

YouGov Survey Results

Sample Size: 2011

Fieldwork: 22nd -24th February 2011

Total	Gender		Age					Social Grade		Region						
Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland

How would you feel if you were mailed a credit offer (e.g. loan, mobile phone contract, credit card etc.), only to be turned down when you applied? (Please tick the option that BEST applies)

	2011	920	1091	160	295	311	348	897	1168	843	475	290	191	261	548	101	145
Unweighted Base	2011	920	1091	160	295	311	348	897	1168	843	475	290	191	261	548	101	145
All GB adults	2011	965	1046	241	338	349	378	704	1106	905	495	330	193	257	461	101	175
I wouldn't mind	8%	9%	7%	7%	10%	8%	5%	8%	7%	8%	9%	8%	8%	9%	6%	6%	6%
I would be disappointed but would still be interested in future offers from that company	6%	6%	6%	8%	6%	7%	7%	4%	5%	7%	7%	6%	6%	6%	5%	10%	3%
It would give me a negative view of the brand	30%	32%	28%	45%	36%	30%	27%	23%	30%	29%	26%	35%	28%	33%	29%	30%	32%
I would be quite distressed and would lose all trust in the brand	9%	8%	10%	4%	9%	13%	9%	8%	9%	8%	11%	7%	11%	8%	8%	4%	8%
I would not deal with them again	40%	40%	40%	27%	32%	35%	43%	48%	41%	38%	38%	37%	39%	36%	42%	46%	42%
Other	8%	7%	10%	8%	8%	7%	8%	9%	8%	9%	9%	7%	8%	9%	9%	4%	9%

Have you ever been surprised to receive a particular credit offer given your usage of credit? (Please tick all that apply)

	2011	920	1091	160	295	311	348	897	1168	843	475	290	191	261	548	101	145
Unweighted Base	2011	920	1091	160	295	311	348	897	1168	843	475	290	191	261	548	101	145
All GB adults	2011	965	1046	241	338	349	378	704	1106	905	495	330	193	257	461	101	175
Yes, because I don't use credit	13%	13%	13%	13%	10%	11%	10%	16%	13%	13%	14%	15%	10%	15%	12%	11%	7%
Yes, because I have a poor credit history	9%	9%	8%	4%	11%	15%	10%	6%	8%	10%	9%	11%	11%	5%	6%	15%	11%
Yes, because it was not for a product/ service that I have ever used or intend to use (e.g. a balance transfer offer for a credit card and I don't use balance transfers etc.)	13%	14%	12%	9%	12%	11%	15%	15%	15%	11%	10%	10%	17%	14%	16%	18%	11%
Yes – for another reason	4%	4%	5%	2%	6%	6%	5%	3%	5%	4%	3%	3%	7%	5%	5%	5%	4%
No, any credit offers I have received have been suitable for me	7%	9%	7%	8%	11%	10%	6%	5%	8%	7%	10%	7%	6%	6%	7%	5%	9%
No, I haven't been surprised by any offers as they seem to send the same offers to everybody	33%	34%	32%	11%	30%	36%	37%	39%	38%	27%	30%	36%	30%	33%	33%	34%	39%
No - for another reason	4%	4%	4%	3%	9%	4%	4%	2%	3%	4%	4%	4%	4%	3%	3%	5%	4%
Not applicable – I have never received credit offers	22%	20%	24%	54%	18%	13%	17%	20%	17%	29%	24%	21%	25%	24%	23%	14%	18%

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Do you think you receive more relevant credit offers from companies that you are already a customer of, compared to those you are not currently a customer of?

	Unweighted Base	1596	744	852	71	239	270	295	721	981	615	369	232	147	207	435	86	120
All GB Adults who have received credit offers		1565	774	792	111	277	304	312	561	921	644	377	261	145	196	355	87	144
Yes, I do		23%	23%	24%	19%	21%	23%	24%	25%	23%	24%	23%	20%	25%	22%	27%	14%	27%
No, I don't		42%	42%	42%	41%	47%	42%	43%	40%	43%	42%	45%	41%	46%	42%	39%	51%	37%
Don't know		24%	23%	26%	22%	22%	27%	24%	25%	26%	22%	21%	29%	18%	25%	27%	21%	25%
Not applicable, I have not received credit offers from both companies I am a customer of and those I am not		10%	12%	8%	18%	10%	8%	9%	10%	9%	12%	11%	10%	11%	11%	8%	14%	10%

Which of the credit offers listed below that you currently receive, do you feel are relevant to your credit/ financial situation? (Please tick all that apply)

	Unweighted Base	1596	744	852	71	239	270	295	721	981	615	369	232	147	207	435	86	120
All GB Adults who have received credit offers		1565	774	792	111	277	304	312	561	921	644	377	261	145	196	355	87	144
Credit card/ loan offers (e.g. balance transfer, credit limit, rewards)		44%	44%	45%	42%	48%	46%	48%	40%	46%	42%	44%	40%	47%	46%	47%	43%	45%
Catalogues (e.g. offer of a credit account rather than cash payment)		23%	16%	30%	21%	22%	27%	24%	20%	22%	24%	22%	24%	24%	19%	24%	25%	22%
Mobile phones (e.g. offer of a contract rather than pay as you go)		21%	22%	19%	27%	26%	20%	22%	16%	17%	25%	23%	22%	21%	13%	21%	17%	23%
None of the above		33%	34%	31%	29%	31%	29%	31%	37%	35%	29%	32%	33%	32%	35%	30%	34%	36%
Not applicable, I don't currently receive any of these types of credit offers		12%	13%	12%	17%	10%	12%	10%	15%	11%	15%	13%	13%	11%	13%	13%	12%	9%