 60%	147 62%	205 60%	124 53%	408 61%
652 37%	564 37%	6 25%	-	3 27%	5 22%	74 38%	-	42 38%	84 36%	135 39%	102 44% L	224 33%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
315 18%	3 3%	14 20% A	24 12% A	29 19% A	1 2%	21 16% A	18 13% A	23 26% ACGL	39 22% ACL	83 34% AB CDFGI KL	42 16% A	17 11% A
216 12%	3 2%	4 6%	29 15% A	13 9%	-	29 21% AB DGHJ	14 10% A	6 6%	30 17% ABH	28 11% A	41 16% AH	20 13% A
200 11%	- -	6 9% A	21 11% A	10 7% A	-	22 17% A	17 12% A	15 17% AD	16 9% A	24 10% A	38 15% A	29 18% AD
193 11%	2 1%	16 22% AG HIJK	25 13% A	26 17% AH	5 17%	15 11% A	14 10% A	5 6%	15 9% A	23 10% A	23 9% A	23 14% A
162 9%	- -	8 11% A	20 10% A	20 13% A	-	9 6% A	19 14% A	15 16% AK	14 8% A	27 11% A	16 6% A	15 9% A
159 9%	12 10%	5 7%	21 11%	23 15% J	-	8 6%	8 6%	6 6%	16 9%	15 6%	23 9%	24 15% J
96 5%	12 10% CDH J	2 2%	7 4%	3 2%	1 5%	10 7%	12 9% HJ	1 1%	11 6%	6 3%	22 9% HJ	9 6%
88 5%	2 1%	2 2%	5 2%	5 3%	-	9 7%	18 13% ABC DUL	7 8% A	8 5%	11 4%	16 6%	6 4%
42 2%	21 17% BCD FGHIJK L	* *	11 6% GHJK	1 1%	- -	2 1%	- -	- -	3 2%	2 1%	1 *	2 1%
40 2%	37 30% BCD FGHIJK L	-	-	2 2%	-	-	-	-	1 1%	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS & HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
WEIGHTED TOTAL	1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
TSB	40 2%	12 10% CDF GHIJKL	1 2% J	5 3% J	2 1%	-	3 2%	3 2% J	5 6% JK	3 1%	-	1 1%	4 2% J
CO-OPERATIVE BANK	32 2%	-	2 3%	9 4% AJ	4 3%	1 2%	* *	1 *	2 2%	2 1%	3 1%	5 2%	5 3%
YORKSHIRE BANK	22 1%	-	4 6% AGH IJKL	8 4% IJKL	7 4% IJK	-	2 2%	1 1%	-	-	-	-	-
FIRST DIRECT	15 1%	-	2 2% K	-	-	-	2 1%	3 2%	2 3% CK	4 2%	3 1%	-	* *
CLYDESDALE BANK	13 1%	13 10% BCD FGHIJK L	-	-	-	-	1 *	-	-	-	-	-	-
ULSTER BANK	10 1%	-	-	-	-	10 34%	-	-	-	-	-	-	-
ABBAY	10 1%	-	-	* *	1 1%	-	-	1 1%	-	3 2%	4 2%	-	1 *
POST OFFICE	10 1%	2 2%	-	2 1%	-	-	1 1%	-	1 1%	3 2%	1 *	-	1 1%
NORWICH & PETERBOROUGH	5 *	-	-	-	-	-	-	-	-	5 3% CJK	-	-	-
DANSKE BANK	5 *	-	-	-	-	5 15%	-	-	-	-	-	-	-
FIRST TRUST	4 *	-	-	-	-	4 14%	-	-	-	-	-	-	-
M&S	3 *	-	-	-	-	-	-	-	-	-	* *	3 1%	-
ZURICH	3 *	-	-	-	-	-	-	-	-	-	-	3 1%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
3	-	-	-	-	-	-	3 2% J	-	-	-	-	-
2	-	-	-	2 1%	-	-	1	-	-	-	-	-
2	-	2 3% CU K	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	1	1	-
1	-	-	-	-	-	-	-	-	-	-	1 1%	-
1	-	-	-	-	-	-	-	*	-	1	-	-
1	-	-	-	-	-	-	-	1 1%	-	-	-	-
1	-	1 1%	-	-	-	-	-	-	-	-	-	-
*	-	-	-	-	-	-	*	-	-	-	-	-
*	-	-	-	-	-	-	*	-	-	-	-	-
15 1%	2 2%	-	7 4% GIJK	1 1%	-	*	-	2 2%	-	1 1%	1	-
58 3%	2 2%	3 4%	2 1%	1 1%	3 11%	1 1%	6 4%	-	6 3%	10 4% C	20 8% CDH	5 3%
1063 60%	70 58%	35 48%	99 51%	77 51%	20 63%	89 67% BC	86 62%	65 72% BCDL	107 60%	173 71% AB CDIKL	154 60%	88 54%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
WEIGHTED TOTAL	1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
SMALL	652 37%	50 41% J	34 48% HJ K	94 48% FGH UK	72 48% HJK	8 26%	43 32%	47 34%	25 28%	64 36% J	61 25%	84 33%	69 43% J

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
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Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
BARCLAYS BANK	315 18%	311 29% B	4 1%	90 13%	222 21% C	35 18%	11 20%	8 13%	53 17%	242 18%
NATWEST	216 12%	213 20% B	3 *	90 13%	125 12%	31 16%	11 21%	10 16%	52 16%	159 12%
LLOYDS BANK	200 11%	200 19% B	- -	64 9%	133 13%	13 7%	3 6%	5 8%	21 7%	173 13% H
HALIFAX	193 11%	- -	193 30% A	91 13%	101 10%	36 18% I	6 11%	12 20% I	56 18% I	128 9%
HSBC	162 9%	162 15% B	- -	58 8%	101 10%	18 9%	2 4%	9 15%	30 9%	124 9%
SANTANDER	159 9%	- -	159 24% A	98 14% D	60 6%	19 10%	2 4%	6 10%	29 9%	129 9%
NATIONWIDE BUILDING SOCIETY	96 5%	- -	96 15% A	46 7%	48 5%	9 5%	3 6%	1 2%	15 5%	78 6%
LLOYDS TSB	88 5%	86 8% B	2 *	22 3%	65 6% C	3 2%	1 2%	2 2%	7 2%	80 6% H
ROYAL BANK OF SCOTLAND	42 2%	21 2%	21 3%	18 3%	23 2%	6 3%	4 7%	3 5%	12 4%	29 2%
BANK OF SCOTLAND	40 2%	37 3% B	3 1%	7 1%	30 3% C	2 1%	3 6%	- -	5 2%	33 2%
TSB	40 2%	- -	40 6% A	14 2%	24 2%	4 2%	1 2%	1 1%	5 2%	34 2%



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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE

NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
CO-OPERATIVE BANK	32 2%	-	32 5% A	22 3% D	10 1%	6 3%	-	2 3%	8 2%	25 2%
YORKSHIRE BANK	22 1%	-	22 3% A	7 1%	14 1%	1 1%	-	*	2 1%	20 1%
FIRST DIRECT	15 1%	-	15 2% A	8 1%	4 *	2 1%	1 1%	-	3 1%	12 1%
CLYDESDALE BANK	13 1%	13 1% B	1 *	4 1%	9 1%	2 1%	1 2%	-	2 1%	11 1%
ULSTER BANK	10 1%	10 1% B	-	4 1%	6 1%	4 2% I	-	-	4 1%	6 *
ABBAY	10 1%	-	10 2% A	4 1%	5 1%	-	-	-	-	8 1%
POST OFFICE	10 1%	-	10 1% A	2 *	8 1%	-	1 2%	-	1 *	8 1%
NORWICH & PETERBOROUGH	5 *	-	5 1% A	5 1% D	-	1 1%	-	-	1 *	4 *
DANSKE BANK	5 *	5 *	-	3 *	1 *	-	-	-	-	4 *
FIRST TRUST	4 *	4 *	-	1 *	3 *	-	1 2%	-	1 *	3 *
M&S	3 *	-	3 1%	-	3 *	-	-	-	-	2 *
ZURICH	3 *	-	3 *	-	3 *	-	-	-	-	-



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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE

NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
ALLIANCE & LEICESTER	3 .	-	3 .	-	3 .	-	-	-	-	3 .
SMILE	2 .	-	2 .	2 .	1 .	-	-	-	-	2 .
VIRGIN MONEY	2 .	-	2 .	-	2 .	-	-	-	-	2 .
METRO BANK	2 .	-	2 .	-	1 .	-	-	-	-	2 .
WOOLWICH	1 .	-	1 .	-	1 .	-	-	-	-	1 .
CAHOOT	1 .	-	1 .	*	1 .	-	-	-	-	1 .
SECURE TRUST	1 .	-	1 .	1 .	-	-	-	-	-	1 .
HFC BANK	1 .	-	1 .	1 .	-	-	-	-	-	1 .
THINKMONEY	1 .	-	*	*	-	-	-	-	-	1 .
INTELLIGENT FINANCE	1 .	-	*	-	-	-	-	-	-	1 .
OTHER BANK OR BUILDING SOCIETY (PLEASE SPECIFY)	15 1%	-	15 2% A	6 1%	9 1%	1 .	-	1 2%	2 1%	12 1%
REFUSED	58 3%	-	-	20 3%	27 3%	1 .	2 4%	1 1%	6 2% E	38 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
LARGE	1063 60%	1063 100% B	- -	347 50%	703 67% C	107 55%	34 63%	36 58%	177 56%	844 61%
SMALL	652 37%	- -	652 100% A	321 47% D	317 30%	86 45%	17 32%	25 40%	134 42%	494 36%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
BARCLAYS BANK	315 18%	242 18%	30 18%	16 14%	27 18%	17 13%	6 10%	41 19%
NATWEST	216 12%	159 12%	30 18%	16 13%	20 14%	26 21%	11 18%	34 15%
LLOYDS BANK	200 11%	173 13%	13 8%	8 7%	14 9%	8 6%	6 10%	15 7%
HALIFAX	193 11%	128 9%	22 13%	28 24% A	28 19%	21 17%	16 26%	33 15%
HSBC	162 9%	124 9%	19 11%	10 9%	9 6%	19 15%	2 3%	27 12%
SANTANDER	159 9%	129 9%	10 6%	19 16% B	9 6%	16 13%	12 19%	17 7%
NATIONWIDE BUILDING SOCIETY	96 5%	78 6%	12 7%	1 1%	8 5%	4 3%	- -	13 6%
LLOYDS TSB	88 5%	80 6%	2 1%	4 3%	3 2%	1 1%	- -	5 2%
ROYAL BANK OF SCOTLAND	42 2%	29 2%	8 5%	2 2%	8 6%	2 1%	2 3%	8 4%
BANK OF SCOTLAND	40 2%	33 2%	3 2%	2 2%	3 2%	2 2%	2 4%	3 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
TSB	40 2%	34 2%	3 2%	1 1%	4 2%	2 1%	1 2%	4 2%
CO-OPERATIVE BANK	32 2%	25 2%	6 3%	2 2%	6 4%	1 1%	1 2%	6 3%
YORKSHIRE BANK	22 1%	20 1%	1 1%	-	1 1%	-	-	2 1%
FIRST DIRECT	15 1%	12 1%	1 *	2 2%	1 *	2 2%	2 4%	1 *
CLYDESDALE BANK	13 1%	11 1%	1 *	1 1%	2 1%	-	-	2 1%
ULSTER BANK	10 1%	6 *	2 1%	2 2%	2 1%	2 2%	-	4 2%
ABBAY	10 1%	8 1%	-	-	-	-	-	-
POST OFFICE	10 1%	8 1%	-	-	1 1%	-	-	1 *
NORWICH & PETERBOROUGH	5 *	4 *	1 1%	-	-	1 1%	-	1 1%
DANSKE BANK	5 *	4 *	-	-	-	-	-	-
FIRST TRUST	4 *	3 *	1 1%	-	1 1%	-	-	1 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
M&S	3	2	-	-	-	-	-	-
ZURICH	3	-	-	-	-	-	-	-
ALLIANCE & LEICESTER	3	3	-	-	-	-	-	-
SMILE	2	2	-	-	-	-	-	-
VIRGIN MONEY	2	2	-	-	-	-	-	-
METRO BANK	2	2	-	-	-	-	-	-
WOOLWICH	1	1	-	-	-	-	-	-
CAHOOT	1	1	-	-	-	-	-	-
SECURE TRUST	1	1	-	-	-	-	-	-
HFC BANK	1	1	-	-	-	-	-	-
THINKMONEY	*	*	-	-	-	-	-	-
INTELLIGENT FINANCE	*	*	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
OTHER BANK OR BUILDING SOCIETY (PLEASE SPECIFY)	15 1%	12 1%	1 1%	1 1%	2 1%	-	-	2 1%
REFUSED	58 3%	38 3%	1 1%	-	1 1%	2 2%	-	2 1%
LARGE	1063 60%	844 61%	101 61%	60 51%	82 55%	75 58%	28 45%	133 60%
SMALL	652 37%	494 36%	64 39%	57 49% A	65 44%	51 40%	34 55%	86 39%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
BARCLAYS BANK	315 18%	7 9%	47 20%	255 18%	100 13%	18 13%	197 23% N	40 15%	203 17%	57 23%
NATWEST	216 12%	5 6%	29 12%	180 13%	98 13%	10 8%	108 12%	39 15%	145 12%	22 9%
LLOYDS BANK	200 11%	4 5%	22 9%	169 12%	93 12%	10 7%	96 11%	36 14%	126 11%	34 14%
HALIFAX	193 11%	18 22% M	32 13%	143 10%	78 10%	22 16%	92 11%	25 9%	128 11%	36 14%
HSBC	162 9%	10 12%	26 11%	123 9%	66 9%	13 9%	83 10%	27 10%	106 9%	27 11%
SANTANDER	159 9%	16 20% M	23 10%	120 8%	85 11% P	25 19% P	49 6%	37 14% S	109 9% S	10 4%
NATIONWIDE BUILDING SOCIETY	96 5%	3 4%	15 6%	78 6%	50 7%	6 4%	40 5%	13 5%	66 6%	15 6%
LLOYDS TSB	88 5%	2 3%	10 4%	75 5%	42 5%	7 5%	40 5%	8 3%	63 5%	7 3%
ROYAL BANK OF SCOTLAND	42 2%	2 3%	4 2%	36 3%	15 2%	6 5%	21 2%	4 1%	31 3%	7 3%
BANK OF SCOTLAND	40 2%	3 4%	1 *	36 3%	8 1%	3 2%	29 3% N	4 1%	24 2%	11 4%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
TSB	40 2%	4 5%	4 2%	32 2%	16 2%	4 3%	21 2%	4 1%	28 2%	7 3%
CO-OPERATIVE BANK	32 2%	2 3%	6 3%	24 2%	22 3% P	2 1%	9 1%	4 1%	26 2%	2 1%
YORKSHIRE BANK	22 1%	1 2%	4 2%	16 1%	12 2%	1 1%	9 1%	1 *	19 2%	2 1%
FIRST DIRECT	15 1%	-	2 1%	9 1%	10 1%	2 1%	3 *	5 2%	10 1%	-
CLYDESDALE BANK	13 1%	-	-	13 1%	7 1%	1 1%	5 1%	3 1%	10 1%	* *
ULSTER BANK	10 1%	-	3 1%	7 1%	5 1%	-	5 1%	6 2% R	4 *	-
ABBAY	10 1%	-	2 1%	7 *	5 1%	* *	5 1%	-	9 1%	-
POST OFFICE	10 1%	-	* *	9 1%	1 *	* *	8 1%	2 1%	5 *	1 *
NORWICH & PETERBOROUGH	5 *	1 2%	-	4 *	5 1% P	-	-	-	5 *	-
DANSKE BANK	5 *	-	2 1%	2 *	3 *	-	2 *	1 *	2 *	2 1%
FIRST TRUST	4 *	-	-	4 *	3 *	-	2 *	-	4 *	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
M&S	3	-	-	3	1	-	2	-	3	-
ZURICH	3	-	-	3	3	-	-	-	3	-
ALLIANCE & LEICESTER	3	-	-	3	3	-	-	-	3	-
SMILE	2	-	-	2	2	-	-	-	2	1
VIRGIN MONEY	2	-	-	2	1	1 7%	1	-	2	-
METRO BANK	2	-	1	1	-	-	2	-	1	-
WOOLWICH	1	-	-	1	1	-	-	-	1	-
CAHOOT	1	-	1	*	-	-	1	-	*	-
SECURE TRUST	1	-	-	1	-	1 NP	-	-	-	1
HFC BANK	1	-	-	1	1	-	-	-	1	-
THINKMONEY	*	-	-	*	-	-	*	-	-	*
INTELLIGENT FINANCE	*	-	*	-	-	-	*	-	*	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q2 WHICH BANK IS YOUR CURRENT ACCOUNT WITH? BY MAIN I MEAN THE ACCOUNT YOU USE MOST OFTEN, FOR EXAMPLE, THE ACCOUNT YOU PAY YOUR MAIN SOURCE OF INCOME INTO, OR USE FOR MOST OF YOUR TRANSACTIONS SUCH AS CASH WITHDRAWALS OR DIRECT DEBITS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
OTHER BANK OR BUILDING SOCIETY (PLEASE SPECIFY)	15 1%	1 1%	2 1%	11 1%	6 1%	1 *	8 1%	1 *	13 1%	1 *
REFUSED	58 3%	1 1%	2 1%	46 3%	20 3%	3 2%	35 4%	7 3%	36 3%	7 3%
LARGE	1063 60%	33 41%	142 59% K	871 61% K	430 56%	62 45%	571 66% NO	164 62%	693 58%	166 66%
SMALL	652 37%	46 57% LM	95 40%	502 35%	313 41% P	71 52% P	268 31%	94 35%	460 39%	79 31%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	514 29%	250 29%	264 29%	38 16%	83 28% C	101 35% CG	194 34% CG	98 26% C	151 35% K	162 32% K	115 30% K	86 19%
NO	1235 70%	606 70%	630 70%	204 84% DEF G	214 71%	181 62%	364 64%	272 73% EF	271 64%	329 66%	269 69%	366 80% HIJ
DON'T KNOW/CAN'T REMEMBER	12 1%	9 1%	3 *	1 1%	3 1%	2 1%	4 1%	1 *	3 1%	5 1%	1 *	3 1%
REFUSED	12 1%	4 *	7 1%	- -	* *	6 2% D	3 1%	3 1%	1 *	3 1%	3 1%	5 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVRCD/SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	514 29%	349 33% BC	56 20%	109 25%	340 32% E	95 20%	79 33% E	471 30% H	43 19%	161 26%	164 30%	189 32% I
NO	1235 70%	699 66%	217 78% A	319 74% A	702 66%	370 79% DF	163 67%	1058 68%	178 79% G	464 73%	375 68%	397 67%
DON'T KNOW/CAN'T REMEMBER	12 1%	8 1%	2 1%	2 *	10 1%	2 *	1 *	10 1%	2 1%	4 1%	8 1% K	* *
REFUSED	12 1%	7 1%	2 1%	3 1%	10 1%	1 *	1 *	9 1%	3 1%	3 *	6 1%	3 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ** . **	5**	12** 1% **	23** 1% **	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
514 29%	467 31% F	6 24%	2 51%	4 31%	5 22%	30 16%	- -	24 22%	64 27%	108 32% H	113 48% HIJL	167 25%
1235 70%	1029 68%	18 71%	2 49%	8 69%	18 78%	161 82% A	- -	87 78% JK	170 72% K	230 67% K	119 51%	490 73% K
12 1%	10 1%	- -	- -	- -	- -	2 1%	- -	- -	- -	3 1%	2 1%	6 1%
12 1%	8 1%	1 5%	- -	- -	- -	3 1%	- -	- -	1 1%	* *	- -	9 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
514 29%	41 34% FJ	22 31%	66 34% FJ	40 26%	13 41%	26 19%	44 32% J	23 26%	45 25%	48 20%	77 30% J	70 43% DFHIJK
1235 70%	77 63%	48 67%	127 65%	110 74% L	16 52%	107 80% AC L	95 68%	67 74% L	131 74% L	189 78% AC L	178 69%	91 57%
12 1%	3 2%	1 1%	1 1%	-	-	1 1%	-	-	-	3 1%	3 1%	*
12 1%	1 .	* 1%	1 1%	-	2 7%	1 .	-	-	1 1%	3 1%	2 1%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	514 29%	225 21%	270 41% A	514 75% D	- -	76 39% I	26 49% I	23 38%	127 40% I	367 27%
NO	1235 70%	830 78% B	377 58%	175 25% C	1047 100%	116 60%	27 51%	38 62%	187 59%	998 73% EFH
DON'T KNOW/CAN'T REMEMBER	12 1%	5 *	4 1%	- -	- -	2 1%	- -	- -	4 1%	5 *
REFUSED	12 1%	2 *	2 *	- -	- -	- -	- -	- -	- -	5 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	514 29%	367 27%	76 46% A	46 39% A	60 41%	55 43%	26 43%	94 43%
NO	1235 70%	998 73% BC	89 53%	71 61%	87 59%	73 57%	35 57%	125 57%
DON'T KNOW/CAN'T REMEMBER	12 1%	5 *	2 1%	- -	1 1%	- -	- -	2 1%
REFUSED	12 1%	5 *	- -	- -	- -	- -	- -	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q3 HAVE YOU EVER CHANGED YOUR CURRENT ACCOUNT FROM ONE BANK TO ANOTHER? BY 'CHANGING' WE MEAN OPENING A NEW ACCOUNT AND CLOSING THE OLD ONE OR OPENING A NEW ACCOUNT AND KEEPING THE OLD ONE OPEN.

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
YES	514 29%	34 42% M	74 31%	399 28%	303 40% P	56 41% P	156 18%	105 39% RS	361 30% S	47 19%
NO	1235 70%	47 58%	164 68%	1008 71% K	455 60%	78 57%	701 80% NO	159 60%	821 69% Q	202 80% QR
DON'T KNOW/CAN'T REMEMBER	12 1%	-	2 1%	9 1%	3 *	3 2%	6 1%	2 1%	6 *	3 1%
REFUSED	12 1%	-	*	3 *	2 *	-	9 1%	-	2 *	* *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	451 100%	213 47%	238 53%	35 8%	78 17%	77 17%	154 34%	107 24%	85 19%	130 29%	106 24%	130 29%
WEIGHTED TOTAL	514 100%	250 49%	264 51%	38** 7%	83* 16%	101* 20%	194 38%	98* 19%	151* 29%	162* 32%	115* 22%	86 17%
LESS THAN A YEAR AGO (0.5)	39 8%	21 8%	18 7%	7 18%	8 10%	7 6%	9 5%	8 8%	10 7%	12 8%	11 9%	6 7%
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	11 4%	31 12% A	5 14%	16 19% FG	9 9%	9 5%	2 2%	9 6%	7 4%	14 13% I	12 13% I
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	30 12%	21 8%	2 5%	7 9%	11 11%	24 13%	6 7%	20 13%	17 10%	6 5%	8 9%
3 BUT LESS THAN 5 YEARS (4)	74 14%	38 15%	36 14%	13 35%	19 23% EF	8 8%	20 10%	13 13%	15 10%	28 17%	19 16%	12 14%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	50 20%	63 24%	7 19%	19 23%	33 32% G	41 21%	14 14%	25 16%	40 25%	30 26%	18 21%
10 YEARS OR MORE (10)	194 38%	98 39%	96 36%	2 5%	13 16%	34 34% D	91 47% D	54 55% DE	73 48% JK	58 36%	34 30%	28 33%
DON'T KNOW/CAN'T REMEMBER	2 *	1 1%	1 *	1 4%	* *	- -	- -	* *	- -	- -	* *	2 2%
MEAN SCORE	6.43	6.50	6.36	3.90	4.78	6.55 D	7.07 D	7.37 D	6.91	6.49	6.00	6.03
STD. DEVIATION	3.48	3.48	3.49	2.80	3.26	3.36	3.35	3.43	3.53	3.36	3.49	3.57

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	451 100%	237 53%	91 20%	123 27%	260 58%	104 23%	87 19%	391 87%	60 13%	160 35%	133 29%	158 35%
WEIGHTED TOTAL	514 100%	349 68%	56* 11%	109* 21%	340 66%	95* 18%	79* 15%	471 92%	43* 8%	161 31%	164* 32%	189 37%
LESS THAN A YEAR AGO (0.5)	39 8%	32 9%	2 4%	4 4%	25 7%	11 11%	4 5%	34 7%	5 13%	9 6%	11 7%	19 10%
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	30 9%	6 10%	6 5%	30 9%	8 9%	3 4%	40 8%	2 4%	11 7%	15 9%	16 9%
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	35 10%	7 13%	8 7%	38 11%	10 11%	3 3%	48 10%	2 5%	18 11%	20 12%	12 6%
3 BUT LESS THAN 5 YEARS (4)	74 14%	47 13%	13 24% A	14 12%	45 13%	22 24% DF	6 8%	68 15%	5 12%	16 10%	23 14%	34 18%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	87 25%	10 18%	16 15%	83 25% E	7 8%	22 28% E	109 23%	5 11%	23 14%	40 25%	50 26% I
10 YEARS OR MORE (10)	194 38%	117 33%	16 29%	61 56% AB	119 35%	35 36%	40 51% D	170 36%	24 55% G	84 52% JK	55 33%	55 29%
DON'T KNOW/CAN'T REMEMBER	2 *	1 *	1 2%	* *	* *	1 2%	* 1%	2 *	- -	- -	- -	2 1%
MEAN SCORE	6.43	6.19	5.77	7.53 A B	6.32	5.71	7.74 D E	6.37	7.06	7.08 K	6.22	6.05
STD. DEVIATION	3.48	3.50	3.37	3.27	3.46	3.70	2.98	3.46	3.74	3.52	3.44	3.43

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	451 100%	391 87%	8 2%	2	2	6 1%	42 9%	-	39 9%	72 16%	93 21%	75 17%	143 32%
WEIGHTED TOTAL	514 100%	467 91%	6** 1% ** * **	2**	4** 1% **	5** 1% **	30* 6% *	-** -	24* 5% *	64* 13% *	108* 21% *	113* 22% *	167* 33% *
LESS THAN A YEAR AGO (0.5)	39 8%	35 7%	-	-	-	1 17%	3 11%	-	2 9%	4 7%	6 5%	7 6%	11 6%
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	40 9%	1 13%	-	-	-	1 2%	-	2 9%	4 6%	10 10%	6 6%	17 10%
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	45 10%	-	-	2 54%	-	4 12%	-	1 5%	4 7%	6 6%	12 11%	24 14%
3 BUT LESS THAN 5 YEARS (4)	74 14%	70 15%	1 9%	* 15%	-	* 10%	3 8%	-	6 23% 1	3 5%	21 20% 1	13 11%	21 13%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	108 23%	-	2 85%	-	* 6%	3 10%	-	1 6%	17 27% H	23 21%	29 26% H	34 20%
10 YEARS OR MORE (10)	194 38%	167 36%	5 78%	-	2 46%	3 68%	17 57% A	-	11 47%	31 49%	41 38%	44 39%	61 36%
DON'T KNOW/CAN'T REMEMBER	2 -	2 -	-	-	-	-	-	-	-	-	*	1 1%	*
MEAN SCORE	6.43	6.35	8.39	6.96	5.95	7.69	7.13	-	6.40	7.38	6.55	6.75	6.19
STD. DEVIATION	3.48	3.46	3.41	1.65	4.39	4.12	3.75	-	3.78	3.31	3.38	3.36	3.55

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	451 100%	33 7%	24 5%	69 15%	25 6%	9 2%	28 6%	42 9%	23 5%	37 8%	44 10%	66 15%	51 11%
WEIGHTED TOTAL	514 100%	41** 8%	22** 4%	66* 13%	40** 8%	13** 2%	26** 5%	44* 9%	23** 5%	45** 9%	48* 9%	77* 15%	70** 14%
LESS THAN A YEAR AGO (0.5)	39 8%	4 9%	1 7%	6 10%	2 4%	- -	1 4%	6 13%	2 7%	3 8%	4 8%	6 8%	4 5%
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	4 9%	3 14%	7 10%	4 10%	1 10%	8 29%	1 2%	3 11%	2 4%	2 5%	4 5%	4 6%
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	2 4%	3 12%	6 9%	7 17%	1 7%	3 10%	2 4%	* 2%	1 3%	7 14%	5 6%	14 21%
3 BUT LESS THAN 5 YEARS (4)	74 14%	5 13%	4 17%	11 17%	6 14%	- -	4 16%	10 23%	5 19%	9 20%	6 12%	12 16%	2 3%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	11 28%	4 19%	9 13%	15 39%	7 54%	4 17%	5 12%	8 35%	8 19%	13 26%	14 18%	14 20%
10 YEARS OR MORE (10)	194 38%	15 37%	7 30%	25 38%	7 16%	4 29%	6 22%	20 45%	6 27%	21 47%	17 35%	36 47%	31 44%
DON'T KNOW/CAN'T REMEMBER	2 *	- -	* 2%	1 2%	- -	- -	- -	- -	- -	- -	- -	- -	* 1%
MEAN SCORE	6.43	6.59	5.75	6.08	5.69	7.27	4.90	6.57	6.27	7.07	6.42	6.92	6.72
STD. DEVIATION	3.48	3.47	3.60	3.70	3.09	2.78	3.52	3.65	3.27	3.36	3.45	3.48	3.57

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	451 100%	204 45%	223 49%	451 100%	-	57 13%	20 4%	21 5%	99 22%	334 74%
WEIGHTED TOTAL	514 100%	225 44%	270 52%	514 100%	..	76* 15%	26** 5%	23** 5%	127* 25%	367 71%
LESS THAN A YEAR AGO (0.5)	39 8%	12 5%	26 10%	39 8%	-	2 3%	1 2%	-	3 2%	35 10% H
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	22 10%	17 6%	42 8%	-	5 7%	4 17%	2 10%	12 9%	29 8%
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	17 7%	31 12%	50 10%	-	3 4%	1 5%	1 4%	7 5%	44 12%
3 BUT LESS THAN 5 YEARS (4)	74 14%	26 12%	47 17%	74 14%	-	14 18%	10 39%	7 30%	31 24% I	40 11%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	62 28% B	48 18%	113 22%	-	22 29%	5 20%	6 24%	32 26%	76 21%
10 YEARS OR MORE (10)	194 38%	85 38%	100 37%	194 38%	-	30 40%	4 14%	8 32%	41 33%	143 39%
DON'T KNOW/CAN'T REMEMBER	2 .	1 1%	1 .	2 .	-	-	1 3%	-	1 1%	1 .
MEAN SCORE	6.43	6.68	6.18	6.43	-	7.07	4.98	6.46	6.49	6.35
STD. DEVIATION	3.48	3.36	3.56	3.48	-	3.06	2.92	3.11	3.14	3.61

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
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NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	451 100%	334 74%	54 12%	38 8%	47 10%	40 9%	19 4%	72 16%
WEIGHTED TOTAL	514 100%	367 71%	76* 15%	46** 9%	60* 12%	55** 11%	26** 5%	94* 18%
LESS THAN A YEAR AGO (0.5)	39 8%	35 10%	3 3%	-	1 1%	1 2%	-	3 3%
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	29 8%	10 14%	1 3%	3 5%	9 16%	-	12 12%
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	44 12%	4 5%	2 5%	5 8%	2 3%	1 2%	6 6%
3 BUT LESS THAN 5 YEARS (4)	74 14%	40 11%	17 23% A	14 30%	19 31%	7 13%	5 18%	25 26%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	76 21%	19 25%	13 28%	13 22%	17 30%	8 32%	24 25%
10 YEARS OR MORE (10)	194 38%	143 39%	22 29%	16 35%	19 31%	20 36%	12 47%	25 26%
DON'T KNOW/CAN'T REMEMBER	2 *	1 *	1 1%	-	1 1%	-	-	1 1%
MEAN SCORE	6.43	6.35	6.12	6.92	6.39	6.65	7.92	5.97
STD. DEVIATION	3.48	3.61	3.29	2.81	3.03	3.32	2.43	3.18

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q4 WHEN WAS THE LAST TIME YOU CHANGED YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE CHANGED THEIR ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	451 100%	30 7%	60 13%	354 78%	259 57%	44 10%	148 33%	79 18%	328 73%	43 10%
WEIGHTED TOTAL	514 100%	34** 7%	74* 14%	399 77%	303 59%	56** 11%	156 30%	105* 20%	361 70%	47* 9%
LESS THAN A YEAR AGO (0.5)	39 8%	1 4%	10 14%	28 7%	24 8%	4 8%	10 7%	7 6%	29 8%	4 8%
1 BUT LESS THAN 2 YEARS (1.5)	42 8%	6 16%	4 5%	32 8%	29 10%	3 6%	9 6%	19 18% R	20 5%	3 7%
2 BUT LESS THAN 3 YEARS (2.5)	50 10%	4 13%	5 7%	40 10%	29 10%	8 15%	13 8%	18 17%	30 8%	2 5%
3 BUT LESS THAN 5 YEARS (4)	74 14%	8 25%	15 20%	48 12%	45 15%	6 10%	24 15%	15 15%	48 13%	10 21%
5 BUT LESS THAN 10 YEARS (7.5)	113 22%	8 22%	19 26%	85 21%	65 21%	14 24%	35 22%	21 20%	80 22%	11 24%
10 YEARS OR MORE (10)	194 38%	7 20%	20 27%	164 41%	111 37%	20 37%	63 40%	25 24%	151 42% Q	16 35%
DON'T KNOW/CAN'T REMEMBER	2 0%	-	* 1%	2 0%	-	-	2 1%	-	2 1%	-
MEAN SCORE	6.43	5.27	5.82	6.64	6.28	6.40	6.73	5.21	6.77 Q	6.42
STD. DEVIATION	3.48	3.23	3.46	3.49	3.53	3.51	3.39	3.46	3.43	3.39

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1295 100%	623 48%	672 52%	196 15%	232 18%	191 15%	345 27%	331 26%	160 12%	291 22%	256 20%	588 45%
WEIGHTED TOTAL	1259 100%	619 49%	640 51%	206 16%	218 17%	189 15%	371 29%	276 22%	275 22%	337 27%	272 22%	375 30%
YES	175 14%	96 16%	78 12%	29 14%	29 13%	26 14%	59 16%	32 11%	69 25% IJK	42 12% K	39 14% K	25 7%
NO	1058 84%	513 83%	545 85%	174 85%	184 84%	150 79%	309 83%	240 87%	200 73%	286 85% H	229 84% H	343 92% HIJ
DON'T KNOW/CAN'T REMEMBER	14 1%	6 1%	8 1%	3 1%	5 2% F	4 2% F	1 *	2 1%	3 1%	6 2%	3 1%	2 1%
REFUSED	12 1%	4 1%	9 1%	- -	- -	9 5% CDFG	2 *	2 1%	4 1%	3 1%	1 1%	4 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1295 100%	566 44%	342 26%	387 30%	670 52%	407 31%	218 17%	1055 81%	240 19%	543 42%	373 29%	379 29%
WEIGHTED TOTAL	1259 100%	715 57%	221 18%	324 26%	722 57%	373 30%	164 13%	1077 86%	182 14%	471 37%	388 31%	400 32%
YES	175 14%	111 16%	29 13%	35 11%	103 14%	48 13%	23 14%	158 15%	16 9%	49 10%	51 13%	75 19%
NO	1058 84%	584 82%	189 86%	285 88% A	598 83%	322 86%	138 84%	896 83%	162 89%	416 88% K	329 85%	313 78%
DON'T KNOW/CAN'T REMEMBER	14 1%	10 1%	2 1%	2 1%	9 1%	3 1%	2 1%	12 1%	2 1%	4 1%	4 1%	7 2%
REFUSED	12 1%	9 1%	2 1%	2 1%	11 2%	* *	1 1%	11 1%	2 1%	2 *	5 1%	6 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1295 100%	1020 79%	25 2%	3 *	7 1%	27 2%	213 16%	- -	136 11%	213 16%	202 16%	85 7%	546 42%
1259 100%	1047 83%	19** 2% ** * **	2** *	8** 1% **	18** 1% **	165 13%	-** -	87 7%	171 14%	234 19%	121* 10% *	505 40%
175 14%	166 16% F	2 8%	1 57%	- -	1 3%	6 3%	- -	7 8%	11 6%	35 15% I	32 26% HIL	66 13% I
1058 84%	858 82%	18 92%	1 43%	8 100%	17 97%	156 94% A	- -	79 92% K	155 91% K	196 84%	89 74%	426 84% K
14 1%	12 1%	- -	- -	- -	- -	2 1%	- -	- -	4 2%	3 1%	- -	5 1%
12 1%	11 1%	- -	- -	- -	- -	2 1%	- -	- -	1 1%	- -	- -	8 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1295 100%	85 7%	67 5%	160 12%	74 6%	16 1%	94 7%	95 7%	68 5%	133 10%	252 19%	152 12%	99 8%
1259 100%	81* 6%	50* 4%	129 10%	110* 9%	18** 1%	108* 9%	95* 8%	67* 5%	132* 11%	195 15%	182* 14%	92* 7%
175 14%	7 9%	11 23% AJ	23 18% J	21 19%	3 18%	12 11%	12 12%	12 18%	13 10%	18 9%	28 15%	14 15%
1058 84%	71 88%	37 74%	104 80%	89 80%	13 69%	95 88%	83 88%	54 81%	113 85%	170 87% B	151 83%	78 85%
14 1%	3 3%	1 2%	2 2%	1 1%	- -	- -	- -	* 1%	2 2%	3 2%	1 1%	- -
12 1%	- -	* 1%	- -	- -	2 13%	* *	- -	- -	4 3%	3 2%	2 1%	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1295 100%	846 65%	398 31%	145 11%	1111 86%	94 7%	34 3%	30 2%	162 13%	1075 83%
WEIGHTED TOTAL	1259 100%	838 67%	382 30%	175 14%	1047 83%	118* 9%	27** 2%	38** 3%	190 15%	1009 80%
YES	175 14%	122 15%	51 13%	175 100% D	-	33 28% I	6 20%	12 32%	55 29% I	114 11%
NO	1058 84%	709 65%	320 84%	-	1047 100% C	83 71%	22 80%	25 68%	134 70%	880 87% EH
DON'T KNOW/CAN'T REMEMBER	14 1%	6 1%	7 2%	-	-	2 1%	-	-	2 1%	8 1%
REFUSED	12 1%	1 *	4 1%	-	-	-	-	-	-	6 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1295 100%	1075 83%	80 6%	64 5%	87 7%	55 4%	30 2%	114 9%
WEIGHTED TOTAL	1259 100%	1009 80%	90* 7%	71* 6%	88* 7%	73* 6%	35** 3%	127* 10%
YES	175 14%	114 71%	29 32% A	24 34% A	24 27%	29 41%	12 33%	41 33%
NO	1058 84%	880 87% BC	61 68%	45 64%	64 73%	41 57%	22 62%	85 67%
DON'T KNOW/CAN'T REMEMBER	14 1%	8 1%	-	2 2%	-	2 2%	2 5%	-
REFUSED	12 1%	6 1%	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q5 HAVE YOU EVER CONSIDERED CHANGING YOUR CURRENT ACCOUNT TO ANOTHER BANK?

BASE : ALL WHO HAVE NOT CHANGED THEIR ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1295 100%	47 4%	172 13%	1047 81%	412 32%	80 6%	803 62%	145 11%	885 68%	209 16%
WEIGHTED TOTAL	1259 100%	47* 4%	166 13%	1021 81%	460 37%	81* 6%	717 57%	161 13%	829 66%	205 16%
YES	175 14%	26 54% LM	48 29% M	100 10%	91 20% P	13 16%	70 10%	47 29% RS	111 13% S	14 7%
NO	1058 84%	20 42%	113 68% K	914 90% KL	361 78%	63 78%	634 88% NO	107 67%	713 86% Q	187 91% Q
DON'T KNOW/CAN'T REMEMBER	14 1%	2 4% M	5 3% M	5 *	3 1%	5 6% NP	6 1%	4 2% R	3 *	4 2%
REFUSED	12 1%	-	-	2 *	5 1%	-	7 1%	3 2% R	1 *	* *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
I WILL DEFINITELY CHANGE MY ACCOUNT (5)	21 1%	16 2% B	5 1%	3 1%	9 3% G	2 1%	5 1%	2 1%	7 2%	6 1%	4 1%	4 1%
I WILL PROBABLY CHANGE (4)	60 3%	32 4%	28 3%	18 7% EFG	12 4%	5 2%	19 3%	6 2%	14 3%	13 3%	20 5%	13 3%
NOT SURE IF I WILL CHANGE MY ACCOUNT (3)	240 14%	122 14%	117 13%	39 16% G	52 17% G	46 16% G	75 13% G	28 8%	54 13%	79 16%	54 14%	52 11%
PROBABLY WON'T CHANGE (2)	514 29%	269 31%	245 27%	67 28%	103 34% G	95 33% G	163 29%	86 23%	145 34% K	153 31% K	104 27%	113 24%
DEFINITELY WON'T CHANGE (1)	905 51%	416 48%	489 54% A	113 46%	123 41%	126 44%	295 52% D	248 66% CDE F	200 47%	238 48%	200 52%	267 58% HI
DON'T KNOW	34 2%	14 2%	20 2%	4 2%	2 1%	15 5% DFG	8 1%	4 1%	8 2%	10 2%	5 1%	11 2%
MEAN SCORE	1.72	1.79 B	1.66	1.88 FG	1.93 FG	1.77 G	1.70 G	1.45	1.77 K	1.76 K	1.75 K	1.61
STD. DEVIATION	0.91	0.95	0.87	1.02	1.01	0.86	0.88	0.75	0.92	0.90	0.95	0.88
LIKELY	81 5%	48 5%	33 4%	21 9% EFG	21 7% EG	8 3%	23 4%	8 2%	21 5%	19 4%	24 6%	18 4%
UNLIKELY	1419 80%	685 79%	734 81%	180 74%	226 75%	221 76%	459 81%	333 89% CDE F	344 81%	391 78%	304 79%	380 82%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
I WILL DEFINITELY CHANGE MY ACCOUNT (5)	21 1%	14 1%	5 2%	2 *	13 1%	8 2%	- -	19 1%	2 1%	2 *	5 1%	13 2%
I WILL PROBABLY CHANGE (4)	60 3%	43 4% C	11 4% C	6 1%	29 3%	23 5%	8 3%	52 3%	8 4%	18 3%	20 4%	22 4%
NOT SURE IF I WILL CHANGE MY ACCOUNT (3)	240 14%	156 15% C	47 17% C	37 8%	148 14% F	71 15% F	20 8%	216 14%	23 10%	68 11%	69 13%	102 17% I
PROBABLY WON'T CHANGE (2)	514 29%	324 30%	81 29%	109 25%	313 29%	140 30%	62 25%	473 31% H	41 18%	151 24%	183 33% I	180 31% I
DEFINITELY WON'T CHANGE (1)	905 51%	505 47%	124 45%	276 64% AB	536 50%	220 47%	150 62% DE	760 49%	145 65% G	384 61% JK	261 47%	260 44%
DON'T KNOW	34 2%	22 2%	8 3% C	3 1%	24 2%	7 1%	3 1%	29 2%	5 2%	8 1%	13 2%	12 2%
MEAN SCORE	1.72	1.79 C	1.86 C	1.48	1.72 F	1.83 F	1.53	1.75 H	1.55	1.56	1.75 I	1.87 I
STD. DEVIATION	0.91	0.93	0.98	0.75	0.90	0.98	0.79	0.91	0.90	0.83	0.89	0.99
LIKELY	81 5%	56 5% C	17 6% C	8 2%	42 4%	31 7%	8 3%	70 5%	11 5%	20 3%	25 5%	35 6%
UNLIKELY	1419 80%	829 78%	205 74%	385 89% AB	848 80%	359 77%	212 87% DE	1233 80%	186 83%	535 85% K	444 80%	440 75%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	-	175 10%	285 16%	295 17%	160 9%	689 39%
WEIGHTED TOTAL	1773 100%	1514 85%	26** ** 1% * **	5**	12** 1%	23** 1%	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
I WILL DEFINITELY CHANGE MY ACCOUNT (5)	21 1%	21 1%	-	* 8%	-	-	-	-	1 1%	3 1%	6 2%	5 2%	5 1%
I WILL PROBABLY CHANGE (4)	60 3%	56 4%	* 1%	* 8%	-	-	4 2%	-	7 6% L	8 3%	9 3%	6 3%	17 3%
NOT SURE IF I WILL CHANGE MY ACCOUNT (3)	240 14%	216 14% F	1 4%	1 28%	1 6%	5 21%	16 8%	-	17 15% J	27 12%	29 9%	32 14%	107 16% J
PROBABLY WON'T CHANGE (2)	514 29%	471 31% F	6 25%	-	3 22%	3 12%	32 16%	-	33 30%	56 24%	93 27%	102 44% HIJL	176 26%
DEFINITELY WON'T CHANGE (1)	905 51%	720 48%	18 69%	3 56%	9 73%	15 67%	141 72% A	-	53 48%	138 59% HK	203 59% HK	86 37%	348 52% K
DON'T KNOW	34 2%	30 2%	-	-	-	-	3 2%	-	1 *	3 1%	2 1%	1 1%	19 3%
MEAN SCORE	1.72	1.78 F	1.37	2.12	1.33	1.54	1.39	-	1.83 J	1.63	1.60	1.89 IJL	1.71
STD. DEVIATION	0.91	0.93	0.64	1.54	0.60	0.84	0.72	-	0.97	0.91	0.89	0.90	0.88
LIKELY	81 5%	76 5%	* 1%	1 16%	-	-	4 2%	-	8 7% L	11 5%	15 4%	12 5%	22 3%
UNLIKELY	1419 80%	1191 79%	24 95%	3 56%	11 94%	18 79%	172 88% A	-	85 77%	194 82%	295 86% HL	189 81%	524 78%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
21 1%	2 2%	2 3%	2 1%	3 2%	-	-	3 2%	-	1 1%	3 1%	6 2%	-
60 3%	8 7% C	4 6%	3 2%	7 4%	-	4 3%	4 3%	1 1%	4 2%	10 4%	6 2%	8 5%
240 14%	5 4%	9 13% A	31 16% AG	35 23% AFG HIK	8 25%	8 6%	9 7%	8 9%	19 11%	49 20% AF GHIK	32 12%	25 16% A
514 29%	38 31% F	16 22%	83 43% BDF GIJL	34 23%	10 31%	16 12%	31 22%	27 30% F	50 28% F	76 31% F	95 37% BD FGL	38 23%
905 51%	67 55% CJ	37 52%	74 38%	70 46%	13 40%	105 78% AB CDGHI JKL	88 63% CD JK	53 59% CJK	96 54% CJ	99 41%	115 44%	90 55% CJ
34 2%	1 1%	3 4%	2 1%	2 1%	1 4%	1 1%	4 3%	-	6 4%	6 3%	6 2%	1
1.72	1.68 F	1.81 F	1.83 FG HI	1.91 FG HI	1.84	1.33	1.54	1.53	1.62 F	1.91 F GHI	1.79 F GH	1.70 F
0.91	0.96	1.08	0.82	1.02	0.82	0.72	0.89	0.72	0.84	0.95	0.92	0.92
81 5%	10 9% C	6 9% CH	5 3%	9 6%	-	4 3%	7 5%	1 1%	5 3%	13 5%	12 5%	8 5%
1419 80%	105 86% DJ	53 74%	157 81% J	104 69%	22 71%	121 90% BD J	119 86% DJ	80 89% BDJ	146 82% DJ	175 72%	210 81% DJ	127 79%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
I WILL DEFINITELY CHANGE MY ACCOUNT (5)	21 1%	9 1%	11 2%	14 2% D	5 *	3 2%	2 3%	* 1%	5 2%	16 1%
I WILL PROBABLY CHANGE (4)	60 3%	25 2%	35 5% A	45 7% D	15 1%	3 2%	5 9% EI	12 20% EHI	21 7% EI	38 3%
NOT SURE IF I WILL CHANGE MY ACCOUNT (3)	240 14%	142 13%	95 15%	122 18% D	113 11%	35 18%	12 24%	8 14%	60 19% I	170 12%
PROBABLY WON'T CHANGE (2)	514 29%	314 30%	185 28%	240 35% D	264 25%	76 39% I	15 27%	18 29%	111 35% I	380 28%
DEFINITELY WON'T CHANGE (1)	905 51%	557 52%	317 49%	258 37% C	640 61% C	77 40%	18 34%	22 37%	119 37%	754 55% EFGH
DON'T KNOW	34 2%	17 2%	8 1%	9 1%	10 1%	- -	1 2%	- -	1 *	19 1%
MEAN SCORE	1.72	1.68	1.82 A	1.99 D	1.53	1.87 I	2.17 I	2.19 I	2.00 EI	1.66
STD. DEVIATION	0.91	0.86	0.99	1.01	0.78	0.89	1.11	1.17	0.99	0.88
LIKELY	81 5%	33 3%	46 7% A	59 9% D	20 2%	7 3%	6 12% EI	13 21% EHI	26 8% EI	53 4%
UNLIKELY	1419 80%	871 82% B	502 77%	499 72%	904 86% C	152 79% FH	33 62%	40 66%	230 73%	1134 82% FGH

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
I WILL DEFINITELY CHANGE MY ACCOUNT (5)	21 1%	16 1%	2 1%	3 3%	3 2%	2 1%	2 3%	3 2%
I WILL PROBABLY CHANGE (4)	60 3%	38 3%	14 8% A	7 6%	10 7%	10 8%	3 4%	17 8%
NOT SURE IF I WILL CHANGE MY ACCOUNT (3)	240 14%	170 12%	34 21% A	20 17%	22 15%	31 24%	13 20%	43 20%
PROBABLY WON'T CHANGE (2)	514 29%	380 28%	62 37% A	34 29%	60 41% F	33 26%	15 25%	81 37%
DEFINITELY WON'T CHANGE (1)	905 51%	754 55% B	53 32%	52 45%	52 35%	51 40%	29 48%	74 34%
DON'T KNOW	34 2%	19 1%	1 1%	-	-	1 1%	-	1 1%
MEAN SCORE	1.72	1.66	2.09 A	1.93 A	2.01	2.03	1.90	2.06
STD. DEVIATION	0.91	0.88	0.98	1.06	1.00	1.05	1.06	1.00
LIKELY	81 5%	53 4%	16 9% A	10 9% A	14 9%	11 9%	4 7%	21 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
	NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
1419 80%	1134 82% B	115 69%	86 74%	112 76%	84 66%	45 72%	156 70%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
I WILL DEFINITELY CHANGE MY ACCOUNT (5)	21 1%	21 26% LM	- -	- -	14 2% P	2 2%	5 1%	5 2%	14 1%	2 1%
I WILL PROBABLY CHANGE (4)	60 3%	60 74% LM	- -	- -	26 3%	8 6%	27 3%	22 8% R	23 2%	12 5% R
NOT SURE IF I WILL CHANGE MY ACCOUNT (3)	240 14%	- -	240 100% KM	- -	85 11%	32 23% NP	123 14%	54 20% R	144 12%	35 14%
PROBABLY WON'T CHANGE (2)	514 29%	- -	- -	514 36% KL	231 30%	42 30%	241 28%	78 29%	349 29%	78 31%
DEFINITELY WON'T CHANGE (1)	905 51%	- -	- -	905 64% KL	396 52% O	54 39%	456 52% O	98 37%	650 55% Q	123 49% Q
DON'T KNOW	34 2%	- -	- -	- -	12 2%	- -	22 2%	9 3% R	9 1%	3 1%
MEAN SCORE	1.72	4.26 LM	3.00 M	1.36	1.71	2.00 NP	1.69	2.05 RS	1.65	1.77
STD. DEVIATION	0.91	0.44	0.00	0.48	0.93	1.01	0.87	1.05	0.86	0.92
LIKELY	81 5%	81 100% LM	- -	- -	40 5%	10 7%	31 4%	27 10% R	38 3%	14 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q6 HOW LIKELY OR UNLIKELY ARE YOU TO CHANGE YOUR CURRENT ACCOUNT TO ANOTHER BANK IN THE NEXT YEAR?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
1419 80%	- -	- -	1419 100% KL	627 82% O	95 70%	697 80% O	176 66%	999 84% Q	200 79% Q

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	763 43%	390 45%	373 41%	57 23%	110 37% C	103 35% C	299 53% CDE	194 52% CDE	242 57% IJK	217 43% K	172 44% K	132 29%
NO	963 54%	456 52%	507 56%	180 74% DEF G	183 61% FG	169 58% FG	260 46%	171 46%	175 41%	273 55% H	202 52% H	312 68% HIJ
DON'T KNOW/CAN'T REMEMBER	48 3%	23 3%	25 3%	7 3%	8 3%	19 7% DFG	5 1%	9 2%	10 2%	9 2%	13 3%	16 3%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	763 43%	442 42% B	76 27%	245 57% AB	486 46% E	159 34%	118 48% E	705 46% H	58 26%	256 41%	226 41%	281 48% I
NO	963 54%	594 56% C	190 69% AC	178 41%	542 51%	300 64% DF	121 50%	802 52%	161 72% G	359 57% K	314 57% K	289 49%
DON'T KNOW/CAN'T REMEMBER	48 3%	27 3%	11 4%	10 2%	34 3%	9 2%	5 2%	42 3%	6 3%	16 3%	13 2%	19 3%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)				
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	1746 100%	1411 81%	33 2%	5 .	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
WEIGHTED TOTAL	1773 100%	1514 85%	26** .. 1% . **	5**	12** .. 1%	23** .. 1%	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
YES	763 43%	676 45% F	13 53%	3 56%	10 87%	8 37%	52 27%	- -	36 33%	96 41%	172 50% HL	136 58% HIL	249 37%
NO	963 54%	796 53%	10 41%	2 44%	2 13%	14 63%	138 71% A	- -	73 66% JK	132 56% K	163 48%	88 38%	406 60% JK
DON'T KNOW/CAN'T REMEMBER	48 3%	42 3%	2 7%	-	-	-	5 2%	-	2 2%	7 3%	8 2%	9 4%	17 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
WEIGHTED TOTAL	1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
YES	763 43%	43 36% J	35 49% IJ	98 50% AFI J	66 44% J	15 47%	44 32%	82 59% AD FIJ	46 51% FIJ	54 30%	53 22%	139 54% AF IJ	89 55% AFIJ
NO	963 54%	73 60% GK L	34 48%	94 48%	81 54% G	15 48%	90 67% BC GHKL	51 37%	41 45%	115 65% BCG HKL	184 76% AB CDGHI KL	115 45%	69 43%
DON'T KNOW/CAN'T REMEMBER	48 3%	6 5%	2 3%	3 2%	3 2%	1 4%	1 1%	5 4%	3 4%	8 5%	7 3%	5 2%	4 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	763 43%	430 40%	313 48% A	394 57% D	360 34%	89 46%	24 46%	30 50%	145 46%	589 43%
NO	963 54%	609 57% B	320 49%	280 41%	659 63% C	97 50%	27 50%	28 46%	160 50%	758 55%
DON'T KNOW/CAN'T REMEMBER	48 3%	25 2%	19 3%	15 2%	27 3%	8 4%	2 4%	2 4%	12 4%	30 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	763 43%	589 43%	77 47%	59 50%	77 52%	54 42%	26 43%	107 49%
NO	963 54%	758 55%	81 49%	54 46%	66 45%	66 52%	31 50%	106 48%
DON'T KNOW/CAN'T REMEMBER	48 3%	30 2%	8 5%	4 4%	4 3%	8 6%	4 7%	8 4%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q7 HAVE YOU HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS), A WAY OF SWITCHING YOUR
CURRENT ACCOUNT FROM ONE BANK TO ANOTHER?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
YES	763 43%	40 49%	85 35%	627 44% L	763 100% OP	- -	- -	136 51% S	541 45% S	73 29%
NO	963 54%	39 48%	150 63% M	760 54%	- -	118 86% N	845 97% NO	123 46%	615 52%	178 71% QR
DON'T KNOW/CAN'T REMEMBER	48 3%	3 3%	5 2%	33 2%	- -	19 14% NP	29 3% N	6 2%	33 3%	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	671 100%	333 50%	338 50%	43 6%	100 15%	85 13%	239 36%	204 30%	136 20%	175 26%	150 22%	210 31%
WEIGHTED TOTAL	763 100%	390 51%	373 49%	57** 7%	110* 14%	103* 13%	299 39%	194 25%	242 32%	217 28%	172 23%	132 17%
EASY TO SWITCH/BANK DOES IT ALL FOR YOU/NO PAPERWORK	276 36%	133 34%	143 38%	21 36%	43 39%	43 42%	90 30%	80 41% F	113 47% JK	86 40% JK	42 24%	35 27%
BANK WILL SWITCH/SET UP ALL DIRECT DEBITS/ STANDING ORDERS	122 16%	71 18%	51 14%	5 9%	22 20% G	25 25% G	55 18% G	15 8%	41 17%	44 20% K	24 14%	14 10%
REWARD/INCENTIVE FOR SWITCHING BANKS	86 11%	26 7%	60 16% A	14 24%	14 13%	12 12%	31 10%	15 8%	17 7%	18 8%	31 18% HI	19 15%
IS DONE IN 7 DAYS	57 7%	31 8%	26 7%	1 2%	6 5%	10 9%	30 10%	10 5%	20 8%	13 6%	16 9%	7 5%
ABOUT CHANGING BANKS/ SWITCHING	52 7%	32 8%	20 5%	-	7 7%	8 8%	24 8%	12 6%	15 6%	11 5%	13 8%	12 9%
PROCESS IS QUICK/QUICKER	45 6%	27 7%	19 5%	2 3%	3 2%	5 5%	17 6%	19 10% D	17 7%	14 7%	11 6%	3 2%
SEEN SOMETHING ABOUT IT ON TV/ADVERTISED ON TV	37 5%	21 5%	15 4%	* 1%	10 9%	5 5%	14 5%	7 4%	13 5%	3 1%	7 4%	13 10% I
FREE OF CHARGE	25 3%	17 4%	9 2%	-	1 1%	4 3%	11 4%	10 5%	11 5%	4 2%	7 4%	2 1%
BETTER DEAL (E.G. INTEREST RATES/APT/ CASHBACK ETC.)	25 3%	18 5%	7 2%	4 6%	3 3%	5 5%	11 4%	2 1%	7 3%	5 2%	5 3%	8 6%
HAS TO BE DONE WITHIN A CERTAIN AMOUNT OF TIME (INC. OTHER TIMES E.G. 3 DAYS, 24 HOURS)	20 3%	13 3%	7 2%	1 2%	2 2%	4 4%	8 3%	4 2%	8 3%	7 3%	1 1%	4 3%
GUARANTEED	14 2%	9 2%	4 1%	-	1 1%	6 5%	6 2%	2 1%	4 1%	6 3%	4 3%	-
HAVE A GENERAL IDEA/ INFORMATION ABOUT IT	12 2%	3 1%	9 3%	-	-	4 4%	6 2%	2 1%	8 3%	4 2%	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
WEIGHTED TOTAL	763 100%	390 51%	373 49%	57** 7%	110* 14%	103* 13%	299 39%	194 25%	242 32%	217 28%	172 23%	132 17%
JUST NEED TO GO INTO THE BANK AND DO IT	12 2%	5 1%	6 2%	-	-	5 5% G	6 2%	*	4 2%	2 1%	5 3%	*
COMPARISON/ADVICE/ HELPING YOU CHOOSE THE BEST ACCOUNT FOR YOU	10 1%	5 1%	5 1%	-	2 2%	*	6 2%	2 1%	5 2%	3 1%	1 1%	*
SEAMLESS SERVICE/SMOOTH	10 1%	8 2%	2 1%	-	-	-	8 3%	2 1%	-	7 3% H	2 1%	1 1%
MENTIONS OF MARTIN LEWIS	9 1%	2 1%	7 2%	-	-	-	8 3%	1 1%	-	2 1%	5 3%	2 2%
DO IT ONLINE	5 1%	2 1%	3 1%	2 3%	-	-	1 *	3 2%	1 1%	-	1 1%	3 2%
MENTIONS OF THE NAMES OF BANKS	5 1%	2 *	3 1%	1 2%	1 *	1 1%	1 *	1 1%	-	1 1%	2 1%	2 1%
OTHER ANSWERS	57 7%	37 9%	20 5%	7 11%	8 7%	8 7%	17 6%	18 9%	29 12% JK	19 9% J	2 1%	6 5%
DON'T KNOW/CAN'T REMEMBER/NO/NONE/ NOTHING/ONLY HEARD ABOUT IT	137 18%	74 19%	63 17%	10 17%	24 22%	12 12%	50 17%	40 21%	32 13%	30 14%	41 24% HI	33 25% HI
NO ANSWER	1 *	1 *	-	1 1%	-	-	-	-	-	-	1 *	-
NOT STATED	3 *	2 1%	1 *	-	1 1%	1 1%	2 1%	-	-	2 1%	-	2 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	671 100%	301 45%	118 18%	252 38%	374 56%	156 23%	141 21%	594 89%	77 11%	260 39%	192 29%	219 33%
WEIGHTED TOTAL	763 100%	442 58%	76* 10%	245 32%	486 64%	159* 21%	118* 15%	705 92%	58* 8%	256 34%	226 30%	281 37%
EASY TO SWITCH/BANK DOES IT ALL FOR YOU/NO PAPERWORK	276 36%	156 35%	21 27%	99 40% B	190 39% E	44 27%	42 36%	259 37%	17 29%	87 34%	77 34%	112 40%
BANK WILL SWITCH/SET UP ALL DIRECT DEBITS/STANDING ORDERS	122 16%	88 20% C	11 15%	23 9%	83 17%	24 15%	16 13%	120 17% H	2 3%	27 10%	43 19% I	53 19% I
REWARD/INCENTIVE FOR SWITCHING BANKS	86 11%	57 13%	8 10%	22 9%	45 9%	19 12%	22 19% D	79 11%	8 13%	32 13%	21 9%	33 12%
IS DONE IN 7 DAYS	57 7%	41 9%	3 4%	12 5%	44 9%	7 5%	6 5%	54 8%	2 4%	16 6%	20 9%	20 7%
ABOUT CHANGING BANKS/ SWITCHING	52 7%	30 7%	7 10%	14 6%	32 6%	13 8%	7 6%	49 7%	3 6%	23 9% J	4 2%	25 9% J
PROCESS IS QUICK/QUICKER	45 6%	22 5%	2 3%	22 9%	29 6%	4 2%	13 11% E	45 6%	- -	10 4%	20 9%	16 6%
SEEN SOMETHING ABOUT IT ON TV/ADVERTISED ON TV	37 5%	18 4%	7 9%	12 5%	20 4%	8 5%	8 7%	34 5%	2 4%	15 6%	4 2%	17 6%
FREE OF CHARGE	25 3%	8 2%	1 1%	16 7% A	18 4%	2 1%	5 4%	25 4%	- -	14 6% J	2 1%	8 3%
BETTER DEAL (E.G. INTEREST RATES/APT/ CASHBACK ETC.)	25 3%	19 4%	4 5% C	3 1%	12 3%	9 6%	3 3%	23 3%	2 4%	7 3%	3 1%	14 5%
HAS TO BE DONE WITHIN A CERTAIN AMOUNT OF TIME (INC. OTHER TIMES E.G. 3 DAYS, 24 HOURS)	20 3%	9 2%	4 6%	6 3%	8 2%	5 3%	8 7% D	19 3%	1 1%	2 1%	9 4%	9 3%
GUARANTEED	14 2%	10 2%	- -	4 2%	14 3%	- -	- -	12 2%	1 2%	1 1%	6 3%	6 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
WEIGHTED TOTAL	763 100%	442 58%	76* 10%	245 32%	486 64%	159* 21%	118* 15%	705 92%	58* 8%	256 34%	226 30%	281 37%
HAVE A GENERAL IDEA/ INFORMATION ABOUT IT	12 2%	6 1%	2 3%	4 2%	9 2%	3 2%	1 1%	11 2%	1 3%	5 2%	4 2%	3 1%
JUST NEED TO GO INTO THE BANK AND DO IT	12 2%	11 2%	-	1 *	10 2%	1 *	1 1%	12 2%	-	3 1%	7 3%	2 1%
COMPARISON/ADVICE/ HELPING YOU CHOOSE THE BEST ACCOUNT FOR YOU	10 1%	8 2%	-	2 1%	4 1%	4 2%	2 2%	8 1%	2 4%	2 1%	2 1%	6 2%
SEAMLESS SERVICE/SMOOTH	10 1%	8 2%	1 1%	1 1%	6 1%	2 1%	2 2%	10 1%	-	1 *	6 2%	4 1%
MENTIONS OF MARTIN LEWIS	9 1%	2 1%	1 1%	6 3%	7 1%	* *	2 1%	9 1%	* 1%	4 2%	4 2%	* *
DO IT ONLINE	5 1%	2 *	-	3 1%	4 1%	* *	1 *	3 *	2 3% G	1 *	2 1%	2 1%
MENTIONS OF THE NAMES OF BANKS	5 1%	3 1%	1 1%	1 *	3 1%	1 1%	1 1%	4 1%	1 2%	2 1%	2 1%	1 *
OTHER ANSWERS	57 7%	25 6%	7 9%	25 10%	33 7%	17 11%	7 6%	51 7%	5 9%	16 6%	14 6%	26 9%
DON'T KNOW/CAN'T REMEMBER/NO/NONE/ NOTHING/ONLY HEARD ABOUT IT	137 18%	76 17%	15 19%	46 19%	83 17%	33 21%	21 18%	120 17%	17 29% G	53 21%	48 21%	36 13%
NO ANSWER	1 *	-	1 1% A	-	-	1 *	-	1 *	-	-	-	1 *
NOT STATED	3 *	1 *	2 3% AC	-	2 *	1 1%	-	3 *	-	1 *	1 *	2 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	671 100%	565 84%	17 3%	2 *	7 1%	9 1%	71 11%	- -	60 9%	112 17%	139 21%	88 13%	225 34%
WEIGHTED TOTAL	763 100%	676 89%	13** 2% **	3**	10** 1%	8** 1%	52* 7%	** -	36* 5%	96* 13%	172* 22%	136* 18%	249 33%
EASY TO SWITCH/BANK DOES IT ALL FOR YOU/NO PAPERWORK	276 36%	246 36%	4 29%	2 78%	5 50%	1 15%	18 34%	- -	4 11%	30 31% H	71 41% H	61 45% H	90 36% H
BANK WILL SWITCH/SET UP ALL DIRECT DEBITS/ STANDING ORDERS	122 16%	120 18% F	2 11%	- -	- -	- -	1 2%	- -	3 10%	10 11%	27 16%	32 24%	38 15%
REWARD/INCENTIVE FOR SWITCHING BANKS	86 11%	74 11%	1 5%	- -	- -	2 28%	9 17%	- -	5 15%	12 12%	15 9%	17 12%	23 9%
IS DONE IN 7 DAYS	57 7%	51 8%	2 11%	- -	- -	* 6%	3 7%	- -	* 1%	6 6%	10 6%	11 8%	25 10%
ABOUT CHANGING BANKS/ SWITCHING	52 7%	48 7%	- -	- -	1 6%	- -	3 6%	- -	4 11%	11 11%	14 8%	7 5%	15 6%
PROCESS IS QUICK/QUICKER	45 6%	44 6%	1 8%	- -	- -	- -	1 1%	- -	2 5%	3 4%	15 9%	12 9%	13 5%
SEEN SOMETHING ABOUT IT ON TV/ADVERTISED ON TV	37 5%	32 5%	1 10%	- -	- -	* 6%	3 6%	- -	5 14% KL	5 5%	10 6%	3 2%	10 4%
FREE OF CHARGE	25 3%	25 4%	- -	- -	- -	- -	- -	- -	- -	2 3%	4 2%	11 8%	8 3%
BETTER DEAL (E.G. INTEREST RATES/APT/ CASHBACK ETC.)	25 3%	22 3%	* 3%	- -	2 16%	- -	1 1%	- -	3 8% L	3 4%	7 4%	5 4%	4 2%
HAS TO BE DONE WITHIN A CERTAIN AMOUNT OF TIME (INC. OTHER TIMES E.G. 3 DAYS, 24 HOURS)	20 3%	20 3%	- -	- -	- -	- -	* 1%	- -	3 9% LJL	1 1%	3 2%	8 6%	3 1%
GUARANTEED	14 2%	12 2%	- -	- -	- -	- -	1 3%	- -	- -	- -	7 4%	2 2%	3 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
763 100%	676 89%	13** 2% ..	3**	10** 1%	8** 1%	52* 7%	** -	36* 5%	96* 13%	172* 22%	136* 18%	249 33%
12 2%	12 2%	-	-	-	-	-	-	-	-	2 1%	-	6 2%
12 2%	11 2%	-	-	-	-	1 1%	-	-	1 1%	-	4 3%	5 2%
10 1%	8 1%	-	-	-	2 22%	-	-	-	1 1%	-	3 2%	6 2%
10 1%	9 1%	-	1 22%	-	-	-	-	1 2%	1 1%	3 2%	3 2%	2 1%
9 1%	7 1%	* 3%	-	-	-	2 4%	-	* 1%	2 2%	4 2%	-	3 1%
5 1%	4 1%	-	-	-	-	1 2%	-	-	2 2%	2 1%	1 1%	-
5 1%	5 1%	-	-	-	-	* 1%	-	1 3%	-	-	-	4 2%
57 7%	51 7%	1 6%	-	2 22%	1 10%	2 4%	-	2 6%	12 12%	13 8%	7 5%	10 4%
137 18%	115 17%	5 40%	-	-	2 19%	15 28%	-	12 33%	16 17%	24 14%	15 11%	56 22%
1 -	1 -	-	-	-	-	-	-	-	-	-	-	-
3 -	2 -	-	-	1 7%	-	-	-	-	2 2%	1 -	-	1 -

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OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
671 100%	46 7%	43 6%	107 16%	38 6%	12 2%	37 6%	74 11%	42 6%	45 7%	56 8%	90 13%	81 12%
763 100%	43* 6%	35* 5%	98* 13%	66** 9%	15** 2%	44** 6%	82* 11%	46* 6%	54* 7%	53* 7%	139* 18%	89* 12%
276 36%	19 44% J	10 28%	37 38% J	24 37%	3 21%	15 35%	31 38% J	13 29%	18 33%	10 19%	72 52% BH JL	23 26%
122 16%	9 21%	4 11%	9 10%	12 18%	2 16%	5 11%	8 10%	11 25% C	14 25% C	6 12%	29 21%	12 14%
86 11%	7 17% C	5 13%	4 4%	5 7%	3 18%	7 17%	15 18% C	7 14%	7 14%	6 11%	10 7%	11 13%
57 7%	1 2%	3 8%	7 7%	5 7%	3 21%	1 3%	4 5%	4 9%	10 18% AJK	2 4%	7 5%	10 11%
52 7%	1 2%	3 7%	2 2%	3 4%	1 6%	1 2%	4 5%	3 6%	10 19% ACG L	10 20% ACG L	12 9%	1 1%
45 6%	2 5%	2 6%	2 2%	3 5%	1 6%	5 12%	7 8%	3 5%	4 7%	5 10% C	9 7%	2 3%
37 5%	- -	1 4%	7 8%	4 6%	1 5%	2 5%	11 13% ALJ	* 1%	* 1%	- -	6 4%	4 4%
25 3%	2 4%	- -	2 2%	- -	- -	2 4%	3 3%	1 2%	1 2%	2 4%	10 7%	3 3%
25 3%	2 4%	1 3%	6 6%	2 2%	1 5%	- -	2 3%	- -	3 6%	1 3%	3 2%	3 3%
20 3%	1 2%	2 7%	2 2%	- -	- -	1 2%	4 4%	* 1%	4 8%	- -	4 3%	2 3%
14 2%	- -	1 4% K	3 3%	2 4%	- -	1 2%	2 2%	3 6% K	- -	* 1%	- -	2 2%
12 2%	- -	- -	- -	1 2%	- -	- -	1 2%	- -	3 5%	4 7% C	2 1%	1 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
763 100%	43* 6%	35* 5%	98* 13%	66** 9%	15** 2%	44** 6%	82* 11%	46* 6%	54* 7%	53* 7%	139* 18%	89* 12%
12 2%	1 2%	-	2 2%	2 4%	-	-	* 1%	2 5%	-	1 1%	2 1%	2 2%
10 1%	-	-	1 1%	-	-	-	-	-	4 7%	2 4%	2 2%	* 1%
10 1%	-	-	1 1%	5 8%	-	-	-	1 1%	-	-	2 1%	1 1%
9 1%	-	2 4%	* 1%	1 2%	-	3 6%	1 2%	-	* 1%	-	1 1%	-
5 1%	-	-	2 2%	-	-	-	* 1%	1 3%	-	-	1 1%	-
5 1%	2 4%	-	3 3%	-	-	-	-	-	-	-	1 *	-
57 7%	3 6%	* 1%	5 5%	2 3%	2 15%	11 25%	6 7%	2 4%	2 4%	1 3%	14 10%	8 9%
137 18%	12 27% IK	9 26% IK	16 16%	18 27%	2 12%	3 8%	15 19%	8 18%	2 4%	15 29% IK	12 9%	23 26% IK
1 *	-	-	1 1%	-	-	-	-	-	-	-	-	-
3 *	1 2%	-	2 2%	-	-	-	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	671 100%	379 56%	267 40%	333 50%	330 49%	66 10%	23 3%	25 4%	115 17%	530 79%
WEIGHTED TOTAL	763 100%	430 56%	313 41%	394 52%	360 47%	89* 12%	24** 3%	30** 4%	145* 19%	589 77%
EASY TO SWITCH/BANK DOES IT ALL FOR YOU/NO PAPERWORK	276 36%	148 34%	119 38%	165 42% D	111 31%	34 38%	11 45%	14 47%	61 42%	205 35%
BANK WILL SWITCH/SET UP ALL DIRECT DEBITS/STANDING ORDERS	122 16%	51 12%	69 22% A	93 24% D	28 8%	26 29% I	5 19%	9 29%	41 28% I	79 13%
REWARD/INCENTIVE FOR SWITCHING BANKS	86 11%	48 11%	36 11%	33 8%	53 15% C	10 11%	- -	1 2%	10 7%	73 12%
IS DONE IN 7 DAYS	57 7%	32 7%	24 8%	36 9%	20 6%	7 8%	2 8%	* 1%	9 6%	46 8%
ABOUT CHANGING BANKS/ SWITCHING	52 7%	30 7%	20 6%	33 8%	18 5%	4 4%	3 13%	1 3%	7 5%	41 7%
PROCESS IS QUICK/QUICKER	45 6%	27 6%	17 5%	26 7%	19 5%	2 3%	* 1%	5 18%	8 6%	32 6%
SEEN SOMETHING ABOUT IT ON TV/ADVERTISED ON TV	37 5%	26 6%	11 3%	13 3%	24 7%	1 2%	1 5%	- -	3 2%	33 6%
FREE OF CHARGE	25 3%	21 5% B	2 1%	5 1%	19 5% C	2 3%	- -	1 3%	3 2%	20 3%
BETTER DEAL (E.G. INTEREST RATES/APR/ CASHBACK ETC.)	25 3%	17 4%	8 3%	12 3%	13 4%	3 3%	1 3%	- -	4 2%	21 4%
HAS TO BE DONE WITHIN A CERTAIN AMOUNT OF TIME (INC. OTHER TIMES E.G. 3 DAYS, 24 HOURS)	20 3%	11 3%	8 3%	14 4%	6 2%	5 5%	2 7%	- -	6 4%	14 2%
GUARANTEED	14 2%	6 1%	7 2%	11 3%	3 1%	3 4%	- -	2 5%	5 3%	9 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVERDRAFT (H)	NONE (I)
WEIGHTED TOTAL	763 100%	430 56%	313 41%	394 52%	360 47%	89* 12%	24** 3%	30** 4%	145* 19%	589 77%
HAVE A GENERAL IDEA/ INFORMATION ABOUT IT	12 2%	5 1%	7 2%	5 1%	2 1%	1 1%	- -	- -	1 1%	10 2%
JUST NEED TO GO INTO THE BANK AND DO IT	12 2%	3 1%	9 3%	10 3%	1 *	2 3%	1 3%	2 6%	5 4%	7 1%
COMPARISON/ADVICE/ HELPING YOU CHOOSE THE BEST ACCOUNT FOR YOU	10 1%	7 2%	3 1%	10 3% D	- -	4 4%	- -	- -	4 3%	6 1%
SEAMLESS SERVICE/SMOOTH	10 1%	3 1%	7 2%	7 2%	3 1%	4 4%	- -	- -	4 3%	6 1%
MENTIONS OF MARTIN LEWIS	9 1%	5 1%	5 1%	3 1%	6 2%	2 3%	- -	- -	2 2%	7 1%
DO IT ONLINE	5 1%	3 1%	2 1%	* *	5 1%	1 2%	- -	- -	1 1%	4 1%
MENTIONS OF THE NAMES OF BANKS	5 1%	2 *	3 1%	1 *	4 1%	1 1%	- -	- -	1 1%	2 *
OTHER ANSWERS	57 7%	35 8%	20 6%	35 9%	22 6%	5 5%	6 25%	4 14%	15 10%	41 7%
DON'T KNOW/CAN'T REMEMBER/NO/NONE/ NOTHING/ONLY HEARD ABOUT IT	137 18%	84 20%	48 15%	47 12%	89 25% C	14 16%	3 13%	4 14%	22 15%	112 19%
NO ANSWER	1 *	1 *	- -	- -	1 *	- -	- -	- -	- -	1 *
NOT STATED	3 *	2 *	2 1%	- -	3 1%	1 1%	- -	1 2%	2 1%	2 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
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NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	671 100%	530 79%	56 8%	51 8%	62 9%	41 6%	22 3%	82 12%
WEIGHTED TOTAL	763 100%	589 77%	77* 10%	59* 8%	77* 10%	54** 7%	26** 3%	107* 14%
EASY TO SWITCH/BANK DOES IT ALL FOR YOU/NO PAPERWORK	276 36%	205 35%	41 53% A	19 32%	39 50%	20 37%	11 43%	49 45%
BANK WILL SWITCH/SET UP ALL DIRECT DEBITS/STANDING ORDERS	122 16%	79 13%	21 27% A	20 34% A	21 28%	17 32%	10 37%	30 28%
REWARD/INCENTIVE FOR SWITCHING BANKS	86 11%	73 12%	6 8%	3 6%	5 7%	4 8%	2 6%	7 7%
IS DONE IN 7 DAYS	57 7%	46 8%	3 3%	2 4%	4 5%	2 4%	2 9%	4 3%
ABOUT CHANGING BANKS/ SWITCHING	52 7%	41 7%	3 4%	4 7%	4 5%	2 4%	2 9%	5 4%
PROCESS IS QUICK/QUICKER	45 6%	32 6%	4 5%	4 7%	4 5%	4 7%	4 15%	4 4%
SEEN SOMETHING ABOUT IT ON TV/ADVERTISED ON TV	37 5%	33 6%	1 2%	1 2%	1 2%	1 3%	1 5%	1 1%
FREE OF CHARGE	25 3%	20 3%	3 4%	- -	3 4%	- -	- -	3 3%
BETTER DEAL (E.G. INTEREST RATES/APT/ CASHBACK ETC.)	25 3%	21 4%	3 3%	1 2%	3 4%	1 1%	1 3%	3 3%
HAS TO BE DONE WITHIN A CERTAIN AMOUNT OF TIME (INC. OTHER TIMES E.G. 3 DAYS, 24 HOURS)	20 3%	14 2%	5 7%	1 2%	5 6%	1 2%	- -	6 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
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NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	763 100%	589 77%	77* 10%	59* 8%	77* 10%	54** 7%	26** 3%	107* 14%
GUARANTEED	14 2%	9 2%	1 1%	4 6%	3 3%	2 4%	2 8%	3 2%
HAVE A GENERAL IDEA/ INFORMATION ABOUT IT	12 2%	10 2%	- -	1 2%	- -	1 2%	1 4%	- -
JUST NEED TO GO INTO THE BANK AND DO IT	12 2%	7 1%	3 4%	2 4%	3 4%	2 4%	2 9%	3 3%
COMPARISON/ADVICE/ HELPING YOU CHOOSE THE BEST ACCOUNT FOR YOU	10 1%	6 1%	4 5%	- -	2 3%	1 2%	- -	4 3%
SEAMLESS SERVICE/SMOOTH	10 1%	6 1%	1 1%	3 5% A	- -	4 7%	3 12%	1 1%
MENTIONS OF MARTIN LEWIS	9 1%	7 1%	- -	2 4%	2 3%	- -	- -	2 2%
DO IT ONLINE	5 1%	4 1%	- -	1 2%	- -	1 3%	* 2%	1 1%
MENTIONS OF THE NAMES OF BANKS	5 1%	2 *	1 1%	- -	1 1%	- -	- -	1 1%
OTHER ANSWERS	57 7%	41 7%	9 11%	4 7%	7 9%	5 10%	1 5%	12 11%
DON'T KNOW/CAN'T REMEMBER/NO/NONE/ NOTHING/ONLY HEARD ABOUT IT	137 18%	112 19%	12 15%	8 14%	8 10%	9 17%	- -	19 18%
NO ANSWER	1 *	1 *	- -	- -	- -	- -	- -	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
	NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
763 100%	589 77%	77* 10%	59* 8%	77* 10%	54** 7%	26** 3%	107* 14%
3 .	2 .	- -	2 3%	- -	2 3%	2 6%	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	671 100%	33 5%	73 11%	556 83%	671 100%	-	-	104 15%	505 75%	56 8%
WEIGHTED TOTAL	763 100%	40** 5%	85* 11%	627 82%	763 100%	**	**	136* 18%	541 71%	73* 10%
EASY TO SWITCH/BANK DOES IT ALL FOR YOU/NO PAPERWORK	276 36%	12 31%	29 35%	229 37%	276 36%	-	-	60 44%	190 35%	20 27%
BANK WILL SWITCH/SET UP ALL DIRECT DEBITS/STANDING ORDERS	122 16%	9 23%	20 24%	91 15%	122 16%	-	-	34 25% RS	83 15%	5 7%
REWARD/INCENTIVE FOR SWITCHING BANKS	86 11%	1 2%	2 2%	83 13% L	86 11%	-	-	13 9%	66 12%	7 9%
IS DONE IN 7 DAYS	57 7%	9 24%	6 7%	41 7%	57 7%	-	-	11 8%	38 7%	7 10%
ABOUT CHANGING BANKS/ SWITCHING	52 7%	5 14%	7 8%	38 6%	52 7%	-	-	13 9%	32 6%	6 8%
PROCESS IS QUICK/QUICKER	45 6%	1 3%	4 5%	39 6%	45 6%	-	-	12 9%	32 6%	- -
SEEN SOMETHING ABOUT IT ON TV/ADVERTISED ON TV	37 5%	3 8%	4 5%	30 5%	37 5%	-	-	10 8%	24 4%	2 3%
FREE OF CHARGE	25 3%	-	2 2%	22 3%	25 3%	-	-	1 1%	23 4%	- -
BETTER DEAL (E.G. INTEREST RATES/APT/ CASHBACK ETC.)	25 3%	3 8%	3 4%	19 3%	25 3%	-	-	2 1%	18 3%	5 7%
HAS TO BE DONE WITHIN A CERTAIN AMOUNT OF TIME (INC. OTHER TIMES E.G. 3 DAYS, 24 HOURS)	20 3%	1 3%	3 4%	15 2%	20 3%	-	-	5 4%	13 2%	2 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
763 100%	40** 5%	85* 11%	627 82%	763 100%	** -	** -	136* 18%	541 71%	73* 10%
14 2%	1 4%	1 1%	12 2%	14 2%	- -	- -	3 2%	10 2%	- -
12 2%	- -	5 6% M	5 1%	12 2%	- -	- -	6 4%	6 1%	- -
12 2%	- -	2 2%	10 2%	12 2%	- -	- -	7 5% R	5 1%	- -
10 1%	2 4%	4 5% M	4 1%	10 1%	- -	- -	2 2%	8 1%	- -
10 1%	2 5%	- -	8 1%	10 1%	- -	- -	- -	8 1%	2 3%
9 1%	- -	1 2%	8 1%	9 1%	- -	- -	3 2%	6 1%	- -
5 1%	- -	* 1%	5 1%	5 1%	- -	- -	- -	4 1%	1 1%
5 1%	- -	- -	5 1%	5 1%	- -	- -	- -	5 1%	- -
57 7%	3 7%	10 12%	44 7%	57 7%	- -	- -	10 7%	35 7%	4 5%
137 18%	6 15%	15 18%	115 18%	137 18%	- -	- -	17 13%	98 18%	20 28% Q
1 .	- -	- -	1 .	1 .	- -	- -	- -	1 .	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q8 PLEASE TELL ME WHAT YOU KNOW ABOUT IT. WHAT ARE THE MAIN FEATURES OF THIS SWITCH SERVICE?

BASE : ALL WHO HAVE HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
763 100%	40** 5%	85* 11%	627 82%	763 100%	-** -	-** -	136* 18%	541 71%	73* 10%
3	-	-	3 1%	3	-	-	-	2	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	758 43%	389 45%	369 41%	57 24%	121 40% C	114 39% C	285 50% CDE	182 49% CE	246 58% IJK	229 46% K	165 43% K	119 26%
NO	958 54%	448 52%	510 56%	182 75% DEF G	166 55%	164 56% F	264 47%	181 49%	168 39%	259 52% H	209 54% H	322 70% HIJ
DON'T KNOW/CAN'T REMEMBER	57 3%	31 4%	26 3%	4 2%	15 5%	13 4%	15 3%	11 3%	12 3%	11 2%	14 4%	20 4%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	758 43%	457 43% B	74 27%	227 52% AB	500 47% E	150 32%	108 44% E	705 46% H	53 24%	249 39%	232 42%	277 47%
NO	958 54%	569 53% C	195 70% AC	194 45%	520 49%	309 66% DF	129 53%	796 51%	162 72% G	365 58% K	299 54%	294 50%
DON'T KNOW/CAN'T REMEMBER	57 3%	38 4%	8 3%	11 3%	42 4%	8 2%	7 3%	47 3%	10 4%	18 3%	21 4%	18 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
WEIGHTED TOTAL	1773 100%	1514 85%	26** 1% ** * **	5**	12** 1% ..	23** 1% ..	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
YES	758 43%	681 45% F	12 49%	3 56%	7 62%	7 29%	49 25%	- -	28 25%	97 41% H	167 49% HL	148 63% HIJL	254 38% H
NO	958 54%	785 52%	12 46%	2 36%	4 32%	14 63%	141 72% A	- -	80 73% IJ KL	131 56% K	165 48% K	85 36%	391 58% JK
DON'T KNOW/ CAN'T RE MEMBER	57 3%	48 3%	1 6%	* 8%	1 6%	2 8%	5 3%	- -	2 2%	7 3%	10 3%	1 *	28 4% K

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
758 43%	44 37% J	39 55% AF IJ	86 44% FIJ	71 47% FIJ	10 30%	32 24%	82 59% AC FHIJ	38 42% FJ	54 30%	60 25%	143 55% AC FIJ	100 62% ACFHIJ
958 54%	72 59% BG KL	26 36%	104 53% BGK L	79 52%	20 65%	100 75% AB CDGHK L	53 38%	50 55% BGL	112 63% BGK L	175 72% AB CDGHK L	107 41%	60 37%
57 3%	5 4%	6 9% CDL	5 3%	1	1 4%	2 2%	4 3%	2 3%	11 6% DL	9 4%	8 3%	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	758 43%	407 38%	331 51% A	417 60% D	328 31%	98 51%	26 49%	32 53%	158 50% I	577 42%
NO	958 54%	622 59% B	305 47%	250 36%	693 64% C	92 47%	23 44%	28 45%	151 47%	763 55% H
DON'T KNOW/CAN'T REMEMBER	57 3%	34 3%	17 3%	22 3%	26 2%	4 2%	4 7%	1 2%	8 3%	37 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	758 43%	577 42%	80 48%	66 56% A	70 48%	73 57%	40 65%	107 48%
NO	958 54%	763 55% C	83 50%	47 40%	72 49%	53 42%	21 35%	107 48%
DON'T KNOW/CAN'T REMEMBER	57 3%	37 3%	3 2%	4 4%	5 3%	2 2%	- -	7 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q9 HAVING JUST HEARD THE DESCRIPTION, CAN YOU CONFIRM IF YOU HAD HEARD OF THIS CURRENT ACCOUNT SWITCH SERVICE BEFORE?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
758 43%	49 60% LM	103 43%	596 42%	621 81% P	137 100% NP	-	153 58% RS	521 44% S	79 31%
958 54%	31 38%	132 55% K	783 55% K	123 16% O	-	835 96% NO	111 42%	631 53% Q	166 66% QR
57 3%	2 2%	5 2%	40 3%	19 2%	-	39 4%	2 1%	37 3%	7 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	40 2%	24 3%	16 2%	1 1%	11 CG	13 CG	11 2%	3 1%	10 2%	9 2%	14 4%	7 1%
A LITTLE MORE LIKELY (4)	228 13%	132 15% B	96 11%	41 17% G	43 14% G	49 17% G	76 13% G	18 5%	88 21% IJK	66 13% K	41 11%	33 7%
MAKES NO DIFFERENCE (3)	1165 66%	545 63%	620 69% A	153 63%	194 64%	168 58%	380 67% E	269 72% CE	259 61%	323 65%	266 69%	318 69% H
A LITTLE LESS LIKELY (2)	114 6%	59 7%	56 6%	10 4%	25 8%	22 8%	26 5%	31 8%	27 6%	29 6%	32 8%	27 6%
MUCH LESS LIKELY (1)	184 10%	83 10%	101 11%	28 11%	24 8%	25 9%	59 10%	47 13%	39 9%	57 11%	26 7%	61 13% J
DON'T KNOW/CAN'T REMEMBER	43 2%	27 3%	16 2%	9 4%	5 2%	12 4% G	12 2%	4 1%	4 1%	15 3%	9 2%	15 3% H
MEAN SCORE	2.90	2.95	2.85	2.90 G	2.97 G	3.01 G	2.92 G	2.73	3.01 K	2.88	2.96 K	2.77
STD. DEVIATION	0.84	0.86	0.82	0.84	0.84	0.90	0.83	0.78	0.86	0.85	0.78	0.83
MORE LIKELY	268 15%	156 18% B	112 12%	43 18% G	54 18% G	62 21% G	88 16% G	21 6%	98 23% IJK	75 15% K	55 14% K	40 9%
LESS LIKELY	298 17%	141 16%	156 17%	38 16%	49 16%	48 16%	85 15%	78 21%	66 16%	86 17%	58 15%	88 19%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	40 2%	30 3% C	7 3% C	3 1%	25 2%	15 3% F	1 .	39 3%	1 .	11 2%	14 2%	15 3%
A LITTLE MORE LIKELY (4)	228 13%	165 16% C	38 14% C	24 6%	135 13%	73 16% F	20 8%	213 14% H	14 6%	58 9%	80 14% I	89 15% I
MAKES NO DIFFERENCE (3)	1165 66%	675 63%	174 63%	316 73% AB	696 66%	279 60%	190 78% DE	1012 65%	153 68%	430 68%	352 64%	384 65%
A LITTLE LESS LIKELY (2)	114 6%	73 7%	13 5%	28 7%	76 7% F	31 7% F	6 3%	100 6%	15 6%	41 7%	42 8%	31 5%
MUCH LESS LIKELY (1)	184 10%	96 9%	31 11%	56 13%	104 10%	58 12%	23 9%	148 10%	35 16% G	77 12%	54 10%	52 9%
DON'T KNOW/CAN'T REMEMBER	43 2%	24 2%	13 5% AC	6 1%	27 3%	12 3%	4 1%	36 2%	7 3%	14 2%	10 2%	18 3%
MEAN SCORE	2.90	2.96 C	2.91 C	2.74	2.90	2.90	2.88	2.93 H	2.68	2.81	2.92	2.97 I
STD. DEVIATION	0.84	0.85	0.88	0.78	0.83	0.92	0.70	0.84	0.84	0.84	0.85	0.83
MORE LIKELY	268 15%	195 18% C	45 16% C	27 6%	159 15% F	88 19% F	21 8%	252 16% H	15 7%	69 11%	94 17% I	105 18% I
LESS LIKELY	298 17%	169 16%	45 16%	84 19%	180 17%	89 19% F	29 12%	248 16%	50 22% G	119 19%	96 17%	83 14%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** ** 1% **	5**	12** 1%	23** 1%	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
40 2%	39 3%	- -	- -	- -	- -	1 1%	- -	3 3%	2 1%	8 2%	9 4%	15 2%
228 13%	215 14% F	1 4%	1 16%	1 5%	2 10%	8 4%	- -	9 8%	37 16%	34 10%	33 14%	86 13%
1165 66%	986 65%	18 71%	4 84%	7 57%	17 73%	134 68%	- -	85 77% IL	150 64%	233 68%	172 74% L	413 61%
114 6%	94 6%	5 19%	- -	- -	1 6%	14 7%	- -	4 4%	20 9%	28 8%	8 3%	51 8%
184 10%	143 9%	2 6%	- -	5 38%	2 9%	33 17% A	- -	9 8%	24 10%	39 11% K	12 5%	80 12% K
43 2%	36 2%	- -	- -	- -	* 2%	6 3%	- -	- -	3 1%	- -	- -	28 4% HJK
2.90	2.94 F	2.73	3.16	2.28	2.86	2.63	-	2.93	2.89	2.84	3.08 LJL	2.85
0.84	0.84	0.65	0.41	1.08	0.72	0.84	-	0.75	0.83	0.84	0.72	0.88
268 15%	254 17% F	1 4%	1 16%	1 5%	2 10%	9 5%	- -	12 11%	39 17%	42 12%	42 18%	101 15%
298 17%	237 16%	6 25%	- -	5 38%	3 15%	47 24% A	- -	13 12%	44 19% K	67 20% K	19 8%	131 20% HK

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
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**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
40 2%	- -	1 2%	3 2%	6 4%	1 3%	2 2%	7 5% AIJ	- -	1 1%	2 1%	11 4% J	5 3%
228 13%	12 10%	13 18%	29 15%	14 9%	8 27%	18 13%	12 9%	13 15%	17 9%	33 14%	41 16%	17 11%
1165 66%	80 66% F	49 68% F	143 73% FJ	94 63%	16 51%	65 49%	92 66% F	59 66% F	131 74% FJ	141 58%	171 66% F	123 76% FJ
114 6%	6 5%	5 6%	13 7%	9 6%	- -	4 3%	4 3%	8 9%	11 6%	31 13% AFG KL	16 6%	8 5%
184 10%	13 11% C	2 3%	5 3%	23 15% BCKL	2 8%	44 33% AB CDGHI JKL	23 16% BC KL	9 11% C	15 8% C	27 11% CK	12 5%	7 4%
43 2%	10 8% CFG HIL	2 3%	2 1%	4 3%	4 11%	- -	2 1%	- -	3 1%	9 4%	7 3%	1 1%
2.90	2.82 F	3.09 A FJ	3.06 AD FGHIJ	2.80	3.20	2.47	2.83 F	2.85 F	2.88 F	2.80 F	3.09 A DFGHI J	3.03 FJ
0.84	0.78	0.68	0.63	0.96	0.87	1.14	0.98	0.80	0.71	0.85	0.77	0.69
268 15%	12 10%	14 20%	32 16%	20 13%	9 30%	20 15%	19 14%	13 15%	18 10%	35 15%	52 20% I	23 14%
298 17%	20 16%	7 10%	19 10%	32 21% CKL	2 8%	49 36% AB CDGHI JKL	26 19% C	18 19% C	26 14%	57 23% BC IKL	28 11%	15 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	40 2%	17 2%	22 3%	39 6% D	1 *	6 3%	2 4%	2 3%	10 3%	27 2%
A LITTLE MORE LIKELY (4)	228 13%	141 13%	82 13%	141 20% D	83 8%	35 18% I	18 34% EI	17 28% I	75 24% EI	142 10%
MAKES NO DIFFERENCE (3)	1165 66%	697 66%	432 66%	446 66%	706 67%	136 70% FH	25 48%	37 61%	202 64% F	917 67% F
A LITTLE LESS LIKELY (2)	114 6%	58 5%	55 8%	35 5%	73 7%	9 4%	5 10% G	- -	14 4%	98 7%
MUCH LESS LIKELY (1)	184 10%	124 12% B	52 8%	25 4%	155 15% C	5 3%	2 4%	3 4%	10 3%	165 12% EH
DON'T KNOW/CAN'T REMEMBER	43 2%	25 2%	10 2%	3 *	28 3% C	3 2%	- -	2 3%	7 2%	27 2%
MEAN SCORE	2.90	2.87	2.95	3.19 D	2.71	3.14 I	3.25 I	3.27 I	3.20 I	2.83
STD. DEVIATION	0.84	0.85	0.82	0.77	0.83	0.66	0.84	0.73	0.71	0.85
MORE LIKELY	268 15%	158 15%	104 16%	179 26% D	84 8%	40 21% I	20 38% EI	19 32% I	85 27% EI	169 12%
LESS LIKELY	298 17%	182 17%	106 16%	60 9%	229 22% C	14 7%	7 14%	3 4%	23 7%	263 19% EGH

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



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**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	40 2%	27 2%	2 1%	8 6% A	4 3%	5 4%	4 7%	5 2%
A LITTLE MORE LIKELY (4)	228 13%	142 10%	45 27% A	24 20% A	32 22%	35 27%	8 12%	61 28%
MAKES NO DIFFERENCE (3)	1165 66%	917 67%	104 63%	80 68%	103 69%	76 60%	48 77%	136 61%
A LITTLE LESS LIKELY (2)	114 6%	98 7%	5 3%	2 2%	4 3%	3 2%	-	7 3%
MUCH LESS LIKELY (1)	184 10%	165 12% BC	5 3%	2 2%	3 2%	6 4%	1 2%	8 3%
DON'T KNOW/CAN'T REMEMBER	43 2%	27 2%	4 3%	1 1%	2 1%	3 3%	1 1%	4 2%
MEAN SCORE	2.90	2.83	3.21 A	3.27 A	3.20	3.26	3.22	3.23
STD. DEVIATION	0.84	0.85	0.68	0.71	0.64	0.77	0.66	0.71
MORE LIKELY	268 15%	169 12%	47 29% A	31 27% A	36 25%	40 31%	12 19%	66 30%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
	NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
298 17%	263 19% BC	10 6%	5 4%	7 5%	8 6%	1 2%	15 7%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINI TELY OR PROBAB LY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBA BLY OR DEFINITE LY WON'T CHANGE (M)	SPON TANE OUS AWARE NESS (N)	AWARE WHEN PROMP TED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFE RENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	40 2%	17 21% LM	6 3%	15 1%	33 4% P	1 1%	6 1%	22 8% RS	13 1%	5 2%
A LITTLE MORE LIKELY (4)	228 13%	24 30% M	60 25% M	138 10%	95 13%	41 30% NP	91 10%	122 46% RS	86 7%	17 7%
MAKES NO DIFFERENCE (3)	1165 66%	31 38%	141 59% K	983 69% KL	539 71% OP	70 51%	557 64% O	102 39% S	1000 84% QS	58 23%
A LITTLE LESS LIKELY (2)	114 6%	6 7%	15 6%	92 7%	39 5%	14 10%	61 7%	11 4%	45 4%	57 23% QR
MUCH LESS LIKELY (1)	184 10%	3 4%	11 4%	168 12% L	51 7%	10 7%	122 14% N	8 3%	39 3%	110 44% QR
DON'T KNOW/CAN'T REMEMBER	43 2%	- -	7 3%	22 2%	5 1%	1 1%	36 4% N	1 1%	7 1%	6 2% R
MEAN SCORE	2.90	3.57 LM	3.16 M	2.81	3.03 P	3.06 P	2.76	3.52 RS	2.99 S	1.99
STD. DEVIATION	0.84	1.02	0.77	0.81	0.79	0.86	0.86	0.82	0.53	1.07
MORE LIKELY	268 15%	41 51% LM	66 28% M	153 11%	129 17% P	42 31% NP	97 11%	143 54% RS	99 8%	22 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q10 DOES THE AVAILABILITY OF THE CURRENT ACCOUNT SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR (MAIN) ACCOUNT?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINI TELY OR PROBAB LY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBA BLY OR DEFINITE LY WON'T CHANGE (M)	SPON TANE OUS AWARE NESS (N)	AWARE WHEN PROMP TED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFE RENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL 1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
LESS LIKELY 298 17%	9 11%	25 11%	261 18% L	90 12%	24 18%	183 21% N	19 7%	84 7%	167 66% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	49 3%	25 3%	24 3%	11 4% G	10 3%	17 6% FG	8 1%	3 1%	17 4%	10 2%	15 4%	8 2%
A LITTLE MORE LIKELY (4)	217 12%	113 13%	104 12%	30 12%	54 18% G	40 14% G	67 12% G	26 7%	71 17% K	72 14% K	42 11%	32 7%
IT WOULD MAKE NO DIFFERENCE (3)	1190 67%	572 66%	617 68%	157 65%	173 58%	180 62%	395 70% D	283 76% CDE	284 67%	322 64%	259 67%	325 70%
A LITTLE LESS LIKELY (2)	99 6%	49 6%	50 6%	16 7%	28 9% FG	15 5%	27 5%	13 3%	18 4%	25 5%	31 8%	26 6%
MUCH LESS LIKELY (1)	153 9%	71 8%	83 9%	19 8%	26 9%	22 8%	50 9%	36 10%	28 6%	52 10%	24 6%	50 11% J
DON'T KNOW	62 3%	38 4%	24 3%	9 4%	10 3%	15 5%	17 3%	11 3%	9 2%	17 3%	17 4%	19 4%
CAN'T REMEMBER	4 .	2 .	2 .	1 .	-	2 1%	1 .	1 .	-	2 .	-	2 .
MEAN SCORE	2.95	2.97	2.93	2.99	2.98	3.05 G	2.92	2.86	3.08 IK	2.92	2.98 K	2.82
STD. DEVIATION	0.81	0.81	0.81	0.84	0.88	0.88	0.77	0.73	0.80	0.84	0.79	0.79
MORE LIKELY	266 15%	137 16%	128 14%	41 17% G	64 21% FG	56 19% G	75 13% G	30 8%	88 21% K	82 16% K	56 15% K	40 9%
LESS LIKELY	252 14%	119 14%	133 15%	35 14%	54 18%	37 13%	77 14%	49 13%	46 11%	76 15%	55 14%	75 16%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	49 3%	41 4% C	7 2% C	1	25 2%	22 5% F	2 1%	46 3%	2 1%	14 2%	13 2%	22 4%
A LITTLE MORE LIKELY (4)	217 12%	141 13% C	39 14% C	37 8%	131 12%	67 14% F	18 8%	201 13% H	15 7%	53 8%	85 15% I	80 13% I
IT WOULD MAKE NO DIFFERENCE (3)	1190 67%	683 64%	180 65%	326 75% AB	702 66%	294 63%	194 80% DE	1029 66%	161 71%	454 72% J	340 62%	395 67%
A LITTLE LESS LIKELY (2)	99 6%	72 7% C	15 5%	11 3%	68 6% F	25 5%	5 2%	94 6% H	5 2%	26 4%	48 9% IK	25 4%
MUCH LESS LIKELY (1)	153 9%	87 8%	26 9%	40 9%	95 9%	39 8%	20 8%	123 8%	31 14% G	69 11%	44 8%	41 7%
DON'T KNOW	62 3%	37 3%	8 3%	16 4%	39 4%	20 4%	3 1%	52 3%	9 4%	15 2%	20 4%	27 5%
CAN'T REMEMBER	4	2	1	1	2	1	1	3	2 1%	2	3	-
MEAN SCORE	2.95	2.98	2.94	2.88	2.93	3.02	2.90	2.97 H	2.79	2.86	2.95	3.03 I
STD. DEVIATION	0.81	0.84	0.84	0.71	0.81	0.86	0.68	0.81	0.82	0.80	0.82	0.80
MORE LIKELY	266 15%	182 17% C	46 17% C	38 9%	156 15% F	89 19% F	20 8%	248 16% H	18 8%	66 11%	98 18% I	102 17% I
LESS LIKELY	252 14%	160 15%	41 15%	51 12%	163 15%	64 14%	25 10%	217 14%	36 16%	95 15%	91 17% K	66 11%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	-	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ** * **	5**	12** 1% **	23** 1% **	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
49 3%	48 3% F	-	* 8%	-	-	1 *	-	3 3%	4 2%	7 2%	8 3%	14 2%
217 12%	203 13% F	2 7%	* 8%	1 5%	1 3%	10 5%	- -	9 8%	37 16% H	45 13%	40 17% HL	69 10%
1190 67%	1004 66%	19 73%	4 84%	6 49%	20 88%	138 70%	- -	86 78% IJ L	157 67%	230 67%	162 69%	432 64%
99 6%	88 6%	2 9%	-	1 8%	1 4%	7 4%	- -	4 4%	9 4%	18 5%	13 5%	50 8%
153 9%	115 8%	2 6%	- -	3 24%	1 5%	32 17% A	- -	7 6%	23 10% K	32 9%	9 4%	68 10% K
62 3%	53 4%	1 5%	- -	2 14%	- -	6 3%	- -	1 1%	6 2%	11 3%	2 1%	34 5% K
4 *	3 *	-	-	-	-	2 1%	-	-	-	-	-	4 1%
2.95	2.99 F	2.86	3.24	2.40	2.89	2.68	-	2.98	2.95	2.93	3.11 JL	2.86
0.81	0.80	0.64	0.66	1.01	0.53	0.83	-	0.70	0.82	0.81	0.72	0.83
266 15%	251 17% F	2 7%	1 16%	1 5%	1 3%	11 6%	- -	12 11%	41 17%	52 15%	48 21% HL	83 12%
252 14%	203 13%	4 15%	-	4 32%	2 9%	40 20% A	- -	11 10%	32 14%	49 14%	22 9%	119 18% HK

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
	1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
	1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
	49 3%	3 2%	1 1%	3 1%	3 2%	- -	4 3%	4 3%	1 1%	9 5%	7 3%	9 4%	5 3%
	217 12%	12 10%	5 6%	24 12%	19 13%	7 24%	23 17%	11 8%	8 9%	18 10%	29 12%	41 16%	20 13%
	1190 67%	71 58%	64 90% AC DFGHI JKL	146 75% AFJ	103 69% FJ	18 57%	63 47%	99 71% FJ	66 73% FJ	129 73% AFJ	135 55%	172 67% FJ	123 76% AFJ
	99 6%	7 6% F	- -	15 8% BDF	2 1%	- -	- -	3 2%	7 8% BDF	10 6% F	35 14% ABC DFGIKL	15 6% F	4 2%
	153 9%	20 16% BCI KL	- -	4 2%	16 11% BC	5 15%	29 21% BC HIJKL	20 15% BCI KL	7 8% BC	9 5%	23 10% BC	12 4%	9 6%
	62 3%	8 7% CGL	1 2%	3 1%	6 4%	1 4%	16 12% BCG HIJKL	1 1%	1 1%	3 2%	11 5% L	9 4%	* *
	4 *	1 *	* 1%	- -	- -	- -	- -	- -	- -	- -	3 1%	* *	- -
	2.95	2.74	3.09 A GHJ	3.03 AF GJ	2.95	2.93	2.77	2.82	2.87	3.05 AG J	2.83	3.09 A FGJ	3.05 AJ
	0.81	0.96	0.33	0.59	0.83	0.95	1.12	0.89	0.74	0.75	0.89	0.74	0.70
	266 15%	15 12%	6 8%	26 13%	23 15%	7 24%	27 20%	15 11%	9 10%	26 15%	36 15%	50 19% B	25 16%
	252 14%	27 22% BCI KL	- -	19 10% B	18 12% B	5 15%	29 21% BC KL	24 17% B	14 16% B	19 10% B	59 24% BC DKL	26 10% B	13 8% B

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	49 3%	31 3%	17 3%	30 4% D	16 2%	12 6% I	7 12% I	2 3%	20 6% I	26 2%
A LITTLE MORE LIKELY (4)	217 12%	133 13%	77 12%	122 18% D	90 9%	35 18% I	14 27% I	18 30% I	70 22% I	140 10%
IT WOULD MAKE NO DIFFERENCE (3)	1190 67%	693 65%	460 71%	472 68%	709 68%	121 62%	29 55%	30 50%	186 59%	953 69% GH
A LITTLE LESS LIKELY (2)	99 6%	66 6%	31 5%	30 4%	68 7%	9 5%	1 2%	6 10%	16 5%	80 6%
MUCH LESS LIKELY (1)	153 9%	100 9%	48 7%	31 5%	116 11% C	13 7%	2 4%	3 4%	17 5%	130 9%
DON'T KNOW	62 3%	38 4%	19 3%	5 1%	46 4% C	5 3%	-	2 3%	8 3%	45 3%
CAN'T REMEMBER	4 .	2 .	1 .	-	2 .	-	-	-	-	2 .
MEAN SCORE	2.95	2.93	2.97	3.13 D	2.82	3.13 I	3.42 I	3.17 I	3.19 I	2.89
STD. DEVIATION	0.81	0.84	0.76	0.75	0.81	0.86	0.88	0.82	0.85	0.79
MORE LIKELY	266 15%	164 15%	94 14%	152 22% D	105 10%	47 24% I	21 40% I	20 33% I	90 28% I	166 12%
LESS LIKELY	252 14%	166 16%	79 12%	61 9%	184 18% C	22 11%	3 6%	9 15%	33 11%	210 15%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	49 3%	26 2%	12 7% A	5 4%	12 8%	7 5%	3 6%	14 6%
A LITTLE MORE LIKELY (4)	217 12%	140 10%	35 21% A	32 27% A	28 19%	34 27%	13 22%	54 24%
IT WOULD MAKE NO DIFFERENCE (3)	1190 67%	953 69%	100 60%	73 62%	89 60%	78 61%	42 68%	128 58%
A LITTLE LESS LIKELY (2)	99 6%	80 6%	8 5%	4 4%	11 7%	2 1%	2 2%	12 5%
MUCH LESS LIKELY (1)	153 9%	130 9%	7 4%	4 3%	6 4%	4 3%	1 2%	9 4%
DON'T KNOW	62 3%	45 3%	5 3%	-	2 1%	3 3%	-	5 2%
CAN'T REMEMBER	4 .	2 .	-	-	-	-	-	-
MEAN SCORE	2.95	2.89	3.23 A	3.25 A	3.20	3.31	3.26	3.24
STD. DEVIATION	0.81	0.79	0.82	0.72	0.86	0.73	0.70	0.82

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MORE LIKELY	266 15%	166 12%	47 28% A	36 31% A	40 27%	41 32%	17 27%	67 30%
LESS LIKELY	252 14%	210 15% C	14 9%	8 7%	17 12%	5 4%	3 4%	20 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	49 3%	3 4%	11 5%	31 2%	33 4% P	- -	16 2%	49 18% RS	- -	- -
A LITTLE MORE LIKELY (4)	217 12%	23 29% M	43 18% M	145 10%	103 14% P	32 23% NP	82 9%	217 82% RS	- -	- -
IT WOULD MAKE NO DIFFERENCE (3)	1190 67%	38 46%	144 60%	999 70% KL	541 71% OP	81 59%	568 65%	- -	1190 100% QS	- -
A LITTLE LESS LIKELY (2)	99 6%	8 10%	18 7%	72 5%	28 4%	11 8%	60 7% N	- -	- -	99 39% QR
MUCH LESS LIKELY (1)	153 9%	6 8%	17 7%	128 9%	45 6%	13 9%	96 11% N	- -	- -	153 61% QR
DON'T KNOW	62 3%	3 3%	7 3%	42 3%	12 2%	1 1%	49 6% N	- -	- -	- -
CAN'T REMEMBER	4 .	- -	- -	2 .	1 .	- -	3 .	- -	- -	- -
MEAN SCORE	2.95	3.12	3.06 M	2.91	3.07 P	2.97	2.83	4.18 RS	3.00 S	1.39
STD. DEVIATION	0.81	0.95	0.86	0.78	0.77	0.83	0.83	0.39	0.00	0.49

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MORE LIKELY	266 15%	27 33% M	54 23% M	176 12%	136 78% P	32 23% P	98 71%	266 100% RS	-	-
LESS LIKELY	252 14%	14 18%	35 14%	200 14%	73 10%	23 17% N	156 18% N	-	-	252 100% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	33 2%	15 2%	18 2%	6 G	6 G	11 G	9 G	-	6 1%	8 2%	12 3%	6 1%
A LITTLE MORE LIKELY (4)	175 10%	99 11%	76 8%	31 G	38 G	31 G	56 G	19 5%	71 17% IJK	43 9%	30 8%	31 7%
IT WOULD MAKE NO DIFFERENCE (3)	1234 70%	590 68%	644 71%	166 68%	187 62%	183 63%	411 73% DE	287 77% CDE	285 67%	342 69%	275 71%	332 72%
A LITTLE LESS LIKELY (2)	94 5%	47 5%	48 5%	14 6%	32 11% FG	17 6%	21 4%	10 3%	13 3%	32 6%	25 7%	25 5%
MUCH LESS LIKELY (1)	165 9%	76 9%	89 10%	19 8%	23 8%	26 9%	52 9%	45 12%	36 9%	55 11%	28 7%	46 10%
DON'T KNOW	61 3%	38 4%	23 3%	6 3%	13 4%	16 5%	15 3%	11 3%	14 3%	17 3%	15 4%	16 3%
CAN'T REMEMBER	11 1%	4 *	7 1%	3 1%	2 1%	6 2% FG	-	*	2 *	2 *	2 *	5 1%
MEAN SCORE	2.89	2.91	2.87	2.96 G	2.91	2.94 G	2.91 G	2.78	2.99 IK	2.83	2.93	2.83
STD. DEVIATION	0.78	0.78	0.78	0.78	0.80	0.86	0.76	0.73	0.79	0.81	0.76	0.76
MORE LIKELY	207 12%	114 13%	94 10%	36 15% G	44 15% G	42 15% G	65 12% G	19 5%	77 18% IJK	51 10%	42 11%	37 8%
LESS LIKELY	259 15%	123 14%	137 15%	32 13%	54 18%	44 15%	73 13%	55 15%	49 11%	87 17%	53 14%	71 15%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	33 2%	24 2%	4 2%	4 1%	12 1%	19 4% DF	1 1%	30 2%	2 1%	8 1%	12 2%	13 2%
A LITTLE MORE LIKELY (4)	175 10%	122 11% C	31 11% C	22 5%	117 11% F	45 10%	14 6%	163 11% H	12 5%	46 7%	65 12% I	64 11%
IT WOULD MAKE NO DIFFERENCE (3)	1234 70%	713 67%	189 68%	333 77% AB	719 68%	318 68%	197 81% DE	1075 69%	160 71%	457 72% J	358 65%	419 71%
A LITTLE LESS LIKELY (2)	94 5%	70 7% C	15 5% C	9 2%	62 6% F	28 6% F	5 2%	86 6%	8 4%	28 4%	44 8% IK	22 4%
MUCH LESS LIKELY (1)	165 9%	89 8%	24 9%	51 12%	106 10%	40 9%	19 8%	134 9%	31 14% G	73 12%	46 8%	46 8%
DON'T KNOW	61 3%	36 3%	12 4%	13 3%	42 4%	13 3%	7 3%	49 3%	12 5%	19 3%	22 4%	20 3%
CAN'T REMEMBER	11 1%	9 1%	2 1%	* *	6 1%	5 1%	-	11 1%	* *	* *	6 1%	4 1%
MEAN SCORE	2.89	2.92 C	2.91	2.80	2.87	2.94	2.89	2.91 H	2.75	2.82	2.91	2.96 I
STD. DEVIATION	0.78	0.79	0.78	0.75	0.79	0.83	0.65	0.78	0.81	0.79	0.80	0.76
MORE LIKELY	207 12%	146 14% C	35 13% C	26 6%	129 12% F	64 14% F	15 6%	193 12% H	14 6%	54 9%	76 14% I	77 13% I
LESS LIKELY	259 15%	160 15%	39 14%	61 14%	167 16% F	68 15%	24 10%	221 14%	39 17%	101 16%	90 16%	68 12%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ** * **	5**	12** 1% **	23** 1% **	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
33 2%	32 2%	- -	- -	- -	- -	1 *	- -	3 3%	5 2%	4 1%	2 1%	13 2%
175 10%	159 71% F	3 10%	1 16%	1 5%	1 5%	11 5%	- -	9 8%	27 12%	33 10%	26 11%	57 9%
1234 70%	1053 70%	19 75%	4 84%	7 63%	17 75%	134 69%	- -	89 80% JL	167 71%	237 69%	188 80% JL	431 64%
94 5%	83 5%	2 9%	- -	2 13%	2 8%	6 3%	- -	5 4%	10 4%	22 6%	5 2%	45 7%
165 9%	123 8%	2 6%	- -	2 19%	3 13%	36 18% A	- -	4 3%	23 10% H	37 11% HK	11 5%	80 12% HK
61 3%	53 4%	- -	- -	- -	- -	8 4%	- -	1 1%	3 1%	7 2%	- -	41 6% HIJK
11 1%	11 1%	- -	- -	- -	- -	* *	- -	- -	- -	2 *	2 1%	6 1%
2.89	2.93 F	2.90	3.16	2.54	2.71	2.65	-	3.03 J L	2.91	2.83	3.02 JL	2.81
0.78	0.77	0.66	0.41	0.89	0.76	0.86	-	0.61	0.80	0.79	0.60	0.85
207 12%	191 13% F	3 10%	1 16%	1 5%	1 5%	11 6%	- -	12 11%	32 14%	37 11%	28 12%	71 11%
259 15%	205 14%	4 15%	- -	4 32%	5 21%	42 21% A	- -	8 7%	34 14% K	60 17% HK	16 7%	124 18% HK

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
33 2%	1 1%	3 4%	3 1%	4 2%	1 3%	3 2%	4 3%	1 2%	4 2%	3 1%	6 2%	1 1%
175 10%	8 7%	5 7%	16 8%	7 5%	8 27%	20 15% D	13 9%	12 13% D	16 9%	24 10%	32 12%	14 9%
1234 70%	81 67% F	61 85% AF JK	158 81% AFJ K	108 72% FJ	17 54%	62 46%	100 72% FJ	65 72% FJ	129 73% FJ	135 55%	184 71% FJ	133 83% AFJ
94 5%	1 1%	- -	11 6% L	7 5%	- -	9 6%	3 2%	5 6% L	5 3%	37 15% ABC DGHJKL	14 6%	1 1%
165 9%	21 17% BCH IKL	- -	6 3%	19 13% BCK	4 12%	36 27% BC DGHJKL	17 12% BCK	6 6% B	10 6%	23 10% BC	12 5%	12 7% B
61 3%	9 8% CGL	3 4% L	1 1%	5 3%	1 4%	3 2%	2 2%	1 1%	12 7% CL	14 6% CL	9 3%	* *
11 1%	- -	- -	- -	- -	- -	2 1%	- -	- -	1 *	7 3% C	2 1%	- -
2.89	2.71	3.15 A CDFGJ L	2.99 AD FJ	2.78	3.09	2.57	2.88	2.98 AFJ	2.99 AF J	2.76	3.02 A DFJ	2.95 F
0.78	0.89	0.45	0.57	0.82	0.96	1.12	0.83	0.72	0.69	0.83	0.69	0.64
207 12%	9 8%	8 11%	19 10%	10 7%	9 30%	23 17%	17 12%	13 15%	20 11%	27 11%	38 15%	15 9%
259 15%	22 18% BCJ L	- -	17 9% B	26 17% B	4 12%	45 33% AB CDGHI KL	20 14% B	11 12% B	15 9% B	61 25% BC GHIKL	26 10% B	13 8% B

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	33 2%	19 2%	12 2%	23 3% D	10 1%	10 5% I	2 5%	3 5%	15 5% I	15 1%
A LITTLE MORE LIKELY (4)	175 10%	106 10%	65 10%	99 14% D	70 7%	27 14%	10 19% I	14 23% I	54 17% I	115 8%
IT WOULD MAKE NO DIFFERENCE (3)	1234 70%	725 68%	470 72%	508 74%	716 68%	131 68%	34 64%	40 65%	210 66%	975 71%
A LITTLE LESS LIKELY (2)	94 5%	64 6%	29 5%	22 3%	71 7% C	3 2%	6 11% EH	* 1%	9 3%	81 6%
MUCH LESS LIKELY (1)	165 9%	105 10%	54 8%	27 4%	133 13% C	12 6%	* 1%	3 4%	15 5%	142 10% H
DON'T KNOW	61 3%	35 3%	19 3%	10 1%	38 4% C	10 5%	* 1%	2 3%	14 4%	38 3%
CAN'T REMEMBER	11 1%	8 1%	2 *	1 *	9 1%	- -	- -	- -	- -	9 1%
MEAN SCORE	2.89	2.87	2.92	3.10 D	2.75	3.11 I	3.16 I	3.24 I	3.15 I	2.83
STD. DEVIATION	0.78	0.80	0.75	0.68	0.81	0.80	0.71	0.74	0.77	0.77
MORE LIKELY	207 12%	125 12%	77 12%	121 18% D	80 8%	37 19% I	13 24% I	17 27% I	69 22% I	130 9%
LESS LIKELY	259 15%	169 16%	84 13%	49 7%	203 19% C	16 8%	6 11%	3 5%	24 8%	223 16% EH

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	33 2%	15 1%	6 4% A	6 5% A	7 5%	8 6%	4 6%	10 4%
A LITTLE MORE LIKELY (4)	175 10%	115 8%	27 16% A	23 20% A	26 17%	24 19%	12 20%	38 17%
IT WOULD MAKE NO DIFFERENCE (3)	1234 70%	975 71%	117 70%	80 69%	101 68%	86 67%	43 70%	152 69%
A LITTLE LESS LIKELY (2)	94 5%	81 6%	4 3%	4 3%	7 5%	2 2%	1 2%	8 4%
MUCH LESS LIKELY (1)	165 9%	142 10% BC	6 4%	2 2%	4 3%	4 3%	1 2%	7 3%
DON'T KNOW	61 3%	38 3%	6 3%	1 1%	3 2%	3 3%	-	7 3%
CAN'T REMEMBER	11 1%	9 1%	-	-	-	-	-	-
MEAN SCORE	2.89	2.83	3.14 A	3.23 A	3.17	3.23	3.26	3.16
STD. DEVIATION	0.78	0.77	0.69	0.69	0.72	0.74	0.69	0.71

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MORE LIKELY	207 12%	130 9%	33 20% A	29 25% A	33 22%	32 25%	16 26%	47 21%
LESS LIKELY	259 15%	223 16% BC	10 6%	6 5%	11 8%	7 5%	2 4%	16 7%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	33 2%	4 4%	6 3%	22 2%	20 3%	2 1%	10 1%	24 9% RS	8 1%	- -
A LITTLE MORE LIKELY (4)	175 10%	20 25% M	43 18% M	110 8%	83 11%	26 19% NP	66 8%	97 36% RS	55 5%	20 8%
IT WOULD MAKE NO DIFFERENCE (3)	1234 70%	45 55%	149 62%	1029 72% KL	569 75% OP	87 64%	578 66%	120 45% S	1077 91% QS	33 13%
A LITTLE LESS LIKELY (2)	94 5%	3 4%	23 10% M	66 5%	22 3%	8 6%	64 7% N	8 3%	26 2%	58 23% QR
MUCH LESS LIKELY (1)	165 9%	8 10%	10 4%	146 10% L	53 7%	12 9%	100 11% N	10 4% R	12 1%	131 52% QR
DON'T KNOW	61 3%	- -	7 3%	40 3%	15 2%	* *	46 5% N	6 2%	10 1%	10 4% R
CAN'T REMEMBER	11 1%	2 2%	1 *	7 *	1 *	2 1%	8 1%	- -	2 *	1 *
MEAN SCORE	2.89	3.11 M	3.05 M	2.85	2.99 P	2.98 P	2.78	3.45 RS	3.02 S	1.76
STD. DEVIATION	0.78	0.93	0.76	0.77	0.73	0.82	0.81	0.85	0.37	0.98

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MORE LIKELY	207 12%	24 29% M	49 21% M	132 9%	103 13% P	28 20% P	77 9%	121 46% RS	63 5%	20 8%
LESS LIKELY	259 15%	11 14%	33 14%	212 15%	75 10%	20 15%	164 19% N	18 7% R	38 3%	189 75% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	74 4%	35 4%	38 4%	14 6% G	7 2%	23 8% DG	23 4%	7 2%	27 6% K	26 5% K	14 4%	8 2%
A LITTLE MORE LIKELY (4)	296 17%	146 17%	150 17%	39 16%	64 21% G	53 18% G	98 17% G	42 11%	100 24% K	97 20% K	64 17% K	34 7%
IT WOULD MAKE NO DIFFERENCE (3)	1111 63%	536 62%	575 64%	157 65%	172 57%	159 55%	361 64% E	262 70% DE	248 58%	301 60%	241 62%	322 70% HIJ
A LITTLE LESS LIKELY (2)	75 4%	40 5%	35 4%	6 2%	27 9% CFG	13 5%	17 3%	11 3%	7 2%	15 3%	27 7% HI	26 6% H
MUCH LESS LIKELY (1)	161 9%	80 9%	81 9%	17 7%	26 8%	24 8%	55 10%	41 11%	36 9%	48 10%	28 7%	49 11%
DON'T KNOW	51 3%	29 3%	22 2%	9 4%	6 2%	16 5% F	12 2%	9 2%	8 2%	12 2%	12 3%	20 4%
CAN'T REMEMBER	5 .	3 .	2 .	2 1%	-	3 1%	-	1 .	-	1 .	1 .	3 1%
MEAN SCORE	3.03	3.02	3.03	3.12 G	3.00	3.14 G	3.03	2.90	3.18 K	3.08 K	3.03 K	2.83
STD. DEVIATION	0.87	0.88	0.87	0.84	0.87	0.95	0.88	0.82	0.91	0.91	0.83	0.79
MORE LIKELY	370 21%	181 21%	188 21%	53 22% G	71 24% G	76 26% G	120 21% G	49 13%	127 30% JK	123 25% K	79 20% K	41 9%
LESS LIKELY	236 13%	120 14%	116 13%	23 9%	53 17% C	37 13%	71 13%	52 14%	44 10%	63 13%	55 14%	74 16% H

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	74 4%	55 5%	8 3%	10 2%	47 4%	23 5%	4 2%	71 5% H	3 1%	19 3%	17 3%	38 6% J
A LITTLE MORE LIKELY (4)	296 17%	205 19% C	40 14%	52 12%	192 18% F	76 16%	28 12%	281 18% H	15 7%	81 13%	105 19% I	110 19% I
IT WOULD MAKE NO DIFFERENCE (3)	1111 63%	629 59%	181 66%	301 70% A	640 60%	294 63%	177 73% DE	954 62%	157 70% G	420 66%	333 60%	359 61%
A LITTLE LESS LIKELY (2)	75 4%	52 5%	12 5%	11 2%	47 4%	21 4%	6 3%	67 4%	8 3%	21 3%	34 6%	20 3%
MUCH LESS LIKELY (1)	161 9%	91 9%	23 8%	48 11%	99 9%	39 8%	23 10%	128 8%	33 15% G	71 11% K	49 9%	41 7%
DON'T KNOW	51 3%	30 3%	11 4%	11 2%	34 3%	13 3%	4 2%	44 3%	7 3%	20 3%	12 2%	19 3%
CAN'T REMEMBER	5 .	3 .	2 1%	1 .	3 .	2 .	1 .	4 .	1 .	1 .	2 .	2 .
MEAN SCORE	3.03	3.08 C	3.00	2.92	3.04	3.05	2.93	3.07 H	2.76	2.93	3.01	3.15 J
STD. DEVIATION	0.87	0.90	0.82	0.83	0.89	0.87	0.78	0.87	0.85	0.86	0.87	0.88
MORE LIKELY	370 21%	260 24% BC	48 17%	62 14%	239 22% F	99 21% F	32 13%	351 23% H	19 8%	99 16%	122 22% I	148 25% I
LESS LIKELY	236 13%	143 13%	35 13%	58 13%	146 14%	61 13%	30 12%	195 13%	41 18% G	91 14%	83 15%	61 10%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	-	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% **	5**	12** 1% **	23** 1% **	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
74 4%	72 5% F	-	-	-	1 5%	1 *	-	3 2%	8 3%	17 5%	17 7% L	19 3%
296 17%	281 19% F	2 10%	-	-	2 10%	10 5%	-	10 9%	33 14%	62 18% H	55 24% HIL	104 15%
1111 63%	926 61%	19 75%	4 92%	8 71%	16 70%	137 70% A	-	87 79% U KL	160 68% L	208 61%	146 63%	401 60%
75 4%	68 4%	-	-	-	2 8%	5 3%	-	7 6%	9 4%	16 5%	7 3%	33 5%
161 9%	125 8%	3 10%	* 8%	3 24%	2 7%	29 15% A	-	4 3%	21 9%	39 11% HK	8 3%	76 11% HK
51 3%	38 3%	1 5%	-	1 5%	-	11 6% A	-	-	6 2% J	-	-	35 5% HJK
5 *	4 *	-	-	-	-	1 *	-	-	-	-	-	4 1%
3.03	3.07 F	2.89	2.84	2.49	2.98	2.72	-	3.01	2.99	3.01	3.29 HIJ L	2.93
0.87	0.88	0.74	0.61	0.91	0.83	0.81	-	0.62	0.83	0.94	0.79	0.90
370 21%	353 23% F	2 10%	-	-	3 15%	11 6%	-	13 11%	40 17%	79 23% H	73 31% HIL	122 18%
236 13%	192 13%	3 10%	* 8%	3 24%	3 15%	34 18%	-	10 9%	30 13%	55 16% K	15 6%	110 16% K

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
74 4%	5 4%	4 5%	8 4%	7 5%	1 3%	1 *	11 8% FI	4 5%	4 2%	8 3%	17 7%	5 3%
296 17%	14 12%	11 15%	25 13%	22 15%	10 31%	29 22%	17 12%	13 14%	27 15%	46 19%	57 22% AC	25 15%
1111 63%	71 58%	53 75% AF JK	144 74% AFJ K	94 63% FJ	17 54%	61 46%	94 67% FJ	63 70% FJ	123 70% FJ	120 49%	154 60%	117 72% FJ
75 4%	2 2%	1 2%	12 6%	4 2%	- -	1 1%	2 1%	3 3%	4 2%	31 13% ABC DFGHIK L	10 4%	4 3%
161 9%	20 16% BCI KL	1 1%	5 3%	19 13% BCK	2 8%	37 27% BCD GHIJKL	12 9% BC	8 8% B	13 7%	24 10% BCK	11 4%	10 6%
51 3%	9 8% CHL	1 2%	1 1%	4 3%	1 4%	5 4%	3 2%	- -	5 3%	11 5% CL	8 3%	* -
5 *	- -	* 1%	- -	- -	- -	- -	- -	- -	1 *	3 1%	* -	- -
3.03	2.85	3.22 A FJ	3.09 AF	2.96	3.23	2.66	3.09 F	3.04 F	3.03 F	2.92	3.24 A DFJ	3.07 F
0.87	1.01	0.61	0.67	0.94	0.86	1.14	0.90	0.84	0.76	0.94	0.82	0.75
370 21%	19 16%	14 20%	32 17%	29 19%	11 34%	30 22%	28 20%	17 19%	31 17%	54 22%	75 29% AC I	30 19%
236 13%	22 18% BCK	2 3%	18 9%	22 15% B	2 8%	38 28% BC GHIKL	14 10%	10 11%	17 9%	55 23% BCG HIKL	21 8%	14 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	74 4%	42 4%	30 5%	52 8% D	22 2%	12 6%	9 16% I	7 11% I	29 9% I	44 3%
A LITTLE MORE LIKELY (4)	296 17%	195 18%	91 14%	162 23% D	127 12%	64 33% FI	7 13%	17 28% I	91 29% FI	189 14%
IT WOULD MAKE NO DIFFERENCE (3)	1111 63%	638 60%	440 67% A	437 63%	666 64%	94 48%	36 67% H	30 50%	163 51%	903 66% EGH
A LITTLE LESS LIKELY (2)	75 4%	51 5%	24 4%	12 2%	62 6% C	7 3%	-	2 3%	8 3%	65 5%
MUCH LESS LIKELY (1)	161 9%	108 10%	48 7%	23 3%	134 13% C	14 7%	1 2%	3 4%	18 6%	135 10%
DON'T KNOW	51 3%	26 2%	19 3%	3 *	33 3% C	4 2%	1 1%	2 3%	8 2%	36 3%
CAN'T REMEMBER	5 *	4 *	-	-	3 *	-	-	-	-	3 *
MEAN SCORE	3.03	3.01	3.05	3.30 D	2.84	3.27 I	3.43 I	3.41 I	3.34 I	2.96
STD. DEVIATION	0.87	0.91	0.82	0.77	0.88	0.92	0.84	0.91	0.90	0.85
MORE LIKELY	370 21%	237 22%	121 19%	214 31% D	149 14%	76 39% I	16 30%	24 40% I	120 38% I	233 17%
LESS LIKELY	236 13%	159 15%	72 11%	35 5%	196 19% C	21 11%	1 2%	4 7%	26 8%	200 15% FH

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	74 4%	44 3%	19 11% A	6 5%	20 13%	8 7%	2 4%	24 11%
A LITTLE MORE LIKELY (4)	296 17%	189 14%	56 34% A	30 25% A	37 25%	44 35%	17 27%	69 31%
IT WOULD MAKE NO DIFFERENCE (3)	1111 63%	903 66% B	77 46%	75 64% B	79 54%	66 52%	40 65%	110 50%
A LITTLE LESS LIKELY (2)	75 4%	65 5%	4 2%	3 3%	6 4%	2 1%	1 2%	7 3%
MUCH LESS LIKELY (1)	161 9%	135 10% BC	5 3%	2 2%	3 2%	5 4%	1 2%	6 3%
DON'T KNOW	51 3%	36 3%	4 3%	-	2 2%	2 2%	-	4 2%
CAN'T REMEMBER	5 *	3 *	-	-	-	-	-	-
MEAN SCORE	3.03	2.96	3.50 A	3.29 A	3.44	3.39	3.29	3.45
STD. DEVIATION	0.87	0.85	0.85	0.71	0.85	0.80	0.67	0.85

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MORE LIKELY	370 21%	233 17%	75 45% A	36 31% A	57 38%	53 41%	19 31%	94 42%
LESS LIKELY	236 13%	200 15% BC	9 5%	6 5%	9 6%	7 5%	2 4%	14 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	74 4%	8 9% M	9 4%	57 4%	50 7% P	6 4%	18 2%	40 15% RS	25 2%	9 4%
A LITTLE MORE LIKELY (4)	296 17%	22 27% M	53 22% M	211 15%	154 20% P	29 21% P	113 13%	137 51% RS	133 11%	23 9%
IT WOULD MAKE NO DIFFERENCE (3)	1111 63%	40 49%	143 60%	924 65% K	490 64%	80 58%	542 62%	75 28% S	997 84% QS	34 13%
A LITTLE LESS LIKELY (2)	75 4%	5 6%	13 5%	56 4%	17 2%	9 7% N	49 6% N	7 3%	18 2%	47 19% QR
MUCH LESS LIKELY (1)	161 9%	7 8%	15 6%	138 10%	45 6%	13 10%	103 12% N	4 2%	13 1%	131 52% QR
DON'T KNOW	51 3%	- -	7 3%	31 2%	7 1%	- -	44 5% NO	3 1%	2 *	7 3% R
CAN'T REMEMBER	5 *	- -	1 *	2 *	1 *	- -	4 *	- -	- -	- -
MEAN SCORE	3.03	3.24 M	3.12	2.99	3.19 P	3.04	2.87	3.76 RS	3.12 S	1.91
STD. DEVIATION	0.87	1.00	0.82	0.87	0.83	0.91	0.88	0.80	0.49	1.18

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MORE LIKELY	370 21%	30 37% M	61 26% M	268 19%	204 27% P	35 25% P	131 15%	176 66% RS	158 13%	33 13%
LESS LIKELY	236 13%	12 14%	28 12%	194 14%	62 8%	22 16% N	152 17% N	11 4%	32 3%	179 71% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE
 IF YOU NEED TO APPLY FOR A LOAN**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	51 3%	27 3%	23 3%	9 G	13 G	13 G	14 G	1 *	14 3%	9 2%	19 5%	8 2%
A LITTLE MORE LIKELY (4)	204 12%	114 13%	90 10%	37 G	46 G	42 G	60 G	19 5%	73 K	55 11%	44 K	33 7%
IT WOULD MAKE NO DIFFERENCE (3)	1210 68%	574 66%	636 70%	157 64%	179 60%	179 62%	405 DE	290 78%	281 66%	347 69%	260 67%	322 70%
A LITTLE LESS LIKELY (2)	91 5%	43 5%	48 5%	15 6%	30 FG	17 6%	19 3%	10 3%	15 3%	24 5%	27 7%	25 5%
MUCH LESS LIKELY (1)	160 9%	79 9%	80 9%	20 8%	26 9%	23 8%	45 8%	45 12%	34 8%	53 J	21 5%	51 J
DON'T KNOW	48 3%	30 3%	18 2%	4 2%	5 2%	13 4%	18 3%	7 2%	8 2%	8 2%	13 3%	18 4%
CAN'T REMEMBER	10 1%	2 *	8 1%	2 1%	- -	3 1%	3 *	3 1%	1 *	4 1%	1 *	4 1%
MEAN SCORE	2.94	2.96	2.92	3.00 G	2.97 G	3.02 G	2.96 G	2.78	3.04 IK	2.88	3.03 IK	2.82
STD. DEVIATION	0.81	0.83	0.79	0.84	0.89	0.86	0.76	0.73	0.82	0.81	0.79	0.80
MORE LIKELY	255 14%	141 16%	114 13%	46 G	60 FG	55 G	74 G	20 5%	87 IK	63 13%	63 K	41 9%
LESS LIKELY	251 14%	123 14%	128 14%	35 14%	57 F	40 14%	64 11%	55 15%	49 11%	78 16%	49 13%	76 16%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
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BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	51 3%	39 4% C	8 3%	4 1%	29 3%	20 4% F	1 *	50 3% H	1 *	9 1%	24 4% I	18 3%
A LITTLE MORE LIKELY (4)	204 12%	148 14% C	34 12% C	22 5%	126 12% F	62 13% F	16 7%	193 12% H	11 5%	45 7%	64 12% I	95 16% I
IT WOULD MAKE NO DIFFERENCE (3)	1210 68%	685 64%	188 68%	337 78% AB	719 68%	295 63%	196 81% DE	1046 68%	164 73%	464 73% JK	362 66%	384 65%
A LITTLE LESS LIKELY (2)	91 5%	70 7% C	12 4%	9 2%	57 5%	28 6% F	5 2%	84 5%	7 3%	23 4%	41 7% I	27 5%
MUCH LESS LIKELY (1)	160 9%	84 8%	25 9%	51 12%	91 9%	51 11%	18 7%	126 8%	33 15% G	66 10%	43 8%	51 9%
DON'T KNOW	48 3%	32 3%	8 3%	8 2%	33 3%	9 2%	6 2%	40 3%	8 4%	20 3%	15 3%	13 2%
CAN'T REMEMBER	10 1%	5 1%	2 1%	3 1%	6 1%	3 1%	1 *	9 1%	1 *	5 1%	3 1%	2 *
MEAN SCORE	2.94	2.99 C	2.95 C	2.81	2.95	2.94	2.91	2.97 H	2.72	2.85	2.97 I	3.01 I
STD. DEVIATION	0.81	0.83	0.81	0.74	0.81	0.90	0.63	0.81	0.80	0.76	0.83	0.83
MORE LIKELY	255 14%	187 18% C	42 15% C	25 6%	155 15% F	82 18% F	17 7%	243 16% H	12 5%	53 8%	88 16% I	113 19% I
LESS LIKELY	251 14%	153 14%	37 13%	60 14%	149 14%	79 17% F	23 9%	211 14%	40 18%	89 14%	84 15%	77 13%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
 OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
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BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	-	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** ** 1% **	5**	12** ** 1%	23** ** 1%	195 11%	-** **	111 6%	236 13%	342 19%	233 13%	673 38%
51 3%	50 3% F	-	* 8%	-	-	1 *	-	4 3%	6 2%	8 2%	8 4%	15 2%
204 12%	192 13% F	2 8%	-	1 10%	1 6%	8 4%	-	9 8%	28 12%	27 8%	30 13%	77 11%
1210 68%	1020 67%	20 78%	4 92%	7 63%	17 73%	141 72%	-	87 79% IL	161 69%	241 70%	177 76% L	429 64%
91 5%	84 6%	1 4%	-	1 8%	1 2%	5 2%	-	6 5%	13 6%	28 8%	7 3%	36 5%
160 9%	125 8%	3 10%	-	2 19%	3 12%	27 14% A	-	5 4%	25 10% H	38 11% H	11 5%	67 10% H
48 3%	34 2%	-	-	-	1 6%	12 6% A	-	* *	3 1%	1 *	-	39 6% HIJK
10 1%	9 1%	-	-	-	-	2 1%	-	-	-	-	-	7 1%
2.94	2.97 F	2.83	3.16	2.65	2.79	2.72	-	3.02 J	2.90	2.83	3.08 JL	2.90
0.81	0.81	0.72	0.61	0.94	0.76	0.78	-	0.66	0.83	0.82	0.70	0.84
255 14%	242 16% F	2 8%	* 8%	1 10%	1 6%	8 4%	-	13 12%	34 14%	35 10%	38 16%	93 14%
251 14%	209 14%	4 15%	-	3 26%	3 14%	32 16%	-	10 9%	38 16% K	65 19% HK	18 8%	104 15% K

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
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BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
	1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
	51 3%	2 2%	2 2%	5 3%	2 1%	1 3%	6 4%	6 5%	2 2%	5 3%	4 2%	8 3%	8 5%
	204 12%	13 11%	8 11%	22 11%	17 11%	11 34%	16 12%	9 7%	10 11%	23 13%	33 13%	28 11%	14 9%
	1210 68%	73 60%	57 80% AF J	142 73% AFJ	113 75% AFJ	14 46%	69 52%	98 70% FJ	64 71% FJ	136 77% AFJ	132 54%	188 73% AF J	123 76% AFJ
	91 5%	4 3%	2 3%	15 7% DF	1 1%	- -	1 1%	5 3%	6 7% DF	5 3%	36 15% ABC DFGIKL	13 5%	4 2%
	160 9%	19 16% BCI K	1 1%	7 3%	17 11% BCI	4 12%	36 27% BC DGHJ KL	17 12% BCI K	7 8%	5 3%	25 10% BCI K	11 4%	12 7%
	48 3%	7 5% DL	1 2%	4 2%	- -	1 4%	6 5%	2 2%	- -	4 2%	11 4% DL	11 4%	* -
	10 1%	3 3% K	* 1%	1 1%	- -	- -	- -	1 1%	1 1%	- -	3 1%	- -	- -
	MEAN SCORE	2.94	2.77	3.11 A FJ	3.02 AF J	2.91	3.17	2.65	2.88	2.93	3.10 AF GJ	2.81	3.03 A FJ
STD. DEVIATION	0.81	0.94	0.52	0.66	0.79	0.99	1.15	0.89	0.76	0.61	0.88	0.69	0.78
MORE LIKELY	255 14%	15 13%	10 14%	27 14%	19 13%	12 37%	22 16%	16 11%	12 13%	27 15%	37 15%	36 14%	22 14%
LESS LIKELY	251 14%	23 19% BIK	3 4%	21 11%	18 12%	4 12%	36 27% BC DIKL	22 16% BI	13 14% BI	10 6%	61 25% BCD IKL	24 9%	16 10%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	51 3%	36 3%	14 2%	36 5% D	13 1%	13 7% I	2 4%	7 11% I	22 7% I	27 2%
A LITTLE MORE LIKELY (4)	204 12%	112 11%	87 13%	114 17% D	80 8%	30 15%	17 32% EH	11 17%	61 19% I	134 10%
IT WOULD MAKE NO DIFFERENCE (3)	1210 68%	725 68%	445 68%	480 70% D	722 69%	127 66%	31 58%	35 58%	199 63%	958 70%
A LITTLE LESS LIKELY (2)	91 5%	55 5%	34 5%	24 3%	65 6% C	7 4%	1 2%	4 7%	13 4%	78 6%
MUCH LESS LIKELY (1)	160 9%	101 10%	54 8%	27 4%	128 12% C	9 5%	2 3%	4 7%	15 5%	137 10% H
DON'T KNOW	48 3%	27 2%	14 2%	7 1%	31 3% C	7 3%	-	-	7 2%	35 3%
CAN'T REMEMBER	10 1%	6 1%	4 1%	1 *	8 1%	1 *	-	-	1 *	7 1%
MEAN SCORE	2.94	2.93	2.96	3.16 D	2.79	3.16 I	3.32 I	3.18 I	3.20 I	2.88
STD. DEVIATION	0.81	0.83	0.79	0.74	0.81	0.81	0.74	0.97	0.82	0.80
MORE LIKELY	255 14%	148 14%	101 15%	150 22% D	94 9%	43 22% I	19 36% I	17 28% I	82 26% I	161 12%
LESS LIKELY	251 14%	157 15%	88 14%	51 7%	193 18% C	16 8%	3 6%	9 14%	28 9%	215 16% EH

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
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BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	51 3%	27 2%	13 8% A	6 5%	14 9%	7 6%	* 1%	19 8%
A LITTLE MORE LIKELY (4)	204 12%	134 10%	33 20% A	24 20% A	28 19%	26 20%	13 21%	43 20%
IT WOULD MAKE NO DIFFERENCE (3)	1210 68%	958 70%	107 64%	79 67%	93 63%	85 66%	43 70%	141 64%
A LITTLE LESS LIKELY (2)	91 5%	78 6%	4 3%	5 4%	8 5%	3 2%	2 3%	8 4%
MUCH LESS LIKELY (1)	160 9%	137 10%	7 4%	3 3%	5 4%	5 4%	2 4%	8 4%
DON'T KNOW	48 3%	35 3%	2 1%	-	-	2 2%	-	2 1%
CAN'T REMEMBER	10 1%	7 1%	-	1 1%	-	1 1%	1 1%	-
MEAN SCORE	2.94	2.88	3.25 A	3.20 A	3.25	3.22	3.12	3.26
STD. DEVIATION	0.81	0.80	0.80	0.72	0.83	0.75	0.64	0.81

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
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 IF YOU NEED TO APPLY FOR A LOAN**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MORE LIKELY	255 14%	161 12%	46 28% A	29 25% A	42 28%	33 26%	13 22%	62 28%
LESS LIKELY	251 14%	215 6% BC	11 7%	8 7%	13 9%	8 6%	4 7%	16 7%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE
 IF YOU NEED TO APPLY FOR A LOAN**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	51 3%	5 7%	6 3%	37 3%	33 4% P	3 2%	14 2%	41 16% RS	4 *	5 2% R
A LITTLE MORE LIKELY (4)	204 12%	27 33% M	56 23% M	112 8%	84 11%	34 24% NP	87 10%	113 42% RS	70 6%	16 6%
IT WOULD MAKE NO DIFFERENCE (3)	1210 68%	37 45%	136 57%	1029 73% KL	567 74% OP	72 53%	571 65% O	98 37% S	1069 90% QS	34 14%
A LITTLE LESS LIKELY (2)	91 5%	8 9%	17 7%	66 5%	24 3%	14 10% N	53 6% N	4 2%	26 2%	61 24% QR
MUCH LESS LIKELY (1)	160 9%	4 5%	14 6%	140 10%	49 6%	12 9%	99 11% N	5 2%	13 1%	121 48% QR
DON'T KNOW	48 3%	- -	9 4%	28 2%	7 1%	1 1%	40 5% N	3 1%	5 *	11 4% R
CAN'T REMEMBER	10 1%	- -	1 1%	7 *	- -	1 1% N	9 1% N	- -	3 *	3 1%
MEAN SCORE	2.94	3.27 M	3.10 M	2.88	3.04 P	3.01	2.84	3.69 RS	3.02 S	1.83
STD. DEVIATION	0.81	0.92	0.82	0.79	0.76	0.89	0.83	0.83	0.37	1.05

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q11 FOR EACH I'D LIKE YOU TO TELL ME IF IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?
 RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE
 IF YOU NEED TO APPLY FOR A LOAN**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MORE LIKELY	255 14%	32 40% M	62 26% M	149 10%	117 15%	37 27% NP	101 12%	154 58% RS	74 6%	21 8%
LESS LIKELY	251 14%	12 15%	31 13%	206 15%	72 9%	26 19% N	152 17% N	10 4%	39 3%	183 72% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11 - SUMMARY

BASE : ALL WITH A CURRENT ACCOUNT

	STATEMENTS			
	KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN
UNWEIGHTED TOTAL	1746	1746	1746	1746
WEIGHTED TOTAL	1773	1773	1773	1773
MUCH MORE LIKELY (5)	49 3%	33 2%	74 4%	51 3%
A LITTLE MORE LIKELY (4)	217 12%	175 10%	296 17%	204 12%
IT WOULD MAKE NO DIFFERENCE (3)	1190 67%	1234 70%	1111 63%	1210 68%
A LITTLE LESS LIKELY (2)	99 6%	94 5%	75 4%	91 5%
MUCH LESS LIKELY (1)	153 9%	165 9%	161 9%	160 9%
DON'T KNOW	62 3%	61 3%	51 3%	48 3%
CAN'T REMEMBER	4 .	11 1%	5 .	10 1%
MEAN SCORE	2.95	2.89	3.03	2.94
STD. DEVIATION	0.81	0.78	0.87	0.81
MORE LIKELY	266 15%	207 12%	370 21%	255 14%
LESS LIKELY	252 14%	259 15%	236 13%	251 14%



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	236 100%	117 50%	119 50%	46 19%	50 21%	42 18%	66 28%	32 14%	50 21%	63 27%	57 24%	66 28%
WEIGHTED TOTAL	279 100%	147* 53%	132* 47%	48* 17%	64* 23%	52* 19%	85* 31%	30** 11%	94* 34%	81* 29%	63* 23%	41* 15%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	84 30%	40 28%	44 33%	11 22%	21 33%	17 33%	25 29%	11 35%	24 26%	35 43% J	12 20%	13 31%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	38 14%	27 18%	12 9%	6 13%	3 5%	10 19%	17 20% D	2 6%	22 24% I	6 8%	5 8%	5 12%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	97 35%	43 29%	54 41%	17 36%	26 41%	17 32%	26 31%	11 35%	27 29%	26 31%	31 49%	14 33%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	59 21%	37 25%	23 17%	13 28%	14 22%	8 16%	17 20%	7 23%	20 22%	15 18%	15 23%	10 24%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	236 100%	135 57%	63 27%	38 16%	125 53%	89 38%	22 9%	211 89%	25 11%	70 30%	77 33%	89 38%
WEIGHTED TOTAL	279 100%	202 72%	43* 15%	34** 12%	171* 61%	89* 32%	20** 7%	261 93%	18** 7%	66* 24%	106* 38%	107* 38%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	84 30%	62 30%	9 22%	13 39%	52 31%	24 28%	8 39%	80 31%	4 22%	21 32%	34 32%	30 28%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	38 14%	30 15%	6 15%	2 7%	23 14%	14 16%	1 7%	38 14%	1 4%	7 10%	16 15%	16 15%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	97 35%	73 36%	13 31%	11 32%	68 40% E	22 24%	7 36%	90 34%	7 40%	21 32%	39 37%	37 35%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	59 21%	38 19%	14 32%	8 22%	27 16%	29 33% D	4 18%	53 20%	6 34%	17 26%	18 17%	24 23%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	236 100%	213 90%	2 1%	2 1%	1 *	3 1%	15 6%	-	24 10%	38 16%	34 14%	32 14%	80 34%
WEIGHTED TOTAL	279 100%	264 94%	2** 1% ** * ** *	1** **	1**	2** 1%	11** 4% **	-** **	13** 5% **	32** 11% **	44** 16% **	47** 17% **	104* 37% *
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	84 30%	81 31%	-	-	1 100%	-	3 23%	-	2 19%	12 36%	14 33%	16 34%	34 32%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	38 14%	37 14%	1 40%	* 51%	-	-	-	-	2 16%	6 19%	5 12%	2 4%	21 20%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	97 35%	91 34%	1 60%	-	-	1 65%	4 39%	-	3 23%	6 18%	15 35%	28 61%	28 27%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	59 21%	55 21%	-	* 49%	-	1 35%	4 38%	-	5 41%	9 27%	9 20%	* 1%	22 21%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
236 100%	13 6%	14 6%	28 12%	15 6%	8 3%	22 9%	14 6%	7 3%	20 8%	40 17%	39 17%	16 7%
279 100%	15** 5%	11** 4%	32** 11%	21** 8%	13** 5%	28** 10%	17** 6%	8** 3%	28** 10%	39** 14%	44** 16%	25** 9%
84 30%	6 41%	2 19%	10 30%	8 38%	3 22%	11 41%	6 34%	* 4%	9 32%	9 24%	14 33%	6 23%
38 14%	- -	3 25%	1 3%	2 11%	- -	4 14%	* 2%	6 80%	3 11%	4 9%	8 19%	7 28%
97 35%	6 39%	4 34%	16 49%	6 27%	5 41%	7 26%	7 44%	1 16%	9 32%	15 39%	14 31%	7 28%
59 21%	3 20%	2 21%	6 18%	5 24%	5 37%	5 19%	3 20%	- -	7 25%	11 27%	8 17%	5 21%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UNAUTHORISED ONLY (F)	AUTHORISED AND UNAUTHORISED (G)	ANY TYPE OF OVERDRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	236 100%	143 61%	86 36%	131 56%	101 43%	35 15%	11 5%	17 7%	65 28%	158 67%
WEIGHTED TOTAL	279 100%	173 62%	99* 35%	167* 60%	108* 39%	46** 17%	10** 3%	25** 9%	84* 30%	183 66%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	84 30%	55 32%	28 29%	39 24%	43 40% C	13 28%	5 49%	9 35%	27 32%	55 30%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	38 14%	23 13%	14 14%	30 18%	9 8%	8 17%	-	3 11%	11 13%	26 14%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	97 35%	58 33%	34 34%	67 40%	28 26%	19 41%	3 31%	7 26%	31 38%	61 33%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	59 21%	37 21%	22 23%	31 18%	29 27%	6 14%	2 20%	7 27%	15 18%	42 23%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	236 100%	158 67%	35 15%	23 10%	32 14%	25 11%	10 4%	50 21%
WEIGHTED TOTAL	279 100%	183 66%	45** 16%	31** 11%	35** 13%	39** 14%	14** 5%	63* 23%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	84 30%	55 30%	15 34%	9 29%	10 29%	14 36%	7 47%	19 30%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	38 14%	26 14%	5 10%	6 20%	1 3%	10 26%	3 24%	8 12%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	97 35%	61 33%	19 42%	9 28%	14 39%	10 27%	4 29%	23 37%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	59 21%	42 23%	6 14%	7 23%	10 30%	5 12%	-	13 21%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q12 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
236 100%	28 12%	52 22%	148 63%	105 44%	27 11%	104 44%	156 66%	61 26%	15 6%
279 100%	28** 10% ..	65* 23% .	178* 64% .	139* 50% .	34** 12% ..	107* 38% .	193 69%	67* 24% .	17** 6% ..
84 30%	12 42%	22 34%	49 27%	43 31%	13 37%	29 27%	84 44% R	-	-
38 14%	1 2%	12 18%	25 14%	20 15%	7 21%	11 10%	25 13%	12 17%	1 8%
97 35%	6 22%	16 25%	71 40%	52 38%	8 24%	36 34%	53 28%	32 48% Q	9 56%
59 21%	10 34%	15 23%	32 18%	23 17%	6 17%	30 28%	30 15%	23 34% Q	6 35%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	441 100%	218 49%	223 51%	71 16%	89 20%	86 20%	122 28%	73 17%	97 22%	127 29%	94 21%	123 28%
WEIGHTED TOTAL	512 100%	269 52%	244 48%	75* 15%	100* 20%	107* 21%	159* 31%	71* 14%	176* 34%	156* 30%	107* 21%	74* 14%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	131 25%	62 23%	68 28%	17 22%	31 31%	29 27%	34 22%	19 27%	38 22%	52 33% J	21 19%	21 28%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	65 13%	41 15%	24 10%	12 16%	9 9%	14 13%	22 14%	8 11%	28 16%	10 7%	14 13%	13 17% I
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	229 45%	109 40%	121 49%	31 41%	39 39%	51 47%	74 47%	35 50%	81 46%	77 50% K	47 43%	25 34%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	88 17%	57 21%	31 13%	16 21%	21 21%	14 13%	28 18%	9 13%	29 17%	17 11%	26 25% I	16 21% I

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	441 100%	241 55%	112 25%	88 20%	240 54%	151 34%	50 11%	397 90%	44 10%	137 31%	139 32%	165 37%
WEIGHTED TOTAL	512 100%	351 68%	75* 15%	87* 17%	319 62%	147 29%	47* 9%	479 93%	33* 7%	140* 27%	171* 33%	201 39%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	131 25%	90 26%	19 25%	22 25%	75 24%	42 28%	14 29%	120 25%	11 32%	35 25%	46 27%	49 25%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	65 13%	44 13%	12 17%	8 10%	38 12%	23 15%	4 9%	62 13%	3 10%	16 11%	26 15%	23 12%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	229 45%	160 46% B	23 31%	46 53% B	163 51% E	45 30%	22 47%	217 45%	13 38%	68 48%	67 39%	95 47%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	88 17%	57 16%	20 27% AC	11 13%	43 14%	38 26% D	7 14%	81 17%	7 21%	21 15%	33 19%	33 17%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	441 100%	400 91%	5 1%	2	2	7 2%	25 6%	-	41 9%	74 17%	83 19%	61 14%	139 32%
WEIGHTED TOTAL	512 100%	480 94%	4** 1% ** * * * *	1**	1**	5** 1%	21** 4%	-** ..	23* 4%	65* 13%	105* 20%	94* 18%	166* 32%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	131 25%	123 26%	-	-	1 47%	* 9%	6 30%	-	4 19%	20 31%	25 24%	23 25%	43 26%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	65 13%	60 13%	2 34%	* 51%	-	-	3 12%	-	5 22% K	12 19% K	12 11%	4 5%	26 16%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	229 45%	217 45%	2 39%	-	-	3 61%	8 37%	-	7 31%	17 26%	55 53% HI	63 67% HIL	63 38%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	88 17%	80 17%	1 27%	* 49%	1 53%	1 30%	4 21%	-	6 28% JK	16 24% K	12 12%	4 4%	35 21% K

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	441 100%	25 6%	19 4%	46 10%	29 7%	8 2%	43 10%	33 7%	23 5%	39 9%	76 17%	71 16%	29 7%
WEIGHTED TOTAL	512 100%	28** 5%	15** 3%	46* 9%	41** 8%	13** 3%	46** 9%	40** 8%	26** 5%	48** 9%	74* 14%	94* 18%	41** 8%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	131 25%	9 32%	2 14%	12 25%	12 30%	3 22%	18 39%	7 17%	3 10%	15 31%	22 30%	22 23%	7 16%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	65 13%	- -	3 18%	3 6%	3 9%	- -	7 15%	7 18%	9 35%	5 10%	7 10%	12 13%	8 20%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	229 45%	16 58%	8 52%	23 49%	17 41%	5 41%	12 26%	23 57%	12 44%	16 33%	30 41%	50 54%	18 43%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	88 17%	3 11%	3 17%	9 19%	8 21%	5 37%	9 19%	3 8%	3 11%	12 26%	14 19%	10 11%	9 21%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVERDRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	441 100%	261 59%	167 38%	242 55%	190 43%	66 15%	27 6%	21 5%	117 27%	302 68%
WEIGHTED TOTAL	512 100%	310 60%	189 37%	295 58%	204 40%	91* 18%	30** 6%	30** 6%	155* 30%	334 65%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	131 25%	82 26%	46 24%	60 20%	65 32% C	17 19%	15 51%	10 35%	43 27% E	84 25%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	65 13%	36 12%	28 15%	46 15%	19 9%	13 14%	2 6%	5 16%	20 13%	42 13%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	229 45%	136 44%	84 44%	143 48%	82 40%	46 51%	10 34%	7 24%	68 44%	150 45%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	88 17%	56 18%	32 17%	46 16%	37 18%	14 16%	3 9%	7 25%	24 16%	59 18%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	441 100%	302 68%	64 15%	45 10%	60 14%	45 10%	22 5%	86 20%
WEIGHTED TOTAL	512 100%	334 65%	90* 17%	56* 11%	76* 15%	67* 13%	29** 6%	117* 23%
KEEPING YOUR EXISTING ACCOUNT OPEN ALONGSIDE OPENING THE NEW ACCOUNT	131 25%	84 25%	24 26%	17 30%	22 29%	18 28%	11 38%	31 26%
RE-DIRECTION OF ANY PAYMENT MADE TO YOUR OLD ACCOUNT FOR LONGER THAN 36 MONTHS WHICH IS CURRENTLY THE CASE	65 13%	42 13%	8 9%	12 21%	5 7%	14 21%	7 26%	12 10%
KEEP YOUR EXISTING ACCOUNT NUMBER AND SORT CODE WHEN SWITCHING	229 45%	150 45%	47 52%	17 30%	37 49%	23 35%	8 27%	55 47%
RECEIVING 5 YEARS OF BANK STATEMENTS FROM OLD BANK SO YOU HAVE EVIDENCE OF YOUR TRANSACTION HISTORY, FOR EXAMPLE IF YOU NEED TO APPLY FOR A LOAN	88 17%	59 18%	12 13%	11 19%	12 16%	11 16%	2 8%	19 16%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q11/Q12 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
441 100%	51 12%	76 17%	302 68%	205 46%	43 10%	193 44%	224 51%	167 38%	43 10%
512 100%	52* 10%	90* 17%	354 69%	270 53%	54** 10%	189 37%	266 52%	193 38%	47* 9%
131 25%	16 30%	30 33%	80 23%	68 25%	14 26%	49 26%	131 49% RS	- -	-
65 13%	9 17%	16 18%	39 11%	34 12%	8 15%	23 12%	26 10%	30 16%	7 15%
229 45%	12 23%	26 29%	185 52% KL	135 50%	21 39%	73 39%	70 26%	129 66% Q	28 61% Q
88 17%	16 30% M	17 19%	49 14%	34 13%	11 20%	43 23% N	39 15%	35 18%	11 24%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	46 3%	19 2%	27 3%	9 4% G	6 2%	15 5% G	15 3% G	2 *	16 4%	12 2%	11 3%	6 1%
A LITTLE MORE LIKELY (4)	259 15%	136 16%	123 14%	43 18% G	59 19% G	48 16% G	77 14%	33 9%	102 24% IJK	74 15% K	50 13% K	32 7%
IT WOULD MAKE NO DIFFERENCE (3)	1192 67%	581 67%	611 68%	158 65%	188 62%	175 60%	387 68%	284 76% CDE F	264 62%	324 65%	272 70%	333 72% HI
A LITTLE LESS LIKELY (2)	83 5%	43 5%	40 4%	8 3%	22 7% G	20 7% G	24 4%	8 2%	12 3%	25 5%	25 6%	21 5%
MUCH LESS LIKELY (1)	152 9%	68 8%	84 9%	20 8%	21 7%	19 7%	49 9%	42 11%	28 6%	50 10%	24 6%	51 11% J
DON'T KNOW/CAN'T REMEMBER	42 2%	22 3%	19 2%	5 2%	6 2%	13 5% G	13 2%	5 1%	4 1%	14 3%	6 2%	17 4% H
MEAN SCORE	2.98	3.00	2.96	3.05 G	3.02 G	3.07 G	2.97	2.85	3.16 IJK	2.95 K	3.00 K	2.82
STD. DEVIATION	0.81	0.79	0.83	0.84	0.80	0.85	0.80	0.75	0.82	0.85	0.75	0.78
MORE LIKELY	304 17%	155 18%	149 17%	52 21% G	64 21% G	63 22% G	91 16% G	34 9%	119 28% IJK	87 17% K	60 16% K	39 8%
LESS LIKELY	235 13%	111 13%	125 14%	28 12%	43 14%	39 14%	74 13%	50 13%	40 9%	75 15%	49 13%	72 16% H

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	46 3%	34 3%	7 2%	5 1%	31 3% F	14 3% F	1 *	44 3%	1 1%	9 1%	18 3%	19 3%
A LITTLE MORE LIKELY (4)	259 15%	182 17% C	39 14% C	38 9%	159 15% F	82 18% F	17 7%	240 16% H	19 8%	70 11%	97 18% I	92 16%
IT WOULD MAKE NO DIFFERENCE (3)	1192 67%	684 64%	184 67%	324 75% AB	695 65%	302 65%	195 80% DE	1030 67%	163 72%	438 69% J	344 62%	410 70% J
A LITTLE LESS LIKELY (2)	83 5%	63 6% C	9 3%	11 3%	58 5%	17 4%	9 4%	76 5%	7 3%	34 5% K	38 7% K	12 2%
MUCH LESS LIKELY (1)	152 9%	78 7%	26 9%	49 11% A	92 9%	43 9%	17 7%	123 8%	29 13% G	68 11%	40 7%	45 8%
DON'T KNOW/CAN'T REMEMBER	42 2%	24 2%	12 4% C	6 1%	27 3%	10 2%	4 2%	36 2%	6 3%	14 2%	16 3%	11 2%
MEAN SCORE	2.98	3.03 C	2.97	2.86	2.98	3.02	2.90	3.00 H	2.80	2.87	3.03 I	3.05 I
STD. DEVIATION	0.81	0.82	0.82	0.77	0.83	0.84	0.64	0.81	0.80	0.80	0.83	0.79
MORE LIKELY	304 17%	216 20% C	46 17% C	43 10%	190 18% F	96 21% F	18 7%	284 18% H	20 9%	78 12%	115 21% I	111 19% I
LESS LIKELY	235 13%	140 13%	35 13%	60 14%	150 14%	60 13%	26 11%	198 13%	37 16%	101 16% K	78 14%	56 10%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ** * **	5**	12** 1% ..	23** 1% ..	195 11%	** ..	111 6%	236 13%	342 19%	233 13%	673 38%
46 3%	45 3% F	- -	- -	1 5%	- -	1 *	- -	3 3%	5 2%	11 3%	8 3%	13 2%
259 15%	242 16% F	2 9%	1 16%	- -	1 6%	12 6%	- -	12 10%	34 15%	40 12%	51 22% HJL	85 13%
1192 67%	1002 66%	22 85%	4 84%	8 71%	17 77%	139 71%	- -	87 79% IK L	161 68%	235 69%	149 64%	444 66%
83 5%	76 5%	- -	- -	- -	* 1%	6 3%	- -	2 2%	12 5%	22 6%	16 7%	30 4%
152 9%	115 8%	2 6%	- -	3 24%	2 9%	31 16% A	- -	5 4%	21 9%	31 9%	10 4%	71 11% HK
42 2%	33 2%	- -	- -	- -	2 7%	7 3%	- -	3 2% K	3 1%	3 1%	- -	29 4% JK
2.98	3.02 F	2.97	3.16	2.61	2.86	2.71	-	3.06	2.96	2.94	3.13 JL	2.91
0.81	0.80	0.58	0.41	1.05	0.68	0.82	-	0.63	0.80	0.82	0.76	0.83
304 17%	287 19% F	2 9%	1 16%	1 5%	1 6%	12 6%	- -	15 13%	39 17%	51 15%	59 25% HJL	99 15%
235 13%	191 13%	2 6%	- -	3 24%	2 10%	37 19% A	- -	7 6%	33 14% H	53 15% H	26 11%	101 15% H

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
46 3%	5 4%	1 1%	3 1%	4 3%	1 3%	6 5%	7 5% J	4 4%	2 1%	2 1%	9 3%	3 2%
259 15%	6 5%	12 16% A	30 15% A	13 9%	10 31%	23 17% A	18 13%	9 10%	26 15% A	37 15% A	46 18% A	30 19% A
1192 67%	76 63% F	57 79% AF J	151 77% AFJ	116 77% AFJ	16 51%	60 45%	96 69% FJ	69 77% FJ	133 75% FJ	130 53%	180 69% FJ	109 68% FJ
83 5%	7 5%	1 1%	7 3%	2 2%	-	4 3%	2 1%	4 5%	5 3%	35 14% ABC DFGHIK L	10 4%	7 4%
152 9%	22 18% BCH IJKL	-	4 2%	15 10% BCK	3 10%	39 29% BC DGHJ KL	15 11% BCI K	3 4%	7 4%	24 10% BCI K	9 3%	11 7%
42 2%	6 5% D	2 3%	1 1%	-	1 4%	1 1%	2 1%	-	4 2%	16 6% CDG HL	6 2%	2 1%
2.98	2.69	3.17 A DFJ	3.11 AD FJ	2.92	3.18	2.65	3.00 A F	3.06 AFJ	3.06 AF J	2.82	3.14 A DFJ	3.04 AFJ
0.81	0.98	0.42	0.56	0.77	0.93	1.21	0.89	0.69	0.62	0.86	0.69	0.75
304 17%	11 9%	12 17%	33 17%	17 11%	11 34%	29 22% A	25 18%	13 14%	28 16%	39 16%	54 21% A	33 20% A
235 13%	29 24% BCD GHIKL	1 1%	10 5%	17 11% B	3 10%	43 32% BC DGHJ KL	17 12% B	8 9% B	12 7%	59 24% BCD GHIKL	19 7%	18 11% B

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	46 3%	29 3%	14 2%	33 5% D	13 1%	6 3%	8 15% EI	8 13% EI	22 7% EI	23 2%
A LITTLE MORE LIKELY (4)	259 15%	155 15%	97 15%	158 23% D	97 9%	48 25% I	15 29% I	17 28% I	85 27% I	164 12%
IT WOULD MAKE NO DIFFERENCE (3)	1192 67%	712 67%	443 68%	458 66%	719 69%	120 62%	29 56%	31 50%	185 58%	955 69% GH
A LITTLE LESS LIKELY (2)	83 5%	49 5%	34 5%	21 3%	60 6% C	10 5%	- -	1 2%	12 4%	68 5%
MUCH LESS LIKELY (1)	152 9%	95 9%	52 8%	17 2%	131 13% C	8 4%	* 1%	3 5%	11 4%	133 10% H
DON'T KNOW/CAN'T REMEMBER	42 2%	23 2%	13 2%	2 *	28 3% C	1 *	- -	1 2%	2 1%	33 2%
MEAN SCORE	2.98	2.98	2.98	3.25 D	2.80	3.18 I	3.57 EHI	3.42 I	3.30 EI	2.91
STD. DEVIATION	0.81	0.82	0.79	0.70	0.82	0.75	0.78	0.94	0.80	0.79
MORE LIKELY	304 17%	184 17%	111 17%	192 28% D	109 10%	54 28% I	23 44% I	25 41% I	107 34% I	187 14%
LESS LIKELY	235 13%	144 14%	86 13%	38 5%	191 18% C	18 9%	* 1%	4 7%	23 7%	202 15% FH

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	46 3%	23 2%	16 9% A	5 5%	19 13% F	3 3%	1 2%	21 10%
A LITTLE MORE LIKELY (4)	259 15%	164 12%	50 30% A	28 24% A	36 24%	42 33%	14 23%	65 29%
IT WOULD MAKE NO DIFFERENCE (3)	1192 67%	955 69% B	92 55%	74 63%	87 59%	73 57%	39 63%	124 56%
A LITTLE LESS LIKELY (2)	83 5%	68 5%	3 2%	8 7%	4 3%	6 5%	6 11% J	5 2%
MUCH LESS LIKELY (1)	152 9%	133 10% BC	5 3%	1 1%	2 2%	4 3%	1 1%	5 2%
DON'T KNOW/CAN'T REMEMBER	42 2%	33 2%	-	1 1%	-	-	-	1 1%
MEAN SCORE	2.98	2.91	3.41 A	3.26 A	3.43	3.27	3.14	3.41
STD. DEVIATION	0.81	0.79	0.81	0.67	0.81	0.73	0.66	0.79
MORE LIKELY	304 17%	187 14%	66 40% A	34 29% A	54 37%	45 35%	15 25%	86 39%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
	NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
235 13%	202 15% B	8 5%	8 7%	7 5%	10 8%	7 12%	11 5%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	46 3%	9 1% LM	6 2%	30 2%	27 4%	3 2%	15 2%	30 1% RS	8 1%	7 3% R
A LITTLE MORE LIKELY (4)	259 15%	28 35% M	64 27% M	160 11%	124 16% P	36 26% NP	99 11%	134 51% RS	106 9%	16 6%
IT WOULD MAKE NO DIFFERENCE (3)	1192 67%	35 43%	130 54%	1013 71% KL	547 72% OP	76 55%	570 65%	90 34%	1021 86% QS	64 25%
A LITTLE LESS LIKELY (2)	83 5%	5 6%	21 9% M	56 4%	20 3%	11 8% N	52 6% N	7 3%	22 2%	53 21% QR
MUCH LESS LIKELY (1)	152 9%	3 4%	11 5%	136 10% L	42 5%	9 7%	101 12% N	3 1%	18 1%	109 43% QR
DON'T KNOW/CAN'T REMEMBER	42 2%	-	8 4%	24 2%	4 1%	2 1%	36 4% N	2 1%	15 1%	3 1%
MEAN SCORE	2.98	3.43 LM	3.15 M	2.92	3.10 P	3.09 P	2.85	3.69 RS	3.06 S	2.03
STD. DEVIATION	0.81	0.93	0.80	0.79	0.74	0.85	0.85	0.74	0.44	1.10
MORE LIKELY	304 17%	38 47% LM	70 29% M	190 13%	151 20% P	39 29% P	114 13%	164 62% RS	114 10%	23 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q13 IF ALL OF THESE CHANGES WERE MADE, WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
235 13%	8 10%	31 13%	193 14%	61 8%	20 15%	153 18% N	9 4%	40 3%	162 64% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	183 100%	88 48%	95 52%	33 18%	37 20%	35 19%	55 30%	23 13%	41 22%	41 22%	39 21%	62 34%
WEIGHTED TOTAL	207 100%	114* 55%	94** 45%	36** 17%	44** 21%	42** 20%	65* 31%	19** 9%	77* 37%	51* 25%	42* 20%	37* 18%
1-2 MONTHS	4 2%	3 2%	1 1%	1 3%	- -	2 5%	1 1%	- -	2 3%	1 2%	- -	1 2%
3-4 MONTHS	5 2%	2 1%	3 3%	- -	1 3%	1 3%	2 3%	- -	- -	1 2%	1 3%	2 7% H
5-6 MONTHS	9 4%	4 3%	5 5%	2 5%	2 5%	2 5%	2 4%	- -	3 4%	1 2%	2 4%	2 6%
10 MONTHS	6 3%	2 2%	4 4%	- -	4 10%	1 2%	- -	1 3%	5 7%	- -	1 1%	- -
12 MONTHS	30 14%	13 11%	17 18%	4 10%	2 5%	5 11%	15 23%	4 22%	12 16%	4 7%	8 18%	6 16%
24 MONTHS	5 2%	2 2%	2 2%	1 2%	2 5%	- -	- -	2 8%	2 2%	3 6%	- -	- -
36 MONTHS	12 6%	10 8%	3 3%	3 8%	3 6%	4 9%	3 5%	- -	7 9%	3 6%	1 3%	1 4%
48 MONTHS	19 9%	12 11%	7 7%	5 14%	4 8%	5 12%	5 8%	- -	10 13%	4 7%	4 10%	1 3%
60 OR MORE MONTHS	19 9%	13 11%	7 7%	4 10%	2 5%	5 12%	4 7%	4 20%	10 13%	4 8%	3 7%	2 5%
PERMANENT - SHOULD LAST FOR EVER	43 21%	14 13%	29 31% A	6 18%	3 6%	9 21%	23 35%	2 10%	13 17%	12 24%	11 26%	7 18%
DON'T KNOW	55 26%	38 34% B	16 18%	10 28%	21 47%	8 20%	9 15%	6 31%	12 15%	18 35%	11 25%	14 39% H
NO ANSWER	2 1%	1 1%	1 1%	1 2%	- -	- -	- -	1 5%	1 1%	- -	1 2%	- -
MEAN SCORE	31.62	32.89	30.04	46.66	26.27	31.68	26.00	32.04	30.80	43.63	28.97	21.63
STD. DEVIATION	30.26	21.77	38.51	51.40	19.82	24.14	23.16	23.46	21.12	49.94	24.04	25.77

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	183 100%	98 54%	54 30%	31 17%	95 52%	70 38%	18 10%	163 89%	20 11%	60 33%	60 33%	63 34%
WEIGHTED TOTAL	207 100%	146* 71%	35* 17%	26** 12%	129* 62%	64* 31%	15** 7%	193 93%	14** 7%	54* 26%	76* 37%	77* 37%
1-2 MONTHS	4 2%	3 2%	1 2%	-	1 *	3 5%	-	4 2%	-	-	2 2%	2 3%
3-4 MONTHS	5 2%	4 3%	* 1%	1 2%	2 2%	2 3%	1 4%	5 2%	-	*	3 3%	2 3%
5-6 MONTHS	9 4%	4 3%	5 14% A	-	6 4%	2 3%	1 7%	9 5%	-	2 4%	4 5%	3 4%
10 MONTHS	6 3%	4 3%	1 3%	1 2%	6 4%	-	-	6 3%	-	1 1%	1 1%	4 5%
12 MONTHS	30 14%	23 16%	4 12%	3 10%	19 15%	7 10%	4 25%	28 15%	2 12%	7 12%	16 20%	8 10%
24 MONTHS	5 2%	2 1%	1 2%	2 6%	4 3%	1 1%	-	5 2%	-	-	1 1%	4 5%
36 MONTHS	12 6%	10 7%	2 5%	-	9 7%	3 5%	-	12 6%	-	1 3%	4 5%	7 9%
48 MONTHS	19 9%	16 11%	3 7%	-	10 8%	6 9%	3 19%	19 10%	-	2 4%	4 6%	13 16%
60 OR MORE MONTHS	19 9%	13 9%	3 8%	4 14%	14 11%	4 6%	2 11%	17 9%	2 16%	6 11%	8 10%	6 7%
PERMANENT - SHOULD LAST FOR EVER	43 21%	30 21%	6 16%	7 28%	28 22%	14 22%	1 8%	40 21%	3 22%	20 38% JK	13 17%	9 12%
DON'T KNOW	55 26%	36 24%	11 30%	8 33%	29 23%	22 34%	4 25%	48 25%	7 50%	14 25%	21 28%	20 26%
NO ANSWER	2 1%	1 *	-	1 4%	1 1%	1 1%	-	2 1%	-	1 2%	1 1%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVRCD/SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
WEIGHTED TOTAL	207 100%	146* 71%	35* 17%	26** 12%	129* 62%	64* 31%	15** 7%	193 93%	14** 7%	54* 26%	76* 37%	77* 37%
MEAN SCORE	31.62	32.87	25.78	32.95	30.01	36.58	29.44	31.33	39.27	33.82	26.31	35.36
STD. DEVIATION	30.26	31.98	25.56	24.33	22.57	46.43	23.04	30.44	27.51	26.85	22.64	36.52

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
183 100%	162 89%	3 2%	2 1%	1 1%	1 1%	14 8%	-	21 11%	38 21%	29 16%	21 11%	55 30%
207 100%	191 92%	3** 1% **	1** **	1** **	1** **	11** 5% **	-** **	12** 6% **	32** 15% **	37** 18% **	28** 14% **	71* 34% *
4 2%	4 2%	-	-	-	-	-	-	-	-	2 6%	-	1 1%
5 2%	5 3%	-	-	-	-	-	-	* 2%	2 6%	1 2%	1 4%	-
9 4%	9 5%	-	-	-	-	-	-	1 9%	1 2%	3 9%	* 2%	2 3%
6 3%	5 3%	-	-	-	-	1 5%	-	-	-	3 7%	2 7%	1 1%
30 14%	27 14%	1 42%	1 100%	-	-	1 12%	-	2 13%	5 15%	* 1%	4 14%	14 19%
5 2%	5 2%	-	-	-	-	-	-	1 6%	-	4 10%	-	-
12 6%	12 6%	-	-	-	-	-	-	-	2 7%	1 3%	5 17%	4 6%
19 9%	18 9%	1 30%	-	-	-	-	-	* 4%	2 7%	1 4%	-	6 9%
19 9%	18 9%	-	-	-	1 100%	1 5%	-	2 12%	1 3%	3 8%	10 34%	2 3%
43 21%	39 21%	-	-	-	-	4 33%	-	1 11%	9 29%	8 21%	4 14%	21 29%
55 26%	48 25%	1 28%	-	1 100%	-	5 45%	-	5 43%	10 32%	11 29%	1 4%	20 28%
2 1%	2 1%	-	-	-	-	-	-	-	-	-	1 3%	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
207 100%	191 92%	3** 1% ..	1** ..	1** ..	1** ..	11** 5% ..	-** -	12** 6% ..	32** 15% ..	37** 18% ..	28** 14% ..	71* 34% ..
31.62	31.80	26.80	12.00	-	60.00	21.88	-	27.64	24.22	23.27	38.62	26.87
30.26	30.68	-	-	-	-	26.23	-	24.87	19.58	21.02	25.44	20.76

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
183 100%	8 4%	12 7%	17 9%	9 5%	6 3%	20 11%	15 8%	11 6%	19 10%	27 15%	30 16%	9 5%
207 100%	9** 4% ..	8** 4% ..	19** 9% ..	10** 5% ..	9** 4% ..	23** 11% ..	17** 8% ..	13** 6% ..	20** 10% ..	27** 13% ..	38** 18% ..	15** 7% ..
4 2%	-	1 7%	-	-	-	-	-	-	-	1 4%	2 6%	-
5 2%	-	* 3%	1 6%	-	-	-	-	1 9%	1 4%	1 3%	-	1 4%
9 4%	-	-	-	1 7%	-	-	2 12%	-	* 2%	3 10%	1 2%	2 15%
6 3%	-	1 7%	-	-	-	3 13%	-	2 16%	-	-	-	-
30 14%	-	1 14%	* 7%	3 34%	-	1 5%	1 7%	1 6%	5 24%	5 18%	4 11%	8 54%
5 2%	-	-	-	-	2 23%	-	-	1 7%	-	-	1 4%	-
12 6%	1 15%	-	1 7%	1 5%	-	1 5%	-	3 20%	* 2%	-	5 13%	-
19 9%	-	-	1 8%	-	2 26%	2 7%	* 3%	1 11%	-	5 17%	5 13%	2 14%
19 9%	1 11%	4 49%	2 12%	2 23%	-	-	1 6%	3 20%	2 10%	3 10%	2 4%	-
43 21%	5 55%	-	4 23%	1 13%	3 36%	7 32%	6 35%	-	5 26%	6 23%	5 12%	-
55 26%	2 19%	1 19%	8 42%	2 19%	1 16%	8 35%	6 37%	1 10%	6 32%	4 16%	13 35%	1 6%
2 1%	-	-	-	-	-	1 3%	-	-	-	-	-	1 7%
31.62	46.21	83.57	40.55	33.03	36.55	23.25	23.97	32.18	23.25	27.58	30.08	16.33
30.26	15.60	81.45	22.50	30.41	13.57	17.62	25.82	21.11	22.50	23.08	19.05	14.93

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	183 100%	109 60%	69 38%	98 54%	80 44%	27 15%	11 6%	11 6%	50 27%	124 68%
WEIGHTED TOTAL	207 100%	125* 60%	77* 37%	121* 58%	80* 39%	37** 18%	13** 6%	17** 8%	69* 33%	130* 63%
1-2 MONTHS	4 2%	2 2%	2 2%	3 2%	1 1%	1 2%	- -	- -	1 1%	3 2%
3-4 MONTHS	5 2%	2 2%	3 3%	3 2%	2 3%	- -	- -	- -	- -	5 4%
5-6 MONTHS	9 4%	7 6%	2 2%	4 4%	4 5%	* 1%	1 9%	2 12%	4 5%	4 3%
10 MONTHS	6 3%	4 3%	1 2%	6 5%	- -	2 5%	- -	2 13%	4 6%	1 1%
12 MONTHS	30 14%	11 9%	18 24% A	20 16%	9 11%	3 7%	* 2%	- -	3 4%	26 20% H
24 MONTHS	5 2%	4 3%	1 1%	4 3%	1 1%	1 2%	- -	- -	1 1%	4 3%
36 MONTHS	12 6%	8 6%	2 3%	5 4%	6 7%	3 8%	- -	- -	5 7%	7 6%
48 MONTHS	19 9%	15 12%	4 5%	16 13%	3 4%	5 14%	4 32%	- -	9 13%	8 6%
60 OR MORE MONTHS	19 9%	10 8%	10 13%	14 11%	5 7%	3 9%	- -	1 7%	5 7%	15 11%
PERMANENT - SHOULD LAST FOR EVER	43 21%	27 22%	13 17%	22 18%	20 25%	13 34%	6 44%	8 46%	26 38% I	15 12%
DON'T KNOW	55 26%	33 27%	21 28%	25 21%	28 36%	7 18%	2 14%	3 18%	11 17%	39 30%
NO ANSWER	2 1%	2 1%	- -	1 1%	1 1%	- -	- -	4 4%	1 1%	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
WEIGHTED TOTAL	207 100%	125* 60%	77* 37%	121* 58%	80* 39%	37** 18%	13** 6%	17** 8%	69* 33%	130* 63%
MEAN SCORE	31.62	34.35	27.70	33.95	26.67	36.75	37.36	24.74	34.74	30.55
STD. DEVIATION	30.26	33.79	25.05	33.81	21.16	22.45	20.17	37.95	24.02	32.88

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	183 100%	124 68%	24 13%	21 11%	27 15%	20 11%	10 5%	36 20%
WEIGHTED TOTAL	207 100%	130* 63%	33** 16%	29** 14%	33** 16%	32** 15%	16** 8%	47** 23%
1-2 MONTHS	4 2%	3 2%	1 2%	- -	1 2%	- -	- -	1 1%
3-4 MONTHS	5 2%	5 4%	- -	- -	- -	- -	- -	- -
5-6 MONTHS	9 4%	4 3%	* 1%	3 10%	2 5%	2 6%	2 12%	2 3%
10 MONTHS	6 3%	1 1%	4 13%	- -	2 6%	2 7%	- -	4 9%
12 MONTHS	30 14%	26 20%	1 4%	1 5%	1 4%	1 5%	1 9%	1 3%
24 MONTHS	5 2%	4 3%	1 2%	- -	1 2%	- -	- -	1 2%
36 MONTHS	12 6%	7 6%	1 2%	2 7%	1 2%	2 6%	1 6%	2 4%
48 MONTHS	19 9%	8 6%	8 23%	1 5%	5 16%	4 12%	1 9%	8 16%
60 OR MORE MONTHS	19 9%	15 11%	1 2%	4 13%	- -	5 14%	3 17%	2 4%
PERMANENT - SHOULD LAST FOR EVER	43 21%	15 12%	10 31%	14 49%	14 43%	11 35%	7 46%	18 38%
DON'T KNOW	55 26%	39 30%	6 19%	2 8%	6 18%	5 15%	- -	9 19%

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD
 MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?**

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	207 100%	130* 63%	33** 16%	29** 14%	33** 16%	32** 15%	16** 8%	47** 23%
NO ANSWER	2 1%	1 1%	-	1 2%	1 2%	-	-	1 1%
MEAN SCORE	31.62	30.55	31.36	39.24	27.81	39.87	41.51	31.69
STD. DEVIATION	30.26	32.88	19.70	31.20	19.72	27.72	34.01	20.23

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	183 100%	27 15%	38 21%	115 63%	84 46%	20 11%	79 43%	101 55%	59 32%	20 11%
WEIGHTED TOTAL	207 100%	24** 11%	49** 24%	132* 64%	103* 50%	28** 13%	77* 37%	121* 58%	63* 30%	20** 10%
1-2 MONTHS	4 2%	1 4%	-	3 2%	3 3%	-	1 1%	4 3%	-	-
3-4 MONTHS	5 2%	1 2%	-	4 3%	2 2%	1 4%	2 2%	2 2%	1 1%	2 11%
5-6 MONTHS	9 4%	1 5%	1 2%	6 5%	3 3%	1 3%	5 7%	3 2%	5 7%	1 6%
10 MONTHS	6 3%	1 4%	-	5 4%	4 4%	1 2%	1 1%	4 3%	2 3%	-
12 MONTHS	30 14%	3 13%	6 13%	21 16%	9 8%	13 46%	9 11%	19 16%	9 14%	2 9%
24 MONTHS	5 2%	-	3 6%	2 1%	1 1%	1 5%	2 3%	4 3%	-	1 5%
36 MONTHS	12 6%	-	4 8%	8 6%	8 8%	-	4 5%	6 5%	5 8%	1 4%
48 MONTHS	19 9%	-	13 25%	6 5%	16 16%	-	3 4%	8 6%	9 13%	1 6%
60 OR MORE MONTHS	19 9%	1 5%	4 8%	13 10%	13 12%	2 8%	4 6%	11 9%	7 12%	1 7%
PERMANENT - SHOULD LAST FOR EVER	43 21%	8 32%	5 10%	30 23%	20 19%	3 12%	20 25%	28 23%	10 16%	4 21%
DON'T KNOW	55 26%	8 32%	14 28%	32 24%	23 23%	6 20%	26 34%	32 26%	15 24%	7 32%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q14 YOU SAID THAT A RE-DIRECTION OF PAYMENTS MADE TO YOUR OLD ACCOUNT LONGER THAN 36 MONTHS WOULD MAKE YOU MORE LIKELY TO SWITCH. IN YOUR VIEW, FOR HOW LONG SHOULD THIS RE-DIRECTION HAPPEN?

BASE : IF LONGER REDIRECTION IMPORTANT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	207 100%	24** 11%	49** 24%	132* 64%	103* 50%	28** 13%	77* 37%	121* 58%	63* 30%	20** 10%
NO ANSWER	2 1%	-	-	2 1%	1 1%	-	1 1%	1 1%	1 1%	-
MEAN SCORE	31.62	20.21	37.00	30.40	39.23	19.15	24.52	27.88	39.07	23.81
STD. DEVIATION	30.26	30.53	17.61	34.32	34.59	22.17	20.28	23.10	40.34	22.15

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	337 19%	176 20%	162 18%	70 29% FG	70 23% G	61 21% G	105 19% G	31 8%	110 26% JK	107 21% K	68 18% K	52 11%
NO	1333 75%	642 74%	691 76%	163 67%	216 72%	207 71%	431 76% C	317 85% CDE F	285 67%	360 72%	310 80% HI	378 82% HI
DON'T KNOW/CAN'T REMEMBER	85 5%	41 5%	43 5%	11 5%	11 4%	17 6%	23 4%	23 6%	29 7% J	25 5% J	8 2%	23 5% J
REFUSED	18 1%	10 1%	9 1%	• •	4 1%	6 2%	5 1%	3 1%	3 1%	6 1%	1 •	8 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	337 19%	258 24% BC	42 15% C	38 9%	206 19% F	109 23% F	23 9%	329 21% H	8 4%	65 10%	106 19% I	166 28% J
NO	1333 75%	749 70%	218 79% A	366 85% AB	789 74%	330 71%	214 88% DE	1126 73%	207 92% G	529 84% JK	420 76% K	384 65%
DON'T KNOW/CAN'T REMEMBER	85 5%	44 4%	16 6%	25 6%	55 5%	23 5%	6 3%	77 5%	8 3%	32 5%	19 3%	34 6%
REFUSED	18 1%	13 1%	1 *	4 1%	12 1%	6 1%	* *	16 1%	3 1%	6 1%	7 1%	6 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% .. * ..	5**	12** 1% ..	23** 1% ..	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
337 19%	327 22% F	3 13%	- -	3 26%	- -	4 2%	- -	8 7%	37 16% H	65 19% H	79 34% HIJL	103 15% H
1333 75%	1097 72%	22 87%	5 100%	8 68%	20 88%	181 93% A	- -	96 87% JK L	185 79% K	265 77% K	148 64%	513 76% K
85 5%	74 5%	- -	- -	1 6%	3 12%	8 4%	- -	6 6%	11 5%	12 4%	6 3%	41 6%
18 1%	16 1%	- -	- -	- -	- -	3 1%	- -	- -	3 1%	- -	- -	15 2% J

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
337 19%	23 19%	26 37% AC DFHIJ KL	43 22% H	32 21%	5 17%	16 12%	32 23% H	10 11%	34 19%	47 19%	45 17%	23 14%
1333 75%	97 80% B	39 54%	148 76% B	112 74% B	23 73%	116 86% BJ K	102 74% B	76 84% BJK	136 77% B	177 73% B	180 70% B	128 79% B
85 5%	2 1%	6 9% AC	4 2%	6 4%	2 5%	3 2%	4 3%	4 4%	6 3%	14 6%	26 10% ACF GI	9 5%
18 1%	- -	* 1%	- -	- -	1 4%	- -	- -	1 1%	1 1%	5 2%	8 3% C	2 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	337 19%	197 19%	132 20%	188 27% D	147 14%	62 32% I	26 48% I	17 28% I	111 35% I	220 16%
NO	1333 75%	813 76%	482 74%	468 68%	843 81% C	124 64%	25 46%	42 70%	193 61%	1088 79% EFH
DON'T KNOW/CAN'T REMEMBER	85 5%	46 4%	34 5%	30 4%	48 5%	8 4%	2 4%	1 2%	13 4%	60 4%
REFUSED	18 1%	7 1%	4 1%	3 *	8 1%	-	-	-	-	8 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	337 19%	220 16%	66 40% A	37 32% A	59 40%	45 35%	21 34%	82 37%
NO	1333 75%	1088 79% BC	98 59%	75 64%	86 58%	79 62%	36 59%	135 61%
DON'T KNOW/CAN'T REMEMBER	85 5%	60 4%	3 2%	5 5%	3 2%	5 4%	5 7%	5 2%
REFUSED	18 1%	8 1%	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q15 DO YOU HAVE ANY CONTINUOUS PAYMENT AUTHORITIES LINKED TO YOUR DEBIT CARD AT THE MOMENT?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
YES	337 19%	15 18%	58 24%	262 18%	197 26% P	26 19%	114 13%	85 32% RS	221 19% S	29 12%
NO	1333 75%	62 77%	169 71%	1085 76%	536 70%	94 69%	702 80% NO	165 62%	909 76% Q	214 85% QR
DON'T KNOW/CAN'T REMEMBER	85 5%	1 1%	12 5%	64 5%	22 3%	17 12% NP	45 5%	15 6%	50 4%	8 3%
REFUSED	18 1%	3 4% LM	- -	8 1%	7 1%	- -	12 1%	- -	10 1%	- -

FRI DEC 18 16:15:00 GMT 2015

PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	281 100%	150 53%	131 47%	59 21%	59 21%	45 16%	83 30%	35 12%	58 21%	90 32%	56 20%	77 27%
WEIGHTED TOTAL	337 100%	176 52%	162* 48%	70* 21%	70* 21%	61* 18%	105* 31%	31** 9%	110* 33%	107* 32%	68* 20%	52* 15%
YES, THEY ARE TRANSFERRED	100 30%	57 32%	43 27%	14 20%	17 24%	16 27%	40 38%	13 41%	28 25%	35 33%	25 37%	12 23%
NO, THEY'RE NOT TRANSFERRED	74 22%	37 21%	37 23%	23 33% F	21 30% F	13 21%	14 13%	3 10%	20 18%	22 21%	16 23%	16 31%
DON'T KNOW/CAN'T REMEMBER	163 48%	82 47%	81 50%	33 47%	32 45%	32 52%	51 49%	15 49%	62 57%	49 46%	27 40%	24 46%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	281 100%	177 63%	57 20%	47 17%	154 55%	99 35%	28 10%	270 96%	11 4%	60 21%	82 29%	139 49%
WEIGHTED TOTAL	337 100%	258 76%	42* 12%	38* 11%	206 61%	109* 32%	23** 7%	329 98%	8** 2%	65* 19%	106* 32%	166* 49%
YES, THEY ARE TRANSFERRED	100 30%	73 28%	15 37%	11 30%	64 31%	29 26%	7 32%	97 29%	3 43%	26 40%	29 28%	45 27%
NO, THEY'RE NOT TRANSFERRED	74 22%	59 23%	10 23%	5 14%	41 20%	31 28%	2 10%	73 22%	1 17%	13 21%	17 16%	44 26%
DON'T KNOW/CAN'T REMEMBER	163 48%	125 48%	17 40%	21 56%	100 49%	49 45%	13 58%	160 49%	3 40%	25 39%	60 56%	78 47%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

	TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	281 100%	267 95%	5 2%	- -	3 1%	- -	6 2%	- -	13 5%	40 14%	57 20%	50 18%	90 32%
WEIGHTED TOTAL	337 100%	327 97%	3** 1% **	-** - **	3** 1% **	-** - **	4** 1% **	-** - **	8** 2% **	37** 11% **	65* 19% *	79* 23% *	103* 31% *
YES, THEY ARE TRANSFERRED	100 30%	97 30%	* 8%	- -	1 29%	- -	2 44%	- -	5 62%	7 19%	23 35%	20 25%	39 38%
NO, THEY'RE NOT TRANSFERRED	74 22%	71 22%	2 50%	- -	1 24%	- -	* 8%	- -	2 20%	7 19%	8 13%	18 22%	27 26%
DON'T KNOW/CAN'T REMEMBER	163 48%	158 48%	1 42%	- -	1 46%	- -	2 48%	- -	1 18%	23 63%	34 52%	42 53%	37 35%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	281 100%	24 9%	23 8%	40 14%	20 7%	3 1%	12 4%	24 9%	9 3%	22 8%	48 17%	34 12%	22 8%
WEIGHTED TOTAL	337 100%	23** 7%	26** 8%	43* 13%	32** 10%	5** 2%	16** 5%	32** 10%	10** 3%	34** 10%	47* 14%	45** 13%	23** 7%
YES, THEY ARE TRANSFERRED	100 30%	8 33%	12 46%	13 31%	7 23%	3 55%	3 17%	15 47%	- -	8 24%	13 28%	12 28%	5 22%
NO, THEY'RE NOT TRANSFERRED	74 22%	7 30%	3 12%	8 18%	9 28%	- -	9 59%	2 6%	- -	15 44%	9 19%	8 19%	4 16%
DON'T KNOW/CAN'T REMEMBER	163 48%	8 37%	11 43%	22 51%	16 50%	2 45%	4 24%	15 47%	10 100%	11 32%	25 53%	24 53%	14 62%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
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**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	281 100%	171 61%	102 36%	146 52%	134 48%	42 15%	21 7%	16 6%	82 29%	192 68%
WEIGHTED TOTAL	337 100%	197 58%	132* 39%	188 56%	147** 44%	62* 18%	26** 8%	17** 5%	111* 33%	220 65%
YES, THEY ARE TRANSFERRED	100 30%	46 23%	51 38% A	62 33%	38 26%	16 25%	5 21%	5 27%	26 23%	74 34%
NO, THEY'RE NOT TRANSFERRED	74 22%	45 23%	30 22%	27 14%	47 32% C	16 25%	3 10%	3 17%	21 19%	50 23%
DON'T KNOW/CAN'T REMEMBER	163 48%	106 54% B	52 39%	98 52%	62 42%	31 49%	18 69%	10 56%	65 58%	95 43%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	281 100%	192 68%	44 16%	31 11%	44 16%	33 12%	16 6%	59 21%
WEIGHTED TOTAL	337 100%	220 65%	66* 19%	37** 11%	59* 17%	45** 13%	21** 6%	82* 24%
YES, THEY ARE TRANSFERRED	100 30%	74 34%	15 22%	10 26%	14 24%	11 25%	3 16%	22 27%
NO, THEY'RE NOT TRANSFERRED	74 22%	50 23%	11 16%	5 14%	5 9%	11 25%	3 14%	13 16%
DON'T KNOW/CAN'T REMEMBER	163 48%	95 43%	40 61%	22 60%	39 67%	22 50%	15 71%	47 57%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q16 AS FAR AS YOU ARE AWARE, ARE CONTINUOUS PAYMENT AUTHORITIES AUTOMATICALLY TRANSFERRED
AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE?**

BASE : ALL WITH CPAS LINKED TO DEBIT CARD

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL 281 100%	11 4%	41 15%	228 81%	157 56%	19 7%	105 37%	65 23%	186 66%	28 10%
WEIGHTED TOTAL 337 100%	15** 4%	58* 17%	262 78%	197 59%	26** 8%	114* 34%	85* 25%	221 66%	29** 9%
YES, THEY ARE TRANSFERRED 100 30%	2 12%	18 31%	80 31%	61 31%	10 37%	29 26%	20 23%	74 33%	6 22%
NO, THEY'RE NOT TRANSFERRED 74 22%	4 27%	14 24%	56 21%	44 22%	10 38%	21 18%	17 20%	44 20%	12 40%
DON'T KNOW/CAN'T REMEMBER 163 48%	9 60%	26 45%	125 48%	92 47%	6 25%	64 56%	48 57%	103 47%	11 38%

YES, THEY ARE TRANSFERRED

NO, THEY'RE NOT TRANSFERRED

DON'T KNOW/CAN'T REMEMBER

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q17 IMAGINE THAT CPAS WERE AUTOMATICALLY TRANSFERRED AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE. WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	61 100%	34 56%	27 44%	16 26%	17 28%	7 11%	15 25%	6 10%	9 15%	18 30%	11 18%	23 38%
WEIGHTED TOTAL	74 100%	37** 50%	37** 50%	23** 31%	21** 29%	13** 18%	14** 19%	3** 4%	20** 27%	22** 30%	16** 21%	16** 22%
MUCH MORE LIKELY (5)	4 5%	4 11%	-	-	-	3 21%	1 9%	-	3 14%	-	1 8%	-
A LITTLE MORE LIKELY (4)	10 14%	4 10%	6 17%	3 12%	3 16%	3 21%	1 6%	8%	5 24%	4 19%	-	1 6%
IT WOULD MAKE NO DIFFERENCE (3)	52 71%	24 65%	28 76%	20 88%	14 65%	7 52%	10 74%	2 53%	10 51%	16 71%	13 82%	13 83%
A LITTLE LESS LIKELY (2)	3 5%	3 9%	-	-	3 16%	-	-	-	2 11%	1 6%	-	-
MUCH LESS LIKELY (1)	3 4%	1 3%	3 7%	-	-	-	2 12%	1 40%	-	1 4%	2 10%	1 2%
DON'T KNOW/CAN'T REMEMBER	1 2%	1 4%	-	-	1 3%	1 6%	-	-	-	-	-	1 9%
MEAN SCORE	3.12	3.22	3.03	3.12	3.00	3.68	3.00	2.28	3.41	3.05	2.95	3.03
STD. DEVIATION	0.74	0.81	0.67	0.34	0.59	0.85	0.98	1.31	0.88	0.65	0.88	0.39
MORE LIKELY	14 19%	8 21%	6 17%	3 12%	3 16%	6 42%	2 15%	8%	8 38%	4 19%	1 8%	1 6%
LESS LIKELY	6 8%	4 10%	3 7%	-	3 16%	-	2 12%	1 40%	2 11%	2 10%	2 10%	1 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	61 100%	40 66%	12 20%	9 15%	34 56%	23 38%	4 7%	59 97%	2 3%	14 23%	14 23%	33 54%
WEIGHTED TOTAL	74 100%	59** 80%	10** 13%	5** 7%	41** 56%	31** 41%	2** 3%	73* 98%	1** 2%	13** 18%	17** 23%	44** 59%
MUCH MORE LIKELY (5)	4 5%	4 7%	-	-	3 7%	1 4%	-	4 5%	-	-	1 7%	3 6%
A LITTLE MORE LIKELY (4)	10 14%	7 12%	2 26%	* 4%	4 10%	6 18%	* 10%	10 14%	-	3 22%	2 15%	5 10%
IT WOULD MAKE NO DIFFERENCE (3)	52 71%	43 73%	6 58%	4 73%	30 72%	22 71%	1 50%	51 71%	1 79%	9 69%	11 64%	32 74%
A LITTLE LESS LIKELY (2)	3 5%	3 6%	-	-	2 5%	1 4%	-	3 5%	-	-	-	3 8%
MUCH LESS LIKELY (1)	3 4%	-	2 17%	1 23%	2 4%	* 1%	1 40%	3 3%	* 21%	1 9%	2 9%	-
DON'T KNOW/CAN'T REMEMBER	1 2%	1 2%	-	-	1 2%	1 2%	-	1 2%	-	-	1 5%	1 1%
MEAN SCORE	3.12	3.20	2.92	2.58	3.11	3.20	2.30	3.13	2.58	3.05	3.11	3.15
STD. DEVIATION	0.74	0.65	1.01	0.99	0.77	0.64	1.47	0.74	-	0.79	0.95	0.65
MORE LIKELY	14 19%	11 19%	2 26%	* 4%	7 17%	7 22%	* 10%	14 19%	-	3 22%	4 22%	7 17%
LESS LIKELY	6 8%	3 6%	2 17%	1 23%	4 9%	2 5%	1 40%	6 8%	* 21%	1 9%	2 9%	3 8%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q17 IMAGINE THAT CPAS WERE AUTOMATICALLY TRANSFERRED AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE. WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

	TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	61 100%	57 93%	2 3%	- -	1 2%	- -	1 2%	- -	3 5%	9 15%	10 16%	10 16%	23 38%
WEIGHTED TOTAL	74 100%	71* 96%	2** 2%	-** -	1** 1%	-** -	*** -	-** -	2** 2%	7** 9%	8** 11%	18** 24%	27** 37%
MUCH MORE LIKELY (5)	4 5%	4 6%	-	-	-	-	-	-	-	-	-	3 16%	1 5%
A LITTLE MORE LIKELY (4)	10 14%	10 14%	-	-	-	-	-	-	-	1 14%	2 19%	4 20%	4 14%
IT WOULD MAKE NO DIFFERENCE (3)	52 71%	51 71%	1 45%	-	1 100%	-	-	-	2 100%	6 81%	5 65%	11 64%	16 59%
A LITTLE LESS LIKELY (2)	3 5%	3 5%	-	-	-	-	-	-	-	-	1 16%	-	2 8%
MUCH LESS LIKELY (1)	3 4%	2 2%	1 55%	-	-	-	* 100%	-	-	* 4%	-	-	3 9%
DON'T KNOW/CAN'T REMEMBER	1 2%	1 2%	-	-	-	-	-	-	-	-	-	-	1 5%
MEAN SCORE	3.12	3.16	1.90	-	3.00	-	1.00	-	3.00	3.06	3.03	3.52	2.97
STD. DEVIATION	0.74	0.70	-	-	-	-	-	-	-	0.60	0.63	0.77	0.92
MORE LIKELY	14 19%	14 20%	-	-	-	-	-	-	-	1 14%	2 19%	6 36%	5 19%
LESS LIKELY	6 8%	5 7%	1 55%	-	-	-	* 100%	-	-	* 4%	1 16%	-	5 17%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q17 IMAGINE THAT CPAS WERE AUTOMATICALLY TRANSFERRED AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE. WOULD IT MAKE YOU
ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
61 100%	8 13%	4 7%	6 10%	5 8%	-	4 7%	2 3%	-	9 15%	10 16%	7 11%	6 10%
74 100%	7** 9%	3** 4%	8** 11%	9** 12%	-** -	9** 13%	2** 3%	-** -	15** 20%	9** 12%	8** 11%	4** 5%
4 5%	-	-	-	-	-	-	-	-	1 8%	-	3 33%	-
10 14%	-	-	1 9%	-	-	3 31%	-	-	3 19%	2 26%	1 9%	1 17%
52 71%	7 100%	3 100%	7 91%	7 82%	-	6 66%	2 100%	-	9 59%	5 58%	3 31%	3 83%
3 5%	-	-	-	-	-	-	-	-	2 14%	-	1 16%	-
3 4%	-	-	-	2 18%	-	* 3%	-	-	-	-	1 11%	-
1 2%	-	-	-	-	-	-	-	-	-	1 16%	-	-
3.12	3.00	3.00	3.09	2.64	-	3.24	3.00	-	3.21	3.30	3.38	3.17
0.74	0.00	0.00	0.31	0.82	-	0.64	0.00	-	0.81	0.49	1.46	0.43
14 19%	-	-	1 9%	-	-	3 31%	-	-	4 27%	2 26%	4 42%	1 17%
6 8%	-	-	-	2 18%	-	* 3%	-	-	2 14%	-	2 27%	-

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ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	61 100%	38 62%	23 38%	24 39%	37 61%	10 16%	3 5%	4 7%	17 28%	41 67%
WEIGHTED TOTAL	74 100%	45** 60%	30** 40%	27** 37%	47** 63%	16** 21%	3** 4%	3** 4%	21** 29%	50** 67%
MUCH MORE LIKELY (5)	4 5%	3 6%	1 4%	1 5%	3 6%	1 8%	-	-	1 6%	3 6%
A LITTLE MORE LIKELY (4)	10 14%	9 20%	1 3%	6 23%	4 8%	5 30%	1 24%	8	5 26%	5 9%
IT WOULD MAKE NO DIFFERENCE (3)	52 71%	26 59%	26 88%	18 66%	34 73%	8 49%	2 76%	1 25%	10 49%	39 78%
A LITTLE LESS LIKELY (2)	3 5%	2 5%	1 5%	-	3 7%	2 14%	-	1 46%	3 16%	-
MUCH LESS LIKELY (1)	3 4%	3 6%	-	1 3%	2 4%	-	-	-	-	3 6%
DON'T KNOW/CAN'T REMEMBER	1 2%	1 3%	-	1 3%	1 1%	-	-	1 22%	1 3%	1 2%
MEAN SCORE	3.12	3.16	3.07	3.26	3.04	3.32	3.24	2.51	3.22	3.09
STD. DEVIATION	0.74	0.88	0.50	0.71	0.75	0.83	0.54	0.89	0.81	0.74
MORE LIKELY	14 19%	12 26%	2 7%	7 28%	7 14%	6 38%	1 24%	8	7 32%	7 15%
LESS LIKELY	6 8%	5 11%	1 5%	1 3%	5 11%	2 14%	-	1 46%	3 16%	3 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q17 IMAGINE THAT CPAS WERE AUTOMATICALLY TRANSFERRED AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE. WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	61 100%	41 67%	8 13%	5 8%	6 10%	8 13%	3 5%	10 16%
WEIGHTED TOTAL	74 100%	50** 67%	11** 15%	5** 7%	5** 7%	11** 15%	3** 4%	13** 18%
MUCH MORE LIKELY (5)	4 5%	3 6%	1 17%	-	-	1 17%	-	1 9%
A LITTLE MORE LIKELY (4)	10 14%	5 9%	3 31%	2 35%	1 12%	5 44%	-	5 40%
IT WOULD MAKE NO DIFFERENCE (3)	52 71%	39 78%	4 39%	4 65%	3 51%	5 45%	3 100%	5 36%
A LITTLE LESS LIKELY (2)	3 5%	-	1 12%	-	1 25%	-	-	1 10%
MUCH LESS LIKELY (1)	3 4%	3 6%	-	-	-	-	-	-
DON'T KNOW/CAN'T REMEMBER	1 2%	1 2%	1 6%	-	1 12%	-	-	1 5%
MEAN SCORE	3.12	3.09	3.44	3.35	2.85	3.66	3.00	3.50
STD. DEVIATION	0.74	0.74	0.91	0.53	0.71	0.70	0.00	0.84
MORE LIKELY	14 19%	7 15%	5 43%	2 35%	1 12%	6 55%	-	6 49%
LESS LIKELY	6 8%	3 6%	1 12%	-	1 25%	-	-	1 10%

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BASE : ALL WHO THINK CPAS ARE NOT TRANSFERRED AS PART OF CASS

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	61 100%	4 7%	8 13%	49 80%	36 59%	5 8%	20 33%	11 18%	37 61%	11 18%
WEIGHTED TOTAL	74 100%	4** 5%	14** 19%	56** 76%	44** 59%	10** 13%	21** 28%	17** 23%	44** 59%	12** 16%
MUCH MORE LIKELY (5)	4 5%	1 30%	-	3 5%	4 9%	-	-	3 16%	1 3%	-
A LITTLE MORE LIKELY (4)	10 14%	1 25%	4 30%	5 9%	4 9%	4 38%	2 12%	3 15%	5 12%	1 12%
IT WOULD MAKE NO DIFFERENCE (3)	52 71%	1 26%	8 59%	43 77%	34 78%	4 40%	15 71%	12 68%	36 83%	5 41%
A LITTLE LESS LIKELY (2)	3 5%	-	-	3 6%	1 3%	2 22%	-	-	1 3%	2 18%
MUCH LESS LIKELY (1)	3 4%	-	2 12%	1 2%	-	-	3 14%	-	-	3 24%
DON'T KNOW/CAN'T REMEMBER	1 2%	1 19%	-	1 1%	1 1%	-	1 4%	-	-	1 5%
MEAN SCORE	3.12	4.05	3.06	3.08	3.24	3.17	2.84	3.48	3.14	2.43
STD. DEVIATION	0.74	1.00	0.90	0.66	0.66	0.80	0.84	0.78	0.49	1.04
MORE LIKELY	14 19%	2 55%	4 30%	8 14%	8 18%	4 38%	2 12%	5 32%	6 14%	1 12%
LESS LIKELY	6 8%	-	2 12%	5 8%	1 3%	2 22%	3 14%	-	1 3%	5 42%

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	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	220 100%	116 53%	104 47%	43 20%	42 19%	38 17%	68 31%	29 13%	49 22%	72 33%	45 20%	54 25%
WEIGHTED TOTAL	263 100%	138* 53%	125* 47%	46** 18%	49* 19%	48** 18%	91* 35%	28** 11%	90* 34%	85* 32%	52* 20%	36* 14%
MUCH MORE LIKELY (5)	2 1%	2 2%	-	-	-	2 3%	1 1%	-	-	2 2%	-	1 2%
A LITTLE MORE LIKELY (4)	24 9%	15 11%	9 7%	6 12%	5 9%	1 3%	12 13%	1 3%	4 4%	11 13%	8 15%	1 3%
IT WOULD MAKE NO DIFFERENCE (3)	190 72%	92 67%	97 78%	30 66%	35 71%	32 67%	70 77%	22 77%	65 72%	62 73%	36 69%	27 76%
A LITTLE LESS LIKELY (2)	27 10%	17 12%	10 8%	7 15%	6 13%	6 12%	4 4%	4 16%	15 17%	6 7%	1 2%	5 13%
MUCH LESS LIKELY (1)	17 7%	10 7%	8 6%	3 6%	2 4%	7 15%	5 5%	-	5 6%	4 5%	6 12%	2 4%
DON'T KNOW/CAN'T REMEMBER	3 1%	2 2%	* *	* 1%	1 2%	-	-	1 4%	1 1%	-	1 2%	* 1%
MEAN SCORE	2.87	2.87	2.87	2.84	2.88	2.66	3.00	2.86	2.76	3.00	2.88	2.85
STD. DEVIATION	0.69	0.76	0.62	0.72	0.63	0.89	0.64	0.43	0.63	0.68	0.82	0.65
MORE LIKELY	26 10%	17 12%	9 7%	6 12%	5 9%	3 6%	12 13%	1 3%	4 4%	13 15%	8 15%	2 5%
LESS LIKELY	44 17%	27 19%	18 14%	10 21%	8 17%	13 27%	9 10%	4 16%	20 23%	10 12%	8 14%	6 18%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
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	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	220 100%	137 62%	45 20%	38 17%	120 55%	76 35%	24 11%	211 96%	9 4%	46 21%	68 31%	106 48%
WEIGHTED TOTAL	263 100%	198 75%	32* 12%	32* 12%	164* 62%	78* 30%	21** 8%	256 97%	7** 3%	51* 19%	89* 34%	122* 47%
MUCH MORE LIKELY (5)	2 1%	2 1%	1 2%	-	2 1%	1 1%	-	2 1%	-	-	-	2 2%
A LITTLE MORE LIKELY (4)	24 9%	21 10%	2 8%	1 3%	17 11%	5 6%	2 9%	23 9%	1 11%	4 8%	2 2%	18 15% J
IT WOULD MAKE NO DIFFERENCE (3)	190 72%	142 72%	23 70%	25 76%	122 74%	52 67%	16 77%	184 72%	5 82%	40 79%	70 78%	79 65%
A LITTLE LESS LIKELY (2)	27 10%	16 8%	5 16%	6 18%	12 8%	13 16%	2 10%	27 10%	* 7%	5 9%	10 11%	13 10%
MUCH LESS LIKELY (1)	17 7%	16 8%	1 3%	-	9 5%	8 10%	1 4%	17 7%	-	1 2%	8 9%	8 7%
DON'T KNOW/CAN'T REMEMBER	3 1%	1 1%	* 1%	1 4%	2 1%	* 1%	-	3 1%	-	1 2%	-	2 1%
MEAN SCORE	2.87	2.87	2.91	2.84	2.94	2.72	2.91	2.87	3.03	2.94	2.74	2.95
STD. DEVIATION	0.69	0.73	0.67	0.44	0.66	0.77	0.60	0.70	0.46	0.52	0.64	0.78
MORE LIKELY	26 10%	22 11%	3 10%	1 3%	19 12%	5 7%	2 9%	25 10%	1 11%	4 8%	2 2%	20 17% J
LESS LIKELY	44 17%	33 16%	6 19%	6 18%	21 13%	20 26% D	3 14%	44 17%	* 7%	6 11%	18 20%	21 17%

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	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	220 100%	210 95%	3 1%	-	2 1%	-	5 2%	-	10 5%	31 14%	47 21%	40 18%	67 30%
WEIGHTED TOTAL	263 100%	256 97%	2** 1% ..	-** - ..	2** 1% ..	-** - ..	3** 1% ..	-** - ..	6** 2% ..	30** 11% ..	57* 22% .	61* 23% .	76* 29% .
MUCH MORE LIKELY (5)	2 1%	2 1%	-	-	-	-	-	-	-	-	-	2 2%	1 1%
A LITTLE MORE LIKELY (4)	24 9%	24 9%	-	-	-	-	-	-	1 18%	-	11 20% K	1 2%	6 8%
IT WOULD MAKE NO DIFFERENCE (3)	190 72%	184 72%	1 47%	-	2 100%	-	3 86%	-	3 54%	21 70%	41 72%	49 81%	53 69%
A LITTLE LESS LIKELY (2)	27 10%	26 10%	1 53%	-	-	-	* 14%	-	1 22%	7 24%	3 6%	8 13%	3 4%
MUCH LESS LIKELY (1)	17 7%	17 7%	-	-	-	-	-	-	* 6%	2 7%	1 2%	1 2%	11 14%
DON'T KNOW/CAN'T REMEMBER	3 1%	3 1%	-	-	-	-	-	-	-	-	-	-	2 3%
MEAN SCORE	2.87	2.87	2.47	-	3.00	-	2.86	-	2.83	2.63	3.10 L	2.90	2.76
STD. DEVIATION	0.69	0.70	-	-	0.00	-	0.41	-	0.86	0.62	0.59	0.57	0.85
MORE LIKELY	26 10%	26 10%	-	-	-	-	-	-	1 18%	-	11 20% K	3 5%	7 9%
LESS LIKELY	44 17%	43 17%	1 53%	-	-	-	* 14%	-	2 29%	9 30%	5 8%	9 15%	14 18%

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TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
220 100%	16 7%	19 9%	34 15%	15 7%	3 1%	8 4%	22 10%	9 4%	13 6%	38 17%	27 12%	16 7%
263 100%	16** ..6%	23** ..9%	35** ..13%	23** ..9%	5** ..2%	6** ..2%	30** ..12%	10** ..4%	19** ..7%	38** ..15%	36** ..14%	20** ..7%
2 1%	-	1 3%	-	-	-	-	2 5%	-	-	-	-	-
24 9%	1 8%	5 20%	1 4%	1 3%	2 41%	1 17%	5 15%	1 13%	-	2 5%	2 7%	2 12%
190 72%	8 48%	18 77%	30 85%	18 78%	3 59%	4 70%	21 69%	9 87%	16 84%	26 67%	23 63%	14 71%
27 10%	3 20%	-	3 8%	-	-	* 7%	1 2%	-	3 16%	3 7%	11 30%	3 17%
17 7%	4 24%	-	1 3%	4 19%	-	-	1 5%	-	-	7 17%	-	-
3 1%	-	-	-	-	-	* 6%	1 4%	-	-	1 3%	-	-
2.87	2.41	3.26	2.89	2.66	3.41	3.11	3.14	3.13	2.84	2.63	2.77	2.96
0.69	0.97	0.52	0.49	0.83	0.55	0.54	0.76	0.35	0.38	0.85	0.57	0.55
26 10%	1 8%	5 23%	1 4%	1 3%	2 41%	1 17%	6 20%	1 13%	-	2 5%	2 7%	2 12%
44 17%	7 44%	-	4 11%	4 19%	-	* 7%	2 7%	-	3 16%	9 24%	11 30%	3 17%

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	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	220 100%	133 60%	79 36%	122 55%	97 44%	32 15%	18 8%	12 5%	65 30%	151 69%
WEIGHTED TOTAL	263 100%	153* 58%	103* 39%	161* 61%	100* 38%	46** 18%	23** 9%	14** 5%	90* 34%	170 65%
MUCH MORE LIKELY (5)	2 1%	1 *	2 1%	2 1%	- -	- -	- -	- -	- -	2 1%
A LITTLE MORE LIKELY (4)	24 9%	18 71%	6 6%	21 13% D	3 3%	6 12%	1 5%	5 34%	12 13%	12 7%
IT WOULD MAKE NO DIFFERENCE (3)	190 72%	105 69%	79 77%	114 71%	73 73%	34 73%	12 54%	9 66%	62 69%	126 74%
A LITTLE LESS LIKELY (2)	27 10%	16 10%	9 9%	13 8%	14 14%	4 9%	5 23%	- -	10 11%	17 10%
MUCH LESS LIKELY (1)	17 7%	12 8%	6 5%	7 5%	10 10%	2 5%	4 18%	- -	7 7%	11 6%
DON'T KNOW/CAN'T REMEMBER	3 1%	2 1%	1 1%	3 2%	- -	- -	- -	- -	- -	2 1%
MEAN SCORE	2.87	2.87	2.89	2.99 D	2.69	2.92	2.45	3.34	2.88	2.87
STD. DEVIATION	0.69	0.73	0.65	0.68	0.69	0.65	0.86	0.49	0.72	0.68
MORE LIKELY	26 10%	18 12%	8 8%	23 15% D	3 3%	6 12%	1 5%	5 34%	12 13%	14 8%
LESS LIKELY	44 17%	28 18%	15 14%	20 13%	24 24%	7 15%	9 41%	- -	16 18%	27 16%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q18 IN FACT, CPAS ARE NOT AUTOMATICALLY TRANSFERRED AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE.
 NOW THAT YOU KNOW THAT THIS IS THE CASE, DOES IT MAKE YOU ANY MORE OR LESS LIKELY TO
 CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO THINK OR DON NOT KNOW IF CPASS ARE TRANSFERRED AS PART OF CASS

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	220 100%	151 69%	36 16%	26 12%	38 17%	25 11%	13 6%	49 22%
WEIGHTED TOTAL	263 100%	170 65%	55** 21%	32** 12%	54** 20%	33** 13%	18** 7%	68* 26%
MUCH MORE LIKELY (5)	2 1%	2 1%	-	-	-	-	-	-
A LITTLE MORE LIKELY (4)	24 9%	12 7%	4 7%	8 24%	4 8%	7 22%	6 31%	6 9%
IT WOULD MAKE NO DIFFERENCE (3)	190 72%	126 74%	36 65%	23 73%	34 63%	25 75%	12 69%	46 67%
A LITTLE LESS LIKELY (2)	27 10%	17 10%	9 16%	1 3%	9 17%	* 1%	-	10 14%
MUCH LESS LIKELY (1)	17 7%	11 6%	7 12%	-	6 12%	* 1%	-	7 10%
DON'T KNOW/CAN'T REMEMBER	3 1%	2 1%	-	-	-	-	-	-
MEAN SCORE	2.87	2.87	2.67	3.22	2.68	3.18	3.31	2.75
STD. DEVIATION	0.69	0.68	0.79	0.48	0.79	0.51	0.48	0.75
MORE LIKELY	26 10%	14 8%	4 7%	8 24%	4 8%	7 22%	6 31%	6 9%
LESS LIKELY	44 17%	27 16%	15 28%	1 3%	15 29%	1 3%	-	16 24%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q18 IN FACT, CPAS ARE NOT AUTOMATICALLY TRANSFERRED AS PART OF THE CURRENT ACCOUNT SWITCH SERVICE.
NOW THAT YOU KNOW THAT THIS IS THE CASE, DOES IT MAKE YOU ANY MORE OR LESS LIKELY TO
CONSIDER CHANGING YOUR ACCOUNT?

BASE : ALL WHO THINK OR DON NOT KNOW IF CPASS ARE TRANSFERRED AS PART OF CASS

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	220 100%	7 3%	33 15%	179 81%	121 55%	14 6%	85 39%	54 25%	149 68%	17 8%
WEIGHTED TOTAL	263 100%	11** 4%	44** 17%	205 78%	154* 58%	16** 6%	93* 35%	68* 26%	177 67%	18** 7%
MUCH MORE LIKELY (5)	2 1%	-	2 5%	-	2 1%	-	-	2 3%	-	-
A LITTLE MORE LIKELY (4)	24 9%	3 29%	8 19%	13 6%	10 7%	4 27%	9 10%	9 13%	13 7%	2 11%
IT WOULD MAKE NO DIFFERENCE (3)	190 72%	3 25%	28 64%	156 76%	119 78%	9 59%	61 65%	38 56%	141 80%	10 57%
A LITTLE LESS LIKELY (2)	27 10%	-	6 12%	22 11%	15 10%	2 14%	10 11%	11 16%	15 8%	2 12%
MUCH LESS LIKELY (1)	17 7%	5 46%	-	12 6%	4 3%	-	13 14% N	6 9%	7 4%	4 21%
DON'T KNOW/CAN'T REMEMBER	3 1%	-	-	3 1%	2 2%	-	* *	2 2%	1 1%	-
MEAN SCORE	2.87	2.36	3.16	2.83	2.95 P	3.14	2.71	2.86	2.91	2.58
STD. DEVIATION	0.69	1.38	0.71	0.62	0.58	0.64	0.83	0.89	0.56	0.96
MORE LIKELY	26 10%	3 29%	11 24%	13 6%	13 8%	4 27%	9 10%	11 17%	13 7%	2 11%
LESS LIKELY	44 17%	5 46%	6 12%	34 17%	19 12%	2 14%	23 25% N	17 25%	22 12%	6 32%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	81 5%	41 5%	40 4%	7 3%	15 5%	20 7% G	28 5%	11 3%	16 4%	20 4%	24 6%	20 4%
NO	1627 92%	790 91%	837 93%	225 92%	276 92%	257 89%	514 91%	355 95% E	390 91%	461 92%	352 91%	424 92%
DON'T KNOW/CAN'T REMEMBER	65 4%	38 4%	28 3%	11 5%	10 3%	13 5%	23 4%	8 2%	20 5%	18 4%	10 3%	17 4%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	81 5%	52 5%	13 5%	16 4%	54 5%	17 4%	10 4%	74 5%	7 3%	22 3%	29 5%	30 5%
NO	1627 92%	967 91%	255 92%	406 94%	968 91%	434 93%	225 92%	1417 92%	210 93%	589 93%	505 91%	534 91%
DON'T KNOW/CAN'T REMEMBER	65 4%	45 4%	9 3%	11 3%	40 4%	17 4%	8 3%	57 4%	9 4%	21 3%	19 3%	25 4%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)	
UNWEIGHTED TOTAL	1746 100%	1411 81%	33 2%	5 -	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
WEIGHTED TOTAL	1773 100%	1514 85%	26** 1% ** * **	5** -	12** 1% ..	23** 1% ..	195 11%	.. -	111 6%	236 13%	342 19%	233 13%	673 38%
YES	81 5%	74 5% F	- -	- -	3 22%	2 8%	2 1%	- -	5 4%	10 4%	16 5%	18 8%	28 4%
NO	1627 92%	1386 92%	24 96%	5 100%	9 78%	20 87%	184 94%	- -	104 94%	217 92%	323 94%	210 90%	604 90%
DON'T KNOW/ CAN'T RE MEMBER	65 4%	54 4%	1 4%	- -	- -	1 5%	9 5%	- -	2 2%	8 4%	3 1%	6 2%	40 6% J

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
81 5%	6 5%	2 3%	10 5%	13 8%	1 2%	2 1%	15 11% FJ K	4 5%	4 2%	8 3%	10 4%	7 5%
1627 92%	114 93%	67 93%	181 93%	131 88%	29 93%	129 96% GK	122 88%	84 94%	170 96% DGK	224 92%	224 87%	152 94%
65 4%	2 2%	3 4%	4 2%	6 4%	1 4%	3 2%	2 2%	2 2%	4 2%	11 5%	24 9% ACG HIL	2 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	81 5%	42 4%	37 6%	48 7% D	32 3%	17 9% I	3 6%	1 2%	21 7%	58 4%
NO	1627 92%	986 93%	593 91%	624 91%	978 93%	170 88%	46 88%	60 98%	284 90%	1279 93%
DON'T KNOW/CAN'T REMEMBER	65 4%	34 3%	22 3%	17 2%	38 4%	7 4%	3 6%	-	12 4%	39 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	81 5%	58 4%	15 9% A	6 5%	8 6%	12 10%	6 10%	15 7%
NO	1627 92%	1279 93% B	144 87%	109 93%	136 92%	112 87%	54 88%	199 90%
DON'T KNOW/CAN'T REMEMBER	65 4%	39 3%	7 4%	2 1%	3 2%	4 3%	1 2%	7 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q19 HAVE YOU HEARD OF THE 'PARTIAL' SWITCH SERVICE?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
81 5%	6 8%	7 3%	67 5%	72 9% OP	3 2%	6 1%	14 5%	57 5%	9 3%
1627 92%	67 83%	222 93% K	1315 93% K	667 87%	127 92%	833 95% N	241 91%	1095 92%	239 95%
65 4%	7 9% M	11 5%	37 3%	24 3%	8 6%	34 4%	10 4%	37 3%	4 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
MUCH MORE LIKELY (5)	14 1%	8 1%	6 1%	1 *	4 1%	4 1%	3 1%	2 *	5 1%	4 1%	1 *	4 1%
A LITTLE MORE LIKELY (4)	93 5%	46 5%	47 5%	15 6%	22 7% G	16 6%	30 5%	10 3%	28 7%	27 5%	21 6%	17 4%
IT WOULD MAKE NO DIFFERENCE (3)	1297 73%	638 73%	658 73%	180 74%	212 70%	200 69%	416 74%	289 77% E	311 73%	367 74%	283 73%	335 73%
A LITTLE LESS LIKELY (2)	136 8%	60 7%	76 8%	15 6%	38 13% CEG	19 7%	44 8%	20 5%	35 8%	28 6%	40 10% I	33 7%
MUCH LESS LIKELY (1)	194 11%	92 11%	102 11%	28 12%	21 7%	37 13% D	60 11%	47 13% D	41 10%	64 13%	37 9%	52 11%
DON'T KNOW/CAN'T REMEMBER	40 2%	25 3%	15 2%	4 2%	5 2%	13 4%	12 2%	6 2%	5 1%	9 2%	5 1%	20 4% HIJ
MEAN SCORE	2.77	2.78	2.75	2.77	2.83	2.75	2.77	2.72	2.81	2.75	2.76	2.75
STD. DEVIATION	0.75	0.74	0.75	0.75	0.72	0.82	0.73	0.73	0.74	0.78	0.71	0.75
MORE LIKELY	107 6%	54 6%	53 6%	16 7%	26 9% G	21 7% G	33 6%	11 3%	33 8%	30 6%	22 6%	21 5%
LESS LIKELY	330 19%	152 17%	178 20%	43 18%	59 19%	57 19%	104 18%	67 18%	77 18%	92 18%	76 20%	85 18%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
MUCH MORE LIKELY (5)	14 1%	8 1%	5 2% C	1	9 1%	4 1%	1	13 1%	1 1%	4 1%	4 1%	5 1%
A LITTLE MORE LIKELY (4)	93 5%	68 6% C	17 6% C	8 2%	61 6% F	28 6% F	5 2%	90 6% H	3 1%	21 3%	30 5%	43 7% I
IT WOULD MAKE NO DIFFERENCE (3)	1297 73%	764 72%	195 70%	338 78% AB	763 72%	337 72%	196 81% DE	1122 72%	175 78%	473 75%	392 71%	431 73%
A LITTLE LESS LIKELY (2)	136 8%	98 9% C	16 6%	23 5%	84 8%	41 9%	11 4%	127 8% H	9 4%	42 7%	56 10%	38 6%
MUCH LESS LIKELY (1)	194 11%	107 10%	32 12%	55 13%	120 11%	51 11%	23 10%	163 11%	31 14%	76 12%	55 10%	63 11%
DON'T KNOW/CAN'T REMEMBER	40 2%	19 2%	12 4% A	8 2%	25 2%	8 2%	7 3%	34 2%	5 2%	15 2%	15 3%	10 2%
MEAN SCORE	2.77	2.78	2.80	2.71	2.76	2.77	2.78	2.78	2.70	2.73	2.76	2.81
STD. DEVIATION	0.75	0.74	0.81	0.72	0.76	0.76	0.66	0.75	0.75	0.75	0.74	0.76
MORE LIKELY	107 6%	76 7% C	22 8% C	9 2%	70 7% F	32 7% F	6 2%	102 7% H	4 2%	25 4%	34 6%	47 8% I
LESS LIKELY	330 19%	205 19%	48 17%	77 18%	204 19%	92 20%	34 14%	290 19%	40 18%	118 19%	111 20%	101 17%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ** * **	5**	12** 1% **	23** 1% **	195 11%	** **	111 6%	236 13%	342 19%	233 13%	673 38%
14 1%	13 1%	-	-	-	-	1 *	-	2 2%	1 *	3 1%	5 2%	3 *
93 5%	88 6% F	1 4%	* 8%	-	* 1%	3 1%	-	5 5%	15 6%	18 5%	9 4%	33 5%
1297 73%	1099 73%	21 81%	4 84%	8 71%	19 85%	146 75%	-	90 81% L	174 74%	249 73%	176 75%	479 71%
136 8%	124 8% F	2 9%	* 8%	1 10%	3 12%	5 3%	-	6 5%	21 9%	27 8%	20 9%	47 7%
194 11%	156 10%	2 6%	-	2 19%	1 2%	34 17% A	-	7 6%	21 9%	46 13% H	21 9%	82 12%
40 2%	33 2%	-	-	-	-	6 3%	-	1 1%	4 2% J	* *	1 *	28 4% JK
2.77	2.78 F	2.84	3.00	2.52	2.85	2.63	-	2.89 J L	2.81	2.72	2.81	2.73
0.75	0.74	0.60	0.45	0.83	0.46	0.80	-	0.65	0.70	0.79	0.74	0.76
107 6%	102 7% F	1 4%	* 8%	-	* 1%	3 2%	-	7 6%	16 7%	20 6%	15 6%	36 5%
330 19%	280 18%	4 15%	* 8%	3 29%	3 14%	40 20%	-	13 12%	41 17%	73 21% H	42 18%	129 19% H

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
14 1%	- -	1 1%	2 1%	3 2%	- -	1 1%	2 2%	2 2%	- -	2 1%	2 1%	- -
93 5%	7 6%	6 9% L	6 3%	7 4%	- -	11 8% L	4 3%	7 7% L	8 5%	15 6% L	21 8% L	2 1%
1297 73%	70 57%	61 85% AF J	163 84% ADF J	107 72% F	15 48%	70 52%	105 75% AF	66 73% AF	147 83% AFJ	167 69% F	196 76% AF	129 80% AFJ
136 8%	11 9%	2 3%	17 9%	6 4%	- -	6 4%	8 6%	8 8%	12 7%	31 13% BDF	20 8%	16 10%
194 11%	29 24% BCG HIJKL	- -	6 3%	22 15% BCI K	15 47%	44 32% BC DGHJ KL	17 13% BCI K	8 9% B	5 3%	25 10% BCI K	9 4%	13 8% B
40 2%	5 4% C	2 3%	1 *	5 3%	1 4%	3 2%	2 1%	- -	4 2%	5 2%	10 4% C	1 1%
2.77	2.46	3.07 A CDFGH IJL	2.90 AF JL	2.73 F	2.01	2.39	2.75 A F	2.85 AF	2.92 AF JL	2.74 A F	2.94 A DFGJL	2.75 AF
0.75	0.94	0.38	0.52	0.84	1.02	1.07	0.78	0.76	0.49	0.75	0.58	0.61
107 6%	7 6%	7 9% L	8 4%	9 6%	- -	12 9% L	7 5%	8 9% L	8 5%	16 7% L	22 9% L	2 1%
330 19%	40 33% BCD GHIKL	2 3%	23 12% B	28 19% B	15 47%	49 37% BC DGHJ KL	26 18% B	16 18% B	17 10%	55 23% BC IK	30 11%	29 18% B

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
MUCH MORE LIKELY (5)	14 1%	8 1%	6 1%	13 2% D	1 *	2 1%	2 3%	- -	4 1%	10 1%
A LITTLE MORE LIKELY (4)	93 5%	51 5%	41 6%	55 8% D	37 4%	10 5%	11 22% EHI	5 8%	27 8% I	59 4%
IT WOULD MAKE NO DIFFERENCE (3)	1297 73%	780 73%	470 72%	508 74%	767 73%	142 73%	33 62%	47 76%	230 73%	1016 74%
A LITTLE LESS LIKELY (2)	136 8%	83 8%	53 8%	54 8%	82 8%	20 11%	3 6%	5 8%	29 9%	105 8%
MUCH LESS LIKELY (1)	194 11%	121 11%	69 11%	47 7%	142 14% C	17 9%	3 6%	4 7%	24 8%	164 12%
DON'T KNOW/CAN'T REMEMBER	40 2%	21 2%	13 2%	12 2%	18 2%	3 1%	1 2%	- -	4 1%	23 2%
MEAN SCORE	2.77	2.75	2.78	2.90 D	2.68	2.79	3.10 EHI	2.86	2.86 I	2.74
STD. DEVIATION	0.75	0.75	0.76	0.71	0.76	0.72	0.80	0.66	0.72	0.75
MORE LIKELY	107 6%	59 6%	47 7%	68 10% D	38 4%	12 6%	13 25% EHI	5 8%	30 10% I	69 5%
LESS LIKELY	330 19%	204 19%	122 19%	101 15%	224 21% C	37 19%	6 12%	9 16%	53 17%	269 20%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
MUCH MORE LIKELY (5)	14 1%	10 1%	1 1%	3 2%	2 2%	1 1%	1 2%	2 1%
A LITTLE MORE LIKELY (4)	93 5%	59 4%	19 12% A	5 4%	14 9%	9 7%	3 5%	22 10%
IT WOULD MAKE NO DIFFERENCE (3)	1297 73%	1016 74%	113 68%	92 70%	104 70%	95 74%	52 65%	151 68%
A LITTLE LESS LIKELY (2)	136 8%	105 8%	20 12%	8 7%	17 12%	11 9%	4 6%	25 11%
MUCH LESS LIKELY (1)	194 11%	164 12%	13 8%	6 6%	10 7%	10 8%	1 2%	18 8%
DON'T KNOW/CAN'T REMEMBER	40 2%	23 2%	- -	3 3%	1 1%	2 1%	- -	3 1%
MEAN SCORE	2.77	2.74	2.85	2.91	2.88	2.85	2.97	2.84
STD. DEVIATION	0.75	0.75	0.75	0.65	0.73	0.70	0.53	0.75
MORE LIKELY	107 6%	69 5%	20 12% A	8 7%	16 11%	10 8%	4 6%	25 11%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
LESS LIKELY	330 19%	269 20%	33 20%	14 12%	27 18%	21 16%	5 9%	43 19%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINI TELY OR PROBAB LY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBA BLY OR DEFINITE LY WON'T CHANGE (M)	SPON TANE OUS AWARE NESS (N)	AWARE WHEN PROMP TED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFE RENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
MUCH MORE LIKELY (5)	14 1%	7 9% LM	2 1%	4 *	9 1%	- -	5 1%	14 5% RS	- -	- -
A LITTLE MORE LIKELY (4)	93 5%	9 12% M	25 10% M	57 4%	41 5%	14 10% P	38 4%	48 18% RS	39 3%	5 2%
IT WOULD MAKE NO DIFFERENCE (3)	1297 73%	44 54%	168 70% K	1070 75% K	587 77% OP	90 65%	620 71%	131 49% S	1070 90% QS	72 29%
A LITTLE LESS LIKELY (2)	136 8%	10 12%	21 9%	106 7%	55 7%	16 11%	65 7%	48 18% R	31 3%	56 22% R
MUCH LESS LIKELY (1)	194 11%	9 10%	16 7%	167 12%	65 8%	17 12%	112 13% N	16 6%	43 4%	114 45% QR
DON'T KNOW/CAN'T REMEMBER	40 2%	3 3%	7 3%	15 1%	6 1%	1 1%	33 4% N	8 3% R	7 1%	4 2%
MEAN SCORE	2.77	2.97 M	2.90 M	2.73	2.83 P	2.74	2.71	2.99 S	2.93 S	1.87
STD. DEVIATION	0.75	1.03	0.71	0.73	0.70	0.81	0.77	0.91	0.45	0.90
MORE LIKELY	107 6%	17 21% M	27 11% M	61 4%	50 7%	14 10%	42 5%	62 23% RS	39 3%	5 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q20 DOES THE AVAILABILITY OF THE PARTIAL SWITCH SERVICE MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL 1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
LESS LIKELY 330 19%	18 22%	37 15%	273 19%	120 16%	32 24%	178 20%	64 24% R	74 6%	171 68% QR

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



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FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
THE ABILITY TO CHOOSE THE SWITCH DATE**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	100 100%	49 49%	51 51%	16 16%	22 22%	19 19%	28 28%	15 15%	22 22%	27 27%	21 21%	30 30%
WEIGHTED TOTAL	107 100%	54* 50%	53* 50%	16** 15%	26** 24%	21** 19%	33** 31%	11** 11%	33** 31%	30** 28%	22** 21%	21** 20%
MUCH MORE LIKELY (5)	24 22%	10 18%	14 26%	2 10%	3 12%	7 35%	8 24%	4 33%	6 19%	5 18%	7 33%	5 22%
A LITTLE MORE LIKELY (4)	58 54%	31 58%	26 50%	9 57%	14 54%	12 58%	18 56%	4 37%	21 64%	16 52%	11 49%	10 46%
IT WOULD MAKE NO DIFFERENCE (3)	18 17%	11 21%	7 13%	1 5%	8 30%	1 7%	4 13%	3 31%	6 17%	5 17%	2 9%	5 22%
A LITTLE LESS LIKELY (2)	4 4%	- -	4 7%	2 13%	* 1%	- -	2 5%	- -	- -	4 12%	- -	* 1%
MUCH LESS LIKELY (1)	3 2%	1 2%	1 3%	2 13%	- -	- -	1 2%	- -	- -	- -	1 5%	1 7%
DON'T KNOW	1 1%	1 1%	- -	- -	1 3%	- -	- -	- -	- -	- -	1 3%	- -
CAN'T REMEMBER	* -	- -	* 1%	* 2%	- -	- -	- -	- -	- -	- -	- -	* 2%
MEAN SCORE	3.91	3.91	3.91	3.39	3.80	4.28	3.96	4.02	4.02	3.76	4.09	3.76
STD. DEVIATION	0.87	0.76	0.98	1.26	0.67	0.60	0.86	0.83	0.61	0.90	0.97	1.06
MORE LIKELY	81 76%	41 76%	40 76%	11 67%	17 67%	19 93%	26 80%	8 69%	27 83%	21 70%	18 82%	14 68%
LESS LIKELY	7 6%	1 2%	5 10%	4 26%	* 1%	- -	2 6%	- -	- -	4 12%	1 5%	2 8%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
THE ABILITY TO CHOOSE THE SWITCH DATE**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	100 100%	53 53%	32 32%	15 15%	55 55%	37 37%	8 8%	92 92%	8 8%	32 32%	31 31%	37 37%
WEIGHTED TOTAL	107 100%	76* 71%	22** 21%	9** 8%	70* 65%	32* 30%	6** 5%	102* 96%	4** 4%	25** 24%	34** 32%	47** 44%
MUCH MORE LIKELY (5)	24 22%	16 21%	7 32%	1 8%	15 22%	6 19%	2 41%	22 22%	1 27%	6 22%	11 31%	7 16%
A LITTLE MORE LIKELY (4)	58 54%	40 53%	13 59%	4 45%	38 54%	18 58%	1 26%	55 54%	3 58%	10 38%	16 46%	32 68%
IT WOULD MAKE NO DIFFERENCE (3)	18 17%	13 17%	1 3%	4 46%	13 19%	3 8%	2 33%	17 17%	1 15%	5 18%	6 17%	7 15%
A LITTLE LESS LIKELY (2)	4 4%	4 5%	* 1%	-	2 2%	2 7%	-	4 4%	-	4 15%	-	-
MUCH LESS LIKELY (1)	3 2%	2 3%	1 2%	-	2 2%	1 3%	-	3 3%	-	1 6%	1 3%	-
DON'T KNOW	1 1%	1 1%	-	-	-	1 2%	-	1 1%	-	-	1 2%	-
CAN'T REMEMBER	* -	-	* 2%	-	-	* 1%	-	* -	-	-	-	* 1%
MEAN SCORE	3.91	3.86	4.21	3.62	3.91	3.87	4.09	3.90	4.12	3.55	4.05	4.00
STD. DEVIATION	0.87	0.91	0.78	0.67	0.85	0.94	0.94	0.88	0.72	1.18	0.90	0.57
MORE LIKELY	81 76%	56 74%	20 92%	5 54%	53 76%	24 78%	4 67%	78 76%	4 85%	15 60%	26 78%	40 84%
LESS LIKELY	7 6%	6 8%	1 3%	-	3 5%	3 10%	-	7 6%	-	5 21%	1 3%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
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**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
THE ABILITY TO CHOOSE THE SWITCH DATE**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	100 100%	92 92%	1 1%	1 1%	-	1 1%	5 5%	-	11 11%	18 18%	18 18%	10 10%	32 32%
WEIGHTED TOTAL	107 100%	102* 95%	1** 1%	***	..** ..	***	3** 3%	..** ..	7** 6%	16** 15%	20** 19%	15** 14%	36** 34%
MUCH MORE LIKELY (5)	24 22%	23 23%	-	-	-	-	1 15%	-	2 33%	2 12%	3 15%	5 37%	7 20%
A LITTLE MORE LIKELY (4)	58 54%	55 54%	-	* 100%	-	* 100%	2 65%	-	5 67%	7 45%	15 75%	8 52%	19 52%
IT WOULD MAKE NO DIFFERENCE (3)	18 17%	17 17%	-	-	-	-	1 20%	-	-	5 32%	2 10%	-	9 26%
A LITTLE LESS LIKELY (2)	4 4%	4 4%	-	-	-	-	-	-	-	* 1%	-	2 11%	-
MUCH LESS LIKELY (1)	3 2%	1 1%	1 100%	-	-	-	-	-	-	2 10%	-	-	-
DON'T KNOW	1 1%	1 1%	-	-	-	-	-	-	-	-	-	-	1 2%
CAN'T REMEMBER	*	*	-	-	-	-	-	-	-	-	-	-	-
MEAN SCORE	3.91	3.94	1.00	4.00	-	4.00	3.95	-	4.33	3.47	4.05	4.15	3.94
STD. DEVIATION	0.87	0.83	-	-	-	-	0.70	-	0.51	1.09	0.51	0.92	0.69
MORE LIKELY	81 76%	78 77%	-	* 100%	-	* 100%	3 80%	-	7 100%	9 57%	18 90%	13 89%	26 72%
LESS LIKELY	7 6%	5 5%	1 100%	-	-	-	-	-	-	2 12%	-	2 11%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
THE ABILITY TO CHOOSE THE SWITCH DATE**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
100 100%	5 5%	9 9%	9 9%	6 6%	-	10 10%	6 6%	5 5%	8 8%	18 18%	23 23%	1 1%
107 100%	7** 6%	7** 6%	8** 7%	9** 9%	-** -	12** 11%	7** 6%	8** 8%	8** 8%	16** 15%	22** 21%	2** 2%
24 22%	-	2 30%	2 25%	3 28%	-	2 17%	5 71%	-	3 31%	2 13%	4 17%	2 100%
58 54%	7 100%	4 59%	4 50%	7 72%	-	7 59%	2 22%	6 71%	1 12%	10 59%	11 49%	-
18 17%	-	1 11%	2 25%	-	-	1 12%	* 7%	2 29%	2 21%	3 19%	6 26%	-
4 4%	-	-	-	-	-	-	-	-	2 25%	* 1%	2 7%	-
3 2%	-	-	-	-	-	1 9%	-	-	1 11%	1 3%	-	-
1 1%	-	-	-	-	-	-	-	-	-	1 4%	-	-
* -	-	-	-	-	-	* 3%	-	-	-	-	-	-
3.91	4.00	4.18	4.00	4.28	-	3.77	4.63	3.71	3.27	3.80	3.77	5.00
0.87	0.00	0.67	0.75	0.48	-	1.10	0.66	0.48	1.51	0.84	0.83	-
81 76%	7 100%	6 89%	6 75%	9 100%	-	9 76%	6 93%	6 71%	4 43%	12 72%	15 67%	2 100%
7 6%	-	-	-	-	-	1 9%	-	-	3 36%	1 5%	2 7%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	100 100%	55 55%	44 44%	63 63%	36 36%	12 12%	8 8%	6 6%	26 26%	67 67%
WEIGHTED TOTAL	107 100%	59* 55%	47* 44%	68* 63%	38** 36%	12** 12%	13** 12%	5** 5%	30** 28%	69* 65%
MUCH MORE LIKELY (5)	24 22%	13 22%	11 23%	20 29%	4 11%	3 22%	3 24%	1 14%	7 21%	17 25%
A LITTLE MORE LIKELY (4)	58 54%	33 56%	25 52%	38 56%	20 52%	7 55%	10 76%	4 81%	21 68%	35 51%
IT WOULD MAKE NO DIFFERENCE (3)	18 17%	11 19%	6 12%	7 11%	10 25%	3 23%	-	* 4%	3 10%	11 16%
A LITTLE LESS LIKELY (2)	4 4%	* *	4 8%	2 2%	2 6%	-	-	-	-	4 6%
MUCH LESS LIKELY (1)	3 2%	1 2%	1 3%	1 2%	1 4%	-	-	-	-	2 3%
DON'T KNOW	1 1%	-	1 2%	-	1 2%	-	-	-	-	-
CAN'T REMEMBER	* *	* 1%	-	* 1%	-	-	-	-	-	-
MEAN SCORE	3.91	3.96	3.86	4.09	3.61	3.98	4.24	4.10	4.11	3.89
STD. DEVIATION	0.87	0.78	0.98	0.80	0.91	0.70	0.44	0.47	0.56	0.95
MORE LIKELY	81 76%	46 78%	36 75%	57 85%	24 63%	9 77%	13 100%	5 96%	27 90%	52 76%
LESS LIKELY	7 6%	1 2%	5 11%	3 4%	4 10%	-	-	-	-	6 9%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	100 100%	67 67%	14 14%	8 8%	14 14%	8 8%	4 4%	19 19%
WEIGHTED TOTAL	107 100%	69* 65%	20** 19%	8** 7%	16** 15%	10** 9%	4** 4%	25** 23%
MUCH MORE LIKELY (5)	24 22%	17 25%	3 14%	3 35%	3 19%	2 18%	1 28%	5 22%
A LITTLE MORE LIKELY (4)	58 54%	35 51%	16 78%	4 51%	12 75%	7 69%	2 44%	17 71%
IT WOULD MAKE NO DIFFERENCE (3)	18 17%	11 16%	2 9%	1 14%	1 6%	1 13%	1 28%	2 7%
A LITTLE LESS LIKELY (2)	4 4%	4 6%	-	-	-	-	-	-
MUCH LESS LIKELY (1)	3 2%	2 3%	-	-	-	-	-	-
DON'T KNOW	1 1%	-	-	-	-	-	-	-
CAN'T REMEMBER	*	-	-	-	-	-	-	-
MEAN SCORE	3.91	3.89	4.05	4.20	4.14	4.05	4.00	4.15
STD. DEVIATION	0.87	0.95	0.48	0.72	0.50	0.58	0.86	0.53
MORE LIKELY	81 76%	52 76%	19 91%	7 86%	15 94%	9 87%	3 72%	23 93%
LESS LIKELY	7 6%	6 9%	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
100 100%	14 14%	24 24%	60 60%	42 42%	13 13%	45 45%	58 58%	34 34%	7 7%
107 100%*	17** 16%**	27** 26%**	61* 57%*	50* 47%*	14** 13%**	42* 40%*	62* 58%*	39** 36%**	5** 5%**
24 22%	6 38%	8 30%	9 14%	12 25%	4 28%	7 17%	17 27%	6 15%	1 18%
58 54%	6 36%	15 54%	36 59%	26 52%	8 60%	23 55%	36 57%	19 50%	3 58%
18 17%	2 9%	4 16%	12 20%	9 18%	2 12%	7 16%	4 7%	13 34%	-
4 4%	2 13%	-	2 3%	2 3%	-	2 6%	4 6%	-	* 5%
3 2%	-	-	3 4%	1 2%	-	1 3%	1 2%	1 1%	1 20%
1 1%	1 4%	-	-	-	-	1 2%	-	-	-
*	-	-	* 1%	-	-	* 1%	* 1%	-	-
3.91	4.04	4.14	3.76	3.94	4.16	3.79	4.03	3.76	3.50
0.87	1.04	0.67	0.89	0.87	0.63	0.93	0.87	0.75	1.54
81 76%	12 74%	23 84%	44 73%	39 77%	12 88%	30 72%	53 85%	25 64%	4 76%
7 6%	2 13%	-	4 7%	3 5%	-	4 9%	5 8%	1 1%	1 24%

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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	100 100%	49 49%	51 51%	16 16%	22 22%	19 19%	28 28%	15 15%	22 22%	27 27%	21 21%	30 30%
WEIGHTED TOTAL	107 100%	54* 50%	53* 50%	16** 15%	26** 24%	21** 19%	33** 31%	11** 11%	33** 31%	30** 28%	22** 21%	21** 20%
MUCH MORE LIKELY (5)	27 25%	10 19%	17 32%	4 27%	3 13%	7 35%	9 27%	3 29%	11 33%	6 18%	4 17%	7 33%
A LITTLE MORE LIKELY (4)	46 43%	22 41%	24 46%	5 29%	13 51%	9 46%	14 43%	5 43%	14 43%	14 47%	8 34%	10 49%
IT WOULD MAKE NO DIFFERENCE (3)	23 21%	14 25%	9 17%	6 36%	6 24%	1 7%	6 18%	3 26%	5 15%	9 29%	7 30%	2 9%
A LITTLE LESS LIKELY (2)	3 3%	3 6%	- -	1 5%	- -	- -	2 7%	* 2%	2 6%	- -	- -	1 7%
MUCH LESS LIKELY (1)	2 2%	2 3%	1 2%	- -	- -	2 12%	- -	- -	1 3%	2 5%	- -	- -
DON'T KNOW	4 4%	3 5%	1 3%	- -	3 11%	- -	1 4%	- -	- -	- -	4 19%	- -
CAN'T REMEMBER	* -	- -	* 1%	* 2%	- -	- -	- -	- -	- -	- -	- -	* 2%
MEAN SCORE	3.90	3.70	4.10	3.80	3.88	3.92	3.94	3.97	3.97	3.74	3.83	4.10
STD. DEVIATION	0.92	0.97	0.82	0.94	0.65	1.25	0.89	0.84	1.01	0.94	0.76	0.86
MORE LIKELY	74 69%	32 60%	41 78%	9 56%	17 65%	17 81%	23 70%	8 71%	25 76%	20 66%	11 51%	17 82%
LESS LIKELY	6 6%	5 9%	1 2%	1 5%	- -	2 12%	2 7%	* 2%	3 9%	2 5%	- -	1 7%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	100 100%	53 53%	32 32%	15 15%	55 55%	37 37%	8 8%	92 92%	8 8%	32 32%	31 31%	37 37%
WEIGHTED TOTAL	107 100%	76* 71%	22** 21%	9** 8%	70* 65%	32* 30%	6** 5%	102* 96%	4** 4%	25** 24%	34** 32%	47** 44%
MUCH MORE LIKELY (5)	27 25%	20 27%	6 28%	* 5%	20 29%	7 21%	1 13%	25 25%	2 41%	7 27%	7 19%	14 29%
A LITTLE MORE LIKELY (4)	46 43%	30 40%	12 53%	5 51%	29 42%	14 45%	3 55%	45 44%	2 37%	9 34%	17 51%	20 43%
IT WOULD MAKE NO DIFFERENCE (3)	23 21%	16 22%	3 11%	4 41%	12 17%	9 29%	2 33%	22 21%	1 15%	6 26%	7 20%	9 19%
A LITTLE LESS LIKELY (2)	3 3%	3 4%	* 1%	* 3%	3 4%	1 2%	-	3 3%	* 6%	3 14%	-	-
MUCH LESS LIKELY (1)	2 2%	2 2%	1 4%	-	2 4%	-	-	2 2%	-	-	1 3%	2 3%
DON'T KNOW	4 4%	4 6%	-	-	4 5%	1 2%	-	4 4%	-	-	2 6%	2 5%
CAN'T REMEMBER	* -	-	* 2%	-	-	* 1%	-	* -	-	-	-	* 1%
MEAN SCORE	3.90	3.91	4.01	3.58	3.92	3.88	3.80	3.89	4.14	3.73	3.90	4.00
STD. DEVIATION	0.92	0.94	0.95	0.68	1.00	0.77	0.71	0.92	1.01	1.02	0.84	0.91
MORE LIKELY	74 69%	51 67%	18 81%	5 56%	49 70%	21 66%	4 67%	70 68%	4 79%	15 61%	24 71%	34 72%
LESS LIKELY	6 6%	4 6%	1 6%	* 3%	5 8%	1 2%	-	6 6%	* 6%	3 14%	1 3%	2 3%

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		INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
TOTAL	100 100%	92 92%	1 1%	1 1%	-	1 1%	5 5%	-	11 11%	18 18%	18 18%	10 10%	32 32%
	107 100%	102* 95%	1** 1%	***	**	***	3** 3%	**	7** 6%	16** 15%	20** 19%	15** 14%	36** 34%
27 25%	27 26%	-	-	-	-	-	1 15%	-	3 37%	-	6 31%	7 49%	8 22%
46 43%	44 43%	-	-	100%	-	-	2 65%	-	4 54%	10 62%	8 39%	4 29%	15 42%
23 21%	21 20%	1 100%	-	-	-	-	1 20%	-	-	6 38%	2 11%	2 11%	9 24%
3 3%	3 3%	-	-	-	-	100%	-	-	1 9%	-	2 10%	-	1 2%
2 2%	2 2%	-	-	-	-	-	-	-	-	-	1 5%	2 10%	-
4 4%	4 4%	-	-	-	-	-	-	-	-	-	1 5%	-	3 9%
*	*	-	-	-	-	-	-	-	-	-	-	-	-
3.90	3.92	3.00	4.00	-	2.00	3.95	-	-	4.20	3.62	3.86	4.07	3.93
0.92	0.92	-	-	-	-	0.70	-	-	0.89	0.50	1.16	1.28	0.80
74 69%	70 69%	-	100%	-	-	-	3 80%	-	6 91%	10 62%	14 70%	11 79%	23 64%
6 6%	6 6%	-	-	-	-	100%	-	-	1 9%	-	3 15%	2 10%	1 2%

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TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
100 100%	5 5%	9 9%	9 9%	6 6%	-	10 10%	6 6%	5 5%	8 8%	18 18%	23 23%	1 1%
107 100%	7** 6%	7** 6%	8** 7%	9** 9%	..**	12** 11%	7** 6%	8** 8%	8** 8%	16** 15%	22** 21%	2** 2%
27 25%	3 43%	2 30%	2 28%	5 56%	-	1 8%	5 78%	2 21%	2 24%	3 17%	2 9%	-
46 43%	2 34%	1 18%	4 47%	4 44%	-	7 61%	-	6 71%	3 30%	5 29%	13 57%	2 100%
23 21%	2 22%	3 52%	1 14%	-	-	3 27%	-	1 8%	4 46%	1 6%	8 34%	-
3 3%	-	-	1 11%	-	-	-	-	-	-	3 16%	-	-
2 2%	-	-	-	-	-	-	2 22%	-	-	1 6%	-	-
4 4%	-	-	-	-	-	-	-	-	-	4 26%	-	-
*	-	-	-	-	-	* 3%	-	-	-	-	-	-
3.90	4.21	3.78	3.93	4.56	-	3.80	4.10	4.13	3.79	3.47	3.74	4.00
0.92	0.85	0.95	0.99	0.52	-	0.60	1.81	0.55	0.86	1.33	0.62	-
74 69%	5 78%	3 48%	6 75%	9 100%	-	8 69%	5 78%	8 92%	5 54%	7 46%	15 66%	2 100%
6 6%	-	-	1 11%	-	-	-	2 22%	-	-	4 22%	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
 CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
 THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	100 100%	55 55%	44 44%	63 63%	36 36%	12 12%	8 8%	6 6%	26 26%	67 67%
WEIGHTED TOTAL	107 100%	59* 55%	47* 44%	68* 63%	38** 36%	12** 12%	13** 12%	5** 5%	30** 28%	69* 65%
MUCH MORE LIKELY (5)	27 25%	13 22%	14 30%	22 32%	5 14%	1 9%	9 67%	1 14%	11 35%	17 24%
A LITTLE MORE LIKELY (4)	46 43%	32 54% B	14 30%	27 41%	19 49%	8 62%	3 23%	3 60%	14 45%	30 44%
IT WOULD MAKE NO DIFFERENCE (3)	23 21%	11 19%	11 24%	12 17%	11 29%	2 14%	1 7%	1 26%	4 13%	15 22%
A LITTLE LESS LIKELY (2)	3 3%	* *	3 7%	3 4%	- -	1 7%	* 2%	- -	1 4%	2 3%
MUCH LESS LIKELY (1)	2 2%	1 2%	2 3%	2 4%	- -	- -	- -	- -	- -	2 2%
DON'T KNOW	4 4%	1 2%	3 7%	1 2%	3 8%	1 8%	- -	- -	1 3%	3 4%
CAN'T REMEMBER	* *	* 1%	- -	* 1%	- -	- -	- -	- -	- -	- -
MEAN SCORE	3.90	3.97	3.81	3.97	3.84	3.79	4.55	3.88	4.14	3.88
STD. DEVIATION	0.92	0.78	1.08	1.01	0.67	0.75	0.76	0.70	0.81	0.91
MORE LIKELY	74 69%	45 76%	28 59%	49 73%	24 63%	9 71%	12 90%	4 74%	24 80%	47 68%
LESS LIKELY	6 6%	1 2%	5 10%	5 8%	- -	1 7%	* 2%	- -	1 4%	4 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	100 100%	67 67%	14 14%	8 8%	14 14%	8 8%	4 4%	19 19%
WEIGHTED TOTAL	107 100%	69* 65%	20** 19%	8** 7%	16** 15%	10** 9%	4** 4%	25** 23%
MUCH MORE LIKELY (5)	27 25%	17 24%	7 33%	3 35%	9 54%	2 18%	1 28%	9 39%
A LITTLE MORE LIKELY (4)	46 43%	30 44%	12 58%	1 12%	5 32%	5 52%	-	12 49%
IT WOULD MAKE NO DIFFERENCE (3)	23 21%	15 22%	-	4 49%	1 6%	3 30%	3 72%	1 4%
A LITTLE LESS LIKELY (2)	3 3%	2 3%	1 4%	* 4%	* 2%	-	-	1 5%
MUCH LESS LIKELY (1)	2 2%	2 2%	-	-	-	-	-	-
DON'T KNOW	4 4%	3 4%	1 5%	-	1 6%	-	-	1 4%
CAN'T REMEMBER	*	-	-	-	-	-	-	-
MEAN SCORE	3.90	3.88	4.26	3.77	4.47	3.88	3.56	4.26
STD. DEVIATION	0.92	0.91	0.69	1.04	0.73	0.72	1.04	0.77
MORE LIKELY	74 69%	47 68%	19 91%	4 47%	14 86%	7 70%	1 28%	21 88%
LESS LIKELY	6 6%	4 6%	1 4%	* 4%	* 2%	-	-	1 5%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
100 100%	14 14%	24 24%	60 60%	42 42%	13 13%	45 45%	58 58%	34 34%	7 7%
107 100%*	17** 16%**	27** 26%**	61* 57%	50* 47%	14** 13%**	42* 40%	62* 58%	39** 36%**	5** 5%**
27 25%	10 60%	5 18%	12 19%	16 31%	3 20%	9 21%	17 27%	10 25%	1 20%
46 43%	2 10%	17 62%	28 46%	18 36%	7 47%	22 52%	31 49%	12 32%	3 68%
23 21%	3 18%	4 15%	14 24%	12 23%	4 25%	7 17%	10 15%	13 34%	-
3 3%	-	-	3 6%	2 5%	1 8%	-	-	3 7%	1 12%
2 2%	-	2 6%	1 2%	2 3%	-	1 2%	2 2%	1 2%	-
4 4%	2 12%	-	2 4%	1 2%	-	3 7%	4 6%	-	-
*	-	-	* 1%	-	-	* 1%	* 1%	-	-
3.90	4.48	3.86	3.79	3.89	3.79	3.96	4.04	3.69	3.95
0.92	0.84	0.91	0.90	1.02	0.89	0.81	0.83	1.02	0.92
74 69%	12 70%	22 79%	40 65%	33 67%	9 67%	31 72%	47 76%	22 56%	4 88%
6 6%	-	2 6%	4 7%	4 8%	1 8%	1 2%	2 2%	4 10%	1 12%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	100 100%	49 49%	51 51%	16 16%	22 22%	19 19%	28 28%	15 15%	22 22%	27 27%	21 21%	30 30%
WEIGHTED TOTAL	107 100%	54* 50%	53* 50%	16** 15%	26** 24%	21** 19%	33** 31%	11** 11%	33** 31%	30** 28%	22** 21%	21** 20%
MUCH MORE LIKELY (5)	24 22%	8 14%	16 30%	3 21%	3 13%	8 39%	5 15%	4 37%	9 28%	4 14%	5 23%	5 25%
A LITTLE MORE LIKELY (4)	49 46%	25 46%	25 47%	8 52%	11 43%	10 46%	15 45%	5 48%	13 41%	14 47%	10 44%	12 57%
IT WOULD MAKE NO DIFFERENCE (3)	22 21%	14 25%	9 16%	1 7%	7 28%	3 15%	9 27%	2 15%	7 22%	10 32%	3 13%	2 10%
A LITTLE LESS LIKELY (2)	7 7%	4 7%	3 6%	3 18%	- -	- -	4 13%	- -	3 9%	1 3%	2 7%	1 7%
DON'T KNOW	3 3%	3 5%	- -	- -	3 10%	- -	- -	- -	- -	1 4%	2 7%	- -
CAN'T REMEMBER	2 2%	1 2%	* 1%	* 2%	1 5%	- -	- -	- -	- -	- -	1 5%	* 2%
MEAN SCORE	3.88	3.73	4.02	3.79	3.82	4.24	3.62	4.21	3.87	3.74	3.94	4.02
STD. DEVIATION	0.85	0.83	0.85	1.01	0.70	0.71	0.90	0.72	0.94	0.76	0.88	0.81
MORE LIKELY	73 69%	32 60%	41 77%	12 73%	15 56%	18 85%	20 60%	10 85%	23 69%	18 61%	15 67%	17 81%
LESS LIKELY	7 7%	4 7%	3 6%	3 18%	- -	- -	4 13%	- -	3 9%	1 3%	2 7%	1 7%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	100 100%	53 53%	32 32%	15 15%	55 55%	37 37%	8 8%	92 92%	8 8%	32 32%	31 31%	37 37%
WEIGHTED TOTAL	107 100%	76* 71%	22** 21%	9** 8%	70* 65%	32* 30%	6** 5%	102* 96%	4** 4%	25** 24%	34** 32%	47** 44%
MUCH MORE LIKELY (5)	24 22%	17 23%	5 24%	1 14%	17 25%	4 14%	2 41%	23 22%	1 27%	4 16%	10 28%	10 22%
A LITTLE MORE LIKELY (4)	49 46%	33 43%	11 51%	5 59%	29 42%	18 57%	2 42%	47 46%	3 58%	16 62%	15 43%	19 40%
IT WOULD MAKE NO DIFFERENCE (3)	22 21%	17 23%	3 12%	2 28%	16 24%	5 15%	1 16%	22 21%	1 15%	2 8%	7 20%	13 28%
A LITTLE LESS LIKELY (2)	7 7%	5 6%	3 11%	-	5 7%	2 6%	-	7 7%	-	3 13%	1 3%	3 5%
DON'T KNOW	3 3%	3 4%	-	-	1 1%	2 6%	-	3 3%	-	-	2 5%	1 2%
CAN'T REMEMBER	2 2%	1 2%	* 2%	-	1 2%	* 1%	-	2 2%	-	-	-	2 3%
MEAN SCORE	3.88	3.88	3.89	3.86	3.86	3.85	4.25	3.87	4.12	3.81	4.02	3.82
STD. DEVIATION	0.85	0.85	0.93	0.66	0.89	0.77	0.79	0.85	0.72	0.88	0.81	0.86
MORE LIKELY	73 69%	50 66%	17 75%	7 72%	46 66%	22 71%	5 84%	69 68%	4 85%	20 78%	24 71%	29 61%
LESS LIKELY	7 7%	5 6%	3 11%	-	5 7%	2 6%	-	7 7%	-	3 13%	1 3%	3 5%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	100 100%	92 92%	1 1%	1 1%	-	1 1%	5 5%	-	11 11%	18 18%	18 18%	10 10%	32 32%
WEIGHTED TOTAL	107 100%	102* 95%	1** 1% ..	***	*** ..	3** 3%	7** 6% ..	16** 15% ..	20** 19% ..	15** 14% ..	36** 34% ..
MUCH MORE LIKELY (5)	24 22%	23 23%	-	-	-	-	1 15%	-	3 37%	1 5%	2 10%	5 37%	11 31%
A LITTLE MORE LIKELY (4)	49 46%	46 46%	-	100%	-	100%	2 65%	-	3 48%	9 58%	11 53%	5 35%	12 35%
IT WOULD MAKE NO DIFFERENCE (3)	22 21%	20 20%	1 100%	-	-	-	1 20%	-	-	4 27%	5 22%	4 28%	8 22%
A LITTLE LESS LIKELY (2)	7 7%	7 7%	-	-	-	-	-	-	1 15%	1 3%	2 10%	-	2 7%
DON'T KNOW	3 3%	3 3%	-	-	-	-	-	-	-	1 7%	1 5%	-	1 2%
CAN'T REMEMBER	2 2%	2 2%	-	-	-	-	-	-	-	-	-	-	1 3%
MEAN SCORE	3.88	3.89	3.00	4.00	-	4.00	3.95	-	4.07	3.69	3.66	4.10	3.94
STD. DEVIATION	0.85	0.86	-	-	-	-	0.70	-	1.06	0.64	0.82	0.83	0.93
MORE LIKELY	73 69%	70 69%	-	100%	-	100%	3 80%	-	6 85%	10 63%	13 63%	11 72%	24 65%
LESS LIKELY	7 7%	7 7%	-	-	-	-	-	-	1 15%	1 3%	2 10%	-	2 7%

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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
100 100%	5 5%	9 9%	9 9%	6 6%	-	10 10%	6 6%	5 5%	8 8%	18 18%	23 23%	1 1%
107 100% *	7** 6%	7** 6%	8** 7%	9** 9%	-** -	12** 11%	7** 6%	8** 8%	8** 8%	16** 15%	22** 21%	2** 2%
24 22%	3 43%	1 18%	2 28%	2 17%	-	1 8%	5 78%	-	3 31%	3 21%	4 16%	-
49 46%	2 28%	3 46%	4 47%	5 55%	-	7 59%	-	6 71%	4 48%	6 38%	10 47%	2 100%
22 21%	1 14%	1 11%	1 14%	3 28%	-	3 21%	2 22%	2 29%	2 21%	1 8%	7 33%	-
7 7%	1 15%	2 24%	1 11%	-	-	-	-	-	-	3 16%	1 4%	-
3 3%	-	-	-	-	-	1 9%	-	-	-	2 10%	-	-
2 2%	-	-	-	-	-	* 3%	-	-	-	1 7%	-	-
3.88	4.00	3.59	3.93	3.88	-	3.85	4.55	3.71	4.11	3.78	3.74	4.00
0.85	1.17	1.14	0.99	0.70	-	0.58	0.90	0.48	0.76	1.07	0.79	-
73 69%	5 72%	4 64%	6 75%	7 72%	-	8 67%	5 78%	6 71%	7 79%	10 59%	14 63%	2 100%
7 7%	1 15%	2 24%	1 11%	-	-	-	-	-	-	3 16%	1 4%	-

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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	100 100%	55 55%	44 44%	63 63%	36 36%	12 12%	8 8%	6 6%	26 26%	67 67%
WEIGHTED TOTAL	107 100%	59* 55%	47* 44%	68* 63%	38** 36%	12** 12%	13** 12%	5** 5%	30** 28%	69* 65%
MUCH MORE LIKELY (5)	24 22%	12 20%	12 26%	17 26%	7 17%	2 13%	6 47%	1 14%	8 28%	16 23%
A LITTLE MORE LIKELY (4)	49 46%	33 55%	16 34%	30 45%	19 50%	8 64%	3 26%	4 81%	15 50%	31 46%
IT WOULD MAKE NO DIFFERENCE (3)	22 21%	11 19%	11 23%	14 20%	8 22%	1 9%	4 28%	* 4%	5 16%	14 20%
A LITTLE LESS LIKELY (2)	7 7%	2 3%	5 11%	4 5%	3 7%	1 7%	-	-	1 3%	6 8%
DON'T KNOW	3 3%	1 2%	2 4%	1 2%	2 4%	1 8%	-	-	1 3%	1 2%
CAN'T REMEMBER	2 2%	* 1%	1 3%	2 2%	-	-	-	-	-	1 2%
MEAN SCORE	3.88	3.94	3.80	3.94	3.81	3.89	4.19	4.10	4.06	3.85
STD. DEVIATION	0.85	0.74	0.98	0.84	0.82	0.76	0.87	0.47	0.76	0.88
MORE LIKELY	73 69%	44 75%	28 60%	48 70%	26 67%	9 77%	9 72%	5 96%	24 78%	47 68%
LESS LIKELY	7 7%	2 3%	5 11%	4 5%	3 7%	1 7%	-	-	1 3%	6 8%

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FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	100 100%	67 67%	14 14%	8 8%	14 14%	8 8%	4 4%	19 19%
WEIGHTED TOTAL	107 100%	69* 65%	20** 19%	8** 7%	16** 15%	10** 9%	4** 4%	25** 23%
MUCH MORE LIKELY (5)	24 22%	16 23%	6 28%	2 20%	6 38%	1 7%	-	8 34%
A LITTLE MORE LIKELY (4)	49 46%	31 46%	10 50%	4 54%	6 34%	8 80%	3 72%	11 44%
IT WOULD MAKE NO DIFFERENCE (3)	22 21%	14 20%	3 13%	2 26%	4 22%	1 13%	1 28%	4 15%
A LITTLE LESS LIKELY (2)	7 7%	6 8%	1 4%	-	-	-	-	1 4%
DON'T KNOW	3 3%	1 2%	1 5%	-	1 6%	-	-	1 4%
CAN'T REMEMBER	2 2%	1 2%	-	-	-	-	-	-
MEAN SCORE	3.88	3.85	4.07	3.94	4.16	3.94	3.72	4.13
STD. DEVIATION	0.85	0.88	0.80	0.73	0.81	0.47	0.52	0.81
MORE LIKELY	73 69%	47 68%	16 78%	6 74%	12 72%	9 87%	3 72%	19 78%
LESS LIKELY	7 7%	6 8%	1 4%	-	-	-	-	1 4%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
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RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	100 100%	14 14%	24 24%	60 60%	42 42%	13 13%	45 45%	58 58%	34 34%	7 7%
WEIGHTED TOTAL	107 100% *	17** 16% **	27** 26% **	61* 57% *	50* 47% *	14** 13% **	42* 40% *	62* 58% *	39** 36% **	5** 5% **
MUCH MORE LIKELY (5)	24 22%	11 68%	5 20%	7 11%	9 19%	3 20%	12 27%	15 25%	8 20%	1 18%
A LITTLE MORE LIKELY (4)	49 46%	4 24%	14 52%	31 51%	22 43%	6 46%	21 50%	35 57%	11 29%	3 55%
IT WOULD MAKE NO DIFFERENCE (3)	22 21%	1 3%	6 22%	16 26%	16 31%	1 10%	5 12%	8 13%	13 33%	1 27%
A LITTLE LESS LIKELY (2)	7 7%	-	2 6%	4 7%	2 4%	3 25%	2 4%	1 2%	6 15%	-
DON'T KNOW	3 3%	1 4%	-	2 3%	-	-	3 6%	1 1%	1 3%	-
CAN'T REMEMBER	2 2%	-	-	2 3%	1 2%	-	* 1%	2 3%	-	-
MEAN SCORE	3.88	4.68	3.86	3.69	3.79	3.61	4.09	4.09	3.55	3.91
STD. DEVIATION	0.85	0.55	0.81	0.78	0.81	1.10	0.77	0.68	1.00	0.74
MORE LIKELY	73 69%	16 93%	20 72%	38 61%	31 62%	9 66%	33 77%	51 81%	19 49%	4 73%
LESS LIKELY	7 7%	-	2 6%	4 7%	2 4%	3 25%	2 4%	1 2%	6 15%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	100 100%	49 49%	51 51%	16 16%	22 22%	19 19%	28 28%	15 15%	22 22%	27 27%	21 21%	30 30%
WEIGHTED TOTAL	107 100%	54* 50%	53* 50%	16** 15%	26** 24%	21** 19%	33** 31%	11** 11%	33** 31%	30** 28%	22** 21%	21** 20%
MUCH MORE LIKELY (5)	23 22%	10 18%	14 26%	3 21%	5 20%	8 39%	5 15%	2 19%	12 35%	1 4%	6 25%	5 24%
A LITTLE MORE LIKELY (4)	53 50%	25 46%	28 53%	7 44%	10 38%	10 49%	21 63%	5 46%	13 38%	18 59%	11 52%	11 54%
IT WOULD MAKE NO DIFFERENCE (3)	20 19%	14 26%	6 11%	1 8%	8 31%	1 7%	7 22%	2 20%	7 21%	7 22%	4 16%	3 14%
A LITTLE LESS LIKELY (2)	7 7%	3 6%	4 8%	4 24%	1 4%	1 5%	-	1 10%	2 6%	3 10%	1 4%	1 5%
MUCH LESS LIKELY (1)	*	-	*	-	*	-	-	-	-	-	-	*
DON'T KNOW	2 2%	2 4%	-	-	2 7%	-	-	1 6%	-	2 6%	1 3%	-
CAN'T REMEMBER	*	-	*	*	-	-	-	-	-	-	-	*
MEAN SCORE	3.89	3.79	3.99	3.64	3.78	4.22	3.93	3.77	4.02	3.60	4.01	3.96
STD. DEVIATION	0.84	0.82	0.86	1.12	0.87	0.79	0.61	0.94	0.91	0.74	0.79	0.86
MORE LIKELY	77 72%	34 64%	42 80%	11 65%	15 58%	18 88%	26 78%	7 64%	24 73%	19 63%	17 77%	16 78%
LESS LIKELY	7 7%	3 6%	4 8%	4 24%	1 4%	1 5%	-	1 10%	2 6%	3 10%	1 4%	1 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
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	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	100 100%	53 53%	32 32%	15 15%	55 55%	37 37%	8 8%	92 92%	8 8%	32 32%	31 31%	37 37%
WEIGHTED TOTAL	107 100%	76* 71%	22** 21%	9** 8%	70* 65%	32* 30%	6** 5%	102* 96%	4** 4%	25** 24%	34** 32%	47** 44%
MUCH MORE LIKELY (5)	23 22%	17 23%	6 28%	- -	19 27%	5 15%	- -	23 22%	1 11%	4 16%	8 24%	11 23%
A LITTLE MORE LIKELY (4)	53 50%	38 50%	11 47%	5 54%	37 54%	13 41%	3 55%	51 50%	2 37%	12 46%	15 45%	26 55%
IT WOULD MAKE NO DIFFERENCE (3)	20 19%	14 19%	3 13%	3 33%	10 15%	8 26%	2 29%	19 18%	1 31%	4 18%	8 22%	8 17%
A LITTLE LESS LIKELY (2)	7 7%	4 5%	2 9%	1 13%	3 4%	3 11%	1 16%	7 7%	* 6%	4 16%	1 3%	2 4%
MUCH LESS LIKELY (1)	* -	- -	* 1%	- -	- -	* 1%	- -	* -	- -	* 1%	- -	- -
DON'T KNOW	2 2%	2 3%	- -	- -	1 1%	2 6%	- -	2 2%	1 14%	1 3%	2 5%	- -
CAN'T REMEMBER	* -	- -	* 2%	- -	- -	* 1%	- -	* -	- -	- -	- -	* 1%
MEAN SCORE	3.89	3.93	3.95	3.41	4.04	3.63	3.38	3.90	3.63	3.62	3.96	3.98
STD. DEVIATION	0.84	0.80	0.96	0.75	0.77	0.93	0.83	0.84	0.93	1.00	0.79	0.76
MORE LIKELY	77 72%	55 73%	17 76%	5 54%	56 80% E	18 56%	3 55%	74 73%	2 49%	16 63%	24 70%	37 78%
LESS LIKELY	7 7%	4 5%	2 10%	1 13%	3 4%	4 11%	1 16%	7 7%	* 6%	4 17%	1 3%	2 4%

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	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	100 100%	92 92%	1 1%	1 1%	-	1 1%	5 5%	-	11 11%	18 18%	18 18%	10 10%	32 32%
WEIGHTED TOTAL	107 100%	102* 95%	1** 1%	***	** 1%	***	3** 3%	** 1%	7** 6%	16** 15%	20** 19%	15** 14%	36** 34%
MUCH MORE LIKELY (5)	23 22%	23 22%	-	* 100%	-	-	1 15%	-	3 42%	-	-	7 51%	8 23%
A LITTLE MORE LIKELY (4)	53 50%	50 49%	1 100%	-	-	-	2 65%	-	3 43%	10 64%	15 73%	5 36%	17 48%
IT WOULD MAKE NO DIFFERENCE (3)	20 19%	19 19%	-	-	-	-	1 20%	-	1 11%	4 22%	3 15%	2 12%	9 25%
A LITTLE LESS LIKELY (2)	7 7%	7 7%	-	-	-	* 100%	-	-	* 4%	1 6%	2 9%	-	1 2%
MUCH LESS LIKELY (1)	* *	* *	-	-	-	-	-	-	-	* 1%	-	-	-
DON'T KNOW	2 2%	2 2%	-	-	-	-	-	-	-	1 7%	1 3%	-	1 2%
CAN'T REMEMBER	* *	* *	-	-	-	-	-	-	-	-	-	-	-
MEAN SCORE	3.89	3.89	4.00	5.00	-	2.00	3.95	-	4.23	3.60	3.66	4.39	3.93
STD. DEVIATION	0.84	0.85	-	-	-	-	0.70	-	0.87	0.69	0.66	0.72	0.77
MORE LIKELY	77 72%	72 71%	1 100%	* 100%	-	-	3 80%	-	6 85%	10 64%	15 73%	13 88%	26 71%
LESS LIKELY	7 7%	7 7%	-	-	-	* 100%	-	-	* 4%	1 7%	2 9%	-	1 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
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TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
100 100%	5 5%	9 9%	9 9%	6 6%	-	10 10%	6 6%	5 5%	8 8%	18 18%	23 23%	1 1%
107 100%	7** 6%	7** 6%	8** 7%	9** 9%	** -	12** 11%	7** 6%	8** 8%	8** 8%	16** 15%	22** 21%	2** 2%
23 22%	3 43%	1 13%	2 28%	2 17%	-	1 8%	5 71%	2 25%	1 13%	2 13%	3 15%	2 100%
53 50%	1 15%	4 65%	4 47%	8 83%	-	8 68%	2 22%	4 47%	4 42%	6 40%	13 56%	-
20 19%	3 42%	1 22%	1 14%	-	-	1 12%	* 7%	2 29%	2 21%	4 24%	5 21%	-
7 7%	-	-	1 11%	-	-	-	-	-	2 25%	2 13%	2 9%	-
* *	-	-	-	-	-	-	-	-	-	* 1%	-	-
2 2%	-	-	-	-	-	1 9%	-	-	-	1 8%	-	-
* *	-	-	-	-	-	* 3%	-	-	-	-	-	-
3.89	4.01	3.91	3.93	4.17	-	3.96	4.63	3.96	3.42	3.54	3.77	5.00
0.84	1.00	0.64	0.99	0.39	-	0.49	0.66	0.78	1.06	0.99	0.82	-
77 72%	4 58%	5 78%	6 75%	9 100%	-	9 76%	6 93%	6 71%	5 54%	9 53%	16 71%	2 100%
7 7%	-	-	1 11%	-	-	-	-	-	2 25%	2 15%	2 9%	-

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	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	100 100%	55 55%	44 44%	63 63%	36 36%	12 12%	8 8%	6 6%	26 26%	67 67%
WEIGHTED TOTAL	107 100%	59* 55%	47* 44%	68* 63%	38** 36%	12** 12%	13** 12%	5** 5%	30** 28%	69* 65%
MUCH MORE LIKELY (5)	23 22%	14 23%	10 20%	18 27%	5 14%	- -	6 47%	- -	6 20%	17 25%
A LITTLE MORE LIKELY (4)	53 50%	26 44%	27 57%	37 55%	16 41%	8 65%	6 46%	4 81%	18 60%	33 48%
IT WOULD MAKE NO DIFFERENCE (3)	20 19%	14 24%	6 13%	8 12%	12 32%	2 20%	1 7%	1 19%	4 14%	12 17%
A LITTLE LESS LIKELY (2)	7 7%	4 7%	3 6%	2 3%	4 11%	2 14%	- -	- -	2 6%	4 6%
MUCH LESS LIKELY (1)	* *	* *	- -	- -	* 1%	- -	- -	- -	- -	* *
DON'T KNOW	2 2%	1 1%	2 4%	2 3%	1 2%	- -	- -	- -	- -	2 2%
CAN'T REMEMBER	* *	* 1%	- -	* 1%	- -	- -	- -	- -	- -	- -
MEAN SCORE	3.89	3.84	3.95	4.09	3.58	3.51	4.40	3.81	3.94	3.94
STD. DEVIATION	0.84	0.89	0.79	0.73	0.89	0.77	0.64	0.44	0.77	0.85
MORE LIKELY	77 72%	39 67%	36 77%	56 82%	21 55%	8 65%	12 93%	4 81%	24 80%	51 74%
LESS LIKELY	7 7%	4 7%	3 6%	2 3%	4 11%	2 14%	- -	- -	2 6%	5 7%

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	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	100 100%	67 67%	14 14%	8 8%	14 14%	8 8%	4 4%	19 19%
WEIGHTED TOTAL	107 100%	69* 65%	20** 19%	8** 7%	16** 15%	10** 9%	4** 4%	25** 23%
MUCH MORE LIKELY (5)	23 22%	17 25%	3 17%	2 20%	6 38%	-	-	6 25%
A LITTLE MORE LIKELY (4)	53 50%	33 48%	14 67%	3 45%	7 46%	7 73%	2 55%	14 58%
IT WOULD MAKE NO DIFFERENCE (3)	20 19%	12 17%	1 7%	3 35%	2 10%	3 27%	2 45%	2 10%
A LITTLE LESS LIKELY (2)	7 7%	4 6%	2 9%	-	1 6%	-	-	2 7%
MUCH LESS LIKELY (1)	*	*	-	-	-	-	-	-
DON'T KNOW	2 2%	2 2%	-	-	-	-	-	-
CAN'T REMEMBER	*	-	-	-	-	-	-	-
MEAN SCORE	3.89	3.94	3.92	3.85	4.16	3.73	3.55	4.00
STD. DEVIATION	0.84	0.85	0.78	0.78	0.86	0.47	0.58	0.82
MORE LIKELY	77 72%	51 74%	17 84%	5 65%	14 84%	7 73%	2 55%	20 83%
LESS LIKELY	7 7%	5 7%	2 9%	-	1 6%	-	-	2 7%

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	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	100 100%	14 14%	24 24%	60 60%	42 42%	13 13%	45 45%	58 58%	34 34%	7 7%
WEIGHTED TOTAL	107 100% *	17** 16% **	27** 26% **	61* 57% *	50* 47% *	14** 13% **	42* 40% *	62* 58% *	39** 36% **	5** 5% **
MUCH MORE LIKELY (5)	23 22%	10 61%	4 13%	9 15%	13 26%	3 19%	8 19%	14 23%	8 20%	1 22%
A LITTLE MORE LIKELY (4)	53 50%	2 13%	21 77%	30 49%	25 50%	8 57%	20 47%	34 54%	16 42%	3 67%
IT WOULD MAKE NO DIFFERENCE (3)	20 19%	1 4%	2 9%	17 28%	10 21%	2 16%	7 17%	9 15%	11 28%	-
A LITTLE LESS LIKELY (2)	7 7%	3 18%	-	3 5%	1 2%	1 8%	5 12%	4 6%	3 7%	* 6%
MUCH LESS LIKELY (1)	* *	-	-	* *	-	-	* 1%	-	-	* 5%
DON'T KNOW	2 2%	1 4%	-	2 3%	1 1%	-	2 4%	1 1%	1 3%	-
CAN'T REMEMBER	* *	-	-	* 1%	-	-	* 1%	* 1%	-	-
MEAN SCORE	3.89	4.22	4.04	3.75	4.02	3.86	3.75	3.96	3.77	3.97
STD. DEVIATION	0.84	1.21	0.48	0.79	0.74	0.84	0.94	0.81	0.87	1.05
MORE LIKELY	77 72%	12 74%	25 91%	39 64%	38 76%	11 76%	28 65%	48 77%	24 62%	4 90%
LESS LIKELY	7 7%	3 18%	-	3 5%	1 2%	1 8%	5 12%	4 6%	3 7%	1 10%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q21 FOR EACH I'D LIKE YOU TO TELL ME WHETHER IT WOULD MAKE YOU ANY MORE OR LESS LIKELY TO CONSIDER
CHANGING YOUR MAIN ACCOUNT, KEEPING THE OLD ACCOUNT OPEN?
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH**

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	100 100%	49 49%	51 51%	16 16%	22 22%	19 19%	28 28%	15 15%	22 22%	27 27%	21 21%	30 30%
WEIGHTED TOTAL	107 100%	54* 50%	53* 50%	16** 15%	26** 24%	21** 19%	33** 31%	11** 11%	33** 31%	30** 28%	22** 21%	21** 20%
MUCH MORE LIKELY (5)	43 40%	16 31%	27 50%	3 21%	7 28%	11 51%	17 51%	5 46%	18 55%	10 34%	8 34%	7 33%
A LITTLE MORE LIKELY (4)	43 40%	23 43%	20 38%	7 41%	12 45%	8 38%	12 38%	5 40%	9 26%	13 42%	12 53%	10 47%
IT WOULD MAKE NO DIFFERENCE (3)	15 14%	13 23% B	3 5%	3 17%	5 20%	2 11%	4 11%	2 14%	6 19%	4 13%	2 9%	3 13%
A LITTLE LESS LIKELY (2)	2 2%	- -	2 4%	2 13%	- -	- -	- -	- -	- -	2 7%	- -	- -
MUCH LESS LIKELY (1)	1 1%	- -	1 2%	1 6%	* 1%	- -	- -	- -	- -	- -	- -	1 6%
DON'T KNOW	2 2%	2 3%	- -	- -	2 7%	- -	- -	- -	- -	1 4%	1 3%	- -
CAN'T REMEMBER	* -	- -	* 1%	* 2%	- -	- -	- -	- -	- -	- -	- -	* 2%
MEAN SCORE	4.19	4.08	4.31	3.60	4.06	4.40	4.40	4.33	4.36	4.07	4.26	4.03
STD. DEVIATION	0.84	0.75	0.92	1.18	0.79	0.70	0.69	0.73	0.80	0.90	0.63	1.02
MORE LIKELY	86 81%	40 73%	47 88%	10 62%	19 73%	18 89%	29 89%	10 86%	27 81%	23 76%	19 88%	17 79%
LESS LIKELY	3 3%	- -	3 6%	3 19%	* 1%	- -	- -	- -	- -	2 7%	- -	1 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	100 100%	53 53%	32 32%	15 15%	55 55%	37 37%	8 8%	92 92%	8 8%	32 32%	31 31%	37 37%
WEIGHTED TOTAL	107 100%	76* 71%	22** 21%	9** 8%	70* 65%	32* 30%	6** 5%	102* 96%	4** 4%	25** 24%	34** 32%	47** 44%
MUCH MORE LIKELY (5)	43 40%	32 42%	10 46%	1 10%	33 47% E	7 23%	3 57%	41 40%	2 41%	13 50%	10 30%	20 43%
A LITTLE MORE LIKELY (4)	43 40%	26 35%	11 48%	6 65%	26 37%	16 49%	1 26%	41 40%	2 44%	8 30%	18 53%	17 36%
IT WOULD MAKE NO DIFFERENCE (3)	15 14%	12 16%	1 3%	2 25%	11 16%	3 11%	1 16%	15 14%	1 15%	2 7%	4 11%	10 20%
A LITTLE LESS LIKELY (2)	2 2%	2 3%	-	-	-	2 7%	-	2 2%	-	2 8%	-	-
MUCH LESS LIKELY (1)	1 1%	1 1%	*	-	-	1 4%	-	1 1%	-	1 5%	-	-
DON'T KNOW	2 2%	2 2%	-	-	-	2 6%	-	2 2%	-	-	2 5%	-
CAN'T REMEMBER	*	-	*	-	-	*	-	*	-	-	-	*
		-	2%	-	-	1%	-	-	-	-	-	1%
MEAN SCORE	4.19	4.17	4.40	3.85	4.31	3.87	4.41	4.19	4.26	4.12	4.20	4.23
STD. DEVIATION	0.84	0.90	0.67	0.61	0.73	1.01	0.83	0.85	0.80	1.17	0.64	0.77
MORE LIKELY	86 81%	59 77%	21 94%	7 75%	59 84%	23 72%	5 84%	82 80%	4 85%	20 80%	28 83%	37 79%
LESS LIKELY	3 3%	3 4%	*	-	-	3 10% D	-	3 3%	-	3 13%	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	100 100%	92 92%	1 1%	1 1%	-	1 1%	5 5%	-	11 11%	18 18%	18 18%	10 10%	32 32%
WEIGHTED TOTAL	107 100%	102* 95%	1** 1% ..	***	..** ..	***	3** 3%**	7** 6%	16** 15% 19%	20** 19%	15** 14%	36** 34%
MUCH MORE LIKELY (5)	43 40%	42 42%	-	* 100%	-	-	1 15%	-	3 42%	1 9%	11 56%	9 62%	14 38%
A LITTLE MORE LIKELY (4)	43 40%	40 40%	-	-	-	* 100%	2 65%	-	3 47%	12 72%	6 31%	2 15%	15 42%
IT WOULD MAKE NO DIFFERENCE (3)	15 14%	13 13%	1 100%	-	-	-	1 20%	-	1 11%	2 12%	3 13%	3 22%	7 18%
A LITTLE LESS LIKELY (2)	2 2%	2 2%	-	-	-	-	-	-	-	-	-	-	-
MUCH LESS LIKELY (1)	1 1%	1 1%	-	-	-	-	-	-	-	* 1%	-	-	-
DON'T KNOW	2 2%	2 2%	-	-	-	-	-	-	-	1 7%	-	-	1 2%
CAN'T REMEMBER	*	*	-	-	-	-	-	-	-	-	-	-	-
MEAN SCORE	4.19	4.21	3.00	5.00	-	4.00	3.95	-	4.31	3.92	4.43	4.40	4.20
STD. DEVIATION	0.84	0.84	-	-	-	-	0.70	-	0.71	0.61	0.73	0.86	0.74
MORE LIKELY	86 81%	83 81%	-	* 100%	-	* 100%	3 80%	-	6 89%	13 80%	18 87%	11 78%	29 80%
LESS LIKELY	3 3%	3 3%	-	-	-	-	-	-	-	* 1%	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
100 100%	5 5%	9 9%	9 9%	6 6%	-	10 10%	6 6%	5 5%	8 8%	18 18%	23 23%	1 1%
107 100%	7** 6%	7** 6%	8** 7%	9** 9%	-** -	12** 11%	7** 6%	8** 8%	8** 8%	16** 15%	22** 21%	2** 2%
43 40%	3 43%	3 44%	3 34%	5 56%	-	1 8%	5 71%	4 51%	3 31%	7 44%	8 35%	2 100%
43 40%	4 57%	3 44%	3 41%	4 44%	-	9 71%	* 7%	2 21%	2 22%	6 39%	10 45%	-
15 14%	-	1 11%	2 25%	-	-	1 9%	2 22%	2 29%	1 11%	2 12%	5 21%	-
2 2%	-	-	-	-	-	-	-	-	2 25%	-	-	-
1 1%	-	-	-	-	-	-	-	-	1 11%	* 1%	-	-
2 2%	-	-	-	-	-	1 9%	-	-	-	1 4%	-	-
* -	-	-	-	-	-	* 3%	-	-	-	-	-	-
4.19	4.43	4.33	4.10	4.56	-	3.98	4.48	4.22	3.37	4.29	4.14	5.00
0.84	0.54	0.73	0.82	0.52	-	0.46	0.90	0.92	1.52	0.82	0.75	-
86 81%	7 100%	6 89%	6 75%	9 100%	-	9 79%	5 78%	6 71%	4 53%	13 82%	18 79%	2 100%
3 3%	-	-	-	-	-	-	-	-	3 36%	* 1%	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	100 100%	55 55%	44 44%	63 63%	36 36%	12 12%	8 8%	6 6%	26 26%	67 67%
WEIGHTED TOTAL	107 100%	59* 55%	47* 44%	68* 63%	38** 36%	12** 12%	13** 12%	5** 5%	30** 28%	69* 65%
MUCH MORE LIKELY (5)	43 40%	20 33%	24 50%	35 52%	8 21%	3 26%	9 67%	3 59%	15 49%	27 40%
A LITTLE MORE LIKELY (4)	43 40%	31 52% B	12 26%	24 35%	19 51%	5 44%	4 33%	2 37%	12 38%	29 42%
IT WOULD MAKE NO DIFFERENCE (3)	15 14%	8 14%	7 15%	8 11%	7 18%	4 29%	-	* 4%	4 13%	8 12%
A LITTLE LESS LIKELY (2)	2 2%	-	2 4%	-	2 5%	-	-	-	-	2 3%
MUCH LESS LIKELY (1)	1 1%	*	1 2%	-	1 3%	-	-	-	-	1 2%
DON'T KNOW	2 2%	-	2 4%	1 2%	2 5%	-	-	-	-	1 2%
CAN'T REMEMBER	*	* 1%	-	* 1%	-	-	-	-	-	-
MEAN SCORE	4.19	4.19	4.20	4.42	3.83	3.97	4.67	4.54	4.37	4.17
STD. DEVIATION	0.84	0.69	1.01	0.69	0.95	0.78	0.49	0.65	0.71	0.89
MORE LIKELY	86 81%	50 85%	35 75%	59 87%	28 72%	9 71%	13 100%	5 96%	27 87%	56 82%
LESS LIKELY	3 3%	*	3 6%	-	3 9%	-	-	-	-	3 5%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	100 100%	67 67%	14 14%	8 8%	14 14%	8 8%	4 4%	19 19%
WEIGHTED TOTAL	107 100%	69* 65%	20** 19%	8** 7%	16** 15%	10** 9%	4** 4%	25** 23%
MUCH MORE LIKELY (5)	43 40%	27 40%	11 55%	3 35%	9 58%	4 40%	1 28%	14 56%
A LITTLE MORE LIKELY (4)	43 40%	29 42%	7 33%	4 51%	5 32%	5 47%	2 44%	8 33%
IT WOULD MAKE NO DIFFERENCE (3)	15 14%	8 12%	3 12%	1 14%	2 10%	1 13%	1 28%	3 10%
A LITTLE LESS LIKELY (2)	2 2%	2 3%	-	-	-	-	-	-
MUCH LESS LIKELY (1)	1 1%	1 2%	-	-	-	-	-	-
DON'T KNOW	2 2%	1 2%	-	-	-	-	-	-
CAN'T REMEMBER	*	-	-	-	-	-	-	-
MEAN SCORE	4.19	4.17	4.42	4.20	4.47	4.27	4.00	4.46
STD. DEVIATION	0.84	0.89	0.72	0.72	0.70	0.71	0.86	0.69
MORE LIKELY	86 81%	56 82%	18 88%	7 86%	14 90%	9 87%	3 72%	22 90%
LESS LIKELY	3 3%	3 5%	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
100 100%	14 14%	24 24%	60 60%	42 42%	13 13%	45 45%	58 58%	34 34%	7 7%
107 100%	17** 16%	27** 26%	61* 57%	50* 47%	14** 13%	42* 40%	62* 58%	39** 36%	5** 5%
43 40%	13 79%	8 31%	21 34%	25 49%	3 24%	15 35%	28 45%	14 37%	1 22%
43 40%	1 4%	15 55%	26 43%	15 30%	9 60%	19 46%	25 41%	15 39%	3 54%
15 14%	-	4 14%	11 19%	10 21%	2 16%	3 6%	7 11%	9 22%	-
2 2%	2 13%	-	-	-	-	2 5%	2 3%	-	-
1 1%	-	-	1 2%	-	-	1 3%	-	-	1 24%
2 2%	1 4%	-	1 2%	-	-	2 4%	-	1 3%	-
*	-	-	* 1%	-	-	* 1%	* 1%	-	-
4.19	4.56	4.17	4.10	4.29	4.08	4.11	4.27	4.15	3.49
0.84	1.05	0.66	0.85	0.79	0.65	0.96	0.79	0.77	1.64
86 81%	14 83%	23 86%	47 77%	40 79%	12 84%	34 81%	53 85%	29 75%	4 76%
3 3%	2 13%	-	1 2%	-	-	3 8%	2 3%	-	1 24%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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Q21 - SUMMARY

BASE : ALL WHO ARE MORE LIKELY TO SWITCH WHEN INFORMED OF PARTIAL SWITCH

	STATEMENTS				
	THE ABILITY TO CHOOSE THE SWITCH DATE	THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH
UNWEIGHTED TOTAL	100	100	100	100	100
WEIGHTED TOTAL	107	107	107	107	107
MUCH MORE LIKELY (5)	24 22%	27 25%	24 22%	23 22%	43 40%
A LITTLE MORE LIKELY (4)	58 54%	46 43%	49 46%	53 50%	43 40%
IT WOULD MAKE NO DIFFERENCE (3)	18 17%	23 21%	22 21%	20 19%	15 14%
A LITTLE LESS LIKELY (2)	4 4%	3 3%	7 7%	7 7%	2 2%
MUCH LESS LIKELY (1)	3 2%	2 2%	-	*	1 1%
DON'T KNOW	1 1%	4 4%	3 3%	2 2%	2 2%
CAN'T REMEMBER	*	*	2 2%	*	*
MEAN SCORE	3.91	3.90	3.88	3.89	4.19
STD. DEVIATION	0.87	0.92	0.85	0.84	0.84
MORE LIKELY	81 76%	74 69%	73 69%	77 72%	86 81%
LESS LIKELY	7 6%	6 6%	7 7%	7 7%	3 3%



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	73 100%	34 47%	39 53%	10 14%	15 21%	16 22%	21 29%	11 15%	16 22%	20 27%	16 22%	21 29%
WEIGHTED TOTAL	77 100%	36** 46%	42** 54%	10** 13%	17** 21%	19** 24%	24** 31%	9** 11%	22** 29%	22** 29%	17** 23%	16** 20%
THE ABILITY TO CHOOSE THE SWITCH DATE	9 11%	6 16%	3 7%	2 17%	* 2%	4 21%	2 8%	1 13%	- -	5 20%	1 6%	3 20%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	12 16%	6 17%	6 15%	1 13%	4 21%	- -	7 29%	1 7%	4 19%	5 23%	2 11%	1 8%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	12 15%	4 11%	8 18%	1 14%	3 16%	2 10%	5 20%	1 13%	3 12%	3 15%	2 14%	3 19%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	13 16%	5 15%	7 18%	1 10%	3 19%	4 19%	2 7%	3 38%	4 20%	1 5%	4 21%	4 22%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	32 42%	14 41%	18 43%	5 47%	7 42%	9 50%	9 37%	3 29%	11 50%	8 37%	8 48%	5 30%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVRCD/SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	73 100%	36 49%	27 37%	10 14%	41 56%	27 37%	5 7%	66 90%	7 10%	21 29%	22 30%	30 41%
WEIGHTED TOTAL	77 100%	52* 67%	20** 25%	6** 7%	51* 66%	23** 30%	4** 5%	74* 95%	4** 5%	14** 18%	26** 33%	37** 48%
THE ABILITY TO CHOOSE THE SWITCH DATE	9 11%	2 3%	5 24%	2 43%	5 9%	3 13%	1 29%	8 10%	1 28%	2 16%	3 11%	3 9%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	12 16%	10 20%	1 6%	1 11%	10 20%	2 10%	-	12 16%	1 13%	1 9%	5 21%	6 15%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	12 15%	7 14%	3 18%	1 20%	7 13%	4 17%	1 29%	11 14%	1 26%	3 21%	3 13%	5 14%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	13 16%	10 19%	1 8%	1 20%	11 21%	2 9%	-	13 17%	-	1 8%	4 16%	7 20%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	32 42%	23 45%	9 44%	* 6%	19 37%	12 51%	2 42%	31 42%	1 32%	7 46%	10 39%	16 42%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)	
UNWEIGHTED TOTAL	73 100%	67 92%	- -	1 1%	- -	1 1%	4 5%	- -	11 15%	11 15%	12 16%	8 11%	23 32%
WEIGHTED TOTAL	77 100%	74* 96%	..** ..	***** ..	*** ..	3** 4%	..** ..	7** 9%	10** 14%	13** 17%	11** 14%	26** 34%
THE ABILITY TO CHOOSE THE SWITCH DATE	9 11%	8 10%	- -	- -	- -	- -	1 39%	- -	2 28%	1 10%	- -	3 27%	2 7%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	12 16%	12 16%	- -	- -	- -	- -	1 19%	- -	1 8%	- -	5 36%	4 34%	2 9%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	12 15%	11 15%	- -	- -	- -	* 100%	- -	- -	1 19%	3 29%	3 21%	- -	3 13%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	13 16%	11 15%	- -	- -	- -	- -	1 42%	- -	1 22%	3 31%	- -	- -	5 18%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	32 42%	32 43%	- -	* 100%	- -	- -	- -	- -	2 24%	3 30%	6 43%	4 38%	14 54%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	73 100%	5 7%	7 10%	6 8%	6 8%	- -	6 8%	6 8%	2 3%	4 5%	11 15%	19 26%	1 1%
WEIGHTED TOTAL	77 100%	7** 9%	5** 7%	5** 7%	9** 12%	-** -	8** 11%	7** 9%	4** 5%	4** 5%	10** 13%	16** 21%	2** 2%
THE ABILITY TO CHOOSE THE SWITCH DATE	9 11%	- -	* 5%	1 21%	2 25%	- -	- -	2 22%	- -	1 16%	* 3%	2 15%	- -
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	12 16%	- -	1 10%	2 36%	3 28%	- -	2 18%	2 28%	- -	- -	- -	4 24%	- -
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	12 15%	1 9%	1 13%	1 21%	1 12%	- -	- -	* 7%	2 46%	- -	4 37%	2 12%	- -
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	13 16%	1 15%	2 30%	1 21%	2 23%	- -	3 36%	* 7%	- -	- -	2 20%	1 7%	- -
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	32 42%	5 77%	2 42%	- -	1 12%	- -	4 45%	2 35%	2 54%	3 84%	4 40%	7 42%	2 100%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVERDRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	73 100%	42 58%	30 41%	49 67%	24 33%	8 11%	8 11%	4 5%	20 27%	50 68%
WEIGHTED TOTAL	77 100%	46* 59%	31** 40%	53* 68%	25** 32%	9** 11%	13** 17%	3** 3%	24** 32%	51* 66%
THE ABILITY TO CHOOSE THE SWITCH DATE	9 11%	3 7%	6 18%	5 10%	3 13%	1 8%	2 14%	* 10%	3 12%	6 11%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	12 16%	7 15%	5 17%	10 19%	2 9%	3 35%	3 20%	- -	6 24%	7 13%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	12 15%	8 17%	4 12%	8 15%	4 15%	1 8%	- -	1 28%	1 6%	9 18%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	13 16%	6 12%	7 22%	8 16%	4 17%	- -	4 27%	- -	4 14%	9 18%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	32 42%	22 48%	9 30%	21 40%	12 46%	4 48%	5 38%	2 62%	11 44%	20 40%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	73 100%	50 68%	10 14%	7 10%	12 16%	5 7%	3 4%	15 21%
WEIGHTED TOTAL	77 100%	51* 66%	16** 20%	7** 9%	15** 19%	7** 9%	3** 4%	20** 26%
THE ABILITY TO CHOOSE THE SWITCH DATE	9 11%	6 11%	1 5%	2 28%	3 20%	- -	- -	3 14%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	12 16%	7 13%	5 32%	- -	5 35%	- -	- -	5 25%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	12 15%	9 18%	1 9%	- -	1 5%	1 11%	- -	1 7%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	13 16%	9 18%	4 22%	- -	* 3%	3 46%	- -	4 18%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	32 42%	20 40%	5 32%	5 72%	5 37%	3 43%	3 100%	7 35%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q22 WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL WHO RATE EQUALLY MORE THAN ONE CHANGE

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
73 100%	11 15%	20 27%	40 55%	31 42%	10 14%	32 44%	47 64%	21 29%	5 7%
77 100%	13** 17%	25** 32%	38* 49%	35** 45%	11** 15%	31** 41%	49* 63%	25** 32%	4** 5%
9 11%	2 18%	4 14%	3 7%	6 17%	- -	3 9%	5 11%	3 13%	* 8%
12 16%	2 15%	4 15%	6 16%	9 26%	2 19%	1 4%	6 13%	6 25%	- -
12 15%	2 16%	3 11%	7 18%	5 15%	2 15%	5 15%	6 11%	5 20%	1 31%
13 16%	- -	8 34%	4 11%	3 8%	7 61%	3 10%	7 14%	4 15%	2 61%
32 42%	7 52%	7 26%	18 47%	12 35%	1 5%	20 63%	25 52%	7 28%	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	89 100%	42 47%	47 53%	14 16%	18 20%	18 20%	26 29%	13 15%	20 22%	25 28%	19 21%	25 28%
WEIGHTED TOTAL	96 100%	46* 48%	50* 52%	15** 16%	20** 21%	20** 21%	31** 32%	10** 11%	29** 30%	29** 30%	21** 21%	18** 19%
THE ABILITY TO CHOOSE THE SWITCH DATE	11 11%	8 17%	3 6%	3 18%	1 7%	4 19%	2 6%	1 10%	- -	6 19%	2 10%	3 18%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	15 16%	8 17%	7 15%	2 14%	4 19%	- -	9 28%	1 6%	6 20%	5 18%	2 9%	2 13%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	14 14%	4 9%	10 19%	3 23%	3 13%	2 9%	5 15%	1 11%	3 9%	6 19%	2 12%	3 17%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	14 14%	6 14%	7 15%	2 14%	3 16%	4 18%	2 5%	3 31%	4 15%	1 4%	5 24%	4 20%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	43 44%	20 43%	23 45%	5 30%	9 46%	11 54%	14 45%	4 41%	16 56%	11 40%	9 45%	6 32%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
	WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
89 100%	46 52%	31 35%	12 13%	51 57%	32 36%	6 7%	82 92%	7 8%	29 33%	27 30%	33 37%
96 100%	67* 70%	22** 23%	7** 8%	64* 66%	28** 29%	5** 5%	92* 96%	4** 4%	24** 25%	31** 32%	42** 44%
11 11%	4 6%	5 22%	2 33%	6 9%	4 15%	1 23%	10 11%	1 28%	2 10%	5 17%	3 8%
15 16%	13 20%	1 7%	1 9%	12 19%	3 12%	- -	15 16%	1 13%	2 10%	5 18%	7 18%
14 14%	9 14%	3 16%	1 15%	7 10%	6 22%	1 23%	13 14%	1 26%	5 22%	3 11%	5 12%
14 14%	11 17%	1 7%	1 16%	12 18%	2 8%	- -	14 15%	- -	1 5%	5 17%	7 18%
43 44%	30 45%	11 49%	2 28%	28 44%	12 44%	2 53%	41 45%	1 32%	13 53%	11 37%	19 45%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)				
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	89 100%	82 92%	1 1%	1 1%	- -	1 1%	4 4%	- -	11 12%	17 19%	15 17%	10 11%	26 29%
WEIGHTED TOTAL	96 100%	92* 95%	1** 1% ..	*** ..	-** ..	*** ..	3** 3% ..	-** ..	7** 7% ..	15** 16% ..	18** 19% ..	15** 15% ..	29** 30% ..
THE ABILITY TO CHOOSE THE SWITCH DATE	11 11%	10 11%	- -	- -	- -	- -	1 39%	- -	2 28%	3 21%	- -	3 21%	2 6%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	15 16%	15 16%	- -	- -	- -	- -	1 19%	- -	1 8%	* 1%	5 26%	6 39%	2 8%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	14 14%	13 15%	- -	- -	- -	* 100%	- -	- -	1 19%	3 20%	3 15%	- -	3 11%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	14 14%	11 12%	1 100%	- -	- -	- -	1 42%	- -	1 22%	4 29%	- -	- -	5 16%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	43 44%	42 46%	- -	* 100%	- -	- -	- -	- -	2 24%	5 30%	11 59%	6 40%	17 58%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
89 100%	5 6%	8 9%	7 8%	6 7%	- -	9 10%	6 7%	4 4%	7 8%	14 16%	22 25%	1 1%
96 100%	7** 7%	6** 6%	6** 6%	9** 10%	-** -	12** 12%	7** 7%	8** 8%	8** 8%	14** 14%	19** 20%	2** 2%
11 11%	- -	* 4%	1 20%	2 25%	- -	2 19%	2 22%	- -	1 8%	* 2%	2 13%	- -
15 16%	- -	1 9%	2 33%	3 28%	- -	2 13%	2 28%	2 22%	1 13%	* 2%	4 20%	- -
14 14%	1 9%	1 12%	1 19%	1 12%	- -	- -	* 7%	2 22%	2 28%	4 28%	2 10%	- -
14 14%	1 15%	2 27%	1 19%	2 23%	- -	4 36%	* 7%	- -	- -	2 15%	1 6%	- -
43 44%	5 77%	3 47%	* 8%	1 12%	- -	4 33%	2 35%	4 55%	4 52%	7 52%	10 52%	2 100%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	89 100%	49 55%	39 44%	59 66%	30 34%	9 10%	8 9%	5 6%	22 25%	63 71%
WEIGHTED TOTAL	96 100%	54* 56%	42** 43%	65* 68%	31** 32%	9** 10%	13** 14%	5** 5%	27** 28%	66* 68%
THE ABILITY TO CHOOSE THE SWITCH DATE	11 11%	4 8%	7 16%	7 10%	4 14%	1 8%	2 14%	* 5%	3 10%	8 12%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	15 16%	9 17%	6 15%	12 18%	3 11%	3 33%	3 20%	- -	6 21%	9 14%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	14 14%	8 14%	6 14%	8 12%	6 19%	1 8%	- -	1 15%	1 5%	11 17%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	14 14%	7 13%	7 17%	9 14%	4 14%	- -	4 27%	- -	4 13%	10 15%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	43 44%	26 48%	16 38%	30 45%	13 42%	5 51%	5 38%	4 80%	14 50%	27 41%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	89 100%	63 71%	12 13%	7 8%	13 15%	6 7%	3 3%	17 19%
WEIGHTED TOTAL	96 100%	66* 68%	19** 19%	7** 7%	15** 16%	9** 9%	3** 3%	23** 24%
THE ABILITY TO CHOOSE THE SWITCH DATE	11 11%	8 12%	1 4%	2 28%	3 19%	- -	- -	3 13%
THE SWITCHING PROCESS TAKES NO LONGER THAN 7 WORKING DAYS	15 16%	9 14%	5 27%	- -	5 33%	- -	- -	5 22%
RE-DIRECTION OF ANY PAYMENTS ACCIDENTALLY MADE TO THE OLD ACCOUNT	14 14%	11 17%	1 8%	- -	1 5%	1 8%	- -	1 6%
BANK TO AUTOMATICALLY TRANSFER THE BALANCE TO THE NEW ACCOUNT ON THE DAY OF SWITCH	14 14%	10 15%	4 19%	- -	* 3%	3 34%	- -	4 15%
GUARANTEE THAT THE BANK WILL REFUND ANY CHARGES OR INTEREST LOST IF ANYTHING GOES WRONG WITH THE SWITCH	43 44%	27 41%	8 42%	5 72%	6 40%	5 58%	3 100%	10 43%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q21/Q22 SUMMARY WHICH OF THESE CHANGES ARE MOST LIKELY TO ENCOURAGE YOU TO CHANGE YOUR ACCOUNT?

BASE : ALL LIKELY TO CHANGE ACCOUNT

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
89 100%	13 15%	21 24%	53 60%	37 42%	12 13%	40 45%	56 63%	26 29%	7 8%
96 100%	16** 17%	26** 27%	53* 55%	44** 46%	13** 14%	39** 40%	61* 63%	30** 32%	5** 5%
11 11%	2 14%	4 14%	5 9%	6 13%	1 8%	4 10%	6 10%	4 14%	* 6%
15 16%	2 12%	4 15%	9 17%	11 24%	2 16%	2 6%	8 13%	6 20%	1 24%
14 14%	4 26%	3 10%	7 13%	5 12%	2 13%	7 18%	8 13%	5 16%	1 24%
14 14%	- -	8 32%	5 10%	4 9%	7 52%	3 8%	8 13%	4 12%	2 46%
43 44%	8 48%	7 29%	27 50%	19 42%	1 10%	22 58%	31 51%	12 38%	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q23 THE NEXT FEW QUESTIONS ARE ABOUT OVERDRAFTS. DO YOU HAVE AN AUTHORISED OVERDRAFT ON YOUR
CURRENT ACCOUNT - THAT IS AN AGREEMENT THAT YOU ARE ALLOWED TO GO UP TO A CERTAIN AMOUNT OVERDRAWN?**

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	740 42%	373 43%	366 40%	70 29%	95 32%	122 42% CD	276 49% CD	177 47% CD	259 61% IJK	232 46% JK	144 37% K	104 23%
NO	914 52%	437 50%	477 53%	159 65% EFG	189 63% EFG	147 51%	244 43%	175 47%	137 32%	241 48% H	218 56% H	317 69% HIJ
DON'T KNOW/CAN'T REMEMBER	79 4%	39 4%	40 4%	14 6%	11 4%	9 3%	29 5%	15 4%	21 5%	15 3%	16 4%	27 6%
REFUSED	41 2%	19 2%	22 2%	1 1%	6 2%	13 4% C	16 3%	6 2%	10 2%	11 2%	8 2%	12 3%

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**PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.**



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q23 THE NEXT FEW QUESTIONS ARE ABOUT OVERDRAFTS. DO YOU HAVE AN AUTHORISED OVERDRAFT ON YOUR CURRENT ACCOUNT - THAT IS AN AGREEMENT THAT YOU ARE ALLOWED TO GO UP TO A CERTAIN AMOUNT OVERDRAWN?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVRCD/SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	740 42%	469 44% B	66 24%	205 47% B	494 47% E	140 30%	105 43% E	687 44% H	53 23%	251 40%	225 41%	264 45%
NO	914 52%	526 49%	188 68% AC	200 46%	491 46%	297 64% DF	126 52%	758 49%	156 69% G	322 51%	301 55%	290 49%
DON'T KNOW/CAN'T REMEMBER	79 4%	43 4%	17 6%	19 4%	46 4%	25 5%	8 3%	66 4%	13 6%	41 7% J	14 2%	24 4%
REFUSED	41 2%	26 2%	6 2%	9 2%	31 3%	6 1%	4 2%	37 2%	4 2%	18 3%	12 2%	11 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
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**Q23 THE NEXT FEW QUESTIONS ARE ABOUT OVERDRAFTS. DO YOU HAVE AN AUTHORISED OVERDRAFT ON YOUR
CURRENT ACCOUNT - THAT IS AN AGREEMENT THAT YOU ARE ALLOWED TO GO UP TO A CERTAIN AMOUNT OVERDRAWN?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
1773 100%	1514 85%	26** 1% ** * **	5**	12** 1% **	23** 1% **	195 11%	-** -	111 6%	236 13%	342 19%	233 13%	673 38%
740 42%	663 44% F	11 43%	3 56%	7 61%	6 26%	50 25%	- -	28 25%	90 38% H	178 52% HIL	167 72% HIJL	227 34%
914 52%	754 50%	13 51%	2 44%	3 24%	13 60%	129 66% A	- -	79 72% IJ KL	129 55% K	156 46% K	63 27%	372 55% JK
79 4%	61 4%	* 2%	- -	2 14%	2 7%	14 7%	- -	2 1%	14 6% K	8 2%	2 1%	41 6% HJK
41 2%	36 2%	1 5%	- -	- -	2 7%	3 1%	- -	1 1%	3 1%	1 *	1 1%	33 5% LJK

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OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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CURRENT ACCOUNT - THAT IS AN AGREEMENT THAT YOU ARE ALLOWED TO GO UP TO A CERTAIN AMOUNT OVERDRAWN?**

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
740 42%	40 33% J	33 46% FJ	95 49% AFJ	57 38% J	9 29%	37 27%	76 55% AD FJ	59 66% ABCD FJL	75 42% FJ	48 20%	134 52% AD FJ	76 47% FJ
914 52%	79 65% BC GHKL	32 45%	92 47% H	80 54% HK	19 61%	90 67% BC GHKL	58 41%	28 31%	91 51% HK	169 69% BC DGHKL	99 38%	78 48% H
79 4%	2 2%	6 9% AK	7 4%	9 6%	1 3%	7 6%	3 2%	3 3%	9 5%	18 7% AK	6 2%	7 4%
41 2%	1 1%	* 1%	1 1%	4 2%	2 8%	- -	2 1%	1 1%	2 1%	9 4%	19 7% ACF GHIL	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UNAUTHORISED ONLY (F)	AUTHORISED AND UNAUTHORISED (G)	ANY TYPE OF OVERDRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	740 42%	444 42%	281 43%	384 56% D	346 33%	194 100% FHI	- -	61 100% FHI	260 82% FI	462 34% F
NO	914 52%	562 53%	324 50%	273 40% C	626 60% C	- -	53 100% EGHI	- -	53 17% EG	849 62% EGH
DON'T KNOW/CAN'T REMEMBER	79 4%	43 4%	33 5%	26 4%	49 5%	- -	- -	- -	5 1%	59 4% E
REFUSED	41 2%	14 1%	15 2%	7 1%	26 3%	- -	- -	- -	- -	6 *

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



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BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	740 42%	462 34%	125 76% A	106 90% AB	106 72%	117 92% E	61 99% J	169 76%
NO	914 52%	849 62% BC	37 23% C	11 10%	42 28% F	8 6%	1 1%	49 22% I
DON'T KNOW/CAN'T REMEMBER	79 4%	59 4%	3 2%	-	-	3 2%	-	3 1%
REFUSED	41 2%	6 *	-	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
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Q23 THE NEXT FEW QUESTIONS ARE ABOUT OVERDRAFTS. DO YOU HAVE AN AUTHORISED OVERDRAFT ON YOUR CURRENT ACCOUNT - THAT IS AN AGREEMENT THAT YOU ARE ALLOWED TO GO UP TO A CERTAIN AMOUNT OVERDRAWN?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
YES	740 42%	29 36%	84 35%	621 44% L	406 53% P	65 48% P	268 31%	133 50% S	523 44% S	71 28%
NO	914 52%	44 54%	136 57%	721 51%	318 42%	65 48%	531 61% NO	116 44%	597 50%	166 66% QR
DON'T KNOW/CAN'T REMEMBER	79 4%	7 8%	12 5%	55 4%	23 3%	3 2%	53 6% N	14 5%	43 4%	11 4%
REFUSED	41 2%	1 1%	7 3%	23 2%	16 2%	4 3%	22 2%	2 1%	26 2%	4 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	1746 100%	836 48%	910 52%	231 13%	310 18%	268 15%	499 29%	438 25%	245 14%	421 24%	362 21%	718 41%
WEIGHTED TOTAL	1773 100%	869 49%	905 51%	244 14%	301 17%	290 16%	565 32%	374 21%	427 24%	499 28%	387 22%	461 26%
YES	317 18%	166 19%	152 17%	65 27% FG	60 20% G	71 25% G	102 18% G	18 5%	76 18%	106 21% K	80 21% K	55 12%
NO	1376 78%	669 77%	707 78%	170 70%	234 78%	202 70%	430 76%	339 91% CDE F	326 76%	375 75%	295 76%	380 83% IJ
CAN'T REMEMBER	39 2%	15 2%	24 3%	6 2%	2 1%	6 2%	15 3%	11 3%	15 4%	7 1%	4 1%	14 3%
REFUSED	41 2%	19 2%	22 2%	2 1%	6 2%	11 4%	16 3%	6 2%	9 2%	12 2%	8 2%	12 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	1746 100%	803 46%	433 25%	510 29%	930 53%	511 29%	305 17%	1446 83%	300 17%	703 40%	506 29%	537 31%
WEIGHTED TOTAL	1773 100%	1064 60%	277 16%	433 24%	1062 60%	468 26%	243 14%	1548 87%	225 13%	632 36%	552 31%	590 33%
YES	317 18%	244 23% C	53 19% C	20 5%	197 19% F	93 20% F	27 11%	295 19% H	22 10%	79 13%	88 16%	149 25% J
NO	1376 78%	772 73%	212 77%	392 91% AB	806 76%	360 77%	210 86% DE	1179 76%	197 88% G	517 82% K	442 80% K	417 71%
CAN'T REMEMBER	39 2%	22 2%	7 2%	11 2%	28 3%	9 2%	3 1%	37 2%	2 1%	19 3%	10 2%	10 2%
REFUSED	41 2%	26 2%	5 2%	10 2%	32 3%	6 1%	3 1%	37 2%	4 2%	16 2%	12 2%	13 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED.



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	1746 100%	1411 81%	33 2%	5 *	9 1%	33 2%	255 15%	- -	175 10%	285 16%	295 17%	160 9%	689 39%
WEIGHTED TOTAL	1773 100%	1514 85%	26** 1% ** . **	5**	12** 1% ..	23** 1% ..	195 11%	-** ..	111 6%	236 13%	342 19%	233 13%	673 38%
YES	317 18%	304 20% F	- -	1 28%	1 5%	- -	11 6%	- -	16 14%	39 17%	73 21% L	55 24% L	102 15%
NO	1376 78%	1139 75%	24 95%	3 72%	11 95%	22 97%	176 90% A	- -	93 84% L	185 79%	266 78%	177 76%	514 76%
CAN'T REMEMBER	39 2%	33 2%	1 3%	- -	- -	- -	6 3%	- -	* -	8 4% JK	3 1%	- -	25 4% JK
REFUSED	41 2%	38 2%	1 2%	- -	- -	1 3%	2 1%	- -	1 1%	3 1%	- -	1 1%	32 5% LJK

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
1746 100%	118 7%	91 5%	229 13%	99 6%	25 1%	122 7%	137 8%	91 5%	170 10%	296 17%	218 12%	150 9%
1773 100%	122* 7%	72* 4%	195 11%	150* 8%	31** 2%	134* 8%	139 8%	90* 5%	177 10%	243 14%	259 15%	161* 9%
317 18%	23 19%	16 22% J	46 24% GJ	31 21% J	7 23%	27 20%	18 13%	14 15%	26 15%	27 11%	53 21% J	29 18%
1376 78%	97 79%	54 76%	140 72%	113 75%	21 67%	103 77%	118 85% CK	72 80%	144 81%	199 82% CK	187 72%	128 79%
39 2%	* *	1 1%	8 4% K	2 1%	- -	4 3%	1 1%	4 4% K	3 2%	10 4% K	* *	5 3%
41 2%	2 2%	* 1%	* *	4 2%	3 10%	- -	1 1%	1 1%	4 2%	8 3% C	18 7% CFG L	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	1746 100%	1050 60%	621 36%	596 34%	1111 64%	151 9%	54 3%	51 3%	261 15%	1409 81%
WEIGHTED TOTAL	1773 100%	1063 60%	652 37%	689 39%	1047 59%	194 11%	53* 3%	61* 3%	317 18%	1376 78%
YES	317 18%	177 17%	134 21%	181 26% D	130 12%	194 100% I	53 100% I	61 100% I	317 100% I	- -
NO	1376 78%	844 79%	494 76%	482 70%	873 83% C	-	-	-	-	1376 100% EFGH
CAN'T REMEMBER	39 2%	28 3%	9 1%	19 3%	18 2%	-	-	-	-	-
REFUSED	41 2%	13 1%	15 2%	7 1%	25 2%	-	-	-	-	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	1746 100%	1409 81%	134 8%	102 6%	134 8%	95 5%	49 3%	186 11%
WEIGHTED TOTAL	1773 100%	1376 78%	166* 9%	117* 7%	148* 8%	128* 7%	62* 3%	221 12%
YES	317 18%	- -	166 100% A	117 100% A	148 100%	128 100%	62 100%	221 100%
NO	1376 78%	1376 100% BC	- -	- -	- -	- -	- -	- -
CAN'T REMEMBER	39 2%	- -	- -	- -	- -	- -	- -	- -
REFUSED	41 2%	- -	- -	- -	- -	- -	- -	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q24 HAVE YOU GONE OVERDRAWN ON YOUR CURRENT ACCOUNT AT ANY TIME IN THE LAST TWELVE MONTHS?

BASE : ALL WITH A CURRENT ACCOUNT

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	1746 100%	77 4%	232 13%	1401 80%	671 38%	124 7%	951 54%	224 13%	1213 69%	252 14%
WEIGHTED TOTAL	1773 100%	81* 5%	240 14%	1419 80%	763 43%	137* 8%	873 49%	266 15%	1190 67%	252 14%
YES	317 18%	26 32% M	60 25% M	230 16%	145 19%	39 28% P	133 15%	90 34% RS	186 16%	33 13%
NO	1376 78%	53 66%	170 71%	1134 80% KL	589 77%	93 68%	694 80% O	166 62%	953 80% Q	210 83% Q
CAN'T REMEMBER	39 2%	1 1%	4 2%	30 2%	12 2%	1 1%	26 3%	7 3%	26 2%	4 2%
REFUSED	41 2%	1 1%	6 2%	25 2%	17 2%	4 3%	21 2%	3 1%	26 2%	4 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	261 100%	133 51%	128 49%	53 20%	57 22%	56 21%	75 29%	20 8%	37 14%	81 31%	63 24%	80 31%
WEIGHTED TOTAL	317 100%	166 52%	152* 48%	65* 21%	60* 19%	71* 22%	102* 32%	18** 6%	76* 24%	106* 33%	80* 25%	55* 17%
1	62 20%	40 24%	22 15%	15 23%	12 20%	17 24%	14 14%	4 20%	20 27%	22 21%	9 11%	11 19%
2	75 24%	43 26%	32 21%	14 22%	14 24%	22 31%	21 21%	3 18%	20 27%	19 18%	23 29%	12 22%
3	29 9%	12 7%	17 11%	8 12%	9 15% E	1 2%	10 10%	1 6%	5 7%	7 7%	12 15%	4 7%
4	20 6%	14 8%	6 4%	5 8%	* *	6 8%	7 7%	1 8%	- -	8 7%	7 9%	5 9% H
5	8 3%	4 3%	4 2%	1 1%	4 7%	- -	3 3%	- -	- -	5 4%	2 2%	2 3%
6	22 7%	6 4%	16 10%	4 6%	4 7%	4 6%	8 8%	1 6%	5 6%	10 10%	5 6%	2 4%
8	4 1%	1 1%	3 2%	- -	- -	2 3%	3 2%	- -	3 4%	- -	- -	1 2%
9	1 *	1 1%	- -	1 2%	- -	- -	- -	- -	- -	1 1%	- -	- -
10	12 4%	5 3%	6 4%	3 5%	2 4%	- -	6 6%	* 3%	- -	8 8%	3 3%	1 1%
11	1 *	- -	1 1%	- -	- -	1 1%	- -	- -	- -	- -	- -	1 2%
12	49 15%	18 11%	30 20%	10 16%	6 10%	11 15%	21 21%	1 3%	5 6%	16 16%	14 17%	14 25% H
DON'T KNOW/CAN'T REMEMBER	23 7%	15 9%	8 5%	2 2%	8 13%	5 7%	6 6%	2 12%	10 14%	7 6%	3 4%	2 4%
REFUSED	12 4%	5 3%	6 4%	2 4%	- -	2 3%	3 3%	4 25%	6 9%	2 2%	3 4%	1 1%
MEAN SCORE	4.63	3.93	5.36 A	4.54	4.06	4.15	5.51	3.21	3.20	5.04	4.69	5.38
STD. DEVIATION	4.02	3.71	4.21	4.05	3.61	4.00	4.24	3.06	3.24	4.10	3.93	4.50

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
WEIGHTED TOTAL	317 100%	166 52%	152* 48%	65* 21%	60* 19%	71* 22%	102* 32%	18** 6%	76* 24%	106* 33%	80* 25%	55* 17%
MEDIAN	2.2	1.8	2.9	2.2	2.0	1.7	3.2	1.6	1.4	3.0	2.4	2.8

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	261 100%	164 63%	75 29%	22 8%	142 54%	88 34%	31 12%	242 93%	19 7%	62 24%	74 28%	125 48%
WEIGHTED TOTAL	317 100%	244 77%	53* 17%	20** 6%	197 62%	93* 29%	27** 9%	295 93%	22** 7%	79* 25%	88* 28%	149* 47%
1	62 20%	48 20%	11 20%	4 18%	41 21%	18 19%	3 11%	60 20%	2 7%	8 10%	23 26%	31 21%
2	75 24%	64 26%	10 18%	2 8%	41 21%	26 28%	8 30%	69 23%	6 26%	17 22%	16 18%	42 28%
3	29 9%	22 9%	6 11%	1 5%	13 7%	13 14%	3 11%	26 9%	3 12%	8 10%	5 6%	16 10%
4	20 6%	11 5%	5 9%	4 17%	18 9%	2 2%	-	19 6%	1 6%	6 8%	8 9%	6 4%
5	8 3%	6 2%	2 4%	-	5 3%	3 3%	-	8 3%	-	2 2%	3 4%	3 2%
6	22 7%	18 7%	3 6%	1 5%	13 7%	6 6%	3 10%	21 7%	1 3%	3 4%	10 11%	9 6%
8	4 1%	3 1%	-	1 6%	4 2%	-	-	4 1%	-	3 4%	-	1 1%
9	1 -	1 1%	-	-	-	1 1%	-	1 -	-	-	-	1 1%
10	12 4%	9 4%	2 4%	-	7 4%	2 3%	2 7%	11 4%	-	6 7%	-	6 4%
11	1 -	1 -	-	-	-	1 1%	-	1 -	-	1 1%	-	-
12	49 15%	37 15%	11 21%	1 3%	25 13%	16 17%	7 26%	46 16%	3 12%	16 20%	14 16%	19 13%
DON'T KNOW/CAN'T REMEMBER	23 7%	17 7%	3 5%	3 13%	18 9%	3 3%	1 4%	20 7%	3 12%	4 6%	9 10%	9 6%
REFUSED	12 4%	6 3%	1 1%	4 22%	9 5%	2 3%	-	7 2%	4 21%	5 7%	1 1%	5 3%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVRCD/SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
WEIGHTED TOTAL	317 100%	244 77%	53* 17%	20** 6%	197 62%	93* 29%	27** 9%	295 93%	22** 7%	79* 25%	88* 28%	149* 47%
MEAN SCORE	4.63	4.55	5.14	3.93	4.46	4.62	5.71	4.64	4.42	5.69	4.39	4.21
STD. DEVIATION	4.02	4.01	4.29	3.12	3.88	4.12	4.55	4.03	4.02	4.29	3.94	3.85
MEDIAN	2.2	2.0	2.9	3.1	2.2	2.0	2.5	2.2	2.1	3.2	2.2	1.9

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	261 100%	250 96%	-	1	1	-	9 3%	-	24 9%	43 16%	60 23%	36 14%	76 29%
WEIGHTED TOTAL	317 100%	304 96%	..	1**	1**	..	11** 4%	..	16** 5%	39** 12%	73* 23%	55** 17%	102* 32%
1	62 20%	62 20%	-	-	-	-	-	-	3 22%	4 11%	16 22%	11 19%	24 23%
2	75 24%	74 24%	-	-	1 100%	-	-	-	6 36%	12 30%	10 14%	13 24%	22 21%
3	29 9%	28 9%	-	-	-	-	* 4%	-	1 7%	3 8%	6 8%	6 11%	5 5%
4	20 6%	16 5%	-	1 100%	-	-	2 22%	-	-	1 3%	8 11%	3 5%	8 8%
5	8 3%	8 3%	-	-	-	-	-	-	2 10%	1 2%	2 2%	1 2%	1 1%
6	22 7%	21 7%	-	-	-	-	1 5%	-	1 8%	2 5%	7 10%	5 10%	3 3%
8	4 1%	4 1%	-	-	-	-	-	-	-	1 3%	1 2%	2 3%	-
9	1	1	-	-	-	-	-	-	-	1 3%	-	-	-
10	12 4%	10 3%	-	-	-	-	2 14%	-	-	4 11%	4 5%	1 1%	1 1%
11	1	1	-	-	-	-	-	-	-	-	-	-	1 1%
12	49 15%	47 16%	-	-	-	-	1 13%	-	3 17%	7 18%	15 20%	9 17%	14 13%
DON'T KNOW/CAN'T REMEMBER	23 7%	22 7%	-	-	-	-	* 2%	-	-	3 7%	4 5%	2 4%	14 14%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
WEIGHTED TOTAL	317 100%	304 96%	..** ..	1** ..	1**** ..	11** ..4%	..** ..	16** ..5%	39** ..12%	73* 23%	55** ..17%	102* 32%
REFUSED	12 4%	7 2%	- -	- -	- -	- -	4 40%	- -	- -	- -	- -	2 4%	9 9% J
MEAN SCORE	4.63	4.57	-	4.00	2.00	-	7.33	-	4.18	5.55	5.29	4.65	4.15
STD. DEVIATION	4.02	4.02	-	-	-	-	3.80	-	3.98	4.30	4.24	4.01	4.07
MEDIAN	2.2	2.0	-	4.0	2.0	-	5.2	-	1.8	2.7	3.3	2.2	1.7

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	261 100%	18 7%	17 7%	43 16%	20 8%	6 2%	24 9%	17 7%	12 5%	22 8%	23 9%	41 16%	18 7%
WEIGHTED TOTAL	317 100%	23** 7%	16** 5%	46* 14%	31** 10%	7** 2%	27** 8%	18** 6%	14** 4%	26** 8%	27** 9%	53* 17%	29** 9%
1	62 20%	7 32%	4 22%	10 21%	3 11%	- -	5 20%	2 10%	2 16%	3 13%	12 43%	12 23%	2 6%
2	75 24%	5 21%	1 4%	12 27%	6 20%	2 32%	1 5%	7 38%	3 19%	7 28%	4 16%	17 31%	10 33%
3	29 9%	4 19%	3 18%	1 2%	6 19%	2 27%	4 14%	1 6%	- -	2 8%	2 9%	2 5%	1 2%
4	20 6%	- -	- -	3 7%	3 10%	2 34%	6 21%	2 8%	1 10%	1 4%	- -	1 2%	- -
5	8 3%	2 7%	1 8%	- -	1 3%	1 7%	- -	- -	1 8%	- -	* 1%	2 4%	- -
6	22 7%	- -	3 20%	8 17% K	4 13%	- -	1 4%	2 12%	- -	1 4%	- -	1 3%	1 5%
8	4 1%	- -	- -	1 3%	- -	- -	- -	- -	- -	- -	2 7%	- -	1 4%
9	1 -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 2%	- -
10	12 4%	1 4%	1 4%	2 3%	- -	- -	4 15%	- -	2 14%	- -	- -	1 3%	1 4%
11	1 -	- -	- -	- -	- -	- -	- -	- -	1 7%	- -	- -	- -	- -
12	49 15%	3 12%	4 22%	7 16%	5 17%	- -	5 17%	4 22%	3 25%	3 12%	3 11%	3 6%	8 29%
DON'T KNOW/CAN'T REMEMBER	23 7%	1 4%	* 2%	1 3%	2 8%	- -	1 4%	1 3%	- -	6 24%	2 8%	7 14%	1 2%
REFUSED	12 4%	- -	- -	- -	- -	- -	- -	- -	- -	2 8%	1 5%	4 7%	4 15%
MEAN SCORE	4.63	3.72	5.60	4.80	4.85	3.16	5.54	4.96	6.53	3.98	3.32	3.35	6.38

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
WEIGHTED TOTAL	317 100%	23** ..7%	16** ..5%	46* 1.4%	31** 1.0%	7** ..2%	27** ..8%	18** ..6%	14** ..4%	26** ..8%	27** ..9%	53* 1.7%	29** ..9%
STD. DEVIATION	4.02	3.81	4.22	3.98	3.81	1.03	4.20	4.24	4.68	3.95	3.80	3.31	4.78
MEDIAN	2.2	1.8	4.2	2.4	2.8	2.7	3.4	2.2	4.5	1.8	1.0	1.5	3.2

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	261 100%	142 54%	114 44%	140 54%	117 45%	151 58%	54 21%	51 20%	261 100%	-
WEIGHTED TOTAL	317 100%	177 56%	134* 42%	181* 57%	130* 41%	194 61%	53* 17%	61* 19%	317 100%	..
1	62 20%	38 22%	22 17%	41 23%	20 15%	32 16%	20 38% EGH	10 16%	62 20%	-
2	75 24%	44 25%	31 23%	42 23%	32 25%	50 26%	14 26%	11 18%	75 24%	-
3	29 9%	18 10%	11 8%	21 12%	7 6%	18 9%	3 6%	4 7%	29 9%	-
4	20 6%	17 9%	3 3%	11 6%	9 7%	14 7%	5 9%	-	20 6%	-
5	8 3%	1 1%	7 5%	6 4%	2 1%	4 2%	3 6%	1 2%	8 3%	-
6	22 7%	10 6%	12 9%	12 6%	10 8%	17 9%	-	5 9%	22 7%	-
8	4 1%	-	4 3%	4 2%	-	3 2%	-	1 2%	4 1%	-
9	1 .	1 1%	-	-	1 1%	-	-	1 2%	1 .	-
10	12 4%	8 5%	3 3%	4 2%	6 5%	4 2%	1 2%	6 10% EH	12 4%	-
11	1 .	1 1%	-	-	1 1%	1 .	-	-	1 .	-
12	49 15%	22 12%	27 20%	32 18%	16 13%	29 15%	3 6%	16 27% FH	49 15%	-
DON'T KNOW/CAN'T REMEMBER	23 7%	12 7%	6 5%	7 4%	14 10%	12 6%	4 8%	1 2%	23 7%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
WEIGHTED TOTAL	317 100%	177 56%	134* 42%	181* 57%	130* 41%	194 61%	53* 17%	61* 19%	317 100%	-** -
REFUSED	12 4%	5 3%	6 5%	- -	12 9% C	9 5%	- -	3 5%	12 4%	- -
MEAN SCORE	4.63	4.22	5.21	4.57	4.68	4.60 F	2.79	6.38 EFH	4.63 F	-
STD. DEVIATION	4.02	3.82	4.22	4.04	3.99	3.93	2.90	4.56	4.02	-
MEDIAN	2.2	1.9	2.7	2.2	2.1	2.2	1.3	5.4	2.2	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	261 100%	-	134 51%	102 39%	134 51%	95 36%	49 19%	186 71%
WEIGHTED TOTAL	317 100%	..*	166* 52%	117* 37%	148* 47%	128* 40%	62* 19%	221 70%
1	62 20%	-	62 37% C	-	39 26%	19 15%	-	62 28% I
2	75 24%	-	75 45% C	-	52 35% F	20 16%	-	75 34% I
3	29 9%	-	29 17% C	-	19 13%	9 7%	-	29 13% I
4	20 6%	-	-	20 17% B	8 5%	10 8%	-	20 9%
5	8 3%	-	-	8 7% B	3 2%	3 2%	-	8 4%
6	22 7%	-	-	22 19% B	6 4%	15 11%	15 24% J	6 3%
8	4 1%	-	-	4 4%	1 1%	3 3%	3 5%	1 1%
9	1 .	-	-	1 1%	1 1%	-	-	1 1%
10	12 4%	-	-	12 10% B	1 1%	9 7% E	9 15% J	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
WEIGHTED TOTAL	317 100%	-** -	166* 52%	117* 37%	148* 47%	128* 40%	62* 19%	221 70%
		**	*	*	*	*	*	
11	1 -	-	-	1 1%	-	1 1%	1 2%	-
12	49 15%	-	-	49 42% B	12 8%	34 26% E	34 55% J	12 6%
DON'T KNOW/CAN'T REMEMBER	23 7%	-	-	-	5 3%	3 2%	-	5 2%
REFUSED	12 4%	-	-	-	-	2 1%	-	-
MEAN SCORE	4.63	-	1.80	8.63 B	3.26	6.18 E	10.06 J	2.96
STD. DEVIATION	4.02	-	0.72	3.31	3.16	4.36	2.51	2.70
MEDIAN	2.2	-	1.3	9.2	1.6	5.0	11.1	1.6

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	261 100%	19 7%	43 16%	198 76%	115 44%	29 11%	117 45%	67 26%	163 62%	26 10%
WEIGHTED TOTAL	317 100%	26** 8%	60** 19%	230 73%	145* 46%	39** 12%	133* 42%	90* 28%	186 59%	33** 11%
1	62 20%	7 26%	13 22%	41 18%	23 16%	9 23%	30 23%	14 15%	43 23%	4 12%
2	75 24%	3 13%	16 27%	56 24%	43 29%	8 21%	24 18%	28 32%	37 20%	6 19%
3	29 9%	6 22%	5 8%	18 8%	12 8%	1 3%	16 12%	5 5%	20 11%	4 12%
4	20 6%	2 6%	6 10%	13 5%	10 7%	-	10 7%	10 12%	10 5%	-
5	8 3%	-	-	8 4%	7 5%	-	1 1%	2 3%	5 3%	* 1%
6	22 7%	-	4 6%	18 8%	8 6%	7 19%	6 5%	1 1%	20 11% Q	1 3%
8	4 1%	1 5%	-	3 1%	3 2%	2 5%	-	2 2%	1 1%	1 3%
9	1 *	-	1 2%	-	1 1%	-	-	1 1%	-	-
10	12 4%	-	3 5%	9 4%	9 6%	2 5%	1 1%	7 7%	4 2%	1 2%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q25 IN HOW MANY MONTHS IN THE LAST YEAR WERE YOU OVERDRAWN? PLEASE GIVE YOUR BEST ESTIMATE.

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
WEIGHTED TOTAL	317 100%	26** 8%	60** 19%	230 73%	145* 46%	39** 12%	133* 42%	90* 28%	186 59%	33** 11%
11	1	-	-	1	1 1%	-	-	-	1 1%	-
12	49 15%	7 28%	7 11%	35 15%	20 14%	6 16%	22 7%	13 14%	32 17%	5 14%
DON'T KNOW/CAN'T REMEMBER	23 7%	-	3 5%	19 8%	9 6%	3 8%	11 8%	4 5%	10 5%	7 21%
REFUSED	12 4%	-	2 3%	10 4%	-	-	12 9% N	2 3%	3 2%	4 13%
MEAN SCORE	4.63	5.24	4.13	4.70	4.69	5.14	4.38	4.68	4.66	4.89
STD. DEVIATION	4.02	4.62	3.77	4.01	3.92	4.17	4.11	4.00	4.04	4.30
MEDIAN	2.2	2.5	1.9	2.2	2.2	2.7	2.1	2.0	2.3	2.2

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	205 100%	109 53%	96 47%	39 19%	43 21%	41 20%	63 31%	19 9%	33 16%	67 33%	58 28%	47 23%
WEIGHTED TOTAL	260 100%	138* 53%	121* 47%	46* 18%	51* 20%	53* 21%	92* 36%	17** 7%	64** 25%	90* 34%	74* 29%	31* 12%
YES	61 23%	37 27%	24 20%	19 42% EF	13 25%	9 18%	18 19%	2 9%	16 25%	22 25%	16 21%	7 22%
NO	194 75%	96 70%	97 80%	26 58%	36 71%	43 80%	73 79% C	15 91%	46 71%	65 72%	58 79%	25 78%
DON'T KNOW/CAN'T REMEMBER	5 2%	5 3%	- -	- -	2 4%	2 3%	1 1%	- -	2 3%	3 3%	- -	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORKING (A)	NOT WORKING (B)	RETIRED (C)	MARRIED, LIVING AS (D)	SINGLE (E)	WIDOW/DIVORCED/SEPARATED (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	205 100%	140 68%	43 21%	22 11%	115 56%	63 31%	27 13%	193 94%	12 6%	56 27%	54 26%	95 46%
WEIGHTED TOTAL	260 100%	207 80%	32* 12%	20** 8%	165* 64%	70* 27%	25** 9%	244 94%	16** 6%	73* 28%	68* 26%	119* 46%
YES	61 23%	52 25%	6 20%	3 13%	31 19%	26 37% D	4 17%	56 23%	5 31%	16 22%	16 24%	29 24%
NO	194 75%	150 73%	26 80%	18 87%	129 78%	44 63%	20 83%	183 75%	11 69%	56 76%	50 73%	89 75%
DON'T KNOW/CAN'T REMEMBER	5 2%	5 2%	-	-	5 3%	-	-	5 2%	-	2 2%	2 3%	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

TOTAL	INTERNET USED IN LAST							GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)				
	WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	205 100%	196 96%	- -	- -	- -	9 4%	- -	13 6%	27 13%	52 25%	33 16%	63 31%
WEIGHTED TOTAL	260 100%	248 96%	11** 4%	9** ..4%	26** 10%	65* 25%	52** 20%	84* 32%
YES	61 23%	59 24%	- -	- -	- -	2 22%	- -	2 18%	5 20%	27 42% L	5 9%	12 14%
NO	194 75%	185 75%	- -	- -	- -	9 78%	- -	8 82%	21 80%	36 55%	45 87%	71 84% J
DON'T KNOW/CAN'T REMEMBER	5 2%	5 2%	- -	- -	- -	- -	- -	- -	- -	2 2%	2 4%	1 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	205 100%	11 5%	13 6%	35 17%	15 7%	4 2%	21 10%	13 6%	11 5%	14 7%	17 8%	35 17%	16 8%
WEIGHTED TOTAL	260 100%	12** ..5%	11** ..4%	42** ..16%	24** ..9%	6** ..2%	23** ..9%	16** ..6%	12** ..5%	21** ..8%	22** ..9%	44** ..17%	27** ..11%
YES	61 23%	2 16%	5 46%	14 33%	4 17%	-	6 26%	5 29%	5 41%	2 8%	5 22%	9 19%	5 19%
NO	194 75%	10 84%	6 54%	28 67%	19 83%	6 100%	17 74%	10 61%	7 59%	19 92%	16 73%	34 76%	22 81%
DON'T KNOW/CAN'T REMEMBER	5 2%	-	-	-	-	-	-	2 10%	-	-	1 5%	2 5%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCHED OR CONSIDERED (C)	HAVE NOT SWITCHED OR CONSIDERED (D)	AUTHORISED ONLY (E)	UN AUTHORISED ONLY (F)	AUTHORISED AND UN AUTHORISED (G)	ANY TYPE OF OVERDRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	205 100%	107 52%	95 46%	112 55%	89 43%	151 74%	-	51 25%	205 100%	-
WEIGHTED TOTAL	260 100%	142* 55%	114* 44%	147* 57%	107* 41%	194 75%	..	61* 23%	260 100%	..
YES	61 23%	36 25%	25 22%	36 24%	25 24%	-	-	61 100% EH	61 23% E	-
NO	194 75%	107 75%	86 76%	109 74%	82 76%	194 100% GH	-	-	194 75% G	-
DON'T KNOW/CAN'T REMEMBER	5 2%	-	3 2%	3 2%	-	-	-	-	5 2%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	205 100%	- -	96 47%	88 43%	89 43%	88 43%	48 23%	134 65%
WEIGHTED TOTAL	260 100%	-.** -	125* 48%	106* 41%	106* 41%	117* 45%	61* 23%	169 65%
YES	61 23%	- -	25 20%	32 30%	30 29%	27 23%	15 24%	42 25%
NO	194 75%	- -	100 80%	72 69%	74 70%	90 77%	46 76%	126 74%
DON'T KNOW/CAN'T REMEMBER	5 2%	- -	- -	2 1%	2 1%	- -	- -	2 1%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q26 THINKING ABOUT THE LAST 12 MONTHS, HAVE YOU AT ANY POINT EXCEEDED YOUR AUTHORISED OVERDRAFT LIMIT?

BASE : ALL WITH AN AUTHORISED OVERDRAFT AND BEEN OVERDRAWN

TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
	WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
205 100%	15 7%	32 16%	158 77%	92 45%	23 11%	90 44%	47 23%	132 64%	22 11%
260 100%	19** 8%	43** 17%	197 76%	121* 47%	34** 13%	105* 40%	69* 26%	154* 59%	30** 12%
61 23%	13 65%	8 19%	40 20%	30 25%	7 22%	23 22%	20 29%	30 20%	9 29%
194 75%	7 35%	35 81%	152 77%	89 74%	26 78%	78 75%	47 68%	121 78%	22 71%
5 2%	-	-	5 2%	2 1%	-	3 3%	2 3%	3 2%	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE
AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	261 100%	133 51%	128 49%	53 20%	57 22%	56 21%	75 29%	20 8%	37 14%	81 31%	63 24%	80 31%
WEIGHTED TOTAL	317 100%	166 52%	152* 48%	65* 21%	60* 19%	71* 22%	102* 32%	18** 6%	76* 24%	106* 33%	80* 25%	55* 17%
LESS THAN \$50 (1)	86 27%	41 25%	45 30%	26 40% F	16 28%	18 26%	21 21%	4 23%	16 21%	24 23%	23 29%	23 41% H
\$50 BUT LESS THAN \$100 (2)	62 19%	29 17%	33 22%	12 18%	11 18%	17 23%	22 22%	* 3%	11 15%	24 22%	17 21%	10 18%
\$100 BUT LESS THAN \$200 (3)	44 14%	26 16%	18 12%	8 12%	13 22%	12 17%	10 10%	1 5%	8 11%	12 12%	15 19%	8 15%
\$200 BUT LESS THAN \$500 (4)	44 14%	24 14%	20 13%	6 9%	6 11%	7 10%	24 23%	1 4%	15 20%	16 15%	7 8%	5 10%
\$500 BUT LESS THAN \$1,000 (5)	29 9%	15 9%	13 9%	6 9%	3 5%	7 9%	11 10%	3 15%	6 8%	13 13%	8 10%	1 2%
\$1,000 OR MORE (6)	12 4%	5 3%	7 5%	4 6%	1 2%	2 3%	4 4%	1 5%	3 3%	7 7%	-	2 4%
(REFUSED)	21 7%	12 7%	9 6%	2 3%	3 5%	3 5%	7 7%	6 33%	12 15% I	1 1%	4 5%	4 7%
(DON'T KNOW/CAN'T REMEMBER)	20 6%	15 9%	6 4%	2 4%	6 10%	5 7%	4 4%	2 13%	5 7%	8 7%	6 8%	1 2%
MEDIAN	1.8	2.0	1.7	1.4	1.8	1.8	2.3	2.4	2.3	2.0	1.7	1.2

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE
AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	261 100%	164 63%	75 29%	22 8%	142 54%	88 34%	31 12%	242 93%	19 7%	62 24%	74 28%	125 48%
WEIGHTED TOTAL	317 100%	244 77%	53* 17%	20** 6%	197 62%	93* 29%	27** 9%	295 93%	22** 7%	79* 25%	88* 28%	149* 47%
LESS THAN £50 (1)	86 27%	58 24%	20 38% A	8 38%	46 23%	34 36%	7 26%	81 27%	5 24%	13 17%	25 28%	48 32%
£50 BUT LESS THAN £100 (2)	62 19%	48 20%	12 22%	2 8%	36 19%	19 20%	6 23%	54 18%	7 34%	14 18%	18 20%	29 20%
£100 BUT LESS THAN £200 (3)	44 14%	39 16%	4 7%	1 4%	27 14%	13 14%	3 10%	40 14%	3 16%	10 13%	18 20%	15 10%
£200 BUT LESS THAN £500 (4)	44 14%	38 16%	5 9%	1 3%	26 13%	12 13%	5 20%	42 14%	1 5%	16 20%	10 11%	18 12%
£500 BUT LESS THAN £1,000 (5)	29 9%	24 10%	3 5%	2 8%	22 11%	6 7%	-	29 10%	-	10 12%	7 8%	12 8%
£1,000 OR MORE (6)	12 4%	8 3%	3 6%	1 5%	4 2%	5 6%	2 8%	12 4%	-	5 6%	1 1%	6 4%
(REFUSED)	21 7%	13 5%	2 4%	6 30%	17 9%	3 3%	1 4%	16 6%	4 21%	9 11%	4 4%	8 5%
(DON'T KNOW/CAN'T REMEMBER)	20 6%	15 6%	5 9%	1 4%	17 9% E	1 1%	2 8%	20 7%	-	2 2%	6 7%	12 8%
MEDIAN	1.8	2.0	1.2	0.9	2.0	1.6	1.7	1.9	1.5	2.6	1.8	1.5

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE
AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME £'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	261 100%	250 96%	-	1	1	-	9 3%	-	24 9%	43 16%	60 23%	36 14%	76 29%
WEIGHTED TOTAL	317 100%	304 96%	-**	1**	1**	-**	11** 4%	-**	16** 5%	39** 12%	73* 23%	55** 17%	102* 32%
LESS THAN £50 (1)	86 27%	84 28%	-	1 100%	1 100%	-	1 7%	-	6 36%	13 34%	25 34%	11 20%	23 23%
£50 BUT LESS THAN £100 (2)	62 19%	60 20%	-	-	-	-	1 17%	-	4 28%	9 24%	15 21%	14 25%	13 13%
£100 BUT LESS THAN £200 (3)	44 14%	44 14%	-	-	-	-	-	-	1 8%	6 14%	9 13%	11 20%	11 10%
£200 BUT LESS THAN £500 (4)	44 14%	41 13%	-	-	-	-	3 26%	-	2 14%	2 5%	7 10%	10 18%	12 12%
£500 BUT LESS THAN £1,000 (5)	29 9%	29 9%	-	-	-	-	-	-	-	1 4%	10 13%	2 3%	16 15%
£1,000 OR MORE (6)	12 4%	12 4%	-	-	-	-	-	-	1 9%	5 13%	2 3%	1 2%	2 2%
(REFUSED)	21 7%	16 5%	-	-	-	-	5 45%	-	-	1 1%	2 2%	2 4%	15 15% J
(DON'T KNOW/CAN'T REMEMBER)	20 6%	19 6%	-	-	-	-	1 10%	-	1 5%	2 4%	3 5%	4 8%	10 10%
MEDIAN	1.8	1.8	-	0.5	0.5	-	3.1	-	1.4	1.5	1.6	2.0	2.2

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE
AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GOR											
		SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
UNWEIGHTED TOTAL	261 100%	18 7%	17 7%	43 16%	20 8%	6 2%	24 9%	17 7%	12 5%	22 8%	23 9%	41 16%	18 7%
WEIGHTED TOTAL	317 100%	23** 7% ..	16** 5% ..	46* 14% .	31** 10% ..	7** 2% ..	27** 8% ..	18** 6% ..	14** 4% ..	26** 8% ..	27** 9% ..	53* 17% .	29** 9% ..
LESS THAN £50 (1)	86 27%	14 64%	5 30%	16 35%	10 31%	2 30%	8 29%	4 22%	2 12%	7 26%	3 11%	14 26%	2 8%
£50 BUT LESS THAN £100 (2)	62 19%	2 8%	1 6%	9 19%	9 27%	3 37%	3 10%	6 31%	* 3%	3 12%	6 22%	17 31%	5 16%
£100 BUT LESS THAN £200 (3)	44 14%	1 5%	5 31%	7 16%	2 5%	- -	6 22%	3 19%	4 29%	5 19%	* 2%	4 8%	6 20%
£200 BUT LESS THAN £500 (4)	44 14%	2 8%	5 29%	5 10%	3 10%	2 34%	2 7%	- -	3 25%	- -	4 16%	9 17%	9 29%
£500 BUT LESS THAN £1,000 (5)	29 9%	- -	1 4%	2 5%	4 14%	- -	7 27%	4 22%	2 15%	1 4%	6 21%	- -	1 4%
£1,000 OR MORE (6)	12 4%	1 4%	- -	3 7%	- -	- -	- -	- -	2 15%	1 5%	3 11%	1 3%	* 1%
(REFUSED)	21 7%	1 4%	- -	1 3%	- -	- -	* 1%	1 6%	- -	7 27%	2 7%	4 7%	4 15%
(DON'T KNOW/CAN'T REMEMBER)	20 6%	2 7%	- -	2 5%	4 13%	- -	1 4%	- -	- -	2 6%	3 12%	5 9%	2 6%
MEDIAN	1.8	0.7	2.4	1.6	1.5	1.6	2.4	1.8	3.2	1.6	3.4	1.5	2.7

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE
AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	261 100%	142 54%	114 44%	140 54%	117 45%	151 58%	54 21%	51 20%	261 100%	-
WEIGHTED TOTAL	317 100%	177 56%	134* 42%	181* 57%	130* 41%	194 61%	53* 17%	61* 19%	317 100%	-** ..
LESS THAN \$50 (1)	86 27%	49 28%	37 27%	48 26%	38 29%	34 18%	34 64% EGH	18 30%	86 27% E	- -
\$50 BUT LESS THAN \$100 (2)	62 19%	33 19%	29 21%	36 20%	26 20%	40 21%	8 15%	12 20%	62 19%	- -
\$100 BUT LESS THAN \$200 (3)	44 14%	27 15%	15 11%	30 17%	14 10%	29 15%	6 11%	9 14%	44 14%	- -
\$200 BUT LESS THAN \$500 (4)	44 14%	20 12%	23 17%	33 18% D	10 8%	32 17% F	1 1%	8 13%	44 14% F	- -
\$500 BUT LESS THAN \$1,000 (5)	29 9%	19 10%	9 6%	19 10%	10 7%	20 10%	1 2%	7 12%	29 9%	- -
\$1,000 OR MORE (6)	12 4%	8 5%	4 3%	2 1%	8 6%	9 5%	-	3 5%	12 4%	- -
(REFUSED)	21 7%	11 6%	10 7%	4 2%	16 12% C	17 9%	1 2%	1 2%	21 7%	- -
(DON'T KNOW/CAN'T REMEMBER)	20 6%	9 5%	8 6%	9 5%	7%	12 6%	2 4%	2 4%	20 6%	- -
MEDIAN	1.8	1.9	1.7	2.0	1.6	2.3	0.7	1.9	1.8	-

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	261 100%	-	134 51%	102 39%	134 51%	95 36%	49 19%	186 71%
WEIGHTED TOTAL	317 100%	..	166* 52%	117* 37%	148* 47%	128* 40%	62* 19%	221 70%
LESS THAN £50 (1)	86 27%	-	64 38% C	21 18%	86 58% F	-	-	86 39% I
£50 BUT LESS THAN £100 (2)	62 19%	-	46 28% C	13 11%	62 42% F	-	-	62 28% I
£100 BUT LESS THAN £200 (3)	44 14%	-	23 14%	18 15%	-	44 34% E	13 21%	28 13%
£200 BUT LESS THAN £500 (4)	44 14%	-	16 10%	26 22% B	-	44 34% E	22 36% J	20 9%
£500 BUT LESS THAN £1,000 (5)	29 9%	-	7 4%	21 18% B	-	29 22% E	16 26% J	12 5%
£1,000 OR MORE (6)	12 4%	-	2 1%	10 9% B	-	12 9% E	10 17% J	2 1%
(REFUSED)	21 7%	-	3 2%	2 1%	-	-	-	3 2%
(DON'T KNOW/CAN'T REMEMBER)	20 6%	-	4 2%	7 6%	-	-	-	8 4%
MEDIAN	1.8	-	1.3	3.1	0.9	3.5	3.8	1.3

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

Q27 THINKING ABOUT THE MONTHS THAT YOU HAVE BEEN OVERDRAWN IN THE LAST YEAR, WHAT IS THE AVERAGE AMOUNT YOU WERE OVERDRAWN IN A MONTH?

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUSLY AWARE (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	261 100%	19 7%	43 16%	198 76%	115 44%	29 11%	117 45%	67 26%	163 62%	26 10%
WEIGHTED TOTAL	317 100%	26** 8%	60** 19%	230 73%	145* 46%	39** 12%	133* 42%	90* 28%	186 59%	33** 11%
LESS THAN \$50 (1)	86 27%	9 36%	10 17%	67 29%	41 28%	6 15%	39 29%	25 28%	51 28%	8 24%
\$50 BUT LESS THAN \$100 (2)	62 19%	4 16%	12 20%	45 20%	36 25%	5 12%	21 16%	15 17%	38 20%	9 27%
\$100 BUT LESS THAN \$200 (3)	44 14%	5 20%	10 16%	29 12%	19 13%	9 24%	15 11%	11 12%	32 17%	1 2%
\$200 BUT LESS THAN \$500 (4)	44 14%	4 14%	14 23%	26 11%	16 11%	11 28%	17 13%	12 13%	28 15%	1 2%
\$500 BUT LESS THAN \$1,000 (5)	29 9%	1 5%	5 9%	21 9%	17 12%	2 5%	10 7%	15 16%	12 6%	2 7%
\$1,000 OR MORE (6)	12 4%	1 5%	2 3%	9 4%	2 2%	3 7%	7 5%	4 5%	6 3%	2 5%
(REFUSED)	21 7%	1 4%	1 1%	19 8%	6 4%	4 10%	12 9%	2 2%	7 4%	10 31%
(DON'T KNOW/CAN'T REMEMBER)	20 6%	-	6 10%	14 6%	9 6%	-	12 9%	7 7%	11 6%	1 2%
MEDIAN	1.8	1.8	2.4	1.7	1.7	2.8	1.7	2.0	1.9	1.3

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q28 IMAGINE THAT YOU WERE BE ABLE TO CHECK WHAT OVERDRAFT YOU ARE LIKELY TO BE GRANTED BY THE NEW BANK
BEFORE YOU DECIDE TO CHANGE YOUR ACCOUNT. WOULD IT MAKE YOU ANY MORE OR LESS LIKELY TO
CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	GENDER		AGE					SOCIAL GRADE			
		MALE (A)	FEMALE (B)	16-24 (C)	25-34 (D)	35-44 (E)	45-65 (F)	65+ (G)	AB (H)	C1 (I)	C2 (J)	DE (K)
UNWEIGHTED TOTAL	261 100%	133 51%	128 49%	53 20%	57 22%	56 21%	75 29%	20 8%	37 14%	81 31%	63 24%	80 31%
WEIGHTED TOTAL	317 100%	166 52%	152* 48%	65* 21%	60* 19%	71* 22%	102* 32%	18** 6%	76* 24%	106* 33%	80* 25%	55* 17%
MUCH MORE LIKELY (5)	41 13%	20 12%	21 14%	8 12%	5 9%	13 18%	14 14%	2 9%	15 19%	11 11%	8 10%	8 14%
A LITTLE MORE LIKELY (4)	69 22%	36 22%	33 22%	12 19%	17 28%	13 18%	25 25%	1 8%	11 15%	26 24%	15 19%	16 29%
IT WOULD MAKE NO DIFFERENCE (3)	183 58%	98 59%	85 56%	42 65%	33 55%	40 56%	61 59%	8 43%	42 55%	62 58%	54 67% K	26 47%
A LITTLE LESS LIKELY (2)	5 1%	2 1%	2 2%	-	3 6%	-	1 1%	-	-	2 2%	1 1%	2 3%
MUCH LESS LIKELY (1)	15 5%	6 4%	9 6%	3 5%	1 1%	5 7%	1 1%	5 30%	8 11%	3 3%	2 3%	2 4%
DON'T KNOW/CAN'T REMEMBER	4 1%	3 2%	1 1%	-	1 1%	1 2%	-	2 11%	-	2 2%	-	1 3%
MEAN SCORE	3.37	3.37	3.37	3.33	3.39	3.40	3.49	2.61	3.31	3.39	3.33	3.48
STD. DEVIATION	0.91	0.87	0.95	0.86	0.78	1.02	0.79	1.33	1.12	0.81	0.78	0.93
MORE LIKELY	110 35%	56 34%	54 36%	20 31%	22 37%	25 35%	39 39%	3 16%	26 34%	37 35%	24 29%	24 44%
LESS LIKELY	20 6%	9 5%	11 7%	3 5%	4 7%	5 7%	2 2%	5 30%	8 11%	5 4%	3 4%	4 7%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D/E/F/G - H/I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

**Q28 IMAGINE THAT YOU WERE BE ABLE TO CHECK WHAT OVERDRAFT YOU ARE LIKELY TO BE GRANTED BY THE NEW BANK
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CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	WORKING STATUS (E2)			MARITAL STATUS			BROADBAND IN HOME		WEIGHT OF INTERNET USE		
		WORK ING (A)	NOT WORK ING (B)	RETIRED (C)	MARR IED, LIV ING AS (D)	SINGLE (E)	WIDOW/ DIVRCD/ SEPRTD (F)	YES (G)	NO (H)	LIGHT (5 HOURS OR LESS) (I)	MEDIUM (6- 14 HOURS) (J)	HEAVY (MORE THAN 15 HOURS) (K)
UNWEIGHTED TOTAL	261 100%	164 63%	75 29%	22 8%	142 54%	88 34%	31 12%	242 93%	19 7%	62 24%	74 28%	125 48%
WEIGHTED TOTAL	317 100%	244 77%	53* 17%	20** 6%	197 62%	93* 29%	27** 9%	295 93%	22** 7%	79* 25%	88* 28%	149* 47%
MUCH MORE LIKELY (5)	41 13%	32 13%	7 14%	2 12%	25 12%	13 14%	4 15%	40 13%	2 8%	5 7%	16 18%	21 14%
A LITTLE MORE LIKELY (4)	69 22%	52 21%	15 27%	3 12%	46 23%	16 17%	6 23%	63 21%	5 25%	14 17%	20 23%	35 23%
IT WOULD MAKE NO DIFFERENCE (3)	183 58%	147 60%	28 53%	8 39%	107 55%	61 66%	15 55%	174 59%	9 41%	52 65%	48 55%	83 56%
A LITTLE LESS LIKELY (2)	5 1%	2 1%	2 4%	-	3 2%	-	1 4%	5 2%	-	1 2%	* 1%	3 2%
MUCH LESS LIKELY (1)	15 5%	8 3%	1 2%	7 33%	13 7%	2 3%	-	11 4%	4 21%	7 8%	2 3%	6 4%
DON'T KNOW/CAN'T REMEMBER	4 1%	3 1%	-	1 4%	2 1%	1 1%	1 3%	3 1%	1 5%	1 1%	1 1%	2 1%
MEAN SCORE	3.37	3.40	3.48	2.70	3.34	3.40	3.52	3.40	2.99	3.12	3.54 1	3.41
STD. DEVIATION	0.91	0.85	0.85	1.41	0.96	0.82	0.82	0.88	1.24	0.89	0.88	0.91
MORE LIKELY	110 35%	83 34%	22 41%	5 24%	71 36%	29 31%	11 39%	103 33%	7 33%	19 24%	36 41%	55 37%
LESS LIKELY	20 6%	10 4%	3 6%	7 33%	16 8%	2 3%	1 4%	15 5%	4 21%	8 10%	3 3%	9 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - D/E/F - G/H - I/J/K
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	INTERNET USED IN LAST						GROSS ANNUAL HOUSEHOLD INCOME \$'S (HOH AND H'WIVES ONLY)					
		WEEK (A)	MONTH (B)	1-3 MONTHS AGO (C)	4-12 MONTHS AGO (D)	USED BUT NOT IN THE LAST 12 MONTHS (E)	NEVER USED THE INTER NET (F)	DON'T KNOW/ CAN'T RE MEMBER (G)	UNDER 7499 (H)	7500- 15499 (I)	15500- 34999 (J)	35000 OR OVER (K)	DON'T KNOW/ REFUSED (L)
UNWEIGHTED TOTAL	261 100%	250 96%	-	1	1	-	9 3%	-	24 9%	43 16%	60 23%	36 14%	76 29%
WEIGHTED TOTAL	317 100%	304 96%	..	1**	1**	..	11** ..4%	..	16** ..5%	39** ..2%	73* 23%	55** ..7%	102* 32%
MUCH MORE LIKELY (5)	41 13%	41 13%	-	-	1 100%	-	-	-	2 12%	6 17%	7 10%	8 15%	12 11%
A LITTLE MORE LIKELY (4)	69 22%	65 21%	-	-	-	-	3 31%	-	3 19%	9 22%	18 25%	11 21%	20 19%
IT WOULD MAKE NO DIFFERENCE (3)	183 58%	179 59%	-	1 100%	-	-	3 29%	-	9 60%	21 55%	46 63%	33 59%	56 55%
A LITTLE LESS LIKELY (2)	5 1%	5 1%	-	-	-	-	-	-	-	1 2%	1 1%	-	3 3%
MUCH LESS LIKELY (1)	15 5%	11 4%	-	-	-	-	4 40%	-	1 8%	2 4%	-	3 5%	9 9% J
DON'T KNOW/CAN'T REMEMBER	4 1%	4 1%	-	-	-	-	-	-	-	-	1 2%	-	3 3%
MEAN SCORE	3.37	3.40	-	3.00	5.00	-	2.51	-	3.27	3.45	3.43	3.41	3.22
STD. DEVIATION	0.91	0.87	-	-	-	-	1.36	-	1.00	0.95	0.69	0.92	1.01
MORE LIKELY	110 35%	106 35%	-	-	1 100%	-	3 31%	-	5 31%	15 39%	25 34%	20 36%	31 31%
LESS LIKELY	20 6%	15 5%	-	-	-	-	4 40%	-	1 8%	3 6%	1 1%	3 5%	12 12% J

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G - H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

TOTAL	GOR											
	SCOT LAND (A)	NORTH EAST (B)	NORTH WEST (C)	YORKS& HUMBER (D)	ULSTER (E)	EAST MID LANDS (F)	WEST MID LANDS (G)	WALES (H)	EAST ERN (I)	LONDON (J)	SOUTH EAST (K)	SOUTH WEST (L)
261 100%	18 7%	17 7%	43 16%	20 8%	6 2%	24 9%	17 7%	12 5%	22 8%	23 9%	41 16%	18 7%
317 100%	23** 7%	16** 5%	46* 14%	31** 10%	7** 2%	27** 8%	18** 6%	14** 4%	26** 8%	27** 9%	53* 17%	29** 9%
41 13%	5 21%	1 7%	1 2%	10 31%	-	4 14%	2 13%	3 24%	4 14%	2 9%	6 12%	4 14%
69 22%	3 11%	2 9%	11 25%	4 13%	3 43%	14 52%	5 26%	6 43%	5 21%	3 12%	9 18%	3 11%
183 58%	15 66%	12 76%	28 62%	14 46%	4 57%	9 32%	10 53%	3 25%	17 66%	17 62%	38 71%	16 56%
5 1%	-	1 8%	2 3%	1 3%	-	-	-	-	-	1 3%	-	-
15 5%	1 2%	-	3 6%	2 6%	-	* 1%	2 8%	1 7%	-	2 7%	-	6 19%
4 1%	-	-	1 3%	1 2%	-	-	-	-	-	2 7%	-	-
3.37	3.48	3.16	3.14	3.62	3.43	3.77	3.34	3.76	3.48	3.14	3.41	2.99
0.91	0.92	0.68	0.77	1.14	0.53	0.74	1.02	1.09	0.74	0.92	0.69	1.22
110 35%	7 32%	3 17%	12 27%	14 44%	3 43%	18 66%	7 38%	9 67%	9 34%	6 21%	16 29%	7 24%
20 6%	1 2%	1 8%	4 9%	3 8%	-	* 1%	2 8%	1 7%	-	3 10%	-	6 19%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C/D/E/F/G/H/I/J/K/L
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



NOP/281.00167 : BANKING
FIELDWORK DATES : 26TH NOVEMBER - 6TH DECEMBER 2015

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BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	BANK TYPE		SWITCHED OR CONSIDERED SWITCHING		USED OVERDRAFT - LAST 12 MTHS				
		LARGE (A)	SMALL (B)	HAVE SWITCH ED OR CONSI DERED (C)	HAVE NOT SWITCH ED OR CONSI DERED (D)	AUTHO RISED ONLY (E)	UN AUTHO RISED ONLY (F)	AUTHO RISED AND UN AUTHO RISED (G)	ANY TYPE OF OVER DRAFT (H)	NONE (I)
UNWEIGHTED TOTAL	261 100%	142 54%	114 44%	140 54%	117 45%	151 58%	54 21%	51 20%	261 100%	-
WEIGHTED TOTAL	317 100%	177 56%	134* 42%	181* 57%	130* 41%	194 61%	53* 17%	61* 19%	317 100%	-** **
MUCH MORE LIKELY (5)	41 13%	20 11%	21 16%	30 17%	12 9%	21 11%	16 30% EGH	5 8%	41 13%	- -
A LITTLE MORE LIKELY (4)	69 22%	44 25%	25 19%	45 25%	22 17%	42 22%	12 23%	13 22%	69 22%	- -
IT WOULD MAKE NO DIFFERENCE (3)	183 58%	104 59%	75 56%	97 53%	83 63%	116 60%	22 41%	37 60%	183 58% F	- -
A LITTLE LESS LIKELY (2)	5 1%	1 1%	3 2%	2 1%	3 2%	2 1%	1 2%	1 2%	5 1%	- -
MUCH LESS LIKELY (1)	15 5%	7 4%	9 7%	4 2%	11 9%	12 6%	* 1%	3 5%	15 5%	- -
DON'T KNOW/CAN'T REMEMBER	4 1%	1 1%	1 1%	3 2%	1 *	1 *	1 2%	2 3%	4 1%	- -
MEAN SCORE	3.37	3.40	3.35	3.53 D	3.15	3.30	3.81 EGH	3.28	3.37	-
STD. DEVIATION	0.91	0.85	1.00	0.87	0.93	0.90	0.94	0.85	0.91	-
MORE LIKELY	110 35%	64 36%	46 35%	75 41% D	33 26%	62 32%	28 53% EH	18 30%	110 35%	- -
LESS LIKELY	20 6%	8 5%	12 9%	6 3%	14 11% C	14 7%	2 3%	4 7%	20 6%	- -

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B - C/D - E/F/G/H/I
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING



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CONSIDER CHANGING YOUR ACCOUNT?**

BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	MONTHS OVERDRAWN - LAST 12 MTHS			AVERAGE AMOUNT OVERDRAWN PER MONTH		OVERDRAFT USAGE	
		NOT OVER DRAWN (A)	1-3 MONTHS (B)	4 OR MORE (C)	LESS THAN £100 (E)	£100 OR MORE (F)	AT LEAST 6 MONTHS PER YEAR AND £100 PER MONTH (I)	LESS THAN 6 MONTHS PER YEAR OR £100 PER MONTH (J)
UNWEIGHTED TOTAL	261 100%	-	134 51%	102 39%	134 51%	95 36%	49 19%	186 71%
WEIGHTED TOTAL	317 100%	..	166* 52%	117* 37%	148* 47%	128* 40%	62* 19%	221 70%
MUCH MORE LIKELY (5)	41 13%	-	23 14%	16 14%	24 16%	12 10%	9 15%	29 13%
A LITTLE MORE LIKELY (4)	69 22%	-	37 22%	29 25%	31 21%	34 27%	17 27%	51 23%
IT WOULD MAKE NO DIFFERENCE (3)	183 58%	-	92 56%	67 57%	83 56%	73 57%	34 55%	125 57%
A LITTLE LESS LIKELY (2)	5 1%	-	1 1%	3 3%	3 2%	1 1%	1 2%	3 1%
MUCH LESS LIKELY (1)	15 5%	-	9 5%	2 2%	6 4%	5 4%	1 1%	10 4%
DON'T KNOW/CAN'T REMEMBER	4 1%	-	3 2%	-	1 *	2 2%	-	3 1%
MEAN SCORE	3.37	-	3.40	3.46	3.44	3.38	3.53	3.39
STD. DEVIATION	0.91	-	0.93	0.83	0.92	0.83	0.81	0.90
MORE LIKELY	110 35%	-	60 36%	45 39%	55 37%	47 36%	26 42%	79 36%
LESS LIKELY	20 6%	-	10 6%	5 4%	9 6%	6 5%	2 3%	13 6%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
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BASE : ALL WHO HAVE BEEN OVERDRAWN IN LAST YEAR

	TOTAL	LIKELIHOOD OF SWITCHING IN FUTURE			AWARE OF CASS			KEEPING EXISTING ACCOUNT OPEN - IMPACT ON LIKELIHOOD OF SWITCHING		
		WILL DEFINITELY OR PROBABLY CHANGE (K)	NOT SURE IF WILL CHANGE (L)	PROBABLY OR DEFINITELY WON'T CHANGE (M)	SPONTANEOUS AWARENESS (N)	AWARE WHEN PROMPTED (O)	NOT AWARE (P)	MORE LIKELY TO SWITCH (Q)	MAKES NO DIFFERENCE (R)	LESS LIKELY TO SWITCH (S)
UNWEIGHTED TOTAL	261 100%	19 7%	43 16%	198 76%	115 44%	29 11%	117 45%	67 26%	163 62%	26 10%
WEIGHTED TOTAL	317 100%	26** 8%	60** 19%	230 73%	145* 46%	39** 12%	133* 42%	90* 28%	186 59%	33** 11%
MUCH MORE LIKELY (5)	41 13%	12 47%	7 12%	22 10%	28 19%	1 3%	12 9%	25 28% R	15 8%	2 6%
A LITTLE MORE LIKELY (4)	69 22%	2 8%	20 34%	46 20%	32 22%	11 29%	25 19%	25 28%	38 21%	5 15%
IT WOULD MAKE NO DIFFERENCE (3)	183 58%	12 45%	31 52%	141 61%	77 53%	24 61%	83 62%	33 37%	130 70% Q	15 46%
A LITTLE LESS LIKELY (2)	5 1%	- -	- -	5 2%	2 1%	* 1%	2 2%	2 2%	1 1%	1 3%
MUCH LESS LIKELY (1)	15 5%	* 1%	- -	15 6%	5 4%	1 3%	9 7%	3 3%	* -	9 26%
DON'T KNOW/CAN'T REMEMBER	4 1%	- -	1 2%	1 1%	1 *	1 3%	2 2%	1 1%	1 1%	1 4%
MEAN SCORE	3.37	3.98	3.59	3.25	3.53 P	3.30	3.22	3.75 R	3.36	2.70
STD. DEVIATION	0.91	1.04	0.70	0.90	0.94	0.68	0.90	1.01	0.64	1.21
MORE LIKELY	110 35%	14 54%	27 46%	69 30%	60 42%	13 32%	37 28%	50 56% R	53 28%	7 21%
LESS LIKELY	20 6%	* 1%	- -	19 8%	7 5%	1 4%	11 8%	5 6%	2 1%	10 29%

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PROPORTIONS/MEANS: COLUMNS TESTED (5% RISK LEVEL) - A/B/C - E/F - I/J - K/L/M - N/O/P - Q/R/S
OVERLAP FORMULAE USED. * SMALL BASE; ** VERY SMALL BASE (UNDER 30) INELIGIBLE FOR SIG TESTING

