

Retail financial services

REPORT

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Special Eurobarometer 373

RETAIL FINANCIAL SERVICES

Conducted by TNS Opinion & Social at the request of
Directorate-General Internal Market and Services
Survey co-ordinated by Directorate-General
Communication

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INTRODUCTION

As part of its broader remit of facilitating the European internal market, the European Commission has a range of policy initiatives designed to improve the consumer experience of buying retail financial products¹.

In 1999, the European Commission adopted its Financial Services Action Plan. The action plan identified priorities and a timetable for measures to establish a single market in wholesale financial services, make retail markets open and secure, and strengthen the rules on prudential supervision. In 2007, as part of a review of the single market, the European Commission published a Green Paper on future EU policy on retail financial services in the single market², in which it stated that despite significant progress in delivering a single market for financial services in recent years, retail financial services integration had not yet reached its potential and competition seemed insufficient in some areas. Consequently, the European Commission stated its aim of enhancing customer welfare, improving services, helping individuals make sound financial choices, and promoting the single market itself by facilitating cross-border financial activity.

The Green Paper provided examples of retail financial products including current bank accounts, personal loans, mortgages, savings, pensions, investments and insurance products, and set out to dismantle barriers to competition and customer mobility in these product areas.

To support the Commission's initiatives in the area of retail financial services, this Eurobarometer survey examines current consumer behaviours and attitudes when buying financial products both in their home countries and in other EU Member States. This report also looks at the customer experience of buying retail financial products and of switching financial services provider within the EU, and also what advice and information consumers receive when purchasing financial products.

¹ An overview of the European Commission's retail financial services policy can be found here: http://ec.europa.eu/internal_market/finances-retail/policy_en.htm

² Information about the Green Paper can be accessed here: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2007:0226:FIN:EN:PDF>

In the course of this survey, 26,856 European citizens aged 15 and above were interviewed about retail financial services by the TNS Opinion & Social network between 3 and 19 September 2011 in all 27 European Union Member States³, as requested by the European Commission's Directorate-General Internal Market and Services. The methodology used is that of surveys as carried out by the Directorate General for Communication ("Research and Speechwriting" Unit)⁴. A technical note on the methodology for interviews conducted by the institutes within the TNS Opinion & Social network is annexed to this report. This note indicates the interview methods and the confidence intervals⁵.

This study analyses the way in which retail financial products and services are perceived both at EU level and within individual Member States. It also provides socio-demographic analysis to help understand how different sections of European society regard the issues surrounding financial products differently from others. The statistical breakdowns include: male/female; age range; the impact of education; social and financial status; and a range of other socio-economic factors.

The study focused on specific products and asked about these individually. Where these are analysed by individual Member State, the base sizes are sometimes extremely small and need to be treated with caution. Base sizes are indicated throughout this report, and where less than 100 the data needs to be treated as indicative only. Detailed data tabulations by Member State are appended to this report.

The Eurobarometer web site can be consulted at the following address:

http://ec.europa.eu/public_opinion/index_en.htm

We would like to take this opportunity to thank all the respondents across the EU who gave their time to take part in this survey. Without their active participation, this survey would quite simply not have been possible.

³ Further information on the methodology used can be found in the technical note which specifies the interview methods as well as the confidence intervals.

⁴ http://ec.europa.eu/public_opinion/index_en.htm

⁵ The results tables are included in the annex. It should be noted that the total of the percentages in the tables of this report may exceed 100% when the respondent can give several answers to the same question.

In this report, the countries are referred to by their official abbreviation:

ABBREVIATIONS

EU27 European Union – 27 Member States

BE	Belgium
BG	Bulgaria
CZ	Czech Republic
DK	Denmark
DE	Germany
EE	Estonia
EL	Greece
ES	Spain
FR	France
IE	Ireland
IT	Italy
CY	Cyprus
LT	Lithuania
LV	Latvia
LU	Luxembourg
HU	Hungary
MT	Malta
NL	Netherlands
AT	Austria
PL	Poland
PT	Portugal
RO	Romania
SI	Slovenia
SK	Slovakia
FI	Finland
SE	Sweden
UK	United Kingdom

EXECUTIVE SUMMARY

Among the key findings of this report are the following points:

- While 84% of respondents have a current bank account, ownership of other types of financial product is much less common and one in ten EU citizens (10%) possess none of the financial products covered in the survey.
- People in the EU15 countries are more likely to own most types of financial product than their counterparts in the NMS12 countries.
- Consumer inertia is high when it comes to taking out new products - 56% of individuals who own a financial product have not purchased any of these within the last five years.
- Cross-border purchasing is limited - 94% of respondents say they have never purchased financial products in other Member States.
- Eight in ten (80%) say they would not consider buying a financial product in another EU country in the future.
- Across all products, most consumers are not given information about whether the person selling them a financial product is being paid commission - however, most say they are given general written information about the product they are purchasing.
- Many consumers do not receive recommendations when purchasing financial products or services, and where they do they tend to rely on the product provider.
- Around half of consumers (52%) tend to take the first product they see when obtaining a current bank account or credit card, although respondents are more inclined to shop around when purchasing other types of financial products.
- Over 80% of people never attempt to switch providers after buying a personal loan, a credit card, a current account, or a mortgage.
- 85% say they have never had a problem with a financial product or service, and where experienced over a quarter (27%) did not complain.
- 79% of people say they have not bought goods or services of any kind in another EU country over the past year.

Respondents in the EU15 countries are more likely to own financial products than people in the NMS12 countries, but even within those two groups there are wide variations. Respondents in the Nordic countries, for example, are not only more likely to own financial products, but also the most likely to be willing to buy financial products in other EU

countries, to be given information when they make their purchase, and to know their rights if they experience problems with a product they have bought. People in these countries are also generally less likely to purchase face to face. People in Romania and Bulgaria are least likely to have any financial products: only 27% and 28% of respondents in those countries respectively have a current bank account, for example, compared with the EU average of 84%. However, it would appear this geographical imbalance is in the process of changing, as demonstrated by the fact that NMS12 respondents are more likely than EU15 respondents to have bought their financial products within the last five years (58% compared with 46%).

While a significant minority of citizens (10%) have no financial products, there is little sense of exclusion or disenfranchisement. Over half of the people without a bank account (56%) simply say that they do not see the need for one. Similarly, consumer inertia is a recurring issue: most have had their products for over five years and fewer than one in five respondents attempt to switch providers once they have bought a product. Financial literacy when purchasing these products is also a concern – many profess to not shopping around and often buy the first product they see, without any recommendations.

The report looks at retail financial services as part of the European internal market. However, the level of cross-border activity in this area is extremely small – 94% of respondents say they have never bought a financial product in another Member State and 80% say that they would not consider doing this in the future. The reasons why citizens do not buy financial products in other countries tend not to be tangible barriers such as language or consumer rights, rather it is the lack of perceived need or the perception that everything can be purchased at home. Given the strong levels of consumer inertia seen in the retail financial sector even at a national level, communicating to people the benefits of cross-border purchasing will be a considerable challenge.

1. FINANCIAL PRODUCTS

While over eight in ten citizens (84%) have a current bank account, ownership of other types of financial product is much less common and one in ten EU citizens (10%) possess none of the financial products covered in the survey. There are significant variations between Member States, with people in the EU15 countries more likely to own most types of financial product than in the NMS12 countries. Most people without a bank account feel that they do not need one. Consumer inertia is high when it comes to taking out new products – Overall, 56% of individuals who own a financial product have not purchased any of these within the last five years.

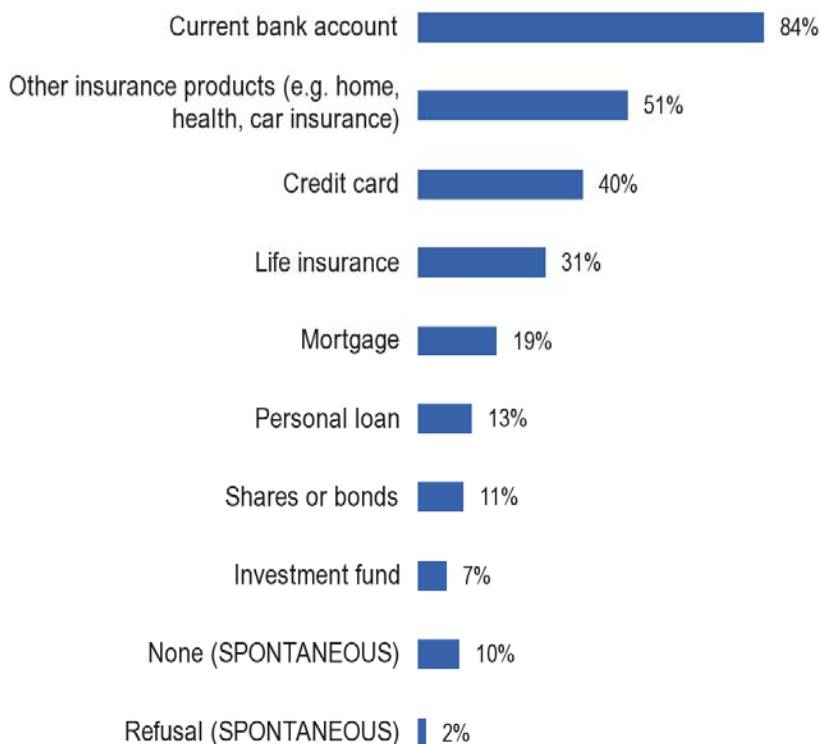
1.1 Financial products

1.1.1 The type of financial products and services that people have

- *Ownership of financial products and services varies considerably between individual Member States –*

Figure 1: Which products people have (base: all respondents; n=26,856)

QB1. Which of the following financial products and services do you have, if any?



As seen in figure 1, over eight in ten EU citizens (84%) have a current bank account⁶, while half (51%) hold 'other' insurance products, such as home, health or car insurance. Four in ten citizens (40%) have a credit card, and 31% possess life insurance. One in five (19%) have a mortgage, while 13% have a personal loan. Fewer people have investment products – one in ten (11%) have shares or bonds, while 7% have an investment fund.

One in ten EU citizens (10%) say they do not have any of these financial products.

There are significant differences across the EU, with people in the EU15 countries much more likely to have financial products compared with people in the NMS12 countries. For example, while 90% of EU15 respondents have a current bank account, this compares with only 60% of those in the NMS12. Similarly, 22% of EU15 respondents have a mortgage and 46% have a credit card; whereas only 7% of NMS12 respondents have a mortgage and just 19% have a credit card. One quarter (25%) of people in the NMS12 have no financial products, as opposed to only 6% of people in the EU15.

In a Eurobarometer survey conducted in 2005, a similar question was asked about product holding⁷. The list of products was much more extensive, and some products were phrased differently partly because of this (the wording is shown in brackets in the table below). In addition, some products were not included in 2005 which are asked about here. As a result, comparison is limited and the trend data should be seen as indicative. However, there is a clear increase in financial product ownership since two years ago – most notably for current bank accounts which has increased by 13 percentage points.

⁶ QB1: 'Which of the following financial products and services do you have, if any?' (ROTATE – MULTIPLE ANSWERS POSSIBLE). Current bank account; mortgage; credit card; personal loan; shares or bonds; investment fund; life insurance; other insurance products (e.g. home, health, car insurance); none (SPONTANEOUS); refusal (SPONTANEOUS); do not know.

⁷ Among the following financial services, which ones do you personally have?

Product	2005	2011
Current bank account (a current account which comes with a payment card and/or a chequebook)	71%	84%
Credit card	34%	40%
Life insurance	30%	31%
Mortgage	16%	19%
Shares or bonds (stocks/shares)	10%	11%
Investment funds (collective investments)	10%	7%

Individual country analysis (seen in figure 2 below) confirms this disparity in the use of financial products and services observed in different Member States. While over 90% of people say they have a current **bank account** in 12 Member States – and almost all respondents do so in Denmark (100%), Finland (99%) and the Netherlands (99%)⁸ – only the minority have a current bank account in Romania (27%) and Bulgaria⁹ (28%).

At least half of the respondents in 17 Member States say they have 'other' insurance products, such as home, health or car insurance. In some countries, a very high proportion of people have this type of financial product, such as in the Netherlands, where 88% of people do so, as well as in Sweden (88%) and Denmark (86%). In Bulgaria, however, only 20% of respondents say they have these insurance products, as do just 25% of those in Poland.

⁸ In these countries, there are laws or codes of conduct in place which make to help ensure citizens have access to basic bank account services.

⁹ Health insurance in Bulgaria is obligatory, but the price is included in taxes, and is generally not considered by consumers as a financial service as it is not purchased in the same way as other products. The low proportion here refers to "additional" or voluntary health insurance which is not very widespread.

The geographical pattern is very similar in the case of **life insurance**. At least a third of citizens have life insurance in 16 Member States, and a majority hold this type of product in Sweden (60%) and Denmark (53%). Yet in three Member States, fewer than one in 10 have this product: Bulgaria (5%), Greece (6%) and Romania (8%).

The majority of respondents say they have a credit card in 10 EU countries, with credit card ownership highest in Luxembourg, where 87% of people have one, France (74%) and Denmark (71%). But elsewhere credit card ownership is relatively rare, such as in Hungary, where just 9% of respondents have one, Bulgaria (12%), Lithuania (16%) and Romania (17%).

Over a quarter of respondents in 10 Member States say they have a mortgage, with the highest proportion seen in the Netherlands (53%), Denmark (48%) and Sweden (45%). However, less than 10% of people have a mortgage in eight countries, with the lowest numbers of mortgage holders occurring in Lithuania (1%), Bulgaria (2%) and Romania (3%).

Figure 2: Which products people have (base: all respondents; n=26,856)

QB1 Which of the following financial products and services do you have, if any?

	Base	Current bank account	Other insurance products (e.g. home, health, car insurance)	Credit card	Life insurance	Mortgage	Personal loan	Shares or bonds	Investment fund	None (SPONT.)	Refusal (SPONT.)	Don't know
EU27	26856	84%	51%	40%	31%	19%	13%	11%	7%	10%	2%	0%
BE	1028	95%	67%	54%	39%	26%	14%	16%	7%	2%	1%	0%
BG	1006	28%	20%	12%	5%	2%	15%	0%	0%	50%	3%	0%
CZ	1069	82%	62%	25%	36%	9%	15%	2%	2%	9%	2%	0%
DK	1002	100%	86%	71%	53%	48%	32%	44%	14%	0%	0%	0%
DE	1582	95%	54%	35%	34%	12%	9%	12%	10%	2%	1%	1%
EE	1000	94%	38%	31%	15%	12%	16%	3%	6%	3%	1%	1%
IE	1015	82%	70%	45%	37%	30%	25%	12%	8%	10%	0%	0%
EL	1000	80%	34%	18%	6%	11%	13%	3%	1%	15%	1%	0%
ES	1004	88%	52%	46%	22%	26%	15%	4%	5%	6%	2%	0%
FR	1046	96%	61%	74%	45%	22%	18%	16%	3%	2%	1%	0%
IT	1043	75%	43%	31%	15%	15%	9%	6%	7%	19%	2%	1%
CY	506	72%	78%	51%	33%	32%	38%	14%	5%	9%	0%	0%
LV	1014	84%	32%	41%	15%	8%	7%	2%	2%	12%	0%	1%
LT	1031	83%	35%	16%	14%	1%	10%	2%	2%	11%	0%	1%
LU	502	97%	73%	87%	43%	35%	18%	18%	10%	2%	1%	0%
HU	1015	67%	30%	9%	19%	13%	11%	2%	1%	23%	1%	0%
MT	500	70%	60%	59%	27%	17%	9%	21%	16%	13%	4%	0%
NL	1002	99%	88%	52%	41%	53%	8%	23%	4%	1%	0%	0%
AT	1018	92%	66%	30%	41%	6%	18%	9%	7%	2%	5%	0%
PL	1000	68%	25%	19%	33%	6%	12%	3%	3%	22%	3%	0%
PT	1035	80%	32%	19%	19%	19%	6%	2%	2%	12%	6%	1%
RO	1050	27%	34%	17%	8%	3%	13%	1%	0%	43%	3%	1%
SI	1024	96%	83%	43%	49%	4%	15%	14%	10%	1%	1%	0%
SK	1013	77%	66%	24%	42%	11%	14%	3%	3%	8%	0%	0%
FI	1003	99%	79%	60%	38%	32%	21%	25%	9%	0%	0%	0%
SE	1020	98%	88%	59%	60%	45%	29%	46%	30%	0%	0%	0%
UK	1328	92%	50%	50%	38%	27%	13%	22%	13%	4%	2%	0%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

While just over one in ten people overall (13%) say they have personal loans, at least a quarter of respondents have these in four Member States: Cyprus (38%), Denmark

(32%), Sweden (29%) and Ireland (25%). But elsewhere, such as in Portugal (6%) and Latvia (7%), personal loans are relatively rare.





Ownership of shares or bonds is also relatively uncommon across most of the EU, and is highest in Sweden (46%) and Denmark (44%). However these countries are very much the exception: in 14 Member States, less than 10% of people say they have shares or bonds, with ownership of these products lowest in Bulgaria (0%) and Romania (1%).

Investment fund ownership is also highest in Sweden where 30% of people say they have an investment fund, far more than in any other country (the next highest being Malta at 16%). In 20 EU countries, less than 10% of people have an investment fund, with ownership lowest in Bulgaria (0%) and Romania (0%).

The proportion of citizens who say they have **none of the financial products and services** is highest in Bulgaria (50%), Romania (43%), Hungary (23%) and Poland (22%). But fewer than 10% of respondents answer this way in 16 Member States, and virtually no respondents do so in Denmark, Finland and Sweden.

Figure 3: Which products people have (base: all respondents; n=26,856)

QB1 Which of the following financial products and services do you have, if any? (ROTATE – MULTIPLE ANSWERS POSSIBLE)

	Current bank account	Other insurance products (e.g. home, health, car insurance)	Credit card	Life assurance	Mortgage	Personal loan	Shares or bonds	Investment fund	None (SPONT.)	Refusal (SPONT.)	Don't know
EU27	84%	51%	40%	31%	19%	13%	11%	7%	10%	2%	0%
 Sex											
Male	84%	53%	44%	33%	20%	14%	14%	9%	9%	1%	0%
Female	83%	49%	37%	28%	17%	12%	9%	5%	11%	2%	0%
 Age											
15-24	68%	23%	24%	11%	2%	6%	4%	2%	27%	1%	0%
25-39	89%	55%	47%	35%	29%	21%	9%	7%	6%	2%	0%
40-54	89%	60%	50%	41%	30%	19%	14%	8%	5%	2%	1%
55 +	83%	53%	35%	27%	9%	7%	15%	8%	10%	2%	1%
 Education (End of)											
15-	81%	46%	25%	21%	9%	8%	7%	5%	12%	3%	0%
16-19	86%	54%	41%	33%	19%	16%	10%	7%	8%	1%	0%
20+	92%	62%	59%	43%	31%	17%	20%	12%	3%	2%	1%
Still studying	60%	20%	21%	11%	2%	4%	4%	2%	34%	1%	0%
 Respondent occupation scale											
Self-employed	90%	63%	51%	43%	31%	19%	18%	12%	4%	1%	0%
Managers	94%	68%	67%	53%	42%	20%	26%	16%	1%	1%	1%
Other white collars	93%	62%	52%	39%	29%	19%	12%	7%	2%	2%	0%
Manual workers	90%	57%	46%	37%	24%	20%	8%	5%	5%	1%	0%
House persons	79%	44%	28%	21%	14%	9%	5%	4%	14%	3%	1%
Unemployed	78%	35%	27%	16%	12%	11%	4%	4%	15%	1%	0%
Retired	81%	50%	31%	25%	7%	6%	14%	7%	12%	3%	0%
Students	60%	20%	21%	11%	2%	4%	4%	2%	34%	1%	0%

The socio-demographic data seen in figure 3 suggests that men are somewhat more likely to have certain types of financial product than women. For example, 44% of men say they have a credit card compared with 37% of women; 14% of men have shares or bonds compared with 9% of women; and 33% of men say they have life insurance, compared with 28% of women.

Age is a key demographic difference when looking at ownership of financial products. For example, young people are the least likely to have a current bank account: only 68% of 15-24 year-olds have one of these, compared with 89% of 25-39 and 40-54 year-olds, and 83% of people aged 55 and over. Those aged 40-54 are the most likely to have all the types of financial product under discussion, followed by those aged 25-39. While around half of 40-54 year-olds (50%) and 25-39 year-olds (47%) have a credit card, only 35% of over-55s and 24% of 15-24 year-olds do so. Similarly, while 41% of 40-54 year-olds and 35% of 25-39 year-olds have life insurance, only 27% of over-55s and 11% of 15-24 year-olds have this kind of product.

Without exception, **people who spent more time in education are more likely to have financial products** than those who left full time education at a younger age. Just under a third (31%) of people who finished their education aged 20 or over have a mortgage, for example, compared with only 19% of those who left school aged 16-19 and 9% among those who left aged 15 or under. Similarly, 62% of people who finished their education aged 20 or over have 'other' insurance products, compared with 54% in the 16-19 group and 46% in the 15-and-under category.

Occupation is also strongly correlated with which financial products are owned. While 42% of managers and 29% of other white-collar workers have mortgages, for example, only 7% of retired people and 12% of unemployed people have them. Credit card ownership is common among managers (67%) and other white-collars (52%), but far less so among unemployed respondents (27%) and house persons (28%). While 26% of managers say they have shares and bonds, this compares with only 4% of unemployed respondents and 5% of house persons.

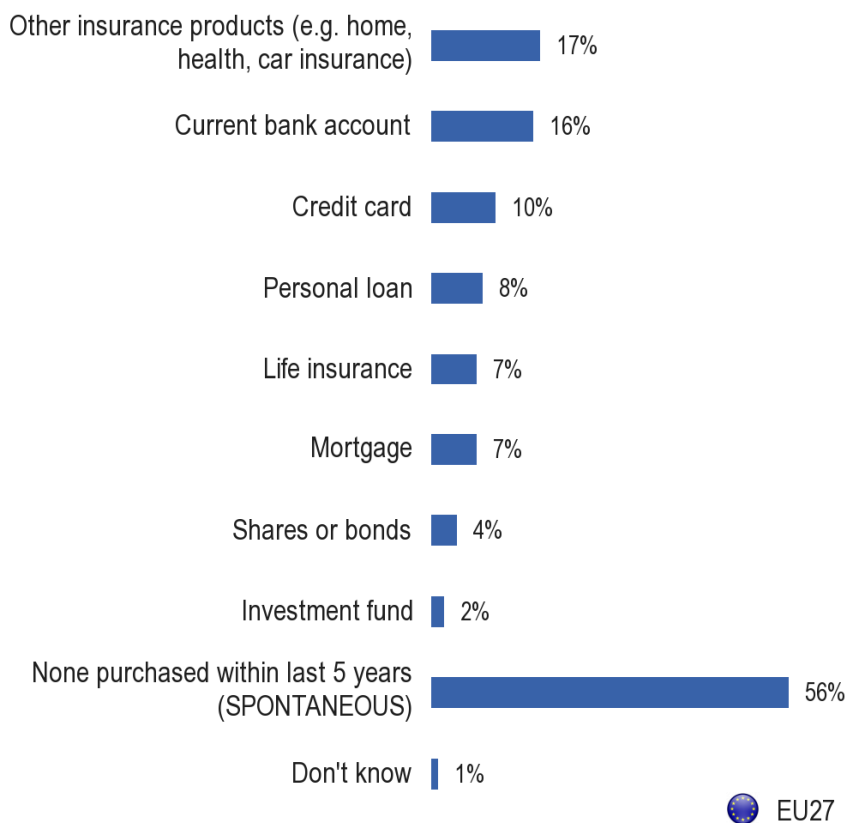
Unsurprisingly, the data show that **people who have difficulty paying their bills are less likely to have financial products** than those who do not have trouble with their bills, with one important exception: personal loans. While 18% of people who have trouble paying their bills most of the time and 17% of those who have trouble sometimes say they have personal loans, only 11% of respondents who almost never have trouble with their bills have personal loans.

1.1.2.1 Length of ownership of financial products at overall level

- High levels of consumer inertia with 56% of people who have financial products who say they have not bought any within the last five years -

Figure 4: Products purchased in last 5 years (base: all respondents with any products; n=23,564)

QB4. Which of these products did you purchase within the last 5 years?



The majority (56%) of those EU citizens who own any financial products say they have not purchased any of these within the last five years¹⁰, with a relatively small proportion of people having purchased a specific product during that period. Only 17% say that they purchased 'other' insurance products, such as home, health and car insurance, while 16% say they opened a current bank account. One in ten (10%) say they purchased a

¹⁰ QB4: 'Which of these products did you purchase within the last 5 years? (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED WITHIN LAST 5 YEARS – MULTIPLE ANSWERS POSSIBLE). Current bank account; mortgage; credit card; personal loan; shares or bonds; investment fund; life insurance; other insurance products (e.g. home, health, car insurance); none (SPONTANEOUS); refusal (SPONTANEOUS); do not know.

credit card, 8% a personal loan, and 7% a mortgage and life insurance respectively. A further 4% purchased shares or bonds, with 2% purchasing an investment fund.

EU15 respondents are more likely to say that they bought none of the products under discussion within the last five years: 58% compared with 46% in the NMS12.

Individual analysis by Member State, seen in figure 5 below, shows that in 16 Member States, a majority of respondents who have financial products say they bought none of those products within the last five years, and in some countries a particularly high proportion of people say this, notably Portugal (84%), Germany (71%) and Italy (68%). However, elsewhere the picture is very different. In Romania, only 8% of respondents say they bought none of their products within the last five years. Similarly, only 21% of respondents in Bulgaria and 34% in Cyprus say they bought none of the financial products they own within the last five years.

Over a quarter of those who own any financial products have opened **a current bank account** in the last five years in just four Member States: Romania (37%), Latvia (36%), Bulgaria (33%) and Lithuania (27%). Only 6% of respondents of respondents in Portugal say they have opened an account in the last five years, as do 10% in Germany, Italy, Austria, Slovenia and Finland.

Over 10% say they purchased **life insurance** within the last five years in nine EU countries. Whereas 14% of respondents who have financial products in France and 13% of those in Cyprus and Latvia say they bought life insurance within that timeframe, just 1% of those in Greece and 2% of those in Italy say the same. In 11 Member States, over a quarter of those who own any financial products say they purchased **'other' insurance products**, such as home, health or car insurance, within the last five years. In Romania, 59% of people with financial products say they bought 'other' insurance products within the last five years, as do 45% of those both in Cyprus and in Ireland. Yet in Italy, only 3% of respondents who own financial products say they bought these kinds of insurance products within that timeframe, as do 6% of those in Portugal.

At least one respondent in ten say they **obtained a credit card** within the last five years in 15 Member States, with the highest proportion of people giving this answer in Romania (26%), Latvia (23%) and Cyprus (22%). Just 3% of people in Portugal and 4% of those in Hungary say they obtained theirs within the last five years.

In 11 EU countries, over 10% of people who own financial products say they received **personal loans** within the last five years. In Bulgaria, 27% of respondents obtained personal loans within the last five years, as did 23% of those in Cyprus and 20% of those in Romania. But in Germany, just 2% of people obtained loans within that timeframe, as did only 3% of those in the Netherlands and Portugal.

In nine Member States, at least one in ten of those who own any products says that they **purchased their mortgage** within the last five years, with a relatively high proportion of people answering this way in the Netherlands (18%), Sweden (16%) and Denmark (15%). But in Austria and Lithuania, only 1% of people who own financial products say they obtained a mortgage within the last five years.

Figure 5: products purchased in last 5 years (base: all respondents with any products; n=23,564)

QB4 Which of these products did you purchase within the last 5 years?

	Base	Other insurance products (e.g. home, health, car insurance)	Current bank account	Credit card	Personal loan	Mortgage	Life insurance	Shares or bonds	Investment fund	None purchased within last 5 years (SPONT.)	Don't know
EU27	23564	17%	16%	10%	8%	7%	7%	4%	2%	56%	1%
BE	993	13%	15%	12%	7%	10%	8%	5%	2%	57%	1%
BG	473	38%	33%	18%	27%	4%	7%	0%	0%	21%	0%
CZ	953	15%	14%	9%	10%	6%	8%	1%	1%	57%	0%
DK	1001	30%	17%	19%	11%	15%	9%	14%	2%	44%	3%
DE	1512	9%	10%	6%	2%	2%	4%	4%	3%	71%	2%
EE	950	22%	19%	14%	10%	5%	7%	2%	2%	45%	6%
IE	909	45%	17%	9%	14%	6%	7%	4%	2%	37%	0%
EL	838	12%	15%	6%	9%	4%	1%	1%	0%	65%	1%
ES	922	13%	15%	11%	7%	6%	6%	2%	2%	63%	3%
FR	1014	14%	14%	12%	12%	11%	14%	6%	1%	52%	1%
IT	816	3%	10%	6%	7%	7%	2%	3%	3%	68%	2%
CY	461	45%	23%	22%	23%	14%	13%	1%	2%	34%	0%
LV	884	27%	36%	23%	5%	4%	13%	1%	1%	35%	1%
LT	903	29%	27%	9%	7%	1%	7%	1%	1%	41%	4%
LU	488	20%	17%	18%	9%	12%	11%	6%	4%	53%	0%
HU	774	9%	18%	4%	8%	8%	6%	1%	0%	58%	0%
MT	411	20%	15%	14%	6%	7%	8%	11%	8%	52%	1%
NL	992	21%	13%	13%	3%	18%	9%	7%	0%	51%	0%
AT	944	12%	10%	7%	6%	1%	6%	2%	2%	66%	1%
PL	755	12%	20%	9%	10%	4%	8%	2%	2%	57%	1%
PT	840	6%	6%	3%	3%	3%	3%	1%	0%	84%	0%
RO	552	59%	37%	26%	20%	5%	12%	1%	0%	8%	1%
SI	1006	30%	10%	6%	8%	2%	12%	2%	4%	53%	1%
SK	932	25%	15%	7%	10%	6%	10%	1%	2%	49%	0%
FI	997	18%	10%	10%	7%	11%	6%	7%	3%	59%	0%
SE	1016	29%	15%	16%	11%	16%	10%	17%	10%	38%	1%
UK	1254	32%	24%	16%	8%	12%	11%	7%	4%	36%	1%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

While only 4% of respondents who own financial products purchased **shares or bonds** within the last five years, there are exceptions in some Member States, among them Sweden, where 17% of people bought shares or bonds them within the last five years, and Denmark, where 14% say the same. Only 2% of people have purchased investment funds recently, although 10% of those in Sweden and 8% of those in Malta say they bought them within the last five years.

The socio-demographic data (figure 6) reveal only small gender variations, although women (59%) are somewhat more likely than men (53%) to say that they bought none of the financial products they own within the last five years.

The likelihood of purchasing products within the last five years increases proportionally with age. Only 26% of 15-24 year-olds who own financial products say they bought none of their products within that timeframe, compared with 42% of 25-39 year-olds, 57% of 40-54 year-olds, and 75% of people in the 55-and-over category. People in the 15-24 age group are also by far the most likely to have obtained a current bank account within the last five years: 56% of people in this group did so, compared with just 19% of 25-39 year-olds.

Individuals with a lower level of education are less likely to have bought their financial products within the last five years than people who spent longer in education. While 77% of individuals who left school at 15 or under had not purchased any financial products within the last five years, this falls to 56% among people who left aged 16-19, and again to 47% among those who finished their education aged 20 or over. People in the latter category are the most likely to have purchased financial products over the last five years, with 21% having acquired 'other' insurance products (compared with 18% in the 16-19 group and 9% in the 15-and-under group), for example, and 14% having obtained a credit card in the last five years (compared with 10% in the 16-19 group and 3% in the 15-and-under group).

Respondents in certain occupations are much less likely than others to have purchased their financial products within the last five years. While 75% of retired people and 68% of house persons had not purchased any of their financial products within the last five years, this compares with only 41% of managers and 50% of self-employed people.

Figure 6: Products purchased in last 5 years (base: all respondents with any products; n=23,564)

QB4 Which of these products did you purchase within the last 5 years? (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED WITHIN LAST 5 YEARS – MULTIPLE ANSWERS POSSIBLE)

	Other insurance products (e.g. home, health, car insurance)	Current bank account	Credit card	Personal loan	Mortgage	Life assurance	Shares or bonds	Investment fund	None purchased within last 5 years (SPONT.)	Don't know
EU27	17%	16%	10%	8%	7%	7%	4%	2%	56%	1%
Sex										
Male	18%	16%	11%	8%	8%	8%	6%	3%	53%	1%
Female	15%	15%	9%	7%	7%	7%	3%	2%	59%	1%
Age										
15-24	21%	56%	23%	6%	2%	7%	3%	1%	26%	1%
25-39	23%	19%	16%	12%	16%	14%	5%	3%	42%	1%
40-54	18%	9%	9%	9%	8%	7%	5%	3%	57%	1%
55 +	10%	4%	3%	3%	2%	3%	4%	2%	75%	1%
Education (End of)										
15-	9%	6%	3%	4%	2%	2%	2%	1%	77%	1%
16-19	18%	15%	10%	9%	7%	8%	4%	2%	56%	1%
20+	21%	15%	14%	9%	13%	11%	8%	4%	47%	1%
Still studying	19%	55%	23%	4%	1%	6%	3%	1%	25%	1%
Respondent occupation scale										
Self-employed	21%	14%	11%	10%	11%	11%	6%	4%	50%	1%
Managers	26%	13%	16%	10%	17%	14%	12%	6%	41%	1%
Other white collars	19%	15%	13%	10%	11%	9%	4%	3%	50%	1%
Manual workers	19%	16%	11%	11%	9%	9%	3%	2%	52%	1%
House persons	12%	11%	6%	5%	6%	5%	1%	2%	68%	3%
Unemployed	16%	25%	11%	7%	4%	5%	2%	1%	53%	1%
Retired	10%	5%	3%	4%	2%	3%	4%	2%	75%	1%
Students	19%	55%	23%	4%	1%	6%	3%	1%	25%	1%

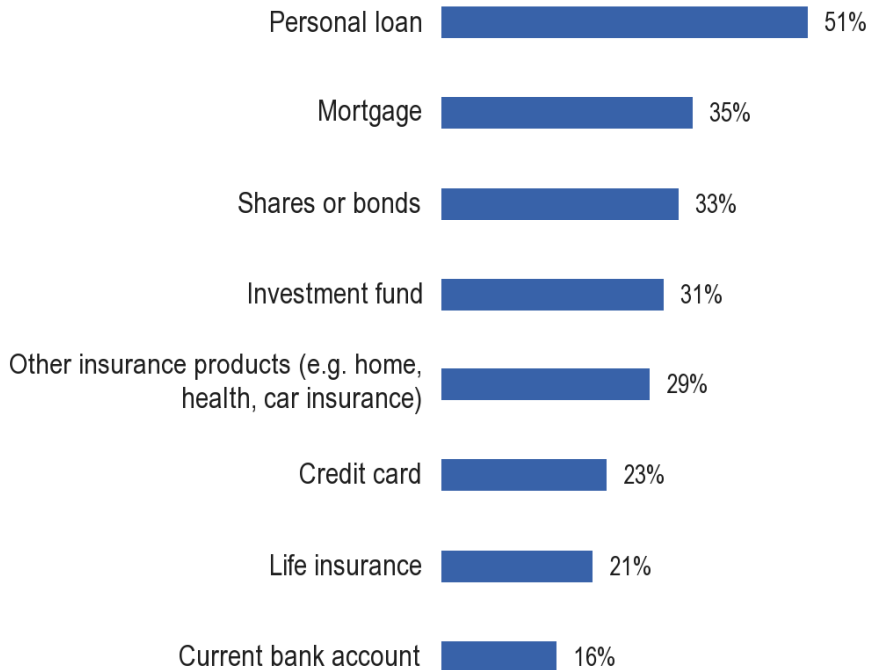
1.1.2.2 Length of ownership of financial products by product

- Personal loans are the products that tend to be bought most recently: a majority of people with a loan obtained it within the last five years -

Having analysed at aggregate level based on all respondents who have any financial products, we now consider the difference in purchasing behaviour between the different products, with analysis based only on respondents who own each individual product. At EU level (shown in figure 7), the base sizes are sufficient for analysis but it has to be borne in mind that analysing product differences at Member State level that **base sizes are often small and need to be treated as indicative only.**

Figure 7: Products purchased in last 5 years (base: holders of individual products¹¹)

QB4. Which of these products did you purchase within the last 5 years?



 EU27

Half of all respondents (51%) who have a personal loan say they purchased it within the last five years, as do a third (35%) of those who have a mortgage. A third (33%) of those who have shares or bonds say they acquired them within the last five years, as do 31% of respondents who have an investment fund. Of those who have 'other' insurance products, 29% purchased them over the last five years, as did 23% of people with credit cards. One in five (21%) of those with life insurance say they made their purchase over the last five years. Only 16% of people with a current bank account say they opened their account in the last five years.

¹¹ Base: holders of individual products: Current bank account (22469); Mortgage (5007); Credit card (10774); Personal loan (3532); Shares or bonds (3086); Investment fund (1864); Life insurance (8202); Other insurance (13682)

At individual country level (seen in figure 8 below), a majority of people with personal loans in 16 Member States say they purchased their loan with the last five years. In Romania (86%) and Bulgaria (84%) an exceptionally high proportion of people did so. In some countries, the picture is very different. In Germany, only 22% of people with loans obtained them within the last five years, as did 30% of those in Austria, 31% of those in Finland and 32% in the Netherlands.

Figure 8: Products purchased in last 5 years (base: holders of individual products¹²)

QB4 Which of these products did you purchase within the last 5 years?

	Personal loan	Mortgage	Shares or bonds	Investment fund	Other insurance products (e.g. home, health, car insurance)	Credit card	Life assurance	Current bank account
Base*	1789	1738	1015	571	3950	2441	1757	3703
EU27	51%	35%	33%	31%	29%	23%	21%	16%
BE	52%	36%	34%	31%	19%	21%	20%	15%
BG	84%	68%	-	-	88%	71%	67%	56%
CZ	56%	57%	36%	27%	22%	32%	20%	15%
DK	35%	31%	32%	15%	35%	26%	17%	17%
DE	22%	15%	33%	29%	17%	16%	10%	10%
EE	59%	43%	54%	29%	57%	43%	46%	19%
IE	48%	18%	30%	26%	57%	18%	16%	19%
EL	54%	33%	16%	-	30%	29%	20%	16%
ES	41%	22%	36%	34%	23%	22%	24%	16%
FR	63%	47%	33%	26%	22%	15%	31%	15%
IT	56%	37%	32%	29%	5%	14%	12%	11%
CY	55%	39%	9%	35%	53%	39%	35%	29%
LV	60%	43%	29%	48%	73%	48%	76%	38%
LT	64%	49%	42%	49%	72%	48%	44%	29%
LU	49%	34%	34%	34%	26%	20%	25%	17%
HU	56%	46%	38%	23%	24%	37%	24%	20%
MT	57%	36%	42%	41%	28%	20%	23%	18%
NL	32%	33%	31%	13%	23%	24%	23%	13%
AT	30%	20%	23%	26%	17%	20%	13%	10%
PL	62%	55%	56%	57%	34%	36%	18%	22%
PT	34%	12%	20%	10%	15%	14%	12%	6%
RO	86%	76%	41%	41%	91%	81%	74%	72%
SI	49%	39%	17%	39%	35%	13%	24%	10%
SK	64%	56%	31%	51%	35%	29%	22%	18%
FI	31%	34%	28%	33%	23%	16%	16%	10%
SE	38%	36%	37%	35%	33%	27%	17%	15%
UK	54%	41%	31%	31%	60%	30%	27%	25%
<div> <div>Highest percentage per country</div> <div>Lowest percentage per country</div> </div> <div> <div>Highest percentage per item</div> <div>Lowest percentage per item</div> </div>								

¹²

Base: holders of individual products: Current bank account (22469); Mortgage (5007); Credit card (10774); Personal loan (3532); Shares or bonds (3086); Investment fund (1864); Life insurance (8202); Other insurance (13682)

In five EU countries, a majority of those with a mortgage say that they purchased it within the last five years: Romania (76%), Bulgaria (68%), the Czech Republic (57%), Slovakia (56%) and Poland (55%). A much lower proportion of those with a mortgage purchased it recently in Portugal (12%), Germany (15%) and Ireland (18%).

In eight Member States, at least a third of respondents who own a credit card obtained it within the last five years. As before, Romania and Bulgaria stand out, with 81% and 71% of people there respectively saying they acquired their credit card within the last five years compared with just over one in ten of those who have a credit card in Slovenia (13%), Italy (14%) or Portugal (14%).

There is widespread geographical variation when considering 'other' insurance products. In 13 countries, at least a third of respondents who own these products say they bought them within the last five years. At one extreme, 91% of respondents in Romania say they purchased this product within the last five years, as do 88% of those in Bulgaria, 73% in Latvia and 72% in Lithuania. At the other extreme, just 5% of people in Italy say they purchased their insurance product within the last five years, as do 15% of those in Portugal and 17% in both Germany and Austria.

In six EU Member States, at least a third of respondents who own life insurance purchased the product within the last five years. 76% of people with this kind of product in Latvia obtained it within the last five years, as did 74% of people in Romania and 67% of those in Bulgaria. But in Germany only 10% of life insurance owners obtained theirs so recently, as did 12% of those in both Italy and Portugal.

The highest proportion of people who have opened a current bank account within the last five years was seen in Romania (72%), Bulgaria (56%) and Latvia (38%). Only 6% of people in Portugal say they opened bank account within the last five years, as do 10% of people in Austria, Germany, Finland and Slovenia.

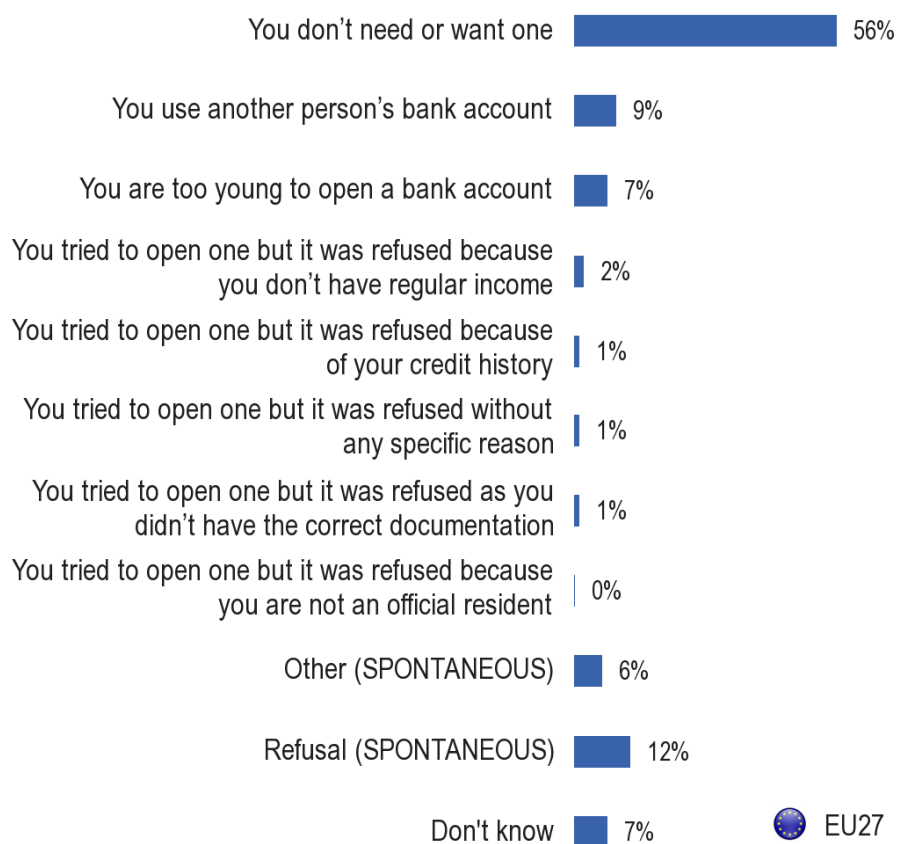
Among those countries where significant numbers of people own **shares and bonds**, there is not a great deal of variation. In Sweden, 37% of people with shares and bonds acquired them within the last five years, as opposed to 32% of those in Denmark, and 31% in both the Netherlands and the UK. The picture is similar when considering **investment funds**. 35% of people in Sweden who own this type of product acquired it within the last five years, compared with 31% of those in the UK and 29% of those in Germany.

1.2 Reasons for not having a current bank account

- Most people without a bank account do not feel that they need or want one –

Figure 9: Reasons for not having bank account (base: all respondents without a bank account; n=4,387)

QB2. What are the main reasons why you do not have a current bank account?



Over half (56%) of the people who do not have a current bank account¹³ say they do not have one because they do not need or want one¹⁴. One in ten (9%) use another person's bank account, while 7% say they are too young to open a bank account¹⁵. In total,

¹³ Based on their answers in Chapter 1.1.1.

¹⁴ QB2 What are the main reasons why you do not have a current bank account? (MULTIPLE ANSWERS POSSIBLE). You do not need or want one; you are too young to open a bank account; you use another person's bank account; you tried to open one but it was refused because of your credit history; you tried to open one but it was refused because you do not have regular income; you tried to open one but it was refused because you are not an official resident; you tried to open one but it was refused as you did not have the correct documentation; you tried to open one but it was refused without any specific reason; other; refusal; do not know.

¹⁵ This option was offered only to respondents aged under 18.

5% say they have been refused an account for various reasons. One in ten people (12%) refused to answer the question, while 7% say they do not know.

NMS12 respondents – and three out of four people answering this question come from an NMS12 country – are more likely to say they do not want or need a bank account: 67% say this, compared with 45% of EU15 respondents who do not have an account. Analysis by individual Member State is shown in figure 10 below, however due to the high incidence of bank account ownership, the base sizes are extremely small for most countries and should be treated as indicative only. **In 16 EU countries, a majority of people with no bank account say they do not need or want one** – and this is the most common response in all but two Member States (France and Luxembourg). The numbers of people answering this way are proportionally highest in Hungary, where 84% say they neither want nor need a bank account, Bulgaria (77%) and Latvia (77%). In France and Luxembourg, age was more likely to be the reason.

Figure 10: Reasons for not having bank account (base: all respondents without a bank account; n=4,387)

QB2 What are the main reasons why you do not have a current bank account?

	Base	You don't need or want one	You use another person's bank account	You are too young to open a bank account	You tried to open one but it was refused because you don't have regular income	You tried to open one but it was refused because of your credit history	You tried to open one but it was refused as you didn't have the correct documentation	You tried to open one but it was refused without any specific reason	You tried to open one but it was refused because you are not an official resident	Other (SPONT.)	Refusal (SPONT.)	Don't know
EU27	4387	56%	9%	7%	2%	1%	1%	1%	0%	6%	12%	7%
BE	53	29%	15%	8%	6%	13%	4%	5%	10%	10%	21%	1%
BG	727	77%	4%	2%	1%	1%	2%	1%	0%	5%	5%	2%
CZ	190	66%	11%	4%	2%	1%	1%	0%	0%	5%	12%	2%
DK	5	34%	19%	0%	0%	0%	0%	0%	0%	0%	25%	22%
DE	74	24%	9%	18%	0%	3%	0%	0%	0%	0%	33%	17%
EE	63	47%	18%	13%	2%	0%	2%	0%	2%	5%	5%	7%
IE	182	74%	2%	2%	4%	1%	1%	0%	0%	12%	2%	11%
EL	199	54%	17%	9%	2%	0%	0%	0%	0%	13%	7%	2%
ES	116	63%	5%	7%	3%	0%	0%	1%	0%	8%	10%	4%
FR	41	8%	8%	48%	2%	0%	2%	0%	2%	3%	30%	9%
IT	263	49%	21%	4%	4%	1%	1%	2%	0%	8%	11%	3%
CY	143	67%	5%	17%	3%	0%	0%	0%	0%	10%	3%	1%
LV	165	77%	3%	7%	3%	2%	0%	0%	0%	2%	4%	5%
LT	175	72%	2%	15%	1%	0%	0%	2%	0%	10%	2%	1%
LU	15	9%	14%	37%	7%	0%	0%	0%	0%	0%	26%	7%
HU	330	84%	4%	6%	1%	0%	0%	1%	0%	3%	3%	1%
MT	149	71%	2%	8%	0%	0%	0%	0%	0%	4%	13%	3%
NL	11	39%	0%	27%	0%	0%	0%	0%	0%	0%	34%	0%
AT	81	15%	6%	10%	1%	1%	0%	0%	1%	1%	64%	6%
PL	325	66%	5%	7%	1%	1%	0%	0%	0%	2%	10%	7%
PT	207	53%	2%	6%	1%	0%	0%	0%	0%	5%	29%	6%
RO	767	60%	3%	4%	2%	0%	1%	0%	0%	9%	8%	15%
SI	45	53%	10%	6%	4%	0%	0%	0%	0%	15%	22%	0%
SK	230	75%	16%	7%	1%	2%	1%	0%	1%	3%	2%	0%
FI	10	44%	8%	20%	0%	0%	0%	6%	0%	0%	22%	0%
SE	17	52%	0%	52%	0%	0%	3%	0%	0%	10%	0%	0%
UK	100	37%	9%	13%	1%	4%	1%	0%	0%	7%	24%	6%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

Older respondents are more likely to say they do not need or want a bank account.

While 65% of people over the age of 55 say this, only 51-52% of people in the three younger age categories say the same. While 52% of those aged 15-24 say they do not need an account, over a quarter (27%) say they are simply too young to open one. **Individuals who spent less time in education** are also more inclined to think that they neither need nor want a bank account. 66% of people who left school at 15 or under say they do not need or want an account, compared with 60% among those who left aged 16-19, and 47% among those who finished their education aged 20 or over.

Even wider variations emerge when looking at **occupation**. For example, while only 31% of managers and 41% of other white-collar workers who do not have a bank account say they do not want or need one, 69% of retired people and 60% of unemployed people who do not have a bank account give this reason.

2. CROSS-BORDER PURCHASING

Cross-border purchasing of financial products and services is extremely limited, with over nine in ten citizens (94%) saying that they have never purchased financial products in other Member States. Eight in ten (80%) say they would not consider buying a financial product in another EU country in the future. The main reason is most do not see any need to do so, as they can purchase all the financial products they need in their own country, or they prefer to do so.

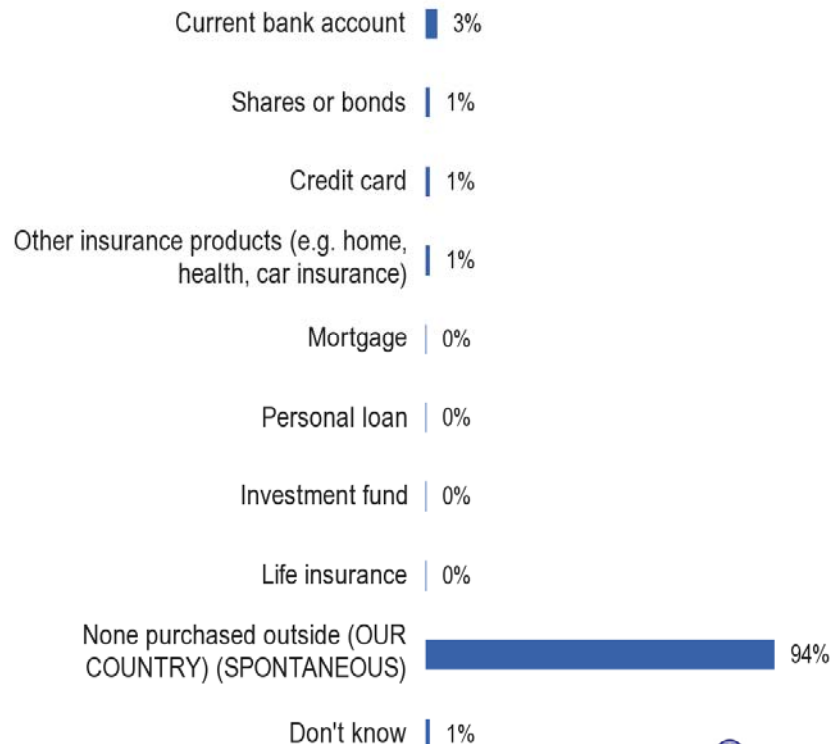
2.1. Cross-border purchasing

2.1.1 Cross-border purchasing among all product holders

- Over nine in ten European citizens say they purchased all of their financial products and services within their own country -

Figure 11: Products purchased cross-border (base: all respondents with any products; n= 23,564)

QB3. Which of these products did you purchase outside of (OUR COUNTRY) in another EU Member State?



The responses given by all European financial product holders to this question¹⁶ suggest that it is relatively rare for individuals to purchase financial products and services in other EU Member States. In total, 94% of those with any financial products say they have never bought a financial product outside their home country. Current bank accounts are the most likely product to be opened in other EU countries, but even in this case this is only mentioned by 3% of respondents. Only 1% of respondents have obtained credit cards, shares or bonds, or 'other' insurance products outside their own country, while negligible numbers of people have purchased a mortgage, a personal loan, an investment fund, or life insurance. There is no significant variation between EU15 and NMS12 results on this question.

In a Eurobarometer conducted in 2005, a similar question was asked about cross-border purchasing¹⁷. Again, the list of products was more extensive, and some products were not included in 2005 which are asked about here. As a result, comparison is limited and the trend data should be seen as indicative. However the level of cross-border purchasing has remained extremely low. While there appears to have been a slight decrease in the incidence of opening bank accounts, this is because 2005 also included deposit or savings accounts. Both in 2005 and 2011, over nine in ten citizens said either they had not purchased such products from another country, or they were unaware of having done so.

Product	2005	2011
Current bank account (bank account)	5%	3%
Credit card	2%	1%
Life insurance	1%	0%
Mortgage	0%	0%
Shares or bonds (stocks/shares)	1%	0%

¹⁶ QB3: 'Which of these products did you purchase OUTSIDE of (OUR COUNTRY) in another EU Member State?' (IF NECESSARY READ: BY "PURCHASED" WE MEAN WHEN YOU INITIALLY TAKE THE PRODUCT OUT WITH A PROVIDER) (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED IN ANOTHER EU MEMBER STATE – MULTIPLE ANSWERS POSSIBLE). Current bank account; mortgage; credit card; personal loan; shares or bonds; investment fund; life insurance; other insurance products (e.g. home, health, car insurance); none (SPONTANEOUS); refusal (SPONTANEOUS); do not know.





























¹⁷ Among the following financial services, can you tell me which ones you obtained from a firm located in another country of the European Union?

Investment funds (collective investments)	1%	0%
None	85%	94%
Do not know	6%	1%

Analysis by individual Member State (figure 12) shows that in five countries at least 5% of those with any financial products say they have obtained a current bank account in a different Member State - Estonia (8%), Luxembourg (8%), Belgium (6%), Latvia (6%) and Lithuania (5%). While negligible proportions of people in all 27 EU countries say they have purchased other kinds of financial products in different Member States, a significant minority of people in Luxembourg (5%) and in Romania (3%) say they have acquired credit cards in another EU country.

Figure 12: Products purchased cross-border (base: all respondents with any products; n= 23,564)





QB3 Which of these products did you purchase outside of (OUR COUNTRY) in another EU Member State?

	Base	Current bank account	Credit card	Shares or bonds	Other insurance products (e.g. home, health, car insurance)	Mortgage	Personal loan	Investment fund	Life insurance	None purchased outside (OUR COUNTRY) (SPONT.)	Don't know
 EU27	23564	3%	1%	1%	1%	0%	0%	0%	0%	94%	1%
 BE	993	6%	2%	1%	1%	0%	0%	1%	1%	91%	1%
 BG	473	1%	1%	0%	1%	0%	0%	0%	0%	97%	0%
 CZ	953	2%	0%	0%	0%	0%	0%	0%	0%	97%	1%
 DK	1001	3%	1%	2%	1%	1%	0%	1%	0%	94%	0%
 DE	1512	4%	1%	1%	1%	0%	0%	1%	0%	92%	2%
 EE	950	8%	2%	0%	1%	0%	0%	1%	1%	78%	12%
 IE	909	3%	1%	1%	2%	1%	1%	1%	0%	92%	1%
 EL	838	1%	0%	0%	0%	0%	0%	0%	0%	99%	1%
 ES	922	3%	1%	0%	0%	0%	0%	0%	0%	94%	2%
 FR	1014	1%	0%	0%	0%	0%	0%	0%	0%	98%	0%
 IT	816	3%	1%	0%	0%	1%	1%	0%	0%	93%	1%
 CY	461	3%	1%	1%	0%	0%	0%	0%	0%	96%	0%
 LV	884	6%	2%	0%	1%	0%	0%	0%	1%	90%	2%
 LT	903	5%	1%	0%	1%	0%	0%	0%	1%	87%	7%
 LU	488	8%	5%	2%	2%	2%	1%	1%	2%	86%	0%
 HU	774	4%	0%	0%	1%	0%	0%	0%	0%	95%	0%
 MT	411	1%	1%	2%	1%	0%	0%	1%	0%	95%	1%
 NL	992	2%	0%	1%	1%	1%	0%	0%	0%	96%	0%
 AT	944	3%	1%	1%	1%	0%	0%	1%	1%	94%	1%
 PL	755	3%	0%	0%	1%	0%	1%	0%	1%	93%	0%
 PT	840	2%	0%	0%	0%	0%	0%	0%	0%	98%	0%
 RO	552	1%	3%	0%	2%	1%	1%	0%	0%	93%	1%
 SI	1006	2%	1%	1%	1%	0%	0%	1%	1%	94%	1%
 SK	932	2%	1%	0%	0%	0%	0%	1%	1%	96%	0%
 FI	997	2%	0%	2%	1%	0%	0%	1%	0%	94%	0%
 SE	1016	2%	0%	2%	1%	0%	0%	1%	1%	94%	0%
 UK	1254	3%	1%	1%	0%	1%	1%	0%	1%	94%	0%

With such a small proportion who have bought a financial product in another EU country, the socio-demographic variations (figure 13) are generally negligible for this question. Looking at the respondent's level of education reveals the most differences: while 5% of people who are still studying say they have acquired a bank account in another EU country, only 3% of those who finished their education aged 20 or over say this, as do just 2% of people who left school aged 19 or under.

Figure 13: Products purchased cross-border (base: all respondents with any products; n= 23,564)

QB3 Which of these products did you purchase OUTSIDE of (OUR COUNTRY) in another EU Member State?

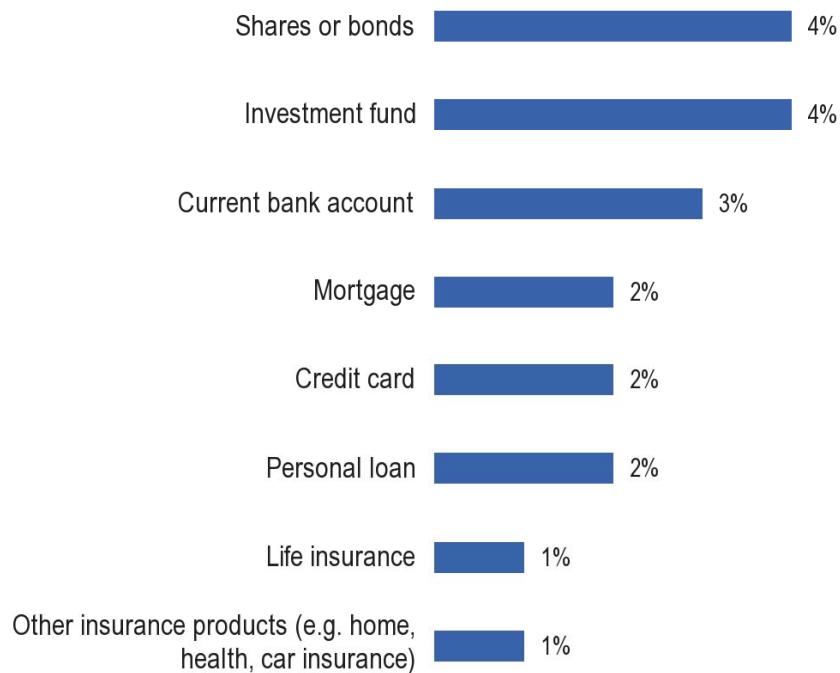
	Current bank account	Credit card	Shares or bonds	Other insurance products (e.g. home, health, car insurance)	Mortgage	Personal loan	Investment fund	Life assurance	None purchased outside (OUR COUNTRY)	Don't know
EU27	3%	1%	1%	1%	0%	0%	0%	0%	94%	1%
 Sex										
Male	3%	1%	1%	1%	0%	0%	0%	0%	93%	1%
Female	3%	1%	0%	0%	0%	0%	0%	0%	95%	1%
 Age										
15-24	4%	1%	0%	0%	0%	0%	0%	0%	94%	1%
25-39	3%	1%	1%	1%	1%	0%	0%	1%	93%	1%
40-54	2%	1%	1%	1%	0%	0%	0%	0%	95%	1%
55 +	3%	0%	1%	1%	0%	0%	0%	0%	95%	1%
 Education (End of)										
15-	2%	0%	0%	0%	0%	0%	0%	0%	95%	1%
16-19	2%	1%	0%	1%	0%	0%	0%	0%	95%	1%
20+	3%	1%	1%	1%	1%	0%	1%	1%	93%	1%
Still studying	5%	2%	0%	1%	0%	0%	0%	1%	92%	1%
 Respondent occupation scale										
Self-employed	3%	1%	1%	0%	1%	0%	0%	1%	93%	1%
Managers	3%	1%	2%	1%	1%	0%	1%	0%	93%	1%
Other white collars	2%	1%	1%	1%	1%	0%	0%	0%	94%	1%
Manual workers	3%	1%	0%	1%	0%	1%	0%	1%	95%	1%
House persons	3%	0%	1%	0%	0%	0%	0%	1%	93%	2%
Unemployed	5%	1%	0%	1%	0%	1%	0%	0%	94%	0%
Retired	3%	0%	0%	0%	0%	0%	0%	0%	95%	1%
Students	5%	2%	0%	1%	0%	0%	0%	1%	92%	1%

2.1.2 Cross-border purchasing by individual products held

Analysing at product level shows the same overall picture, although there are some slight differences by product.

Figure 14: Products purchased cross-border (base: holders of individual products¹⁸)

QB3. Which of these products did you purchase outside of (OUR COUNTRY) in another EU Member State?



EU27

A slightly higher proportion of people who own shares or bonds, or investment funds bought them in another EU country (4%). 3% of respondents with a current bank account obtained it in a different Member State, while 2% of people with a mortgage, credit card or personal loan bought their product in another EU country. Only 1% of those with life insurance or 'other' insurance products say they obtained them in a different Member State.

¹⁸ Base: holders of individual products: Current bank account (22469); Mortgage (5007); Credit card (10774); Personal loan (3532); Shares or bonds (3086); Investment fund (1864); Life insurance (8202); Other insurance (13682)

At EU level, the base sizes are sufficient for analysis, however, as the incidence of cross-border purchasing is so low, it is not possible to analyse by individual Member State. Data is available within the appended tables although needs to be treated as indicative only.

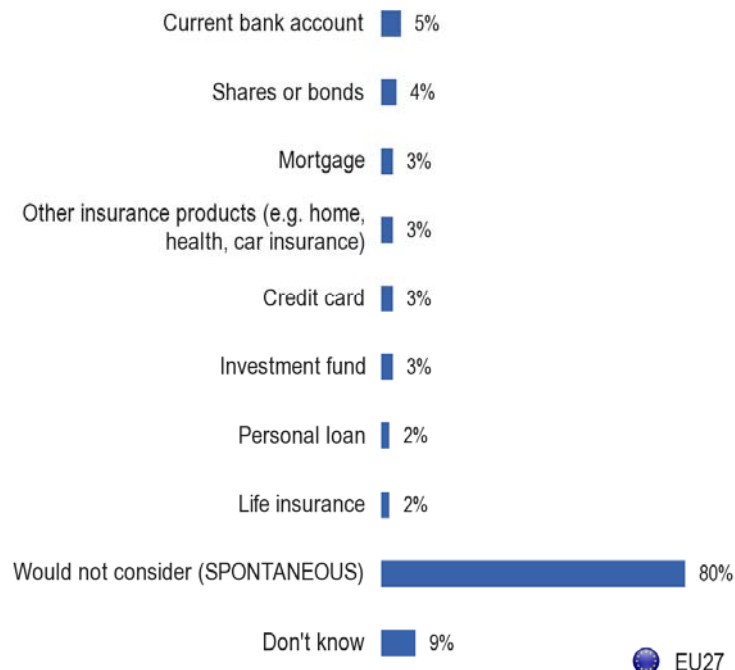
2.2. Attitudes to cross-border purchasing

2.2.1 Which products people would buy in other EU countries

- Only 10% of EU citizens would ever consider buying financial products from other Member States -

Figure 15: Whether consider cross-border purchase (base: all respondents; n=26,856)

QB10. Would you ever consider purchasing a product from another EU Member State?



Four out of five (80%) people say they would not consider purchasing a financial product in another EU Member State¹⁹. However, around one in ten say they would consider purchasing some type of financial product in another country. 5% say they would consider obtaining a bank account, while 4% say they would consider purchasing shares and bonds in a different EU country. 3% of respondents say they would consider buying a mortgage, 'other' insurance products, a credit card, or an investment fund. 2% would potentially buy a personal loan or life insurance in a foreign EU country. There are only minor differences between the EU15 and NMS12 results on this question.

In a Eurobarometer survey conducted in 2005, a similar question was asked about whether people would consider purchasing financial products and services from another country²⁰. The list of products was much more extensive, and some products were phrased differently partly because of this (the wording is shown in brackets in the table below). In addition, some products were not included in 2005 which are asked about here. As a result, comparison is limited and the trend data should be seen as indicative.





























Products would consider purchasing cross-border	2005	2011
Current bank account (bank account)	7%	5%
Credit card	4%	4%
Life insurance	3%	2%
Mortgage	3%	3%
Shares or bonds (stocks/shares)	3%	4%
Investment funds (collective investments)	2%	3%
None	75%	80%
Do not know	10%	9%

¹⁹ QB10: 'Would you ever consider purchasing a (NOT QB3 PRODUCT) from another EU Member State?' (IF NECESSARY READ: BY "PURCHASED" WE MEAN TAKE OUT THE PRODUCT) (READ OUT EACH PRODUCT NOT PURCHASED IN ANOTHER EU MEMBER STATE AT QB3 – MULTIPLE ANSWERS POSSIBLE). Current bank account; mortgage; credit card; personal loan; shares or bonds; investment fund; life insurance; other insurance products (e.g. home, health, car insurance); none (SPONTANEOUS); refusal (SPONTANEOUS); do not know.

²⁰ Among the following financial services, which ones do you personally have?

Figure 16: Whether consider cross-border purchase (base: all respondents; n=26,856)

QB10 Would you ever consider purchasing a product from another EU Member State?

	Base	Current bank account	Shares or bonds	Other insurance products (e.g. home, health, car insurance)	Mortgage	Credit card	Investment fund	Personal loan	Life insurance	Would not consider (SPONT.)	Don't know
 EU27	26856	5%	4%	3%	3%	3%	3%	2%	2%	80%	9%
 BE	1028	6%	5%	3%	3%	3%	3%	2%	2%	85%	2%
 BG	1006	2%	1%	2%	0%	2%	1%	1%	1%	77%	17%
 CZ	1069	3%	1%	1%	1%	0%	1%	0%	1%	90%	4%
 DK	1002	10%	10%	8%	8%	8%	7%	7%	6%	80%	2%
 DE	1582	4%	4%	2%	2%	3%	3%	2%	2%	84%	7%
 EE	1000	7%	6%	4%	2%	3%	4%	3%	4%	67%	18%
 IE	1015	8%	4%	8%	6%	6%	5%	4%	5%	70%	14%
 EL	1000	5%	3%	1%	3%	2%	3%	2%	3%	86%	4%
 ES	1004	4%	3%	2%	2%	2%	2%	2%	1%	79%	11%
 FR	1046	5%	2%	3%	2%	3%	1%	1%	1%	89%	3%
 IT	1043	7%	3%	3%	2%	4%	4%	2%	1%	62%	21%
 CY	506	3%	1%	1%	1%	2%	2%	1%	1%	90%	3%
 LV	1014	11%	5%	5%	3%	5%	3%	2%	5%	74%	5%
 LT	1031	7%	2%	4%	1%	2%	1%	2%	4%	79%	8%
 LU	502	7%	3%	5%	3%	5%	3%	3%	4%	86%	2%
 HU	1015	4%	2%	1%	2%	1%	2%	2%	3%	84%	5%
 MT	500	2%	2%	1%	0%	1%	1%	0%	1%	84%	10%
 NL	1002	8%	7%	4%	7%	4%	4%	3%	3%	77%	7%
 AT	1018	4%	3%	4%	2%	2%	3%	2%	2%	80%	8%
 PL	1000	4%	1%	1%	1%	1%	0%	1%	2%	87%	6%
 PT	1035	3%	1%	1%	1%	2%	1%	1%	1%	87%	8%
 RO	1050	0%	0%	1%	0%	0%	0%	1%	1%	69%	28%
 SI	1024	7%	6%	4%	1%	3%	5%	4%	5%	80%	4%
 SK	1013	4%	3%	2%	1%	2%	2%	1%	2%	81%	8%
 FI	1003	7%	13%	9%	8%	9%	8%	6%	6%	75%	1%
 SE	1020	15%	19%	12%	13%	13%	15%	10%	10%	65%	5%
 UK	1328	6%	6%	6%	5%	5%	5%	4%	4%	82%	4%
<div> <div>Highest percentage per country</div> <div>Lowest percentage per country</div> <div>Highest percentage per item</div> <div>Lowest percentage per item</div> </div>											





Looking at differences between Member States (figure 16), resistance to buying financial products in other EU countries is lowest in Italy (62%), Sweden (65%), Estonia (67%) and Romania (69%). However, with the exception of Sweden, these countries show relatively high proportions who say they do not know whether they would buy a financial product in another country: 28% say they do not know in Romania, as do 21% in Italy and 18% in Estonia. Generally, however, interest in buying financial products from other EU countries is notably low, especially in the Czech Republic and Cyprus (both 90%) and France (89%).

Citizens in Sweden are most likely to consider purchasing financial products from another Member State. In Sweden, 19% of people there say they would potentially buy shares or bonds, while 15% say they would consider obtaining a bank account or an investment fund in another EU country; 13% say they would think about obtaining a mortgage or a credit card, 12% would consider buying 'other' insurance products, and 10% would think about getting a personal loan or life insurance in another EU country.

Other countries that where there are relatively high levels of interest in purchasing financial products overseas are: Finland, where 13% of people say they would consider buying shares or bonds; Latvia, where 11% of respondents say they might obtain a bank account in another country; and Denmark where 10% of respondents say they would potentially obtain a bank account and also shares or bonds.

Figure 17: Whether consider cross-border purchase (base: all respondents; n=26,856)

QB10 Would you ever consider purchasing a product from another EU Member State?

	Current bank account	Shares or bonds	Mortgage	Credit card	Other insurance products (e.g. home, health, car insurance)	Investment fund	Personal loan	Life assurance	Would not consider (SPONT.)	Don't know
EU27	5%	4%	3%	3%	3%	3%	2%	2%	80%	9%
 Sex										
Male	6%	5%	4%	4%	4%	4%	3%	3%	76%	9%
Female	4%	2%	2%	2%	2%	2%	1%	1%	83%	9%
 Age										
15-24	8%	3%	3%	4%	4%	2%	2%	3%	72%	13%
25-39	6%	5%	4%	4%	4%	4%	3%	3%	74%	11%
40-54	5%	5%	4%	4%	4%	4%	3%	3%	79%	9%
55 +	3%	2%	1%	1%	1%	2%	1%	1%	88%	6%
 Education (End of)										
15-	2%	1%	1%	1%	1%	1%	1%	1%	89%	6%
16-19	4%	3%	2%	3%	3%	2%	2%	2%	81%	9%
20+	7%	6%	5%	5%	5%	5%	4%	4%	74%	9%
Still studying	8%	5%	3%	6%	4%	4%	2%	3%	67%	16%
 Respondent occupation scale										
Self-employed	6%	7%	5%	5%	5%	6%	4%	4%	71%	12%
Managers	9%	10%	7%	7%	6%	7%	5%	5%	71%	7%
Other white collars	6%	4%	4%	4%	3%	4%	3%	2%	76%	10%
Manual workers	5%	2%	3%	3%	2%	2%	2%	2%	81%	8%
House persons	3%	2%	1%	1%	2%	1%	1%	1%	83%	11%
Unemployed	5%	3%	3%	2%	4%	2%	3%	3%	79%	9%
Retired	2%	1%	1%	1%	1%	1%	1%	1%	90%	6%
Students	8%	5%	3%	6%	4%	4%	2%	3%	67%	16%

The socio-demographic data (figure 17) show that women are somewhat less likely than men to consider buying a financial product from another EU country: 83% say they would not consider it, compared with 76% of men. Male respondents are slightly more inclined to purchase various financial products in other Member States, including shares or bonds (5%, compared with 2% of female respondents).

Older citizens are also the least likely to invest in any financial products from another EU country. 88% of people in the 55-and-over age group say they would not consider doing this, compared with 79% of respondents in the 40-54 bracket, 74% in the 25-39 bracket, and 72% in the 15-24 age group. Younger respondents are by contrast the most likely to say that they might obtain a bank account in another EU country: 8% of 15-24 year-olds say they would potentially do this, compared with 6% of 25-39 year-olds, 5% of 40-54 year-olds and 3% of over-55s.

Respondents with a relatively low level of education are the least likely to consider purchasing financial products abroad. 89% of people who left school aged 15 or under say they would not consider it, compared with 81% among people who left full time education aged 16-19 category, and 74% of those who completed their education aged 20 or above. 7% of people in this latter group say they might obtain a bank account in another EU country, compared with 4% in the 16-19 group, and 2% in the 15-and-under bracket.

The occupations of the respondents also highlight significant variations. While 90% of retired people and 83% of house persons say they would never consider buying a financial product from another EU country, only 71% of managers and self-employed people say this. Managers are especially inclined to invest in certain types of products: 10% of managers say they would consider buying shares or bonds in another EU country and 9% say they might obtain a bank account, whereas only 1% of retired people would consider buying shares or bonds and just 2% would potentially obtain a bank account abroad.

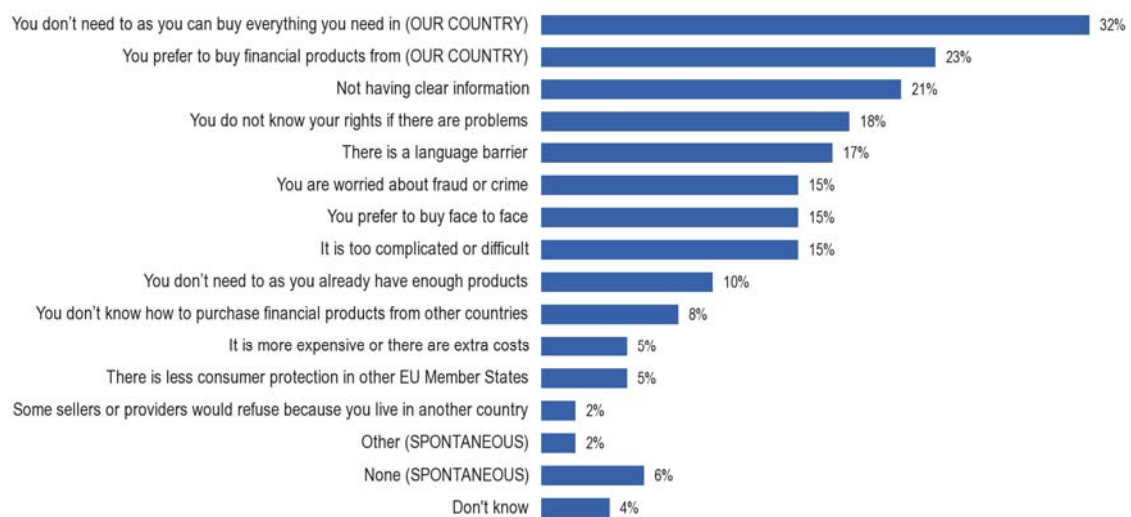
2.2.2 Reasons for not buying financial products in other EU countries

- Lack of perceived need and preference for buying from own country are main barriers to cross-border purchasing of financial products -

The main reason why people do not purchase financial products in other EU countries is that they feel they can already access everything they need in their own country²¹: A third (32%) of respondents gave this explanation (figure 18).

Figure 18: Concerns about cross-border purchase (base: all respondents; n=26,856)

QB11. What are your main concerns about purchasing financial products and services from another EU Member State?



Around a quarter of respondents (23%) say they prefer to buy financial products from their own country, while 21% of people say they do not have the clear information they would need in order to make an investment decision. Around one person in five (18%) say they are put off by not knowing their rights in case of problems, and 17% cite the language barrier as their reason for not buying financial products in different countries. 15% say they are worried about fraud or crime – the same proportion says that they prefer to buy things

²¹ QB11: 'What are your main concerns about purchasing financial products and services from another EU Member State?' Not having clear information; it is too complicated or difficult; you prefer to buy face to face; you prefer to buy financial products from (OUR COUNTRY); you do not know how to purchase financial products from other; you are worried about fraud or crime; it is more expensive or there are extra costs; some sellers or providers would refuse because you live in another country; there is less consumer protection in other EU Member States; there is a language barrier; you do not know your rights if there are problems; you do not need to as you already have enough products; you do not need to as you can buy everything you need in (OUR COUNTRY); other (SPONTANEOUS); none (SPONTANEOUS).

face to face and that they would find buying financial products overseas too complicated or difficult. 10% of respondents say they do not need to buy financial products in other Member States because they already have enough products of this kind, while 8% say they do not know how to purchase financial products in other countries. 5% say that it is more expensive to buy this kind of product in another country, while 5% say there is less consumer protection in other Member States. Just 2% say they think that some sellers or providers would refuse them because they live in another country.

Not needing to buy financial products in other countries **because everything is available at home** is the answer most commonly given in 19 countries (figure 19). In Slovenia, 51% of respondents say they have everything they need in their own country, as do 47% in the Czech Republic and 45% in Cyprus. This compares with 21% of people in Italy, 25% in Spain and 26% in Belgium, Ireland and Malta where other concerns were more likely to be mentioned.

In three countries, **a preference for buying financial products in one's own country** is the most popular answer: Luxembourg (35%), Belgium (28%) and Ireland (27%). A high proportion of people also give this reason in Cyprus (34%) and the Netherlands (31%), compared with Latvia (7%), Estonia (8%) and Lithuania (8%).

Not having clear information is the main barrier in one country – Italy (25%) – although more people cite a lack of information in Bulgaria (32%), Cyprus (29%) and Sweden (28%). Only 9% see this as an issue in Poland, as do just 14% in Slovakia.

Not knowing your rights if there are problems is the main barrier in three countries – Sweden (38%), Denmark (37%) and the Netherlands (33%). Only 3% of people in Estonia see this as a concern, however, as do 5% of those in Portugal.

The perceived language barrier is a key concern for people in France (27%), Slovakia (26%) and Hungary (25%), though elsewhere this was less widely perceived to be an issue, such as in Luxembourg and Malta (both 4%). **Fraud or crime** is a worry for 28% of respondents in both Austria and Germany, compared with only 3% in Lithuania, Portugal and Romania mention this.

Figure 19: Concerns about cross-border purchase (base: all respondents; n=26,856)

QB11 What are your main concerns about purchasing financial products and services from another EU Member State?

	Base	You don't need to as you can buy everything you need in (OUR COUNTRY)	You prefer to buy financial products from (OUR COUNTRY)	Not having clear information	You do not know your rights if there are problems	There is a language barrier	It is too complicated or difficult	You prefer to buy face to face	You are worried about fraud or crime	You don't need to as you already have enough products	You don't know how to purchase financial products from other countries	It is more expensive or there are extra costs	There is less consumer protection in other EU Member States	Some sellers or providers would refuse because you live in another country	Other (SPONT.)	None (SPONT.)	Don't know
EU27	26856	32%	23%	21%	18%	17%	15%	15%	15%	10%	8%	5%	5%	2%	2%	6%	4%
BE	1028	26%	28%	22%	24%	17%	18%	23%	19%	12%	9%	9%	6%	3%	3%	4%	0%
BG	1006	40%	13%	32%	11%	14%	15%	8%	11%	3%	10%	6%	1%	1%	3%	6%	5%
CZ	1069	47%	23%	24%	13%	24%	14%	13%	6%	11%	13%	6%	1%	2%	1%	2%	1%
DK	1002	33%	20%	22%	37%	20%	26%	19%	21%	16%	17%	5%	10%	2%	1%	2%	1%
DE	1582	33%	27%	19%	26%	17%	15%	15%	28%	11%	7%	5%	10%	1%	1%	3%	2%
EE	1000	38%	8%	19%	3%	5%	9%	4%	4%	12%	2%	3%	0%	0%	4%	10%	8%
IE	1015	26%	27%	21%	20%	23%	20%	22%	17%	10%	8%	6%	5%	3%	3%	7%	3%
EL	1000	43%	16%	18%	13%	18%	12%	21%	10%	8%	10%	5%	0%	2%	2%	10%	1%
ES	1004	25%	24%	24%	9%	9%	10%	19%	9%	12%	5%	3%	2%	1%	2%	3%	6%
FR	1046	31%	27%	21%	25%	27%	21%	18%	17%	12%	9%	3%	7%	2%	1%	4%	3%
IT	1043	21%	18%	25%	19%	17%	20%	13%	13%	8%	9%	6%	6%	2%	2%	7%	5%
CY	506	45%	34%	29%	14%	9%	7%	21%	24%	9%	6%	4%	3%	1%	4%	5%	0%
LV	1014	31%	7%	19%	7%	12%	9%	5%	6%	17%	5%	6%	1%	1%	2%	9%	3%
LT	1031	41%	8%	27%	7%	10%	9%	9%	3%	5%	5%	4%	1%	2%	2%	6%	6%
LU	502	34%	35%	17%	18%	4%	9%	16%	15%	9%	4%	9%	8%	5%	3%	10%	3%
HU	1015	41%	16%	25%	19%	25%	13%	13%	9%	15%	10%	8%	2%	1%	3%	4%	1%
MT	500	26%	27%	19%	10%	4%	10%	41%	18%	8%	5%	5%	4%	1%	0%	9%	4%
NL	1002	28%	31%	22%	33%	20%	18%	13%	13%	13%	9%	4%	11%	2%	3%	5%	2%
AT	1018	33%	28%	19%	19%	15%	20%	19%	28%	14%	7%	12%	11%	4%	1%	4%	1%
PL	1000	33%	15%	9%	7%	13%	9%	10%	6%	7%	7%	5%	0%	1%	1%	14%	10%
PT	1035	35%	15%	17%	5%	9%	8%	9%	3%	13%	4%	3%	1%	1%	1%	13%	5%
RO	1050	39%	12%	19%	10%	8%	13%	8%	3%	5%	9%	6%	1%	2%	3%	14%	9%
SI	1024	51%	19%	21%	9%	10%	8%	7%	17%	11%	5%	6%	2%	2%	7%	6%	1%
SK	1013	36%	28%	14%	19%	26%	16%	12%	16%	8%	19%	8%	2%	2%	2%	3%	2%
FI	1003	37%	23%	27%	26%	17%	12%	16%	19%	20%	9%	4%	10%	2%	2%	3%	0%
SE	1020	28%	24%	28%	38%	18%	17%	25%	22%	9%	16%	8%	15%	2%	2%	2%	1%
UK	1328	34%	28%	18%	17%	17%	10%	18%	18%	8%	8%	3%	6%	2%	3%	4%	5%
Highest percentage per country		Lowest percentage per country															
Highest percentage per item		Lowest percentage per item															

Preferring to buy things face to face is the most common response in one Member State – Malta (41%) – and is also a widely held view in several others, notably Sweden (25%) and Belgium (23%). It was less of an issue in certain new Member States such as Estonia (4%) and Latvia (5%), however.

In Denmark, 26% of respondents feel that buying financial products in another EU country is **too complicated or difficult**, and this was a barrier also mentioned by one in five citizens (21%) in France. This compares with only 7% of people in Cyprus and 8% in Portugal and Slovenia.

Not needing to buy financial products in other countries on account of already owning enough products is most commonly mentioned in Finland (20%), Latvia (17%) and Denmark (16%); though in certain Member States only small proportions mention this – for example, 3% of respondents in Bulgaria and 5% of those in Lithuania.

Not knowing how to buy financial products abroad is a common obstacle for people in Slovakia (19%) and Denmark (17%), compared with only 2% in Estonia and 4% in Luxembourg and Portugal.

While 5% of respondents in general say that financial products are **too expensive to buy in other countries**, this is highest in Austria where 12% mention this. Similarly, while a **lack of consumer protection** is not widely mentioned as a significant barrier, at least 10% of respondents mention this in six countries: Sweden, where 15% of people mention consumer protection, Austria (11%), the Netherlands (11%), Denmark (10%), Finland (10%) and Germany (10%). The number of people who think that they would be refused a product **because they live in another country** is for the most part very low, although significant minorities of people in Luxembourg (5%) and Austria (4%) cite this as a reason not to buy financial products in other Member States.

While **the socio-demographic data** reveal no significant gender variations on this question, there are differences by **age**. Older respondents, for example, are more inclined to feel that they do not need to buy financial products abroad because they have everything they need in their own country: 37% of people aged 55 or over say this, compared with 30% of 40-54 year-olds, 28% of 25-39 year-olds, and 27% of 15-25 year-olds. However, over-55s are the least likely to mention that they do not have clear information (16% cite this reason, compared with 25% of 25-39 year-olds) or to be worried about not knowing their rights in the event of a problem (14% mention this, compared with 20-22% of people in the three younger age brackets).

The respondent's **level of education** also shows some differences with more highly educated citizens more likely to mention specific barriers rather than lack of perceived need. 23% of people who finished their education aged 20 or over say they do not have clear information, compared with 21% of people who left school at 16-19 and 16% of those who left at 15 or under. Individuals who left education at 20 or over are also more likely to say that they do not know their rights in the event of a problem: 24% say this, compared with

18% in the 16-19 bracket and 11% in the 15-and-under category. However, people in the latter group are the most likely to say they do not need to buy financial products abroad because they have everything they need in their country: 35% say this, as opposed to 33% in the 16-19 group and 29% in the 20-and-over group.

Looking at **the occupations of the respondents** reveals that managers are the most likely to say that they do not know their rights should problems occur: 27% say this, compared with 13% of retired people and 15% of house persons and unemployed people. Managers are the least likely to say they do not need to buy financial products abroad because they have everything they need in their country: only 27% give this reason, as opposed to 39% of retired people and 31% of house persons and unemployed people. Manual workers are the most likely to cite the language barrier as an issue: 20% do so, compared with just 14% of house persons. Other white-collar workers (26%) are the most inclined to say they do not have clear information, with retired people (15%) the least inclined.

There are some interesting differences between those who have already purchased financial products from another Member State, and those who would or would not consider purchasing financial products and services from another Member State, seen in figure 20 below.

Figure 20: Concerns about cross-border purchase (base: all respondents; n=26,856)

QB11 What are your main concerns about purchasing financial products and services from another EU Member State?

	You don't need to as you can buy everything you need in (OUR COUNTRY)	You prefer to buy financial products from (OUR COUNTRY)	Not having clear information	You do not know your rights if there are problems	There is a language barrier	It is too complicated or difficult	You prefer to buy face to face	You are worried about fraud or crime	You don't need to as you already have enough products	You don't know how to purchase financial products from other countries	It is more expensive or there are extra costs	There is less consumer protection in other EU Member States	Some sellers or providers would refuse because you live in another country	Other (SPONT.)	None (SPONT.)	Don't know
EU27	32%	23%	21%	18%	17%	15%	15%	15%	10%	8%	5%	5%	2%	2%	6%	4%
Cross border purchasing																
Purchased	18%	15%	21%	18%	12%	14%	18%	12%	7%	5%	9%	7%	4%	3%	7%	4%
Would consider	9%	12%	29%	28%	19%	13%	16%	18%	5%	11%	10%	10%	5%	2%	9%	2%
Would not consider	37%	27%	20%	19%	18%	16%	17%	16%	12%	8%	4%	5%	1%	2%	3%	2%

Those who would not consider purchasing financial products from another Member State are more likely to feel there is no need as they can get everything they need at home (37%) or that they prefer to purchase nationally (27%).

Those who say they would consider purchasing financial products from abroad are more likely to mention more tangible barriers such as not having clear information (29%) or consumer rights (28%).

3. EXPERIENCE OF PURCHASING FINANCIAL PRODUCTS

Across all financial products, most consumers are not given information about whether the person selling them a financial product is being paid commission - however most say they are given general written information about the product they are purchasing. Products tend to be purchased face to face but many consumers do not receive recommendations when purchasing financial products or services, and where they do they tend to rely on the product provider. Around half of consumers (52%) tend to take the first product they see when obtaining a current bank account or credit card, although they are more inclined to shop around when purchasing other types of financial products. Over 80% of people never attempt to switch providers after buying a personal loan, a credit card, a current account, or a mortgage.

3.1. Channel of purchase

- *For all types of financial product, purchasing directly from the provider face to face is the most common method of purchase –*

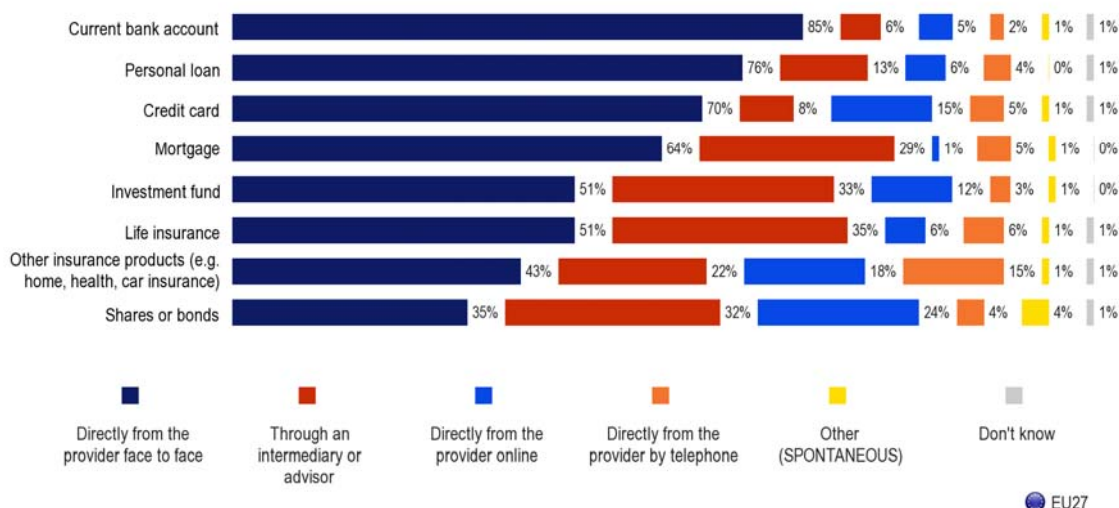
For all of the financial products asked about in this survey, European respondents are most likely to say that they bought the product directly from the provider face to face²². For all but two of the eight products, at least 50% of people say they purchased the product face to face (figure 21).

More than eight in ten (85%) citizens with a current bank account say they got it directly from the provider face to face, compared with only 6% who say they obtained their bank account through an intermediary, and 5% say they opened the account directly from the provider online. Only 2% of respondents said that they opened their account by telephone. There is some variation between EU15 and NMS12 responses on this question, with NMS12 respondents somewhat more likely to have acquired a bank account directly from the provider face to face: 89% say they did this, compared with 83% of EU15 respondents.

²² QB5: 'Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it?' (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4). Directly from the provider face to face; directly from the provider by telephone; directly from the provider online; through an intermediary or advisor; other (SPONTANEOUS); do not know.

Figure 21: Channel of purchase (base: those with products purchased in last 5 years; n=10,128)

QB5. Thinking about the product you purchased, could you tell me how you purchased it?



Personal loans were purchased directly from the provider face to face by 76% of respondents, with 13% saying that they obtained their personal loan through an intermediary. 6% say they purchased a loan directly from the provider online, while 4% say they acquired theirs directly from the provider by telephone. NMS12 respondents are again more likely to have acquired this product directly from the provider face to face: 91% took out their loan in this way, compared with 70% of EU15 respondents. However, EU15 respondents are more likely to have used the other three means of purchase: 15% relied on an intermediary or advisor, for example, as opposed to just 6% of NMS12 respondents²³.

Seven out of ten (70%) obtained their **credit cards** directly from the provider face to face. While only 8% acquired a credit card through an intermediary or advisor, 15% did so directly from the provider online, with a further 5% of people getting their credit card directly from the provider by telephone. Again there is a distinction between NMS12 and EU15 Member States, with 85% of people in the NMS12 saying they obtained their credit card directly from the provider face to face, compared with 66% of EU15 respondents. EU15 respondents are again more inclined to use other methods of purchase, with 18% saying they obtained their credit card directly from the provider online, compared with just 4% of NMS12 respondents.

²³ The base for these results is quite low: only 145 EU15 respondents and 62 NMS12 respondents say they obtained a personal loan through an intermediary.

Mortgages were purchased directly from the provider face to face by 64% of people with this product, although almost three in ten (29%) obtained theirs through an intermediary or adviser. Only 1% bought a mortgage directly from the provider online, and 5% purchased one directly from the provider over the telephone. Four out of five (80%) NMS12 respondents with a mortgage purchased it directly from the provider face to face, much higher than the 62% of EU15 respondents who purchased it in this way. In the EU15, acquiring a mortgage through an intermediary or adviser is more common: 30% of people in this area did this, compared with 17% of NMS12 respondents.

Half of all respondents (51%) say they purchased **life insurance** directly from the provider face to face, with 35% reporting that they did so through an intermediary or advisor. Just 6% bought life insurance directly from the provider online, with 6% having bought their life insurance directly from the provider by telephone.

Around four in ten (43%) of those who have '**other**' **insurance products** purchased these directly from the provider face to face. Around one in five (22%) obtained their insurance products through an intermediary or advisor; 18% bought theirs directly from the provider online; and 15% did so directly from the provider by telephone. NMS12 respondents are much more likely to buy this type of product directly from the provider face to face: 60% purchased their products this way, compared with just 38% of EU15 respondents. NMS12 respondents are also more likely to have used an intermediary or advisor (31%, compared with 18% of EU15 respondents). Citizens in the EU15 say are more likely to have bought their 'other' insurance product by telephone (19%, as opposed to 2% of those in the NMS12) and also online (23%, as opposed to 4% of NMS12 respondents).

Around half (51%) of all EU respondents who have purchased **investment funds** say they did so directly from the provider face to face, while one in three (33%) made the purchase through an intermediary or advisor. 12% of people acquired their investment fund directly from the provider online, while just 3% did so directly from the provider by telephone. While 62% of NMS12 respondents with an investment fund acquired it directly from the provider face to face, only 50% of EU15 respondents did the same.





























Around one in three of those with **shares or bonds** (35%) say they bought these directly from the provider face to face, with a similar number (32%) having purchased theirs through an advisor or intermediary. One in four (24%) bought shares or bonds directly from the provider online, while just 4% did so by telephone.

Channel of purchase for bank accounts

The individual country results show that **at least three quarters of respondents with a current bank account obtained it directly from the provider face to face in almost all Member States**. A very high proportion of people used this channel of acquiring a bank account in Greece (98%), Cyprus (97%), Hungary (96%) and Spain (96%). People in the Netherlands were least likely to buy face to face (54%) and most likely to buy online (30%).

Figure 22: Channel of purchase (base: those with bank account opened in last 5 years; n=3,703)

QB5.1 Thinking about the product you purchased, could you tell me how you purchased it?
Current bank account

		Base	Directly from the provider face to face	Through an intermediary or advisor	Directly from the provider online	Directly from the provider by telephone	Other (SPONT.)	Don't know
	EU27	3703	85%	6%	5%	2%	1%	1%
	BE	149	86%	7%	3%	2%	2%	0%
	BG	157	96%	2%	1%	1%	0%	0%
	CZ	130	81%	7%	10%	1%	1%	0%
	DK	169	80%	8%	4%	6%	1%	1%
	DE	151	82%	9%	4%	2%	1%	2%
	EE	182	85%	3%	5%	2%	1%	4%
	IE	155	95%	2%	1%	1%	0%	1%
	EL	125	98%	1%	0%	0%	0%	1%
	ES	140	96%	2%	1%	0%	0%	1%
	FR	147	73%	20%	1%	2%	3%	1%
	IT	84	88%	7%	3%	1%	0%	1%
	CY	107	97%	3%	0%	0%	0%	0%
	LV	323	88%	9%	2%	1%	0%	0%
	LT	246	86%	12%	2%	0%	0%	0%
	LU	83	82%	14%	0%	1%	0%	3%
	HU	139	96%	1%	1%	2%	0%	0%
	MT	62	92%	5%	0%	0%	0%	3%
	NL	127	54%	3%	30%	4%	9%	0%
	AT	95	83%	7%	7%	1%	1%	1%
	PL	150	85%	2%	10%	2%	0%	1%
	PT	51	94%	2%	0%	2%	2%	0%
	RO	203	92%	5%	1%	1%	0%	1%
	SI	98	85%	9%	0%	0%	6%	0%
	SK	142	90%	8%	1%	1%	0%	0%
	FI	101	80%	7%	3%	4%	4%	2%
	SE	153	76%	6%	12%	2%	1%	3%
	UK	302	85%	3%	7%	4%	1%	0%





























Highest percentage per country *Lowest percentage per country*
Highest percentage per item *Lowest percentage per item*

Channel of purchase for personal loans

A majority of respondents in all but the Netherlands say they purchased their personal loans directly from the provider face to face. In Cyprus, 99% of people with personal loans acquired them through these means, as did 96% of those in Bulgaria and 93% of those in Poland. In the Netherlands, this was only 42% and 30% purchased online instead.

Figure 23: Channel of purchase (base: those with personal loan purchased in last 5 years; n=1,789)

QB5.4 Thinking about the product you purchased, could you tell me how you purchased it?
Personal loan

		Base	Directly from the provider face to face	Through an intermediary or advisor	Directly from the provider online	Directly from the provider by telephone	Other (SPONT.)	Don't know
	EU27	1789	76%	13%	6%	4%	0%	1%
	BE	74	72%	20%	6%	1%	1%	0%
	BG	128	96%	3%	0%	0%	0%	1%
	CZ	92	88%	10%	1%	1%	0%	0%
	DK	113	53%	14%	18%	12%	3%	0%
	DE	32	87%	11%	2%	0%	0%	0%
	EE	93	73%	10%	15%	1%	0%	1%
	IE	124	81%	4%	1%	9%	3%	2%
	EL	71	92%	8%	0%	0%	0%	0%
	ES	63	92%	8%	0%	0%	0%	0%
	FR	117	58%	28%	4%	8%	0%	2%
	IT	55	78%	13%	6%	0%	0%	3%
	CY	104	99%	1%	0%	0%	0%	0%
	LV	42	67%	18%	15%	0%	0%	0%
	LT	65	78%	17%	3%	2%	0%	0%
	LU	44	72%	13%	7%	6%	2%	0%
	HU	65	87%	8%	3%	2%	0%	0%
	MT	24	83%	7%	6%	4%	0%	0%
	NL	27	42%	28%	30%	0%	0%	0%
	AT	56	80%	15%	2%	0%	3%	0%
	PL	72	93%	6%	0%	0%	0%	1%
	PT	23	85%	10%	0%	5%	0%	0%
	RO	112	92%	4%	1%	0%	1%	2%
	SI	78	91%	8%	1%	0%	0%	0%
	SK	90	86%	12%	0%	2%	0%	0%
	FI	66	68%	3%	18%	9%	2%	0%
	SE	112	56%	8%	24%	9%	3%	0%
	UK	95	63%	8%	17%	12%	0%	0%

Highest percentage per country *Lowest percentage per country*
Highest percentage per item *Lowest percentage per item*

Channel of purchase for credit cards

The majority of credit card holders in almost all EU countries say they obtained their credit card directly from the provider face to face. In Cyprus and Malta 97% obtained their credit card in this way, as did 93% of credit card holders in Bulgaria and Lithuania. Obtaining credit cards online is more common in the UK and the Netherlands, where 39% and 38% of people respectively say they obtained their credit cards via the internet.

Figure 24: Channel of purchase (base: those with credit card purchased in last 5 years; n=2,441)

QB5.3 Thinking about the product you purchased, could you tell me how you purchased it?
Credit card

	Base	Directly from the provider face to face	Directly from the provider online	Through an intermediary or advisor	Directly from the provider by telephone	Other (SPONT.)	Don't know
EU27	2441	70%	15%	8%	5%	1%	1%
BE	115	87%	3%	4%	5%	1%	0%
BG	85	93%	0%	6%	0%	1%	0%
CZ	86	78%	2%	12%	8%	0%	0%
DK	187	59%	18%	11%	10%	2%	0%
DE	89	70%	17%	12%	0%	0%	1%
EE	134	76%	12%	2%	8%	1%	1%
IE	79	76%	10%	3%	8%	2%	1%
EL	52	91%	0%	6%	3%	0%	0%
ES	100	88%	7%	4%	1%	0%	0%
FR	119	80%	0%	18%	1%	1%	0%
IT	47	83%	5%	4%	8%	0%	0%
CY	103	97%	0%	3%	0%	0%	0%
LV	199	88%	3%	7%	2%	0%	0%
LT	81	93%	0%	6%	1%	0%	0%
LU	87	89%	0%	9%	2%	0%	0%
HU	33	83%	0%	9%	4%	0%	4%
MT	58	97%	0%	0%	0%	0%	3%
NL	124	37%	38%	7%	11%	3%	4%
AT	62	73%	4%	17%	5%	1%	0%
PL	69	77%	7%	8%	8%	0%	0%
PT	27	85%	4%	4%	3%	4%	0%
RO	143	90%	3%	5%	0%	1%	1%
SI	59	89%	4%	3%	0%	4%	0%
SK	69	85%	1%	7%	6%	1%	0%
FI	98	71%	16%	6%	4%	2%	1%
SE	164	54%	22%	12%	9%	3%	0%
UK	199	42%	39%	5%	10%	2%	2%





























Highest percentage per country *Lowest percentage per country*
Highest percentage per item *Lowest percentage per item*

Channel of purchase for life insurance

Purchasing **life insurance** directly from the provider face to face is the most widely used channel in almost all countries. A large majority obtained their life insurance in this way in Malta (94%), Portugal (85%) and Spain (82%) – results that contrast sharply with those of people in the UK (21%), Sweden (26%) and the Netherlands (29%).

Figure 25: Channel of purchase (base: those with life insurance purchased in last 5 years; n=1,757)

QB5.7 Thinking about the product you purchased, could you tell me how you purchased it?
Life insurance

		Base	Directly from the provider face to face	Through an intermediary or advisor	Directly from the provider by telephone	Directly from the provider online	Other (SPONT.)	Don't know
	EU27	1757	51%	35%	6%	6%	1%	1%
	BE	81	75%	22%	0%	2%	1%	0%
	BG	35	70%	28%	0%	0%	2%	0%
	CZ	79	45%	55%	0%	0%	0%	0%
	DK	92	42%	17%	25%	8%	4%	4%
	DE	54	52%	42%	0%	4%	2%	0%
	EE	70	69%	14%	9%	6%	1%	1%
	IE	62	44%	31%	14%	6%	0%	5%
	EL	12	72%	28%	0%	0%	0%	0%
	ES	52	82%	14%	0%	4%	0%	0%
	FR	144	62%	34%	1%	2%	1%	0%
	IT	20	65%	23%	0%	12%	0%	0%
	CY	58	65%	33%	0%	0%	2%	0%
	LV	114	53%	42%	0%	5%	0%	0%
	LT	64	62%	36%	0%	0%	1%	1%
	LU	53	61%	30%	2%	2%	5%	0%
	HU	45	55%	45%	0%	0%	0%	0%
	MT	31	94%	0%	0%	0%	6%	0%
	NL	93	29%	61%	0%	4%	6%	0%
	AT	53	58%	33%	0%	7%	2%	0%
	PL	59	45%	47%	6%	0%	0%	2%
	PT	23	85%	15%	0%	0%	0%	0%
	RO	64	78%	18%	1%	1%	2%	0%
	SI	124	53%	43%	1%	3%	0%	0%
	SK	95	42%	55%	3%	0%	0%	0%
	FI	60	78%	4%	11%	4%	0%	3%
	SE	102	26%	23%	30%	11%	7%	3%
	UK	133	21%	37%	21%	20%	0%	1%





























Highest percentage per country *Lowest percentage per country*
Highest percentage per item *Lowest percentage per item*

Channel of purchase for other insurance

Purchasing 'other' insurance products directly from the provider face to face was the most common means of obtaining this type of product, especially in Portugal (90%), Malta (87%) and Greece (73%). In the UK only one in ten (9%) say they obtained this type of product face to face, with people much more likely to purchase online here (47%).

Figure 26: Channel of purchase (base: those with other insurance purchased in last 5 years; n=3,950)

QB5.8 Thinking about the product you purchased, could you tell me how you purchased it?
Other insurance products (e.g. home, health, car insurance)

		Base	Directly from the provider face to face	Through an intermediary or advisor	Directly from the provider online	Directly from the provider by telephone	Other (SPONT.)	Don't know
	EU27	3950	43%	22%	18%	15%	1%	1%
	BE	131	63%	30%	3%	2%	2%	0%
	BG	178	57%	42%	0%	1%	0%	0%
	CZ	144	63%	31%	5%	0%	0%	1%
	DK	302	28%	13%	15%	40%	3%	1%
	DE	142	48%	36%	12%	3%	1%	0%
	EE	214	53%	11%	28%	5%	3%	0%
	IE	407	28%	9%	21%	39%	2%	1%
	EL	101	73%	23%	0%	4%	0%	0%
	ES	122	63%	22%	4%	11%	0%	0%
	FR	141	69%	11%	6%	10%	4%	0%
	IT	25	79%	13%	8%	0%	0%	0%
	CY	210	51%	47%	0%	1%	0%	1%
	LV	235	45%	29%	23%	3%	0%	0%
	LT	259	64%	30%	4%	1%	1%	0%
	LU	96	60%	26%	5%	7%	2%	0%
	HU	73	57%	34%	7%	2%	0%	0%
	MT	83	87%	7%	1%	3%	0%	2%
	NL	207	31%	34%	21%	10%	4%	0%
	AT	116	54%	40%	4%	1%	0%	1%
	PL	87	61%	29%	2%	7%	1%	0%
	PT	49	90%	10%	0%	0%	0%	0%
	RO	323	62%	29%	4%	0%	1%	4%
	SI	299	55%	43%	1%	0%	1%	0%
	SK	236	58%	35%	4%	1%	2%	0%
	FI	184	70%	5%	13%	9%	2%	1%
	SE	294	17%	13%	19%	49%	2%	0%
	UK	396	9%	12%	47%	30%	1%	1%

Highest percentage per country *Lowest percentage per country*
Highest percentage per item *Lowest percentage per item*

The socio-demographic data, while showing no significant gender variation, reveal some interesting variations by age. Younger respondents are often more likely to obtain financial products directly from the provider face to face. For example, 68% of respondents in the 15-24 category bought life insurance face to face, whereas the figure dips to 53% among those in the 25-39 group, and again to 43% for those aged 40 and over. **People aged 25-39 and 40-54 are more likely to purchase online.** For example, when it comes to obtaining a credit card, people in the 40-54 age group are the most likely to go online: 23% do so, compared with 17% of 25-39 year-olds, 8% of over-55s and just 7% of 15-24 year-olds²⁴.

By **occupation** of the respondents, the data show that unemployed respondents are the most inclined to obtain a bank account by talking directly to the provider face to face: 91% do so, compared with 80% of students and 83% of self-employed people. Unemployed people²⁵ are also the most likely to buy a mortgage face to face (78% do so, compared with 56% of managers) and also a personal loan face to face (89% do so, compared with 75% of manual workers and house persons). Meanwhile, managers are more likely to buy a mortgage through an intermediary or advisor (33% use this route, compared with 16% of unemployed people), and also the most likely to go online to buy 'other' insurance products (26% do this, as opposed to 12% of retired people).

Respondents who have **difficulty paying their bills** also tend to be more likely to buy their products directly from the provider face to face. For example, while 54% of individuals who have difficulty paying their bills most of the time buy 'other' financial products face to face, only 49% of people who have trouble from time to time and 40% of those who almost never have trouble with bills buy this type of product directly. Similarly, 78% of people who have difficulty paying their bills most of the time obtained their credit card face to face, whereas only 76% of people who have trouble from time to time and 66% of those who almost never have trouble with bills buy this type of product directly.

²⁴ Unsurprising as generally such products as loans/credit cards are not usually granted to people under 18

²⁵ Only 70 unemployed respondents say they have a mortgage.

3.2 Information given at purchase

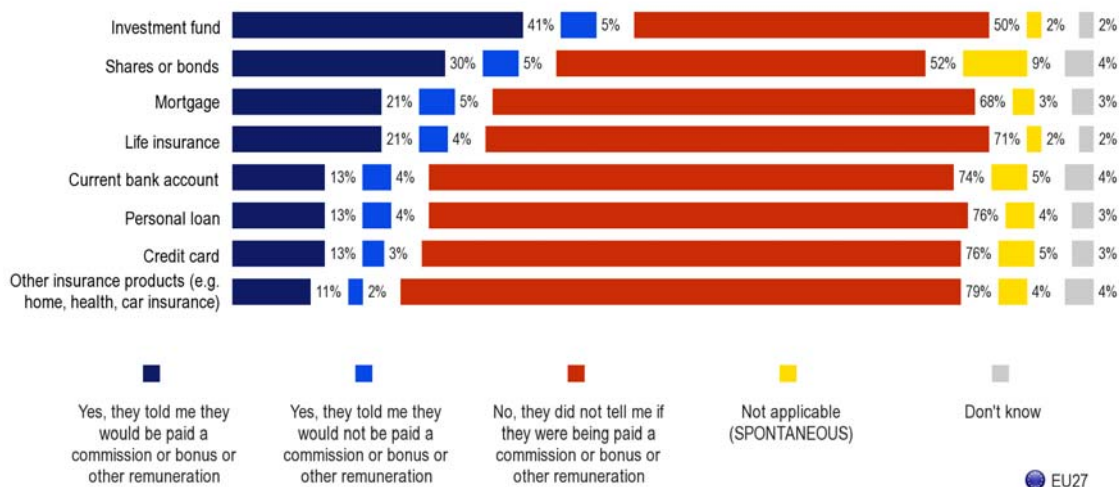
3.2.1 Information received about remuneration

- There is a widespread lack of transparency on the payment of commissions and remuneration for all financial products –

For all of the financial products included in this survey, at least 50% of those who purchased the product in the last 5 years say the person who sold them the financial product in question **did not tell them whether he or she was being paid a bonus or commission or other remuneration**²⁶. People purchasing investment funds were most likely to say the salesperson told them that he or she would be paid a commission or bonus (41%), while 5% say the salesperson explained that he or she would not be paid; however even here half (50%) say they were not told either way (figure 27).

Figure 27: Remuneration information given (base: those with products purchased in last 5 years; n=10,128)

QB6. Did the person who sold you the product tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?



²⁶

QB6: 'Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4). Yes, they told me they would be paid a commission or bonus or other remuneration; yes, they told me they would not be paid a commission or bonus or other remuneration; no, they did not tell me if they were being paid a commission or bonus or other remuneration; Not applicable (SPONTANEOUS); do not know.

When buying **shares or bonds**, 30% of respondents say the salesperson told them that he or she would be paid a commission or bonus, while 5% say the salesperson explained that he or she would not be paid anything; but 52% say the salesperson did not tell them whether he or she was being paid a commission. Around one in five (21%) of those respondents who bought **life insurance** say the salesperson told them that he or she would be paid a commission, with 4% saying that the salesperson told them he or she was not being paid; but 71% say they were not told whether the individual selling them the product was being paid a commission. 21% of respondents who purchased **a mortgage** say the salesperson told them that he or she would be paid a commission or bonus, while 5% say the salesperson informed them that he or she would not be paid; but two-thirds (68%) were not told either way. Among the respondents who took out **a personal loan**, 13% say the salesperson told them whether he or she would be paid a commission or bonus, while 4% say the individual concerned said that he or she would not be paid; but 76% say the salesperson did not say whether he or she would be paid a commission. The same proportion of respondents (13%) who own **a credit card** say they were informed whether the salesperson would be paid a commission or bonus, while 3% say the salesperson said he or she would not be paid; but 76% say they were not told. Over one in ten people who have **a current bank account** (13%) say the individual selling them the product told them that he or she would be paid a commission or bonus, while 3% say the salesperson made clear that he or she would not be paid; but 72% say they were not told. Just 11% of people who said they had bought **'other' insurance products** say the salesperson told them that he or she would be paid a commission or bonus, while 2% were told that the salesperson would not be paid; but 79% say they were not told whether a commission was being paid.

Respondents from the NMS12 countries are in some cases more likely to say that they were told by the person selling them the product that he or she would be paid a commission. 51% of people in the NMS12 who own shares or bonds say they were told that the salesperson would be paid a commission, as opposed to 28% in the EU15. 19% of NMS12 respondents who have a credit card say the person selling them the card said he or she would get a commission, compared with 11% in the EU15. Similarly, 18% of NMS12 respondents with a personal loan say they were told the salesperson would be paid a commission, compared with 11% of those in the EU15. However, 42% of EU15 respondents who have an investment fund say the salesperson said that he or she would be paid a commission, as opposed to 30% of those in the NMS12 who say the same.

The number of respondents who have recently bought mortgages, investment funds and shares or bonds is often extremely low in individual Member States. The results should only be treated as indicative and are not analysed in detail in this report²⁷.

However where significant numbers of people say they own **a mortgage**, some Member States register a relatively high proportion of people who say they were told that the person selling them the product was being paid a commission, notably the UK (41%) and the Netherlands (36%). However, in Finland (3%), Sweden (4%) and France (8%) very small proportions of people say they were informed.

In most Member States base sizes of those have recently purchased **an investment fund** are too small to analyse. However, in Sweden – the only country where over 100 respondents have an investment fund – 72% of respondents say the salesperson did not tell them whether he or she was being paid a commission, while 16% say the salesperson did tell them that he or she was being paid. This contrasts with the UK (base of 55 respondents), where 64% of respondents say the salesperson told them that he or she was being paid a commission or bonus.

Again with **shares or bonds**, concentrating on those countries with a relatively large number of share or bond owners, the data show that 70% of respondents in Denmark and 63% of those in Sweden say the salesperson did not tell them whether he or she was being paid a commission or bonus; just 13% and 19% of people in those countries respectively say they were informed that the person selling them the product was being paid a commission. By contrast, 42% of respondents in Germany and 32% of those in the UK say they were informed that the salesperson was being paid a commission.

²⁷





























All data for this question can be found in the detailed data tables appended to this report.

Information received about remuneration for bank accounts

In all countries, at least half of those who have taken out a **current bank account** recently say the salesperson did not tell them whether he or she would be paid a commission. This was highest in Greece (94%), Bulgaria (88%) and Denmark and Finland (86%).

Figure 28: Remuneration information given (base: those with bank account opened in last 5 years; n=3,703)

QB6.1 Did the person who sold you the product tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?
Current bank account





























		Base	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	Not applicable (SPONT.)	Don't know
	EU27	3703	74%	13%	4%	5%	4%
	EL	125	94%	0%	4%	1%	1%
	BG	157	88%	9%	0%	1%	2%
	DK	169	86%	5%	2%	2%	5%
	FI	101	86%	3%	1%	5%	5%
	FR	147	85%	5%	2%	3%	5%
	SK	142	84%	4%	0%	3%	9%
	SE	153	84%	3%	0%	9%	4%
	BE	149	83%	10%	1%	6%	0%
	LV	323	82%	11%	0%	4%	3%
	RO	203	81%	11%	1%	5%	2%
	EE	182	80%	8%	1%	6%	5%
	CZ	130	79%	8%	4%	5%	4%
	CY	107	79%	11%	1%	4%	5%
	UK	302	79%	6%	4%	5%	6%
	DE	151	75%	13%	4%	7%	1%
	IE	155	75%	5%	0%	13%	7%
	MT	62	75%	9%	2%	4%	10%
	NL	127	73%	6%	0%	17%	4%
	SI	98	72%	19%	0%	6%	3%
	HU	139	71%	12%	7%	9%	1%
	LU	83	70%	15%	0%	5%	10%
	LT	246	68%	21%	3%	5%	3%
	AT	95	63%	15%	5%	7%	10%
	IT	84	61%	18%	8%	5%	8%
	ES	140	57%	33%	4%	3%	3%
	PT	51	57%	14%	2%	17%	10%
	PL	150	55%	26%	11%	1%	7%

Information received about remuneration for personal loans

At least two-thirds say they were not informed when taking out **personal loans** in all but five Member States – especially Finland (95%), Belgium (93%) and Malta (92%). This compares with Poland and Lithuania where a relatively high 37% and 32% of respondents respectively say that they were told that the salesperson would be paid a commission.

Figure 29: Remuneration information given (base: those with personal loan purchased in last 5 years; n=1,789)

QB6.4 Did the person who sold you the product tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?
Personal loan





























		Base	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	Not applicable (SPONT.)	Don't know
	EU27	1789	76%	13%	4%	4%	3%
	FI	66	95%	0%	0%	3%	2%
	BE	74	93%	3%	1%	3%	0%
	MT	24	92%	8%	0%	0%	0%
	SK	90	90%	5%	0%	2%	3%
	FR	117	89%	7%	1%	2%	1%
	BG	128	87%	5%	1%	0%	7%
	CZ	92	87%	6%	3%	3%	1%
	EL	71	87%	13%	0%	0%	0%
	SE	112	86%	4%	0%	9%	1%
	NL	27	84%	3%	4%	9%	0%
	SI	78	81%	14%	1%	4%	0%
	UK	95	80%	12%	1%	1%	6%
	CY	104	79%	11%	2%	5%	3%
	RO	112	79%	8%	1%	1%	11%
	DK	113	77%	11%	1%	10%	1%
	PT	23	76%	14%	0%	5%	5%
	HU	65	75%	14%	6%	4%	1%
	IE	124	74%	5%	1%	13%	7%
	LV	42	73%	22%	0%	3%	2%
	LU	44	73%	20%	0%	5%	2%
	IT	55	71%	7%	6%	14%	2%
	EE	93	70%	11%	4%	13%	2%
	AT	56	65%	11%	4%	14%	6%
	ES	63	64%	21%	10%	0%	5%
	DE	32	63%	22%	15%	0%	0%
	LT	65	52%	32%	3%	6%	7%
	PL	72	50%	37%	8%	1%	4%

Information received about remuneration for credit cards

In all but one Member State at least half of those obtaining a credit card said the salesperson did not tell them whether he or she would be paid a commission, notably in Bulgaria (94%), France (89%) and Denmark (88%). Transparency was higher in Poland where only 45% said they were not told.

Figure 30: Remuneration information given (base: those with credit card purchased in last 5 years; n=2,441)

QB6.3 Did the person who sold you the product tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?
Credit card





























		Base	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	Not applicable (SPONT.)	Don't know
	EU27	2441	76%	13%	3%	5%	3%
	BG	85	94%	4%	0%	0%	2%
	FR	119	89%	6%	1%	2%	2%
	DK	187	88%	4%	1%	5%	2%
	FI	98	87%	3%	0%	7%	3%
	SE	164	87%	1%	0%	11%	1%
	EL	52	86%	12%	0%	2%	0%
	NL	124	84%	0%	0%	12%	4%
	UK	199	84%	7%	1%	5%	3%
	CZ	86	82%	8%	5%	2%	3%
	CY	103	82%	12%	1%	2%	3%
	LV	199	81%	13%	1%	3%	2%
	MT	58	81%	6%	0%	4%	9%
	BE	115	80%	15%	1%	4%	0%
	IE	79	78%	5%	0%	10%	7%
	RO	143	78%	12%	3%	1%	6%
	EE	134	72%	16%	3%	7%	2%
	LU	87	71%	15%	2%	7%	5%
	IT	47	68%	12%	8%	10%	2%
	LT	81	66%	22%	5%	7%	0%
	SK	69	65%	11%	2%	12%	10%
	HU	33	64%	14%	3%	19%	0%
	AT	62	64%	10%	9%	15%	2%
	DE	89	63%	27%	5%	5%	0%
	ES	100	61%	22%	8%	4%	5%
	SI	59	59%	28%	0%	13%	0%
	PT	27	51%	33%	4%	8%	4%
	PL	69	45%	36%	9%	4%	6%

Information received about remuneration for life insurance

In almost all Member States, the majority say that they were not told whether the salesperson would be paid a commission when buying **life insurance**, especially Finland (92%) and France (86%). A relatively high proportion was told that the salesperson would be paid a commission in the Netherlands (42%), Slovenia (33%) and the UK (32%).

Figure 31: Remuneration information given (base: those with life insurance purchased in last 5 years; n=1,757)

QB6.7 Did the person who sold you the product tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?
Life insurance





























		Base	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	Not applicable (SPONT.)	Don't know
	EU27	1757	71%	21%	4%	2%	2%
	FI	60	92%	2%	2%	1%	3%
	FR	144	86%	8%	3%	1%	2%
	EE	70	85%	7%	3%	5%	0%
	SE	102	84%	5%	1%	7%	3%
	MT	31	83%	9%	0%	0%	8%
	DK	92	81%	8%	2%	7%	2%
	BG	35	80%	11%	0%	0%	9%
	ES	52	79%	12%	4%	3%	2%
	BE	81	77%	18%	0%	4%	1%
	SK	95	73%	21%	2%	0%	4%
	LV	114	71%	18%	2%	3%	6%
	RO	64	71%	21%	4%	1%	3%
	CZ	79	70%	23%	3%	1%	3%
	CY	58	69%	20%	4%	7%	0%
	IE	62	68%	13%	3%	4%	12%
	DE	54	66%	27%	1%	0%	6%
	HU	45	65%	27%	5%	3%	0%
	PL	59	62%	24%	11%	0%	3%
	SI	124	62%	33%	1%	2%	2%
	UK	133	60%	32%	4%	2%	2%
	LT	64	58%	22%	5%	9%	6%
	LU	53	58%	23%	0%	8%	11%
	IT	20	56%	29%	9%	6%	0%
	PT	23	52%	33%	4%	6%	5%
	NL	93	50%	42%	8%	0%	0%
	EL	12	49%	51%	0%	0%	0%
	AT	53	46%	34%	6%	4%	10%

Information received about remuneration for other insurance

It is the same picture across the EU with **'other' insurance products**. In Sweden, 92% of respondents say the salesperson did not tell them whether he or she would be paid commission, and it was similarly high in France (88%), and Ireland, Finland and Hungary (85%).

Figure 32: Remuneration information given (base: those with other insurance purchased in last 5 years; n=3,950)

QB6.8 Did the person who sold you the product tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?
Other insurance products (e.g. home, health, car insurance)

		Base	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	Not applicable (SPONT.)	Don't know
	EU27	3950	79%	11%	2%	4%	4%
	SE	294	92%	3%	0%	5%	0%
	FR	141	88%	3%	3%	3%	3%
	IE	407	85%	4%	0%	7%	4%
	HU	73	85%	5%	0%	9%	1%
	FI	184	85%	3%	0%	9%	3%
	SK	236	84%	7%	1%	4%	4%
	BE	131	83%	13%	0%	3%	1%
	UK	396	83%	8%	2%	4%	3%
	BG	178	82%	11%	1%	0%	6%
	CZ	144	82%	10%	1%	1%	6%
	DK	302	82%	8%	1%	5%	4%
	DE	142	78%	13%	0%	5%	4%
	LV	235	78%	13%	0%	6%	3%
	LU	96	77%	15%	1%	3%	4%
	MT	83	77%	13%	1%	7%	2%
	RO	323	75%	15%	2%	1%	7%
	SI	299	75%	20%	1%	1%	3%
	CY	210	74%	19%	2%	2%	3%
	LT	259	73%	14%	4%	7%	2%
	NL	207	72%	13%	1%	13%	1%
	IT	25	71%	17%	12%	0%	0%
	EE	214	71%	9%	2%	17%	1%
	PL	87	71%	17%	5%	2%	5%
	ES	122	69%	17%	3%	1%	10%
	PT	49	69%	11%	2%	12%	6%
	AT	116	60%	22%	4%	7%	7%
	EL	101	56%	40%	2%	1%	1%

The socio-demographic data show no significant gender variations but do imply that older, more affluent and more sophisticated consumers are likely to be told details about the commission or remuneration of the person who sell them the product.

By **age**, respondents aged 40-54 are often the most likely to say they were told that the salesperson would be paid a commission and youngest respondents are least likely to say they were told. For example, 83% of people aged 15-24 who own life insurance say they were not told whether the salesperson would be paid a commission, while only 64% of 40-54 year-olds say this.

The respondents' occupation shows that in some cases professional people are more likely to say that they were told that the salesperson would be paid a commission. In the case of bank accounts, for example, 20% of managers and 18% of self-employed people say they were told, compared with just 10% of retired and 11% of unemployed people. Similarly, in the case of life insurance, 27% of self-employed people and 28% of white-collar workers say they were told that the person selling the product would be paid a commission, compared with just 6% of unemployed people and 12% of retired respondents.

Respondents who have **difficulty paying their bills** are less likely to say that they were told whether the salesperson was being paid a commission when buying a mortgage. 82% of individuals who have difficulty paying their bills most of the time or some of the time say they were not told, as opposed to 64% of people who almost never have trouble with bills. Similarly, 80% of people who have difficulty paying their bills most of the time say they were not told whether the salesperson was receiving a commission when taking out a personal loan, whereas 77% of people who have trouble from time to time and 74% of those who almost never have trouble with bills say they were not told.

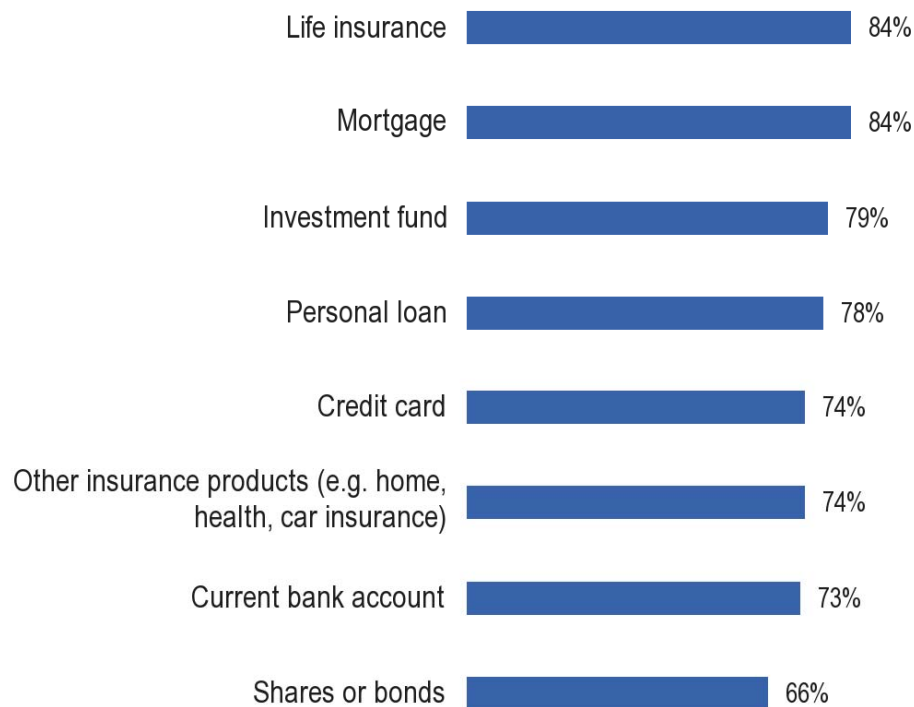
3.2.2 Written information received about the product

- *For all financial products, most respondents were given written information when making their purchase –*

With all financial products asked about, the majority of people who bought those products within the last five years say they were given written information on the characteristics and features of the product when they purchased it (figure 33).

Figure 33: Written information given (base: those with products purchased in last 5 years; n=10,128)

QB7. Did the person who sold you the product give you written information about the characteristics and features of the product?



 EU27

Among those who say they purchased life insurance or a mortgage within the last five years, 84% say that the person selling them the product gave them written information about the

product's characteristics. This compares with 79% of those who purchased an investment fund, 78% of those who obtained a personal loan, 74% of respondents taking credit cards and 'other' insurance products. 73% of respondents who opened a current bank account were given written information, as were two-thirds (66%) of those who own shares or bonds.

Analysis by Member State (figure 34) shows that in nine Member States at least three quarters of respondents who have a **current bank account** say they were given written information when they opened their account. Once again, an exceptionally high proportion of people in Finland (86%) say they were given written information, as were 84% of those in the Czech Republic. Only 39% of people with a new bank account in Greece say that they were given written information by the person selling them the product, however, as do 48% of those in Cyprus.

In 10 EU countries, over three quarters of people who have recently purchased a **credit card** say they were given written information when they bought the product. Nine in ten (89%) of those who had recently purchased a credit card in Finland were given written information, and there were similarly high proportions in the Czech Republic (84%), Estonia (84%) and Spain (84%). However only 47% of people of those who had recently purchased a credit card in Cyprus were given information by the person selling them the product, as were 56% of those in Italy and 59% in Malta.

In 19 Member States, at least three quarters of respondents who own **personal loans** say they were given written information when obtaining the product. 92% of people who acquired a personal loan in the Netherlands say they were provided with information, as do 90% of those in Malta and 88% of those in Slovenia and Spain. In Cyprus, however, just 57% of individuals who took out a personal loan within the last five years were given information, as were just 59% of those in Romania.

However, looking at differences by individual Member State (figure 34), in 21 EU countries at least three quarters of respondents who own **life insurance** say they were given written information when purchasing the product. 100% of people who bought life insurance in Greece say they were given written information, with 96% of those in Finland and 93% in Slovenia also saying this. In Italy, however, just 57% of people who bought life insurance were given information, along with 71% in both Cyprus and Romania.

Figure 34: Written information given (base: those with products purchased in last 5 years; n=10,128)

QB7 Did the person who sold you the product give you written information about the characteristics and features of the product?

	Mortgage	Life assurance	Investment fund	Personal loan	Credit card	Other insurance products (e.g. home, health, car insurance)	Current bank account	Shares or bonds
Base*	1466	1471	448	1386	1811	2941	2710	669
EU27	84%	84%	79%	78%	74%	74%	73%	66%
BE	87%	88%	94%	70%	64%	79%	67%	70%
BG	80%	77%	-	81%	65%	57%	59%	-
CZ	92%	89%	75%	81%	84%	80%	84%	85%
DK	86%	89%	69%	76%	78%	80%	75%	51%
DE	86%	87%	87%	75%	68%	74%	74%	68%
EE	76%	87%	63%	85%	84%	79%	78%	56%
IE	79%	86%	87%	78%	73%	73%	62%	70%
EL	88%	100%	-	82%	78%	83%	39%	38%
ES	88%	83%	55%	88%	84%	72%	81%	64%
FR	74%	90%	77%	78%	79%	75%	74%	72%
IT	75%	57%	72%	67%	56%	63%	70%	63%
CY	61%	71%	63%	57%	47%	61%	48%	34%
LV	78%	80%	100%	76%	72%	72%	72%	32%
LT	85%	79%	35%	74%	65%	64%	73%	83%
LU	83%	75%	84%	65%	72%	82%	80%	72%
HU	81%	92%	36%	78%	61%	66%	78%	63%
MT	87%	87%	72%	90%	59%	77%	61%	88%
NL	86%	86%	20%	92%	71%	66%	68%	65%
AT	83%	79%	85%	84%	67%	71%	70%	72%
PL	100%	73%	61%	84%	65%	75%	75%	57%
PT	87%	72%	100%	72%	63%	72%	56%	74%
RO	82%	71%	-	59%	66%	65%	71%	-
SI	86%	93%	91%	88%	74%	91%	71%	89%
SK	86%	74%	90%	81%	79%	77%	74%	67%
FI	98%	96%	77%	84%	89%	91%	86%	53%
SE	83%	81%	61%	67%	83%	79%	74%	45%
UK	92%	85%	93%	85%	80%	80%	75%	73%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

In 14 Member States, at least three quarters of respondents who bought **'other' insurance products** within the last five years say they were given written information when purchasing the product. While 91% of people in both Finland and Slovenia were given information by the salesperson, only 57% of those in Bulgaria and 61% of those in Cyprus say this.

The number of respondents who have recently bought mortgages, investment funds and shares or bonds is often extremely low in individual Member States. The results are therefore not detailed in this report²⁸.

However in all but two Member States at least three quarters of respondents with a **mortgage** say were given written information when purchasing the product. In Poland, 100% of those who obtained a mortgage in the last five years say this, as do 98% of those in Finland, and 92% of those in both the Czech Republic and the UK. However, in Cyprus and France only 61% and 74% of mortgage-owners say they were given written information. Looking at those countries where significant numbers of people own **investment funds**, 93% of those in the UK say the person selling them the product gave them information. This compares with 87% in Germany, 69% in Denmark and 61% in Sweden who say they same. In only four Member States do more than three quarters of respondents who possess **shares or bonds** say they were given written information when they obtained the product: Slovenia (89%), Malta (88%), the Czech Republic (85%) and Lithuania (83%). But elsewhere, notably in Latvia (32%) and Cyprus (34%), only around a third of respondents were provided with written information.

²⁸

All data for this question can be found in the detailed data tables appended to this report.

3.3 Consumer awareness

3.3.1 Whether consumers shop around before buying financial products

- Around half of EU citizens purchasing a credit card or bank account take the first product they look at –

Just over half of all EU respondents (52%) who have taken out a credit card in the last five years say they took the first product they saw when it came to obtaining it²⁹, with 46% saying that they compared different products before making a decision. The same proportion of respondents (52%) also say they took the first bank account they looked at, whereas 45% compared different products first.

For all other products, the majority of respondents shopped around.

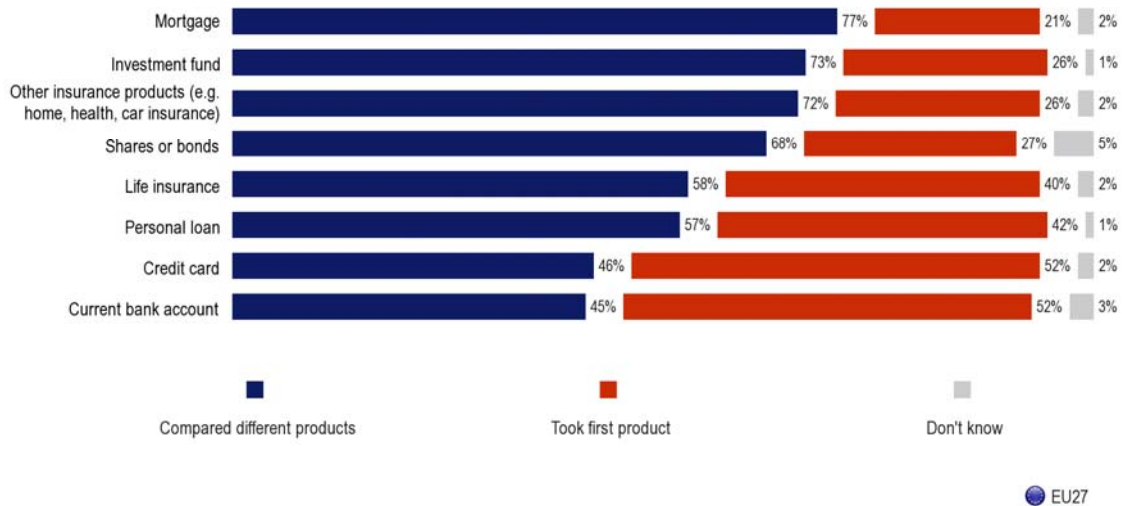
Four out of ten (42%) of respondents who have taken out a personal loan recently say they took the first loan product they saw, whereas 57% compared different products. When buying life insurance 40% of respondents bought whichever product they came across first, as opposed to 58% who compared different products before purchasing. 26% of respondents who have purchased 'other' insurance products say they took the first product they came across, whereas 72% compared different products.

When it comes to larger purchases or more sophisticated financial products, an even higher proportion of consumers are more likely to shop around. Only 27% of people with shares or bonds took the first product they saw, while 68% compared different products. Of those with investment funds, 26% took the first product they saw, while 73% compared different products. And one in five (21%) of people with a mortgage bought the first product they found, whereas 77% compared different products before making a decision.

²⁹ QB8: 'When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision?' (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4). Took first product; compared different products; do not know.

Figure 35: Whether shopped around (base: those with products purchased in last 5 years; n=10,128)

QB8. When you purchased the product did you take the first product that you looked at or did you compare several different products before making a final decision?



Comparison of the EU15 and NMS12 results suggest that EU15 respondents are often more inclined to buy the first product they see rather than compare different products. For example, 54% of EU15 respondents who have credit cards say they took the first product they saw, whereas only 43% of NMS12 respondents with credit cards say this. Similarly, 55% of EU15 respondents say they took the first product they found when obtaining a bank account; but only 45% of NMS12 respondents with bank accounts say the same.

Whether consumers shop around for bank accounts

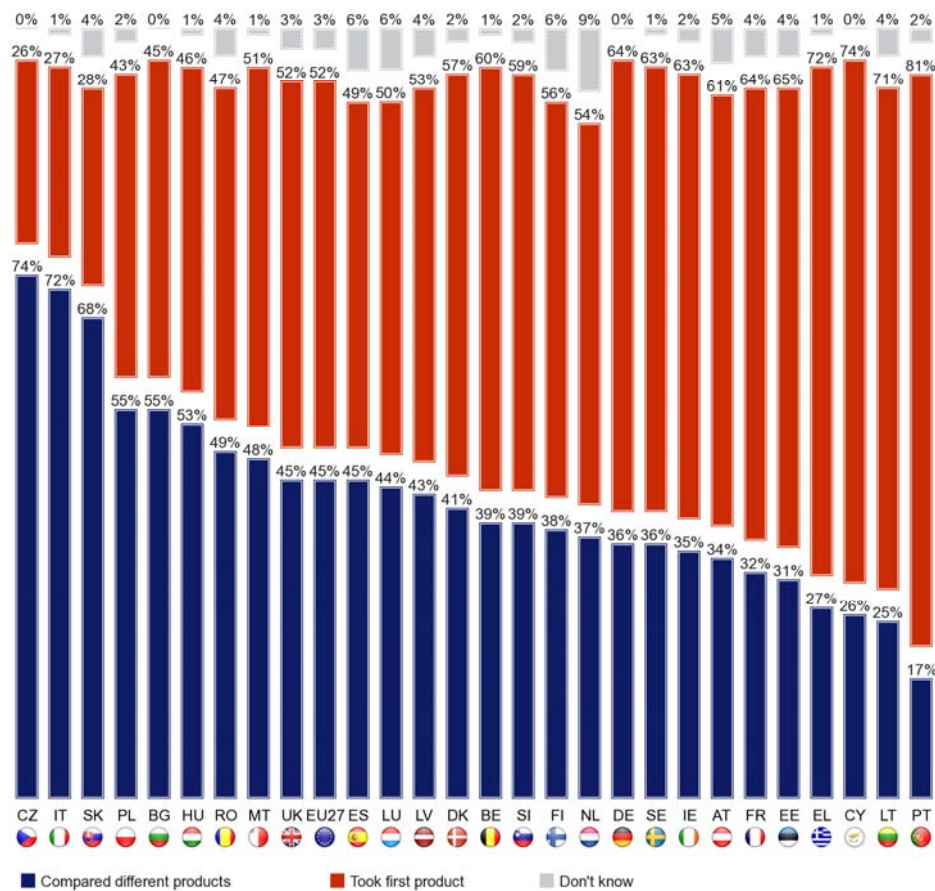
The **individual country results** show that in only six Member States do a majority of respondents say they compared different products before choosing a **bank account**: the Czech Republic (74%), Italy (72%), Slovakia (68%), Bulgaria (55%), Poland (55%), Hungary (53%) and Romania (49%). However, in other Member States the proportion of those who compare products before selecting a bank account is much smaller, such as in Portugal (17%), Lithuania (25%) and Cyprus (26%).

Figure 36: Whether shopped around (base: those with bank account opened in last 5 years; n=3,703)

Base: In some countries, bases are extremely small and need to be treated with caution (see results in bold in the table below):

QB8.1. When you purchased the product did you take the first product that you looked at or did you compare several different products before making a final decision?

Current bank account



EU27	CZ	IT	SK	BG	PL	HU	RO	MT	ES	UK	LU	LV	DK	BE	SI	FI	NL	DE	SE	IE	AT	FR	EE	EL	CY	LT	PT
3703	130	84	142	157	150	139	203	62	140	302	83	323	169	149	98	101	127	151	153	155	95	147	182	125	107	246	51

Whether consumers shop around for credit cards

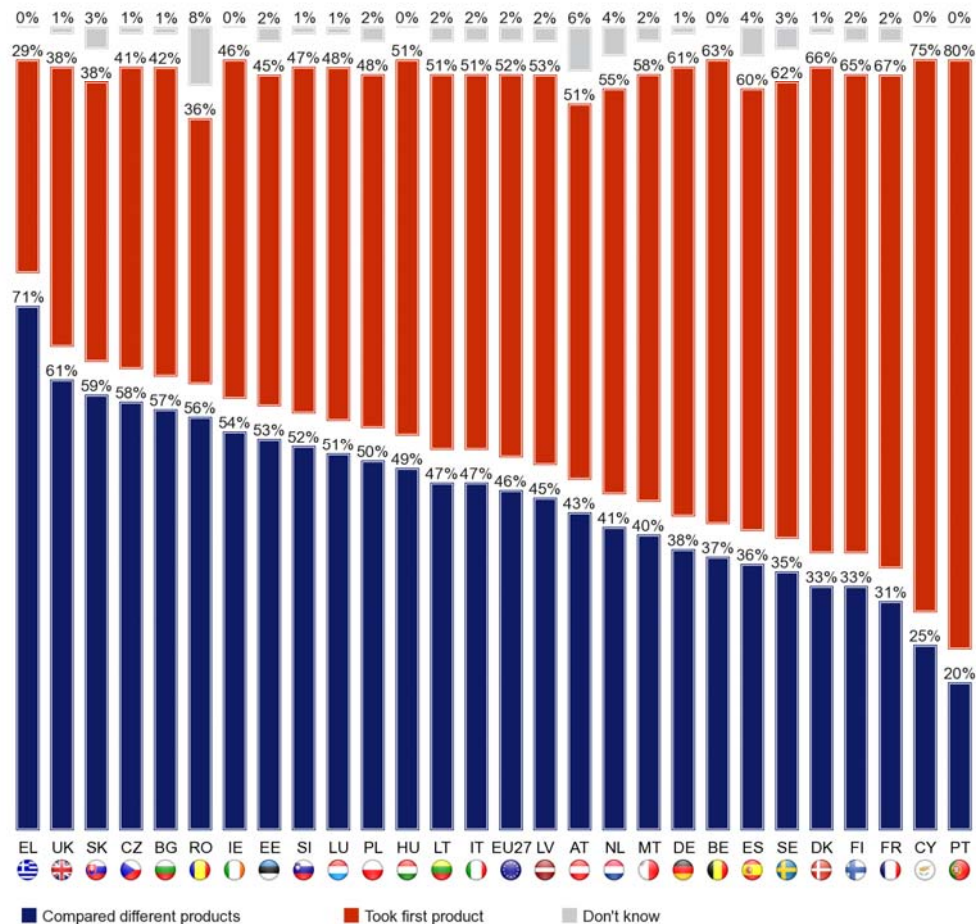
A majority of respondents in 11 Member States obtained their **credit card** after comparing different products. In Greece, 71% of credit card owners compared products before making a decision, as did 61% of those in the UK and 59% of those in Slovakia. However, just 20% of people in Portugal say they compared different products before selecting a credit card, with 25% of respondents in Cyprus and 31% in France saying the same thing.

Figure 37: Whether shopped around (base: those with credit card purchased in last 5 years; n=2,441)

Base: In some countries, bases are extremely small and need to be treated with caution (see results in bold in the table below):

QB8.3. When you purchased the product did you take the first product that you looked at or did you compare several different products before making a final decision?

Credit card



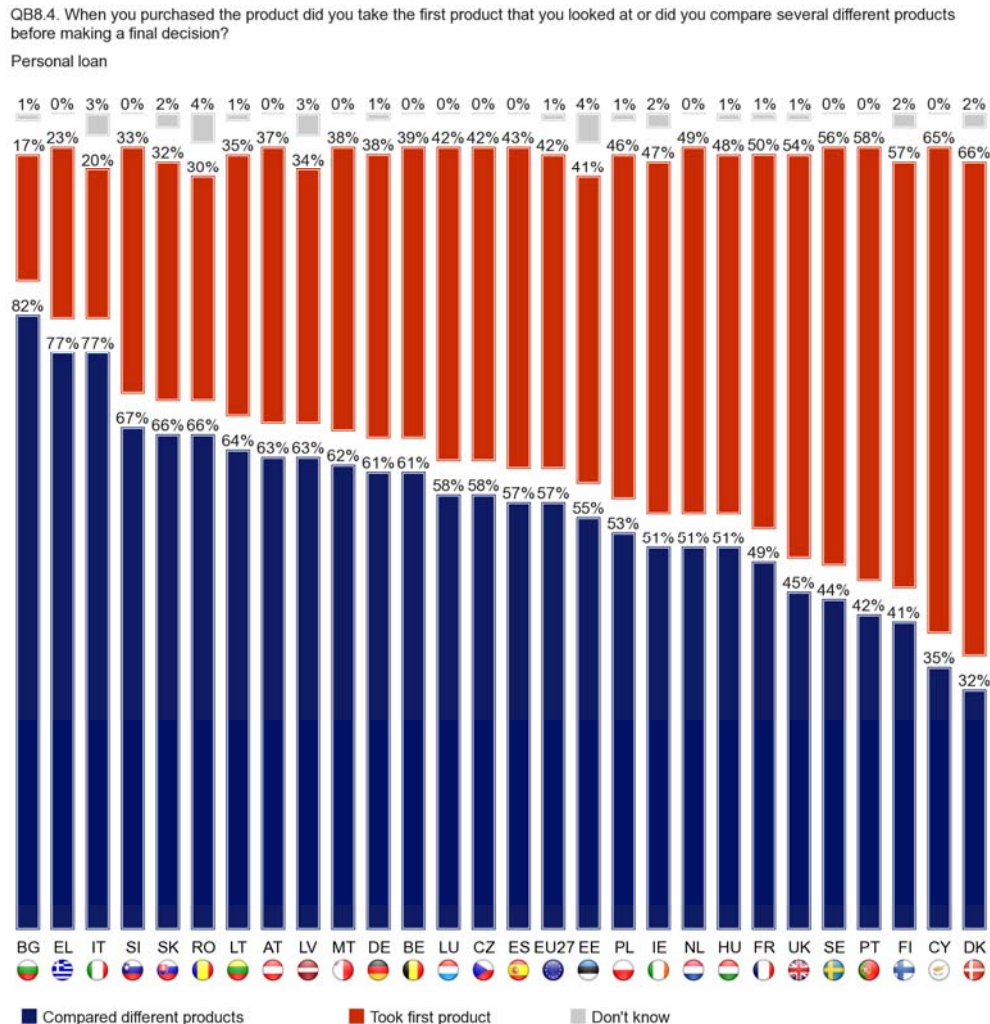
EU27	EL	UK	SK	CZ	BG	RO	IE	EE	SI	LU	PL	HU	IT	LT	LV	AT	NL	MT	DE	BE	ES	SE	DK	FI	FR	CY	PT
2441	52	199	69	86	85	143	79	134	59	87	69	33	47	81	199	62	124	58	89	115	100	164	187	98	119	103	27

Whether consumers shop around for personal loans

In all but seven EU countries a majority of people say they compared different products before choosing a **personal loan**. In Bulgaria, 82% of people with loans say they compared products before buying, as do 77% in both Greece and Italy. However, in Denmark only 32% of people with personal loans say they compared products before reaching a decision, as do 35% in Cyprus and 41% in Finland.

Figure 38: Whether shopped around (base: those with personal loan purchased in last 5 years; n=1,789)

Base: In some countries, bases are extremely small and need to be treated with caution (see results in bold in the table below):



EU27	BG	EL	IT	SI	RO	SK	LT	LV	AT	MT	BE	DE	CZ	LU	ES	EE	PL	IE	HU	NL	FR	UK	SE	PT	FI	CY	DK
1789	128	71	55	78	112	90	65	42	56	24	74	32	92	44	63	93	72	124	65	27	117	95	112	23	66	104	113

Whether consumers shop around for life insurance

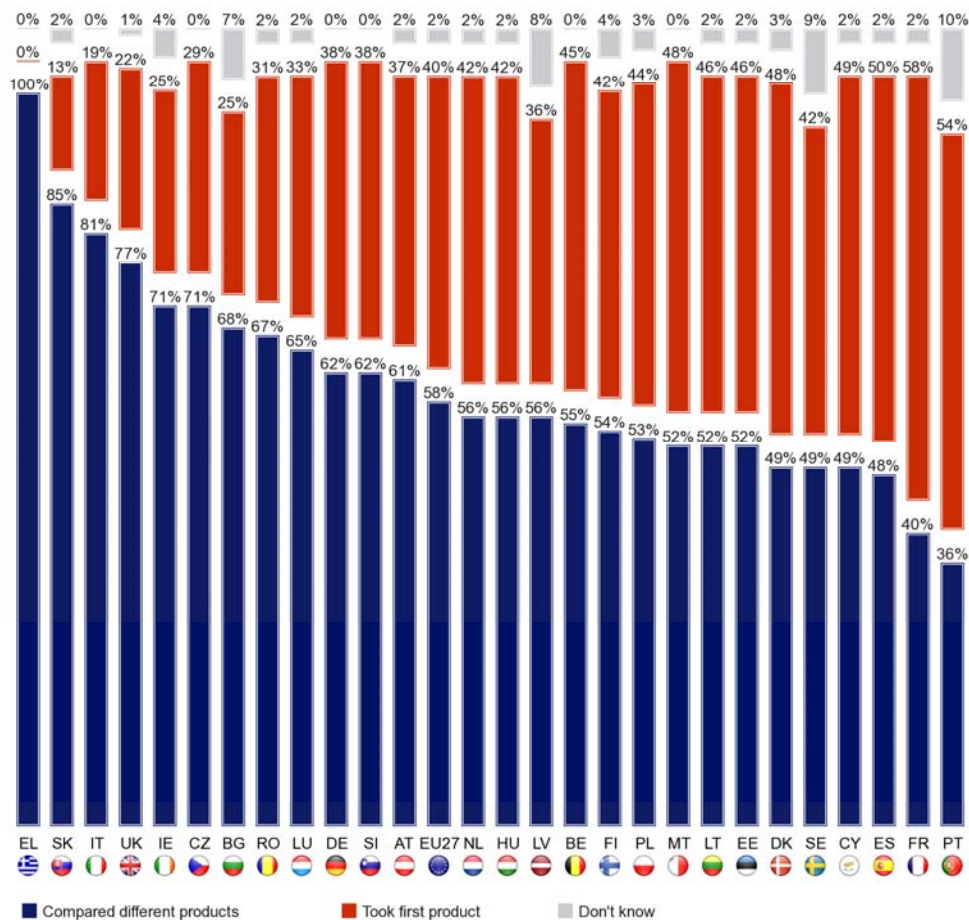
As with personal loans, a majority of respondents in all but five EU countries say they compared different products before choosing which **life insurance** product to buy. A very high proportion of people say they compared products before choosing which one to purchase in Slovakia (85%), Italy (81%) and the UK (77%)³⁰.

Figure 39: Whether shopped around (base: those with life insurance purchased in last 5 years; n=1,757)

Base: In some countries, bases are extremely small and need to be treated with caution (see results in bold in the table below):

QB8.7. When you purchased the product did you take the first product that you looked at or did you compare several different products before making a final decision?

Life insurance



EU27	EL	SK	IT	UK	CZ	IE	BG	RO	LU	DE	SI	AT	LV	HU	NL	BE	FI	PL	EE	LT	MT	DK	CY	SE	ES	FR	PT
1757	12	95	20	133	79	62	35	64	53	54	124	53	114	45	93	81	60	59	70	64	31	92	58	102	52	144	23

³⁰

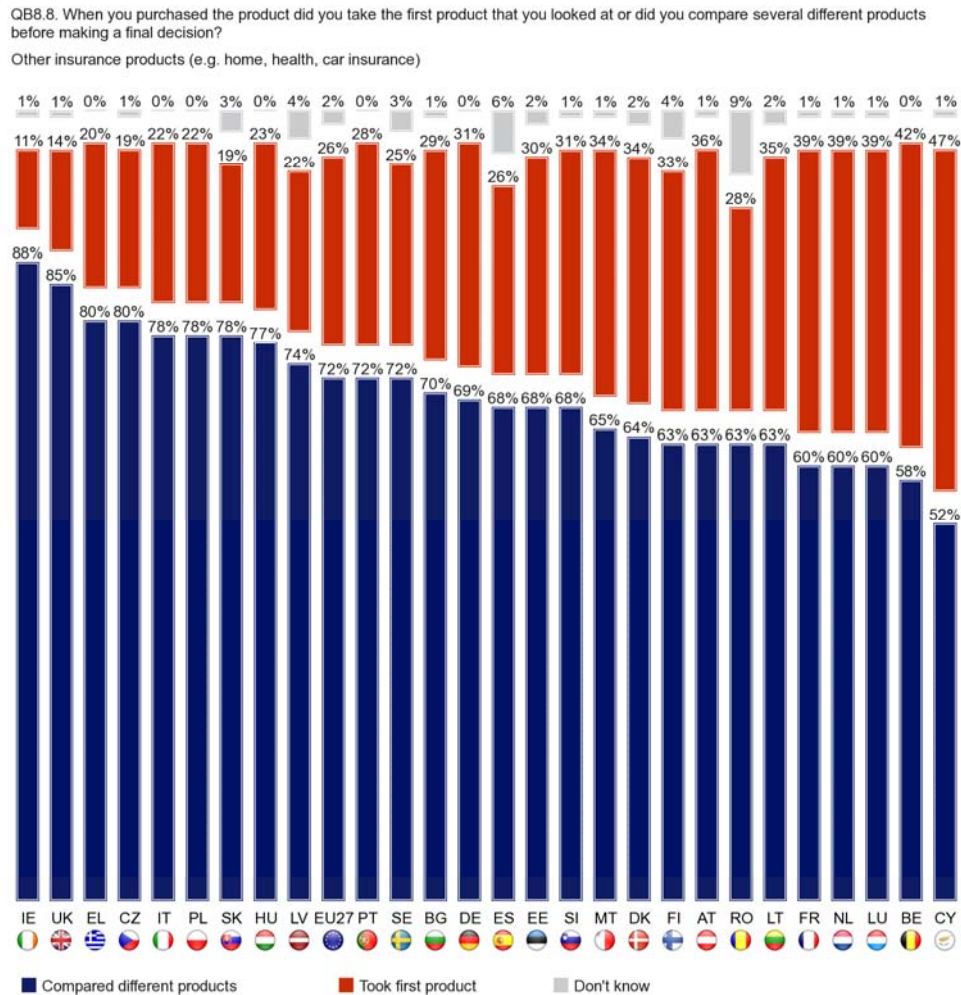
100% of respondents in Greece, however the base is too small for analysis

Whether consumers shop around for other insurance

The majority of respondents say they compared different products before purchasing **'other' insurance products**. In Ireland, 88% say they compared products before buying, as do 85% of those in the UK and 80% in both the Czech Republic and Greece. The proportion of people who compared products before buying was relatively low in Cyprus (52%) and Belgium (58%).

Figure 40: Whether shopped around (base: those with other insurance purchased in last 5 years; n=3,950)

Base: In some countries, bases are extremely small and need to be treated with caution (see results in bold in the table below):



EU27	IE	UK	CZ	EL	IT	PL	SK	HU	LV	PT	SE	BG	DE	EE	ES	SI	MT	DK	LT	AT	RO	FI	FR	LU	NL	BE	CY
3950	407	396	144	101	25	87	236	73	235	49	294	178	142	214	122	299	83	302	259	116	323	184	141	96	207	131	210

The number of respondents who have recently bought mortgages, investment funds and shares or bonds is often extremely low in individual Member States. The results are therefore not detailed in this report³¹. However, in almost all countries at least 50% of respondents say they compared products before obtaining a **mortgage**. In several Member States, a very high proportion of respondents say they compared products first, notably in the Czech Republic (94%), Slovakia (91%) and Portugal (90%). Among those countries where a relatively high proportion of respondents say they own **investment funds** a clear majority compared different products before buying: in the UK 84% did so, as did 75% in Germany and 63% in Sweden. Among those countries where **savings and bonds** were more commonly owned, a relatively high proportion of respondents in France (39%) and Germany (35%) say they took the first product they considered.

The socio-demographic data show that where some kinds of products are concerned men are more likely than women to compare different products before making a purchase. With personal loans, for example, 62% of male respondents say they compared different products before buying, whereas only 51% of female respondents did this. 48% of male bank account holders say they compared different products before buying, while only 42% of female bank account holders did this. And 48% of men compared products before selecting a credit card, compared with 43% of women who made this kind of comparison.

Age also determines how likely people are to compare different financial products before making a purchasing decision. For example, 80% of 25-39 year-olds and 76% of 40-54 year-olds compared different products before selecting a mortgage, compared with 62% of 15-24 year-olds and 60% of people in the 55-and-over age group. Similarly, 53% of people in the 40-54 group compared different products before deciding which credit card they wanted, but this falls to 47% among the 25-39 group, 40% among the 15-24 group, and 36% among the over-55s. The pattern is the same with life insurance: 65% of those in the 40-54 group looked at different products before buying, compared with 58% among the 25-39 group, 49% among the 15-24 group, and 54% among the over-55s.

For most types of financial product, the data show that respondents with a higher level of education are more likely to have compared different products before making a purchasing decision. When it came to buying a mortgage, 79% of individuals

³¹ All data for this question can be found in the detailed data tables appended to this report.

who completed their education aged 20 or over say they compared different products before coming to a decision, as do 78% who left school aged 16-19; but only 52% of people who left school at 15 or under say the same. 49% of respondents who completed their education aged 20 or over say they compared different products when obtaining a credit card, as do 47% who left school aged 16-19; but only 32% of those who left school at 15 or under say the same.

Occupational analysis reveals that people in professional roles tend to be more likely to compare different financial products before choosing the one they want.

For example, 56% of managers compared different bank accounts before making a selection, compared with 40% of students and 45% of house persons and unemployed people. When choosing a mortgage, 81% of managers compared different products, whereas only 56% of retired people did so. And when buying 'other' insurance products, 79% of managers and 77% of self-employed respondents say they compared different products, while only 64% of students and 68% of retired or unemployed people did so.

Individuals who have **difficulty paying their bills** are the least likely to shop around before making a purchasing decision. When buying life insurance, for example, only 44% of people who have trouble paying their bills most of the time say they compared products before buying, compared with 64% who have trouble sometimes and 57% who almost never have trouble with bills. When buying 'other' financial products, 64% of people who have trouble paying their bills most of the time say they compared products before buying, whereas 74% of those who have trouble sometimes and 72% of those who almost never have trouble with bills say they shop around. And when obtaining a mortgage, 69% of people who have trouble paying their bills most of the time say they compared a range of available products, compared with 83% of people who have trouble sometimes and 73% of those who almost never have trouble with bills.

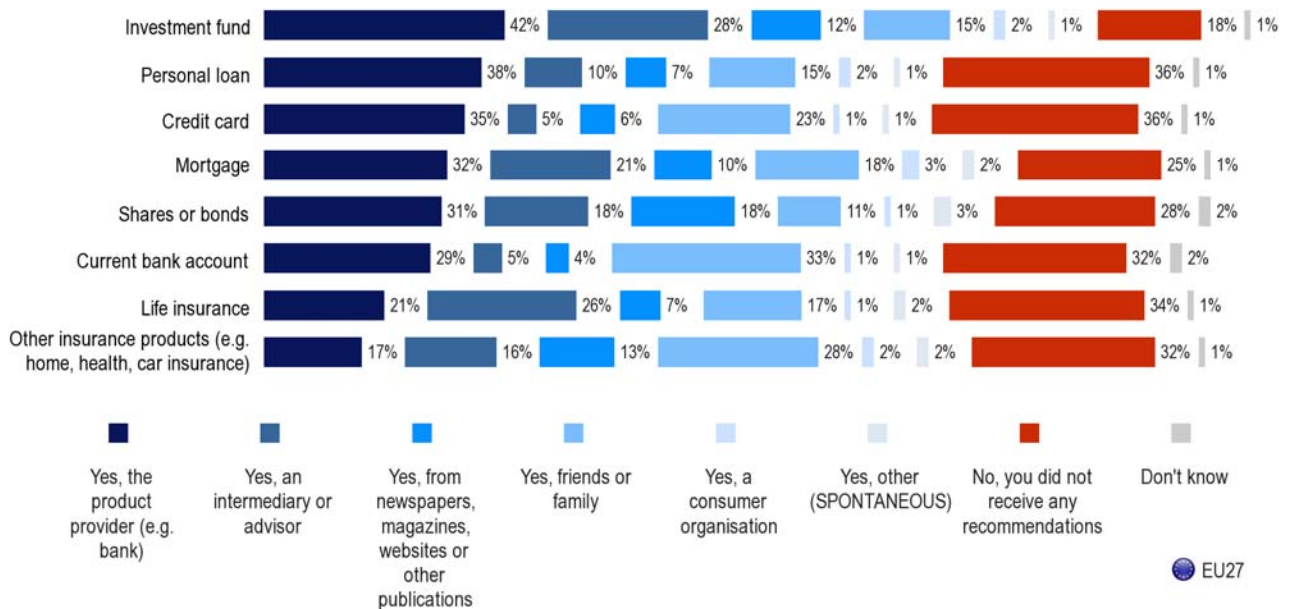
3.3.2 Whether the product came recommended

- Many consumers either receive no recommendations or rely on the provider to recommend the best product for them –

As seen in figure 41 below, four out of ten (42%) of those who have recently purchased investment funds received a recommendation from the product provider³². Three in ten (28%) say their investment fund was recommended to them by an intermediary or advisor. 12% say it was recommended by a newspaper, magazine or website, and 15% say that family or friends recommended the product they acquired. Just 18% say they did not receive any recommendations.

Figure 41: Whether received recommendation (base: those with products purchased in last 5 years; n=10,128)

QB9. Before you purchased the product, did anyone recommend a particular product to you or did you read any recommendations anywhere?



³²

QB9: 'Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere?' (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – e.g. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4). Yes, the product provider (e.g. bank); yes, an intermediary or advisor; yes, a consumer organisation; yes, friends or family; yes, from newspapers, magazines, websites or other publications; yes, other (SPONTANEOUS); no, you did not receive any recommendations; do not know.

Among the respondents who have purchased a **personal loan** within the last 5 years, 38% say the product provider recommended the loan to them, while 10% were recommended the product by an intermediary or advisor. 7% saw the product recommended in a newspaper, magazine or website, while 15% say that their family or friends advised them to buy the product. Over a third (36%) say they did not receive any recommendations.

Of all European respondents who have recently purchased **credit cards**, 35% say the product provider recommended the product to them, while 5% say they were recommended the product by an intermediary or advisor. 6% saw their credit card recommended in a newspaper, magazine or website, and 23% were told about it by their family or friends. Over a third (36%) of credit card holders did not receive any recommendations.

A third of respondents (32%) who have recently purchased a **mortgage** say the product provider recommended their particular mortgage to them. One in five (21%) say that an intermediary or advisor recommended their mortgage. One in ten (10%) saw the product recommended in a newspaper, magazine or website, with 18% saying that their family or friends recommended the mortgage to them. A quarter (25%) of people who have recently purchased mortgages say they did not receive any recommendations.

Among EU respondents who have recently purchased **shares or bonds**, 31% were recommended the products they ultimately selected by the product provider. 18% say that an intermediary or advisor recommended the product, with the same proportion having seen the product recommended by a newspaper, magazine or website. While 11% say that their family or friends recommended the shares or bonds to them, 28% of those who own shares or bonds say they did not receive any recommendations.

Only 29% of Europeans who have recently opened **current bank accounts** say the account they chose was recommended to them by the product provider. Only a very small proportion say their bank account was recommended by an intermediary or advisor (5%) or by a newspaper, magazine or website (4%). However, a third (33%) say that their family or friends recommended the product to them, making 'family and friends' the most common response. A third (32%) say they did not receive any recommendations about which bank account to choose.

One person in five (21%) who has **life insurance** say they were recommended the product by the product provider, while 26% say that an intermediary or advisor recommended the product to them. Only 7% say they saw their life insurance product recommended by a newspaper, magazine or website, though 17% say that their family or friends recommended it to them. A third of people with life insurance (34%) say they did not receive any recommendations.

Only 17% of all EU respondents who have bought '**other**' **insurance products** say they were recommended the products they chose by the product provider. 16% say that an intermediary or advisor recommended the product, while 13% say the product they bought was recommended by a newspaper, magazine or website. Three in ten (28%) say that their family or friends recommended the product to them. A third (32%) of respondents say they did not receive any recommendations.

For all products except investment funds, respondents in NMS12 countries are more likely to say they received a recommendation for the product they purchased than those in EU15 countries. For example, with current bank accounts 20% of those in NMS12 countries did not receive a recommendation compared with 36% of those in EU15 countries. Respondents in NMS12 countries were more likely to rely on the provider for information.

Recommendations for current bank accounts

Looking at differences by Member State (figure 42), at least a third of respondents in 10 Member States say they did not receive any recommendations when obtaining **their current bank account**. In the UK, 46% of respondents were given no recommendations, as were 45% in France, 44% in Greece and 41% in the Netherlands. People are more likely to rely on friends and family to recommend a bank account than the provider. Receiving a recommendation from friends and family is the commonest answer in 12 countries, with a relatively high proportion of people saying this in Luxembourg (51%), the Czech Republic (50%) and Belgium (43%).

Figure 42: Whether received recommendation (base: bank account opened in last 5 years; n=3,703)

QB9.1 Before you purchased the product, did anyone recommend a particular product to you or did you read any recommendations anywhere?

Current bank account

	Base	No, you did not receive any recommendations	Yes, friends or family	Yes, the product provider (e.g. bank)	Yes, an intermediary or advisor	Yes, from newspapers, magazines, websites or other publications	Yes, a consumer organisation	Yes, other (SPONT.)	Don't know
EU27	3703	32%	33%	29%	5%	4%	1%	1%	2%
BE	149	32%	43%	22%	2%	2%	2%	2%	0%
BG	157	17%	14%	63%	2%	4%	1%	4%	0%
CZ	130	7%	50%	31%	12%	16%	0%	0%	1%
DK	169	39%	32%	15%	7%	11%	2%	5%	0%
DE	151	25%	36%	34%	7%	4%	2%	1%	3%
EE	182	32%	20%	44%	3%	5%	0%	0%	3%
IE	155	25%	41%	26%	2%	5%	0%	3%	1%
EL	125	44%	30%	27%	1%	1%	0%	1%	1%
ES	140	30%	37%	27%	5%	0%	1%	2%	0%
FR	147	45%	38%	17%	3%	2%	0%	2%	1%
IT	84	15%	30%	45%	14%	6%	1%	1%	0%
CY	107	39%	31%	29%	4%	0%	0%	0%	0%
LV	323	32%	33%	20%	8%	6%	6%	0%	1%
LT	246	39%	14%	36%	5%	2%	1%	4%	1%
LU	83	33%	51%	13%	5%	5%	3%	6%	3%
HU	139	17%	31%	44%	7%	14%	1%	1%	0%
MT	62	27%	22%	47%	3%	0%	0%	0%	1%
NL	127	41%	31%	14%	6%	7%	0%	2%	1%
AT	95	13%	28%	50%	19%	4%	2%	0%	0%
PL	150	24%	40%	26%	3%	11%	1%	0%	2%
PT	51	39%	42%	16%	4%	0%	4%	0%	2%
RO	203	13%	18%	57%	5%	8%	0%	2%	1%
SI	98	28%	39%	28%	4%	5%	0%	2%	1%
SK	142	21%	40%	36%	11%	14%	1%	0%	2%
FI	101	39%	27%	25%	3%	1%	0%	3%	4%
SE	153	32%	34%	26%	3%	5%	0%	2%	0%
UK	302	46%	30%	19%	2%	1%	2%	1%	3%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

Recommendations for personal loans

In seven Member States, the majority of respondents say they did not receive any recommendations when obtaining personal loans (figure 43). In Finland, 66% of individuals who have recently purchased a personal loan say they did not receive a recommendation, as do 61% in the UK and 57% in Sweden. But in Austria and the Czech Republic only 8% and 9% of respondents respectively say they did not receive recommendations.

Receiving a recommendation from the product provider is the commonest answer in 13 countries, and a majority of people who have recently taken out loans in five countries give this response, with the highest proportions in Bulgaria (65%), Germany (65%), Italy (59%), Greece (59%) and Austria (58%).

An exceptionally low 2% of people in the Netherlands say the product provider recommended the product to them (the next lowest being the UK, with 20%).

Friends and family were a common source of recommendations in Latvia (34%) and Greece (38%). Only 5% of respondents who took out loans in both Finland and Portugal say their friends and family recommended the product to them.

In Austria, 26% of those with loans say an intermediary or advisor recommended the product to them, and 17% of those in both Latvia and the Czech Republic also say this, with 16% in the Czech Republic also saying they saw the product recommended in a newspaper, magazine or website.

Figure 43: Whether received recommendation (base: personal loan purchased in last 5 years; n=1,789)

QB9.4 Before you purchased the product, did anyone recommend a particular product to you or did you read any recommendations anywhere?

Personal loan

	Base	No, you did not receive any recommendations	Yes, the product provider (e.g. bank)	Yes, friends or family	Yes, an intermediary or advisor	Yes, from newspapers, magazines, websites or other publications	Yes, a consumer organisation	Yes, other (SPONT.)	Don't know
EU27	1789	36%	38%	15%	10%	7%	2%	1%	1%
BE	74	37%	33%	16%	8%	7%	5%	1%	0%
BG	128	11%	65%	23%	10%	6%	0%	1%	1%
CZ	92	9%	43%	30%	17%	16%	1%	0%	0%
DK	113	51%	32%	15%	3%	6%	0%	1%	0%
DE	32	15%	65%	17%	5%	9%	2%	0%	0%
EE	93	39%	35%	10%	14%	10%	0%	1%	1%
IE	124	29%	41%	20%	5%	1%	2%	4%	2%
EL	71	20%	59%	38%	4%	3%	0%	0%	0%
ES	63	32%	43%	22%	10%	1%	5%	1%	2%
FR	117	53%	24%	8%	14%	5%	0%	1%	0%
IT	55	14%	59%	13%	9%	10%	6%	3%	0%
CY	104	40%	35%	31%	3%	1%	0%	2%	0%
LV	42	22%	28%	34%	17%	10%	0%	0%	0%
LT	65	31%	32%	26%	8%	7%	0%	3%	0%
LU	44	47%	28%	17%	2%	12%	0%	8%	2%
HU	65	32%	49%	18%	7%	6%	2%	2%	0%
MT	24	36%	35%	23%	0%	6%	0%	0%	0%
NL	27	51%	2%	26%	10%	13%	0%	0%	0%
AT	56	8%	58%	22%	26%	8%	0%	5%	0%
PL	72	28%	45%	15%	8%	9%	3%	0%	4%
PT	23	54%	41%	5%	9%	5%	0%	0%	0%
RO	112	14%	41%	20%	10%	7%	1%	2%	7%
SI	78	25%	46%	18%	12%	12%	0%	2%	0%
SK	90	24%	38%	29%	16%	14%	1%	0%	0%
FI	66	66%	23%	5%	4%	0%	1%	2%	0%
SE	112	57%	21%	8%	5%	10%	1%	2%	0%
UK	95	61%	20%	9%	6%	6%	0%	0%	1%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

Recommendations for credit cards

Only in the UK (57%) and the Netherlands (56%) do a majority of respondents say they did not receive any recommendations when obtaining a credit card: the UK (57%) and the Netherlands (56%). In Italy, only 6% of respondents say they did not receive recommendations, as did 12% in Bulgaria. Receiving a recommendation from the product provider is the commonest answer in 17 countries, and a majority of people who have taken out credit cards in five countries give this response, led by those in Italy (68%), Austria (64%) and Bulgaria (59%). Friends and family are the commonest source of recommendations in two countries: Slovenia (47%) and Luxembourg (39%).

Figure 44: Whether received recommendation (base: credit card purchased in last 5 years; n=2,441)

QB9.3 Before you purchased the product, did anyone recommend a particular product to you or did you read any recommendations anywhere?
Credit card

	Base	No, you did not receive any recommendations	Yes, the product provider (e.g. bank)	Yes, friends or family	Yes, from newspapers, magazines, websites or other publications	Yes, an intermediary or advisor	Yes, a consumer organisation	Yes, other (SPONT.)	Don't know
EU27	2441	36%	35%	23%	6%	5%	1%	1%	1%
BE	115	32%	34%	29%	4%	2%	1%	4%	0%
BG	85	12%	59%	18%	5%	13%	0%	1%	1%
CZ	86	14%	52%	20%	13%	17%	0%	0%	0%
DK	187	44%	25%	23%	5%	8%	1%	3%	0%
DE	89	25%	49%	18%	7%	8%	2%	5%	0%
EE	134	20%	57%	14%	8%	9%	2%	0%	1%
IE	79	31%	39%	24%	9%	3%	1%	2%	0%
EL	52	23%	41%	39%	7%	2%	0%	0%	0%
ES	100	32%	40%	24%	0%	6%	2%	1%	0%
FR	119	48%	21%	34%	2%	3%	0%	0%	1%
IT	47	6%	68%	30%	5%	7%	2%	0%	0%
CY	103	45%	26%	31%	1%	4%	0%	0%	0%
LV	199	30%	31%	27%	6%	7%	2%	0%	1%
LT	81	34%	42%	18%	5%	3%	1%	2%	0%
LU	87	35%	22%	39%	7%	4%	2%	5%	2%
HU	33	29%	36%	22%	6%	13%	0%	2%	0%
MT	58	26%	40%	32%	0%	0%	0%	0%	2%
NL	124	56%	14%	21%	2%	2%	3%	1%	3%
AT	62	13%	64%	29%	7%	14%	3%	1%	2%
PL	69	21%	46%	23%	13%	10%	0%	0%	0%
PT	27	46%	45%	9%	0%	4%	0%	0%	0%
RO	143	13%	48%	21%	10%	5%	0%	2%	5%
SI	59	20%	32%	47%	12%	3%	0%	2%	0%
SK	69	29%	38%	25%	9%	12%	3%	0%	3%
FI	98	39%	35%	18%	8%	2%	0%	3%	0%
SE	164	43%	31%	14%	8%	4%	0%	2%	2%
UK	199	57%	17%	17%	9%	1%	2%	0%	1%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

Recommendations for life insurance

At least a third of respondents in seven Member States did not receive any recommendations when buying **life insurance**. In France, 51% with life insurance say the product was not recommended to them, as do 49% in both Malta and Portugal – this contrasts with Czech Republic (5%) and Bulgaria (8%). Receiving a recommendation from an intermediary or advisor is the commonest answer in six countries, most notably the Czech Republic (52%) and Germany (52%). The product provider is the commonest source of recommendations in 10 EU countries, especially Estonia (57%), Portugal (46%) and Bulgaria (43%). People in Slovakia (40%), Slovenia (36%), Poland (29%) and Romania (28%) are most likely to receive recommendations from friends and family.

Figure 45: Whether received recommendation (base: life insurance purchased in last 5 years; n=1,757)

QB9.7 Before you purchased the product, did anyone recommend a particular product to you or did you read any recommendations anywhere?
Life insurance

	Base	No, you did not receive any recommendations	Yes, an intermediary or advisor	Yes, the product provider (e.g. bank)	Yes, friends or family	Yes, from newspapers, magazines, websites or other publications	Yes, a consumer organisation	Yes, other (SPONT.)	Don't know
EU27	1757	34%	26%	21%	17%	7%	1%	2%	1%
BE	81	22%	16%	37%	27%	1%	1%	5%	0%
BG	35	8%	24%	43%	17%	2%	3%	3%	0%
CZ	79	5%	52%	23%	29%	12%	1%	0%	0%
DK	92	31%	14%	18%	12%	6%	0%	10%	10%
DE	54	16%	52%	19%	21%	7%	5%	1%	0%
EE	70	18%	16%	57%	9%	8%	0%	0%	0%
IE	62	26%	26%	31%	10%	6%	0%	5%	2%
EL	12	14%	20%	38%	34%	23%	0%	0%	0%
ES	52	45%	5%	30%	21%	2%	0%	4%	0%
FR	144	51%	13%	23%	12%	6%	0%	3%	0%
IT	20	19%	47%	24%	11%	11%	0%	4%	0%
CY	58	19%	33%	38%	21%	0%	0%	2%	0%
LV	114	20%	21%	34%	19%	5%	7%	0%	0%
LT	64	25%	18%	31%	29%	1%	0%	4%	1%
LU	53	31%	17%	25%	28%	5%	3%	5%	0%
HU	45	26%	35%	15%	22%	9%	2%	0%	3%
MT	31	49%	3%	42%	6%	0%	0%	0%	0%
NL	93	39%	35%	10%	15%	7%	2%	0%	0%
AT	53	15%	34%	39%	13%	7%	4%	3%	0%
PL	59	21%	29%	19%	29%	6%	1%	0%	2%
PT	23	49%	0%	46%	4%	0%	4%	0%	0%
RO	64	18%	16%	27%	28%	14%	0%	0%	0%
SI	124	18%	29%	11%	36%	15%	0%	3%	0%
SK	95	12%	48%	22%	40%	17%	1%	0%	0%
FI	60	43%	1%	26%	20%	10%	2%	5%	0%
SE	102	23%	11%	25%	20%	14%	2%	7%	9%
UK	133	41%	34%	12%	9%	6%	1%	1%	3%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

Recommendations for other insurance

In nine Member States, at least a third of respondents say they did not receive any recommendations when buying 'other' insurance products. Receiving a recommendation from friends and family is the commonest answer in 13 countries, led by Greece (55%), Slovakia (47%) and Italy (46%). The product provider is a more common source of recommendation in Italy (43%), Greece (38%), Estonia (35%) and Portugal (33%). An intermediary or advisor is the commonest source of recommendations in three countries: Austria (57%), Germany (38%) and Hungary (31%). In Hungary and the Czech Republic 23% and 22% of respondents respectively they saw the product they acquired recommended in a newspaper, magazine or website. 23% and 22% of respondents respectively they saw the product they acquired recommended in a newspaper, magazine or website.

Figure 46: Whether received recommendation (base: other insurance purchased in last 5 years; n=3,950)

QB9.8 Before you purchased the product, did anyone recommend a particular product to you or did you read any recommendations anywhere?

Other insurance products (e.g. home, health, car insurance)

	Base	No, you did not receive any recommendations	Yes, friends or family	Yes, the product provider (e.g. bank)	Yes, an intermediary or advisor	Yes, from newspapers, magazines, websites or other publications	Yes, a consumer organisation	Yes, other (SPONT.)	Don't know
EU27	3950	32%	28%	17%	16%	13%	2%	2%	1%
BE	131	15%	42%	29%	18%	5%	2%	3%	0%
BG	178	14%	41%	19%	24%	8%	1%	3%	1%
CZ	144	9%	41%	21%	35%	22%	1%	0%	0%
DK	302	44%	22%	12%	8%	10%	0%	3%	6%
DE	142	21%	28%	16%	38%	13%	6%	3%	0%
EE	214	27%	22%	35%	11%	15%	1%	1%	1%
IE	407	30%	38%	11%	8%	19%	2%	3%	1%
EL	101	8%	55%	38%	13%	4%	1%	0%	0%
ES	122	19%	44%	24%	13%	3%	2%	0%	0%
FR	141	40%	31%	17%	7%	7%	1%	2%	1%
IT	25	15%	46%	43%	18%	8%	0%	0%	0%
CY	210	26%	39%	19%	18%	0%	0%	0%	0%
LV	235	22%	30%	15%	17%	18%	3%	0%	2%
LT	259	39%	27%	15%	17%	5%	0%	2%	1%
LU	96	37%	33%	18%	8%	7%	3%	5%	0%
HU	73	25%	28%	24%	31%	23%	0%	3%	1%
MT	83	43%	30%	8%	4%	11%	0%	4%	0%
NL	207	44%	21%	12%	10%	10%	3%	3%	0%
AT	116	10%	21%	23%	57%	7%	2%	2%	0%
PL	87	27%	37%	21%	21%	15%	0%	0%	1%
PT	49	28%	24%	33%	19%	2%	2%	0%	0%
RO	323	14%	35%	23%	13%	14%	0%	1%	3%
SI	299	19%	38%	10%	34%	15%	0%	3%	1%
SK	236	12%	47%	23%	33%	20%	0%	1%	0%
FI	184	45%	25%	21%	1%	6%	0%	5%	2%
SE	294	38%	17%	19%	11%	18%	1%	2%	1%
UK	396	50%	12%	7%	9%	19%	3%	2%	2%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

The number of respondents who have recently bought mortgages, investment funds and shares or bonds is often extremely low in individual Member States. The results are therefore not detailed in this report³³.

In those countries that have a sizeable number of people with **mortgages** the data show that the most common source of recommendations tends to vary. In Finland, a majority (56%) say they were not given any recommendations at all, as do 43% in Sweden; but in Belgium only 20% say this. In Belgium (35%) and Denmark (31%) the product provider is the most common source of recommendations, whereas in the UK (36%) and the Netherlands (34%) people were more likely to be recommended a mortgage by an intermediary or advisor.

In those countries where **investment funds** are more commonly held the data show some variations. In Germany, 46% of people with investment funds say the product they bought was recommended to them by the product provider, as do 45% of those in Sweden. But in Slovenia (16%) and the UK (27%) fewer respondents received a recommendation from this source. In Slovenia, the most common source of recommendation (given to 45% of respondents) came from an intermediary or advisor; and this was also the most common source of recommendations in the UK, where 33% of investment fund owners took advice from an intermediary.

Finally in those countries where **shares and bonds** are more likely to be held, the data show that 49% of people in Denmark who own shares and bonds say they did not receive any recommendations, as do 36% in Finland, 33% in the UK, 32% in the Netherlands, and 31% in Sweden; this compares with only 16% of those in Germany. In Germany, 51% of respondents say the product provider recommended the product to them, as do 33% of those in the Netherlands; but only 17% of those in the UK and 19% of those in Denmark received a recommendation from this source. One in five people in the UK (20%) received a recommendation from an intermediary or advisor.

The socio-demographic data do not reveal any significant gender variations except in the personal loans category. Here, men are more likely to say that the product provider recommended the product to them: 43% say this, compared with 33% of women.

³³

All data for this question can be found in the detailed data tables appended to this report.

Older respondents are the most likely to say that they did not receive any recommendations. In the case of current bank accounts for example, 42% of people in the 55-and-over category say that they were not given any recommendations, compared with 37% in the 40-54 age group, 35% in the 25-39 group, and 25% in the 15-24 age bracket. Similarly, when obtaining a credit card, 48% of people in the 55-and-over category say that they were not given any recommendations, compared with 38% in the 40-54 age group, 37% in the 25-39 group, and 29% in the 15-24 category.

Respondents with a lower level of education are the least likely to receive any recommendations. In the case of credit cards, 54% of people who left school at 15 or under say they received no recommendations, whereas only 39% of those who left aged 16-19 and 35% of those who finished their education aged 20 or over say the same. Similarly, 35% of those who left school at 15 or under say they received no recommendations when purchasing a mortgage, compared with 30% of those who left aged 16-19 and 21% of people who finished their education aged 20 or over. In addition, 44% of individuals in the 15-or-under group say they received no recommendations when selecting a bank account, whereas only 36% of those who left aged 16-19 and 33% of those who finished their education aged 20 or over say this.

People with certain occupations are also less likely to receive any recommendations when buying products. For example, 62% of unemployed people say they received no recommendations when buying a mortgage, whereas only 19% of managers and 21% of other white-collar workers say this. Similarly, 48% of unemployed people and 47% of retired people say they received no recommendations when choosing a credit card, as opposed to 31% of self-employed people and 33% of managers. However, when taking out a personal loan house persons are the most likely to say they received no recommendations: 45% say this, compared with 28% of self-employed respondents and 33% of other white-collar workers.

3.4 Switching

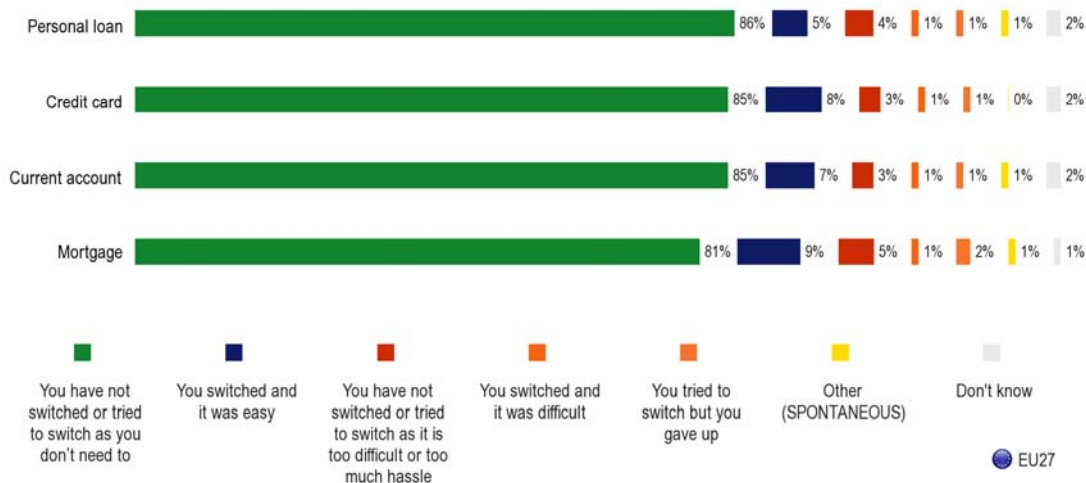
- Over eight in ten European consumers have never considered switching providers for their products due to a lack of perceived need –

At least 80% of EU citizens (figure 47) with a personal loan, credit card, current bank account or mortgage say they have not switched or tried to switch providers³⁴.

In the case of **personal loans**, 86% say they have not switched or tried to switch as they do not need to, while 5% say they switched and it was easy and 4% say they have not switched or tried to switch as it is too difficult or too much hassle. Only 1% switched and found it difficult, with the same proportion saying they tried to switch but gave up.

Figure 47: Switching behaviour (base: all with bank account – n=22,469; mortgage – n=5,007; loan – n=3,532; or credit card - n=10,774)

QB12. You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?



³⁴

QB12: 'You mentioned earlier that you have a (QB1 PRODUCT). Which of the following statements best describes whether or not you have switched or tried to switch your (QB1 PRODUCT) to another provider within the last 5 years?' You have not switched or tried to switch as you do not need to; you have not switched or tried to switch as it is too difficult or too much hassle; you switched and it was easy; you switched and it was difficult; you tried to switch but you gave up; other (SPONTANEOUS); do not know.

Similarly, with **credit cards**, 85% say they have not switched or tried to switch as they do not need to, while 8% say they switched and it was easy and 3% say they have not switched or tried to switch as they considered it would be too difficult or too much hassle. Only 1% switched and found it difficult, with the same number saying they tried to switch but gave up.

Among European **current account** holders, 85% have not switched or tried to switch as they do not need to, while 7% say they switched and it was easy and 3% say they have not switched or tried to switch as it is too difficult or too much hassle. Just 1% switched and found it difficult, with another 1% saying they tried to switch but gave up.

Among **mortgage** holders, 81% say they have not switched or tried to switch as they do not need to, 9% say they switched and it was easy, and 5% say they have not switched or tried to switch as it is too difficult or too much hassle. Just 1% switched and found it difficult, while 2% say they tried to switch but gave up.

Switching current bank accounts

In five Member States, over 90% of respondents with current bank accounts (figure 52) say they have not switched or tried to switch as they do not need to: Greece (95%), Portugal (94%), Bulgaria (93%), Cyprus (93%) and Lithuania (91%). In Denmark, 14% of people say they switched and it was easy; 11% of respondents in Sweden and Latvia also say this. In Italy, 8% of respondents say they have not switched or tried to switch as it is too difficult or too much hassle, as do 7% in Austria and Hungary. Only 1% switched and found it difficult, or say they tried to switch but gave up.

Figure 52: Switching behaviour (base: all with current account; n=22,469)

QB12.1 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?
Current account

	Base	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	Don't know
EU27	22469	85%	7%	3%	1%	1%	1%	2%
BE	975	85%	8%	3%	1%	1%	1%	1%
BG	279	93%	2%	3%	0%	0%	0%	2%
CZ	879	88%	5%	6%	1%	0%	0%	0%
DK	997	78%	14%	3%	2%	1%	1%	1%
DE	1508	88%	7%	2%	1%	1%	0%	1%
EE	937	89%	7%	1%	0%	2%	0%	1%
IE	833	85%	3%	4%	1%	0%	0%	7%
EL	801	95%	5%	0%	0%	0%	0%	0%
ES	888	86%	8%	2%	1%	1%	1%	1%
FR	1005	85%	7%	2%	1%	2%	1%	2%
IT	780	84%	5%	8%	1%	1%	0%	1%
CY	363	93%	4%	3%	0%	0%	0%	0%
LV	849	86%	11%	0%	1%	0%	0%	2%
LT	856	91%	6%	0%	1%	0%	1%	1%
LU	487	88%	6%	1%	1%	2%	1%	1%
HU	685	81%	9%	7%	2%	1%	0%	0%
MT	351	89%	4%	4%	0%	0%	0%	3%
NL	991	84%	9%	4%	1%	1%	1%	0%
AT	937	80%	8%	7%	2%	1%	1%	1%
PL	675	79%	9%	3%	1%	1%	0%	7%
PT	828	94%	2%	2%	0%	1%	0%	1%
RO	283	77%	5%	2%	0%	1%	1%	14%
SI	979	87%	9%	1%	1%	1%	1%	0%
SK	783	81%	9%	5%	1%	2%	1%	1%
FI	993	89%	6%	3%	1%	1%	0%	0%
SE	1003	83%	11%	2%	1%	1%	2%	0%
UK	1228	84%	7%	5%	2%	1%	0%	1%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

The socio-demographic data suggest that respondents aged 25-54 are the most likely to say they have switched. While almost nine in ten of those aged 15-24 (87%) and those aged 55+ (88%) say they have not switched as there is no need, this compares with 81% of those aged 25-39 and 84% of those aged 40-54.

Individuals who spent less time in education are more likely to say they have not switched or tried to switch their current bank account provider. Nine in ten (89%) of respondents who left school at 15 or under say this, compared to 87% of those who left aged 16-19 and 80% who finished their studies aged 20 or over.

Looking at occupation, the data show that while just 79% of managers and 82% of both self-employed people and other white-collar workers say they have not switched or tried to switch their bank account provider, 90% of retired people and 87% of house persons say they have not switched or tried to switch.

Figure 53: Switching behaviour (base: all with current account; n=22,469)

QB12.1 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?

Current account							
	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	Don't know
EU27	85%	7%	3%	1%	1%	1%	2%
Sex							
Male	84%	8%	4%	1%	1%	-	2%
Female	86%	6%	3%	1%	1%	1%	2%
Age							
15-24	87%	6%	3%	1%	1%	-	2%
25-39	81%	10%	4%	1%	1%	1%	2%
40-54	84%	8%	4%	1%	1%	1%	1%
55 +	88%	5%	3%	1%	1%	1%	1%
Education (End of)							
15-	89%	5%	3%	1%	1%	-	1%
16-19	87%	6%	3%	1%	1%	1%	1%
20+	80%	10%	4%	2%	1%	1%	2%
Still studying	88%	6%	3%	-	1%	1%	1%
Respondent occupation scale							
Self-employed	82%	10%	4%	1%	-	1%	2%
Managers	79%	11%	5%	2%	1%	-	2%
Other white collars	82%	8%	6%	1%	1%	-	2%
Manual workers	84%	7%	4%	1%	1%	1%	2%
House persons	87%	6%	3%	1%	1%	-	2%
Unemployed	86%	7%	3%	1%	1%	1%	1%
Retired	90%	4%	3%	-	1%	1%	1%
Students	88%	6%	3%	-	1%	1%	1%

Switching personal loans

Analysis by individual Member State (figure 48) shows that in nine Member States at least 90% of respondents with personal loans say they have not switched or tried to switch as they do not need to. 93% of respondents in Lithuania say they have not switch or tried to switch, as do 92% in Finland and Spain.

This contrasts with lower proportion (73%) of respondents in both Denmark and Romania who say that they have not switched or tried to switch. In Denmark, a relatively high 15% of people say they switched and it was easy; 7% of respondents also say this in Belgium, Malta and Finland. In Hungary, a high proportion of people (16%) say they have not switched or tried to switch as it is too difficult or too much hassle, while 14% say this in Romania. In Italy, 6% of respondents say they switched and found it difficult, while in Poland 4% say they tried to switch but gave up.

Figure 48: Switching behaviour (base: all with personal loan; n=3,532)

QB12.4 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?

Personal loan





	Base	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	Don't know
EU27	3532	86%	5%	4%	1%	1%	1%	2%
BE	141	89%	7%	1%	1%	2%	0%	0%
BG	152	91%	1%	3%	1%	1%	0%	3%
CZ	165	88%	2%	6%	1%	2%	0%	1%
DK	321	73%	15%	3%	1%	3%	4%	1%
DE	141	91%	6%	1%	0%	0%	0%	2%
EE	158	90%	2%	4%	0%	2%	0%	2%
IE	258	85%	2%	5%	0%	0%	0%	8%
EL	132	86%	4%	6%	1%	3%	0%	0%
ES	151	92%	4%	1%	0%	1%	1%	1%
FR	185	90%	6%	1%	0%	0%	0%	3%
IT	97	76%	5%	7%	6%	2%	2%	2%
CY	190	90%	1%	7%	0%	2%	0%	0%
LV	70	89%	6%	1%	2%	1%	0%	1%
LT	101	93%	1%	2%	0%	0%	4%	0%
LU	90	90%	3%	1%	2%	2%	1%	1%
HU	116	78%	3%	16%	0%	2%	1%	0%
MT	43	81%	7%	0%	4%	0%	0%	8%
NL	85	84%	2%	5%	0%	0%	5%	4%
AT	185	85%	4%	7%	2%	1%	0%	1%
PL	116	84%	2%	2%	0%	4%	0%	8%
PT	67	89%	3%	6%	0%	2%	0%	0%
RO	131	73%	1%	14%	1%	1%	1%	9%
SI	159	88%	5%	4%	1%	1%	1%	0%
SK	141	87%	3%	7%	0%	2%	0%	1%
FI	215	92%	7%	1%	0%	0%	0%	0%
SE	295	85%	6%	4%	0%	1%	3%	1%
UK	175	89%	5%	3%	1%	1%	0%	1%

Highest percentage per country Lowest percentage per country
 Highest percentage per item Lowest percentage per item

The socio-demographic data (figure 49) show only minor variations in the case of personal loans, with the biggest differences appearing in the respondents' occupation. While 92% of house persons and 90% of retired people with personal loans say they have not switched or tried to switch as they do not need to, only 83% of managers and unemployed people say this.

Figure 49: Switching behaviour (base: all with personal loan; n=3,532)

QB12.4 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?

Personal loan							
	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	Don't know
EU27	86%	5%	4%	1%	1%	1%	2%
 Sex							
Male	87%	4%	4%	1%	1%	1%	2%
Female	86%	5%	4%	-	1%	1%	3%
 Age							
15-24	88%	6%	1%	2%	1%	1%	1%
25-39	87%	3%	4%	1%	1%	1%	3%
40-54	85%	7%	4%	-	1%	1%	2%
55 +	87%	3%	3%	2%	1%	1%	3%
 Education (End of)							
15-	87%	3%	2%	4%	1%	-	3%
16-19	87%	5%	4%	1%	1%	-	2%
20+	86%	5%	4%	-	2%	1%	2%
Still studying	84%	6%	2%	-	1%	5%	2%
 Respondent occupation scale							
Self-employed	87%	4%	4%	2%	2%	-	1%
Managers	83%	6%	4%	-	2%	1%	4%
Other white collars	87%	5%	4%	-	-	2%	2%
Manual workers	87%	5%	4%	1%	1%	-	2%
House persons	92%	-	2%	-	-	-	6%
Unemployed	83%	7%	5%	2%	1%	-	2%
Retired	90%	2%	3%	-	2%	-	3%
Students	84%	6%	2%	-	1%	5%	2%

Switching credit cards

In 11 Member States, at least 90% of respondents with credit cards (figure 50) say they have not switched or tried to switch as they do not need to. This response was given by 94% of credit card holders in the Czech Republic and 92% in Greece, Lithuania, Luxembourg and Portugal. In Denmark, 15% of people say they switched and it was easy; 13% of respondents in Sweden and 12% in the UK also say this. In Hungary and Romania, 7% of people with credit cards say they have not switched or tried to switch as it is too difficult or too much hassle. In the case of credit cards, negligible numbers of respondents say they switched and found it difficult, or say they tried to switch but gave up.

Figure 50: Switching behaviour (base: all with credit card; n=10,774)

QB12.3 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?
Credit card





	Base	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	Don't know
EU27	10774	85%	8%	3%	1%	1%	0%	2%
BE	551	91%	6%	2%	0%	0%	1%	0%
BG	120	91%	0%	1%	0%	2%	0%	6%
CZ	269	94%	1%	5%	0%	0%	0%	0%
DK	706	78%	15%	3%	1%	1%	1%	1%
DE	548	89%	5%	2%	1%	0%	1%	2%
EE	312	91%	5%	1%	1%	0%	1%	1%
IE	452	80%	5%	5%	0%	1%	1%	8%
EL	181	92%	3%	2%	2%	1%	0%	0%
ES	462	86%	9%	2%	1%	1%	1%	0%
FR	779	86%	8%	1%	1%	1%	1%	2%
IT	327	84%	6%	5%	2%	1%	1%	1%
CY	260	91%	4%	3%	1%	0%	0%	1%
LV	413	87%	10%	1%	1%	0%	0%	1%
LT	168	92%	4%	0%	1%	0%	1%	2%
LU	438	92%	4%	0%	1%	1%	1%	1%
HU	88	84%	7%	7%	1%	1%	0%	0%
MT	293	91%	2%	3%	1%	0%	0%	3%
NL	521	90%	5%	2%	1%	1%	0%	1%
AT	306	84%	7%	6%	1%	1%	0%	1%
PL	192	78%	9%	3%	1%	1%	0%	8%
PT	194	92%	1%	5%	0%	1%	0%	1%
RO	177	70%	5%	7%	0%	1%	0%	17%
SI	439	86%	9%	1%	1%	0%	3%	0%
SK	242	84%	9%	4%	1%	1%	0%	1%
FI	600	89%	8%	2%	1%	0%	0%	0%
SE	601	82%	13%	2%	1%	0%	2%	0%
UK	660	82%	12%	3%	1%	1%	0%	1%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

While consumer inertia is high across all socio-demographic groups (figure 51), older respondents are the most likely to say they have not switched or tried to switch their credit card provider as they do not need to. 89% of people in the 55-and-over group say this, compared with 87% of 15-24 year-olds, 84% of 40-54 year-olds and 83% of those aged 25-39. One in ten (10%) of people aged 40-54 say they switched and it was easy, compared with 5% of over-55s. Respondents are also less likely to see a need to switch credit card provider. Nine in ten (91%) of respondents who left school at 15 or under say this, compared with 86% of those who left aged 16-19 and 82% who finished their studies aged 20 or over. Looking at occupation, the data show that while 82% of managers and 83% of other white-collar workers say they have not switched or tried to switch their credit card provider, 89% of retired people and 87% of unemployed and house persons say this.

Figure 51: Switching behaviour (base: all with credit card; n=10,774)

QB12.3 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?

Credit card							
	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	Don't know
EU27	85%	8%	3%	1%	1%	-	2%
 Sex							
Male	84%	9%	2%	1%	1%	1%	2%
Female	87%	7%	3%	1%	-	-	2%
 Age							
15-24	87%	7%	1%	2%	-	-	3%
25-39	83%	9%	3%	1%	1%	1%	2%
40-54	84%	10%	3%	1%	-	1%	1%
55 +	89%	5%	2%	1%	-	1%	2%
 Education (End of)							
15-	91%	4%	1%	1%	-	1%	2%
16-19	86%	8%	2%	1%	1%	1%	1%
20+	82%	10%	3%	1%	1%	1%	2%
Still studying	85%	9%	2%	-	-	1%	3%
 Respondent occupation scale							
Self-employed	85%	9%	2%	1%	1%	-	2%
Managers	82%	10%	4%	1%	1%	1%	1%
Other white collars	83%	8%	5%	1%	2%	-	1%
Manual workers	85%	8%	2%	1%	1%	1%	2%
House persons	87%	7%	1%	-	-	1%	4%
Unemployed	87%	8%	2%	1%	-	1%	1%
Retired	89%	5%	2%	1%	-	1%	2%
Students	85%	9%	2%	-	-	1%	3%

Switching mortgages

In nine EU countries, at least 90% of respondents who have a mortgage say they have not switched or tried to switch their mortgage provider as they do not need to.

Figure 54: Switching behaviour (base: all with mortgage; n=5,007)

QB12.2 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?
Mortgage

	Base	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You tried to switch but you gave up	You switched and it was difficult	Other (SPONT.)	Don't know
EU27	5007	81%	9%	5%	2%	1%	1%	1%
BE	271	88%	6%	3%	3%	0%	0%	0%
BG	25	91%	0%	9%	0%	0%	0%	0%
CZ	99	87%	2%	6%	1%	2%	2%	0%
DK	483	76%	16%	3%	2%	1%	1%	1%
DE	182	86%	3%	8%	1%	1%	0%	1%
EE	116	92%	3%	2%	2%	0%	0%	1%
IE	302	85%	3%	7%	2%	0%	0%	3%
EL	109	92%	3%	3%	2%	0%	0%	0%
ES	264	90%	2%	4%	3%	0%	1%	0%
FR	234	86%	5%	2%	1%	2%	2%	2%
IT	152	80%	7%	6%	3%	1%	2%	1%
CY	163	87%	2%	6%	3%	1%	0%	1%
LV	76	87%	4%	3%	4%	1%	0%	1%
LT	15	90%	0%	0%	0%	0%	0%	10%
LU	178	92%	3%	0%	2%	1%	1%	1%
HU	137	76%	2%	15%	5%	1%	1%	0%
MT	83	95%	1%	0%	0%	0%	1%	3%
NL	530	76%	12%	3%	3%	3%	3%	0%
AT	57	91%	3%	2%	0%	2%	0%	2%
PL	58	79%	4%	3%	2%	1%	0%	11%
PT	195	93%	1%	4%	1%	0%	0%	1%
RO	36	76%	0%	5%	3%	0%	0%	16%
SI	40	84%	0%	8%	3%	5%	0%	0%
SK	107	86%	1%	8%	3%	1%	0%	1%
FI	320	87%	11%	2%	0%	0%	0%	0%
SE	458	79%	12%	5%	1%	0%	2%	1%
UK	359	70%	20%	5%	1%	2%	1%	1%

Highest percentage per country Lowest percentage per country
Highest percentage per item Lowest percentage per item

The countries with the highest proportion of respondents who have not switched or tried to switch are Malta (95%) and Portugal (93%). This compares with 70% of people in the UK and 76% in Denmark, Hungary, the Netherlands and Romania who give this response. In the UK, 20% of people say they switched mortgage provider and it was easy, as do 16% of

respondents in Denmark and 12% of those in both the Netherlands and Sweden. In Hungary, 15% of respondents say they have not switched or tried to switch mortgage provider as it is too difficult or too much hassle, as do 9% in Bulgaria and 8% in Germany, Slovenia and Slovakia.

The socio-demographic data show only minor variations in the case of mortgages.

However, in terms of occupation, the data show that while only 80% of managers and other white-collar workers say they have not switched or tried to switch their mortgage provider, 87% of unemployed people and 86% of house persons say they have not switched or tried to switch. Meanwhile, 11% of managers and other white-collar workers say they switched and it was easy, compared with 1% of unemployed people and 5% of house persons.

Figure 55: Switching behaviour (base: all with mortgage; n=5,007)

QB12.2 You mentioned earlier that you have a product. Which of the following statements best describes whether or not you have switched or tried to switch your product to another provider within the last 5 years?

Mortgage							
	You have not switched or tried to switch as you don't need to	You switched and it was easy	You have not switched or tried to switch as it is too difficult or too much hassle	You tried to switch but you gave up	You switched and it was difficult	Other (SPONT.)	Don't know
EU27	81%	9%	5%	2%	1%	1%	1%
Sex							
Male	81%	9%	5%	2%	1%	1%	1%
Female	82%	8%	4%	2%	2%	1%	1%
Age							
15-24	84%	1%	9%	2%	-	-	4%
25-39	81%	8%	4%	2%	1%	2%	2%
40-54	80%	10%	5%	2%	1%	1%	1%
55 +	85%	6%	4%	1%	1%	2%	1%
Education (End of)							
15-	83%	6%	6%	2%	1%	1%	1%
16-19	82%	9%	4%	2%	1%	1%	1%
20+	81%	9%	4%	2%	2%	1%	1%
Still studying	85%	1%	4%	3%	-	6%	1%
Respondent occupation scale							
Self-employed	81%	8%	4%	2%	2%	2%	1%
Managers	80%	11%	4%	1%	2%	1%	1%
Other white collars	80%	11%	4%	2%	1%	1%	1%
Manual workers	81%	8%	6%	2%	1%	1%	1%
House persons	86%	5%	3%	3%	2%	-	1%
Unemployed	87%	1%	9%	1%	-	-	2%
Retired	85%	7%	3%	1%	1%	1%	2%
Students	85%	1%	4%	3%	-	6%	1%

4. PROBLEMS AND COMPLAINTS

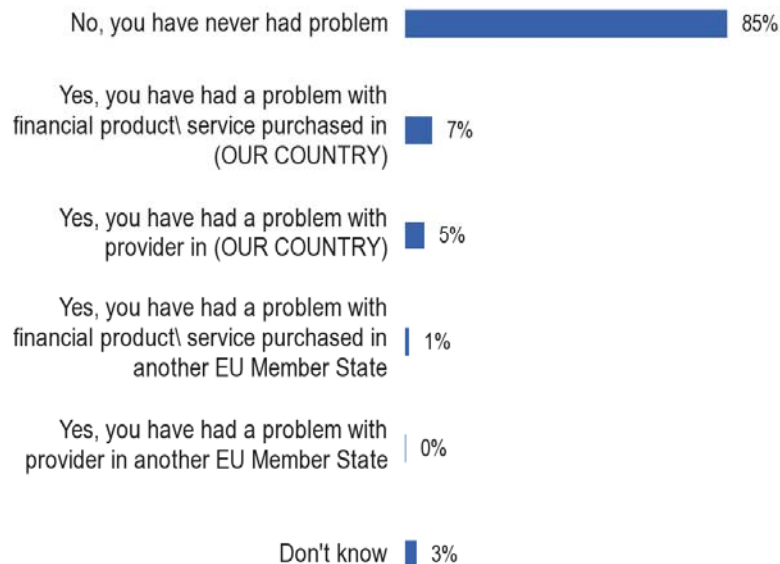
The vast majority of people (85%) say they have never had a problem with a financial product or service. While the majority of those who experience a problem do complain, over a quarter (27%) say they did not complain to anyone. People who have had a problem are most likely to complain to the product provider directly, and similarly when asked who they would complain to if they had a problem in the future, six in ten (60%) say they would go to the provider.

4.1. Problems experienced

- Over eight in ten citizens say they have never experienced any problems with their financial products and services –

Figure 56: Problems experienced with financial products/services (base: all respondents; n=26,856)

QB13. Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State?



The vast majority (85%) of all European citizens (figure 56) say they have never had a problem either with a financial product or service or in their relationship with the provider who sold it to them³⁵. However, 7% of respondents say they have had a problem with product or service purchased in their home country, while 5% say they have had a problem with a provider in their country. Only 1% say they have experienced problems with a financial product or service purchased in another EU Member State.

Analysis by Member State (figure 57) shows that at least three quarters of respondents say they have never had a problem in all EU Member States, and in some countries a very high proportion of people have never experienced a problem, notably in Greece (94%), Portugal (93%) and Lithuania (91%).





























In five EU countries, at least one in ten citizens say they have had a problem with a financial product or service purchased in their home country. They are the Netherlands, where 18% say this, Denmark (10%), Hungary (10%), Austria (10%) and Slovakia (10%). Relatively high numbers of respondents also report having had a problem with a provider in their own country in Austria (11%), the UK (9%), Hungary (8%) and Finland (8%). While only 1% overall say they have experienced problems with a financial product or service purchased in another EU Member State, 3% of people say this in Luxembourg and Austria.

³⁵

QB13: 'Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State?' (MULTIPLE ANSWERS POSSIBLE). Yes, you have had a problem with financial product\service purchased in (OUR COUNTRY); yes, you have had a problem with provider in (OUR COUNTRY); yes, you have had a problem with financial product\service purchased in another EU Member State; yes, you have had a problem with provider in another EU Member State; No, you have never had problem; do not know.

Figure 57: Problems experienced with financial products/services (base: all respondents; n=26,856)

QB13 Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State?

	Base	No, you have never had problem	Yes, you have had a problem with financial product/service purchased in (OUR COUNTRY)	Yes, you have had a problem with provider in (OUR COUNTRY)	Yes, you have had a problem with financial product/service purchased in another EU Member State	Yes, you have had a problem with provider in another EU Member State	Don't know
 EU27	26856	85%	7%	5%	1%	0%	3%
 BE	1028	88%	8%	4%	1%	0%	0%
 BG	1006	88%	4%	2%	0%	0%	6%
 CZ	1069	87%	6%	4%	0%	0%	2%
 DK	1002	85%	10%	6%	1%	0%	0%
 DE	1582	86%	7%	5%	1%	0%	2%
 EE	1000	89%	5%	3%	1%	1%	2%
 IE	1015	88%	7%	4%	1%	0%	2%
 EL	1000	94%	3%	2%	0%	0%	1%
 ES	1004	86%	8%	4%	0%	0%	2%
 FR	1046	87%	8%	4%	0%	0%	2%
 IT	1043	84%	5%	5%	1%	1%	3%
 CY	506	89%	5%	4%	0%	0%	3%
 LV	1014	89%	6%	2%	0%	0%	3%
 LT	1031	91%	5%	1%	0%	0%	3%
 LU	502	86%	7%	5%	3%	1%	2%
 HU	1015	81%	10%	8%	1%	0%	1%
 MT	500	88%	7%	4%	1%	0%	1%
 NL	1002	77%	18%	5%	0%	0%	1%
 AT	1018	77%	10%	11%	3%	1%	1%
 PL	1000	77%	5%	4%	1%	0%	13%
 PT	1035	93%	2%	2%	0%	0%	3%
 RO	1050	81%	8%	2%	0%	0%	8%
 SI	1024	88%	6%	6%	0%	1%	0%
 SK	1013	83%	10%	5%	0%	0%	3%
 FI	1003	88%	3%	8%	0%	0%	1%
 SE	1020	87%	9%	6%	0%	0%	0%
 UK	1328	83%	8%	9%	1%	0%	1%

Highest percentage per country Lowest percentage per country
 Highest percentage per item Lowest percentage per item

The socio-demographic data (figure 58) show that respondents in the 40-54 age group are the most likely to have had a problem with a financial product in their own country. 10% of people in this group have had such a problem, compared with 8% of 25-39 year-olds, 4% of 15-24 year-olds and only 6% of respondents aged 55 or above.





Similarly, **respondents with a higher level of education** are the most likely to have had a problem with a financial product in their own country. 10% of people who finished their education aged 20 or over say they have had a problem, but this falls to 7% for those in the 16-19 category and again to 6% for among those who left school aged 15 or under.

People in professional occupations are also more inclined to say that they have had a problem with a financial product in their own country. 11% of managers, 10% of self-employed people and 9% of other white-collar workers say they have had a problem, whereas only 5% of house persons and 6% of retired people say this.

Individuals who have **difficulty paying their bills** are also more likely to say that they have had a problem with a financial product in their own country: 10% of people in this group give this response, compared with 7% who sometimes or almost never have trouble with their bills.

Figure 58: Problems experienced with financial products/services (base: all respondents; n=26,856)

QB13 Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State? (MULTIPLE ANSWERS POSSIBLE)

	No, you have never had problem	Yes, you have had a problem with financial product/service purchased in (OUR COUNTRY)	Yes, you have had a problem with provider in (OUR COUNTRY)	Yes, you have had a problem with financial product/service purchased in another EU Member State	Yes, you have had a problem with provider in another EU Member State	Don't know
EU27	85%	7%	5%	1%	0%	3%
 Sex						
Male	83%	8%	5%	1%	0%	3%
Female	86%	6%	5%	1%	0%	3%
 Age						
15-24	88%	4%	3%	1%	0%	5%
25-39	82%	8%	6%	1%	0%	3%
40-54	83%	10%	6%	1%	0%	2%
55 +	87%	6%	4%	1%	0%	3%
 Education (End of)						
15-	88%	6%	3%	1%	0%	3%
16-19	85%	7%	5%	1%	0%	3%
20+	81%	10%	6%	1%	0%	3%
Still studying	88%	3%	2%	1%	0%	6%
 Respondent occupation scale						
Self-employed	81%	10%	6%	1%	0%	3%
Managers	79%	11%	7%	1%	0%	3%
Other white collars	81%	9%	6%	1%	1%	3%
Manual workers	86%	7%	5%	1%	0%	2%
House persons	87%	5%	4%	1%	0%	4%
Unemployed	82%	9%	5%	0%	0%	4%
Retired	87%	6%	4%	0%	0%	3%
Students	88%	3%	2%	1%	0%	6%

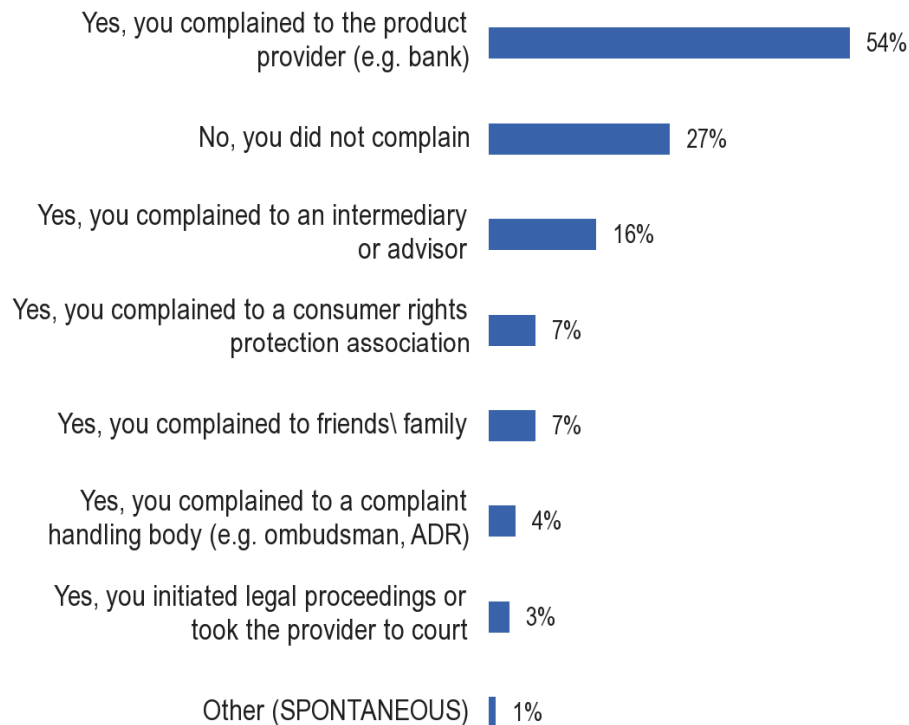
4.2. Complaints and redress

4.2.1 Complaints about problems with financial products

- Around three quarters of people who experienced a problem with a financial product make a complaint, usually to the product provider –

Figure 59: Who complained to (base: all who have had problem; n=3,259)

QB14. And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone?



EU27

Most people who had a problem a financial product say that they did make a complaint, with only 27% saying that they did not complain³⁶.

³⁶

QB14: 'And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone?' (MULTIPLE ANSWERS POSSIBLE). No, you did not complain; yes, you complained to the product provider (e.g. bank); yes, you complained to an intermediary or

Over half (54%) complained to the product provider, while 16% complained to an intermediary or advisor. 7% complained to a consumer rights association, with the same proportion saying they complained to friends or family. Only 4% complained to a complaints handling body, and 3% initiated legal proceedings and took the provider to court.

Citizens in the EU15 appear much more ready to complain if they have a problem with a product they have purchased. Only 23% of EU15 respondents say they did not complain after having problems, this compares with 43% of those in NMS12 countries. While 57% of EU15 respondents complained to the product provider, only 41% of those in the NMS12 did this. Similarly, while 18% of EU15 respondents say they complained to an intermediary or advisor, only 9% of NMS12 respondents say this.

The individual country results (figure 60) show wide variations between different Member States on this question.

In three EU countries, a majority of respondents say they did not complain after encountering problems with a financial product: Lithuania, where 62% did not complain, Estonia (57%) and Poland (52%). At least a third did not complain in 11 Member States. This contrasts with other Member States where the vast majority of respondents in some countries did complain. In Malta, only 8% say they did not complain after having problems with a product, and only 12% did not complain in Ireland and 14% in Austria, Cyprus and Sweden.

In 16 countries, a **majority of respondents say they complained to the product provider** after having problems with their product. In Malta 85% of people took their complaint to the provider, as did 81% in Cyprus and 75% in Sweden. This compares with Lithuania where only 23% complained to the product provider, as did a relatively small proportion in Estonia (30%) and Poland (33%).

Citizens in Austria (32%), Germany (30%), the Netherlands (21%), Italy (20%) and Slovenia (20%) were most likely to say they complained to an **intermediary or advisor**. This contrasts with other countries, such as Romania (1%) and Latvia (4%), where people were much less likely to handle their complaint in this way.

Citizens in the Netherlands (15%), Germany (13%), Austria (11%) and Malta (11%) were most likely to complain to a **consumer rights protection association**.

advisor; yes, you complained to a consumer rights protection association; yes, you complained to a complaint handling body (e.g. ombudsman, ADR); yes, you complained to friends\ family; yes, you initiated legal proceedings or took the provider to court; do not know.

In 12 Member States, at least one in ten people say that they complained about a product to their **family and friends** – this was as high as 30% of people in Sweden, 28% of those in Cyprus and 19% in Denmark.

Figure 60: Who complained to (base: all who have had problem; n=3,259)

QB14 And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone?

	Base	No, you did not complain	Yes, you complained to the product provider (e.g. bank)	Yes, you complained to an intermediary or advisor	Yes, you complained to a consumer rights protection association	Yes, you complained to friends/family	Yes, you complained to a complaint handling body (e.g. ombudsman, ADR)	Yes, you initiated legal proceedings or took the provider to court	Other (SPONT.)	Don't know
EU27	3259	27%	54%	16%	7%	7%	4%	3%	1%	0%
LT	68	62%	23%	6%	5%	8%	4%	0%	1%	0%
EE	91	57%	30%	5%	2%	1%	1%	0%	4%	1%
PL	92	52%	33%	12%	1%	1%	0%	1%	1%	0%
LV	82	46%	41%	4%	2%	8%	0%	2%	0%	0%
RO	109	46%	40%	1%	5%	12%	0%	0%	1%	3%
FI	115	46%	39%	5%	3%	10%	1%	1%	3%	0%
HU	179	45%	43%	6%	4%	10%	1%	1%	1%	0%
PT	39	40%	50%	4%	7%	0%	6%	3%	0%	3%
SI	121	40%	42%	20%	3%	12%	2%	1%	4%	0%
EL	43	37%	52%	9%	6%	2%	4%	5%	0%	0%
BG	60	36%	46%	6%	8%	9%	2%	0%	2%	0%
FR	120	30%	55%	17%	6%	5%	0%	0%	1%	0%
BE	119	28%	56%	12%	4%	10%	2%	3%	0%	1%
CZ	117	28%	49%	15%	1%	12%	1%	1%	2%	1%
IT	129	26%	43%	20%	6%	6%	5%	1%	1%	0%
LU	63	26%	66%	6%	5%	14%	2%	2%	1%	0%
DE	177	25%	51%	30%	13%	6%	1%	7%	0%	1%
UK	206	20%	62%	7%	7%	4%	14%	4%	3%	0%
DK	150	19%	66%	11%	7%	19%	3%	3%	2%	1%
NL	222	18%	61%	21%	15%	9%	6%	5%	3%	0%
SK	146	16%	67%	14%	3%	12%	3%	1%	1%	2%
ES	119	15%	70%	14%	4%	3%	2%	2%	1%	0%
CY	43	14%	81%	18%	7%	28%	2%	7%	0%	0%
AT	217	14%	61%	32%	11%	8%	3%	2%	0%	0%
SE	126	14%	75%	12%	7%	30%	3%	3%	2%	0%
IE	97	12%	74%	7%	3%	11%	4%	0%	2%	4%
MT	56	8%	85%	12%	11%	6%	4%	3%	0%	0%

Highest percentage per country Lowest percentage per country
 Highest percentage per item Lowest percentage per item

Citizens in the UK are most likely to say they referred their complaint to a **complaints handling body** (14%), followed by Portugal and the Netherlands, where 6% did so.


The **socio-demographic data** (figure 61) shows little variation. However respondents aged 25-54 are the most inclined to take their complaints to the product provider. While 56-57% of 25-39 and 40-54 year-olds did this, only 49-50% of people in the 15-24 and 55-and-over groups went to the provider to complain. People aged 40-54 are also the most likely to complain to a consumer rights protection association (9% did so, compared with 6% of people in the other three age groups) or to a complaints handling body (7% did so, compared with 0-4% of people in the other three groups).

Respondents with a higher level of education are also more likely to make a complaint after having problems with a financial product. Only 22% of people who finished their education at 20 or over say they did not lodge a complaint, compared with 30% who left school aged 16-19 and 26% who left at 15 or under. Individuals who finished their education at 20 are also the most likely to complain to a consumer rights protection association (9% did so, compared with 7% who left school at 16-19 and 4% who left at 15 or under) or to go directly to the product provider (57% did so, compared with 53% who left school at 16-19 and 52% who left at 15 or under).

Turning to **occupation**, retired people are the most likely to say that they did not complain when they had a problem: 34% say this, as opposed to just 21% of managers and 24% of self-employed people and other white-collar workers. By contrast, 60% of managers and 59% of self-employed people say they complained to the product provider, while only 45% of retired people and 46% of house persons did this. However, house persons are much more inclined to complain to an intermediary or advisor, with 23% taking this option, compared with just 9% of unemployed people. While 10% of managers and 9% of unemployed respondents say they complained to a consumer rights protection association, virtually no house person did this when they encountered problems.

Figure 61: Who complained to (base: all who have had problem; n=3,259)

QB14 And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone? (MULTIPLE ANSWERS POSSIBLE)

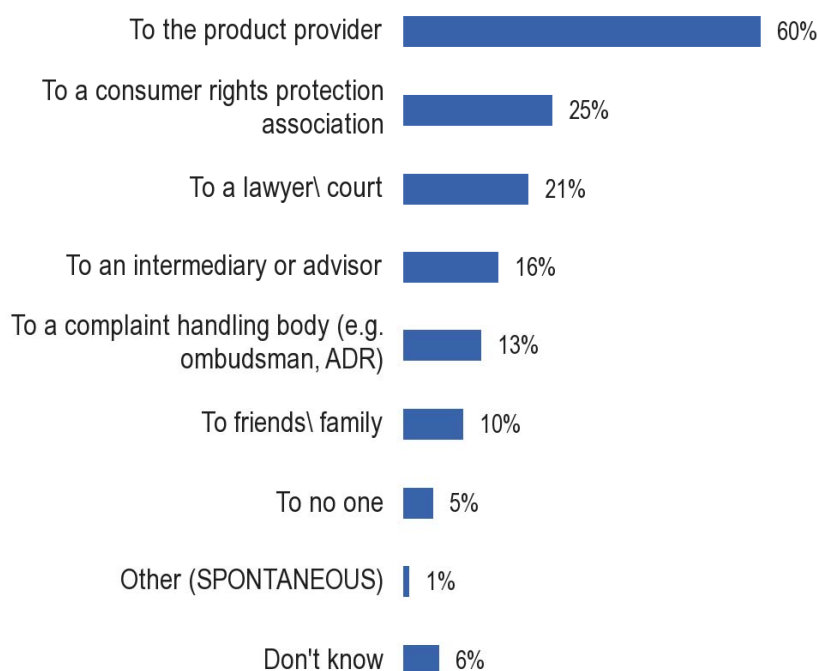
	Yes, you complained to the product provider (e.g. bank)	No, you did not complain	Yes, you complained to an intermediary or advisor	Yes, you complained to a consumer rights protection association	Yes, you complained to friends/family	Yes, you complained to a complaint handling body (e.g. ombudsman, ADR)	Yes, you initiated legal proceedings or took the provider to court	Other (SPONT.)	Don't know
EU27	54%	27%	16%	7%	7%	4%	3%	1%	0%
 Sex									
Male	53%	27%	17%	7%	6%	4%	2%	1%	0%
Female	55%	27%	15%	7%	8%	4%	3%	2%	1%
 Age									
15-24	49%	29%	14%	6%	8%	0%	1%	1%	1%
25-39	56%	24%	15%	6%	8%	2%	3%	1%	0%
40-54	57%	26%	16%	9%	6%	7%	3%	2%	0%
55 +	50%	29%	18%	6%	5%	4%	2%	1%	1%
 Education (End of)									
15-	52%	26%	17%	4%	4%	2%	2%	2%	1%
16-19	53%	30%	13%	7%	7%	5%	3%	1%	0%
20+	57%	22%	18%	9%	7%	4%	3%	2%	0%
Still studying	47%	30%	19%	7%	13%	1%	0%	0%	2%
 Respondent occupation scale									
Self-employed	59%	24%	20%	8%	6%	7%	2%	0%	-
Managers	60%	21%	17%	10%	6%	6%	3%	2%	0%
Other white collars	57%	24%	11%	5%	7%	5%	5%	2%	-
Manual workers	57%	25%	16%	8%	6%	4%	2%	2%	0%
House persons	46%	29%	23%	0%	1%	2%	6%	2%	-
Unemployed	54%	26%	9%	9%	11%	0%	1%	1%	0%
Retired	45%	34%	17%	6%	6%	4%	2%	1%	1%
Students	47%	30%	19%	7%	13%	1%	0%	0%	2%

4.2.2 Where people take their complaints if they experience a problem

- Majority would complain directly to the product provider if they were to have a problem with a financial product in the future –

Figure 62: Who would complain to (base: all respondents; n=26,856)

QB15. Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to?



 EU27

All respondents were asked where they would go if they had a problem with financial product or service or with the provider³⁷ **Six in ten (60%) respondents say they would complain to the product provider** if they have a problem with a financial product or service they purchase (figure 62), with a quarter (25%) of people saying they would take their complaint to a consumer rights protection association. One in five (21%) say they would take their complaint to a lawyer or court, with 13% saying they would turn to a

³⁷

QB15: 'Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to?' (MULTIPLE ANSWERS POSSIBLE). To the product provider; to an intermediary or advisor; to a consumer rights protection association; to a complaint handling body (e.g. ombudsman, ADR); friends or family; to a lawyer/court; none; other (SPONTANEOUS); do not know.

complaints handling body and 10% saying they would complain to friends or family. While 5% say that hypothetically they would complain to no-one, this contradicts the relatively high proportion (27%) who said that they had not complained when encountering an actual problem in the past.

Analysis by individual Member State (figure 63) shows that the majority of people in all Member States, except Poland, say they would complain to the product provider.

Figure 63: Who would complain to (base: all respondents; n=26,856)

QB15 Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to?

	Base	To the product provider	To a consumer rights protection association	To a lawyer/court	To an intermediary or advisor	To a complaint handling body (e.g. ombudsman, ADR)	To friends/family	To no one	Other (SPONT.)	Don't know
EU27	26856	60%	25%	21%	16%	13%	10%	5%	1%	6%
BE	1028	66%	19%	22%	15%	18%	19%	6%	1%	1%
BG	1006	60%	29%	17%	11%	13%	10%	4%	0%	12%
CZ	1069	64%	16%	19%	28%	7%	12%	4%	0%	3%
DK	1002	81%	24%	31%	18%	28%	24%	1%	0%	1%
DE	1582	53%	34%	32%	29%	14%	11%	4%	0%	4%
EE	1000	74%	23%	13%	12%	3%	8%	4%	1%	5%
IE	1015	78%	31%	13%	15%	25%	14%	1%	1%	5%
EL	1000	68%	16%	38%	9%	12%	14%	2%	0%	1%
ES	1004	62%	18%	12%	9%	9%	8%	10%	1%	5%
FR	1046	63%	33%	28%	25%	14%	12%	2%	1%	3%
IT	1043	53%	16%	25%	14%	7%	6%	8%	0%	5%
CY	506	78%	21%	27%	12%	5%	17%	2%	0%	3%
LV	1014	69%	14%	13%	12%	2%	9%	6%	0%	5%
LT	1031	63%	12%	12%	11%	3%	8%	10%	2%	6%
LU	502	75%	33%	28%	14%	14%	14%	5%	1%	3%
HU	1015	64%	31%	17%	5%	14%	8%	8%	1%	5%
MT	500	75%	28%	13%	14%	9%	5%	0%	1%	6%
NL	1002	70%	28%	17%	19%	27%	16%	2%	1%	1%
AT	1018	59%	39%	26%	43%	25%	17%	2%	1%	3%
PL	1000	46%	17%	10%	9%	6%	6%	10%	0%	20%
PT	1035	59%	9%	22%	3%	9%	8%	7%	0%	12%
RO	1050	65%	36%	18%	7%	3%	10%	3%	0%	10%
SI	1024	67%	22%	15%	24%	12%	11%	11%	2%	3%
SK	1013	71%	14%	15%	26%	9%	10%	4%	0%	4%
FI	1003	71%	40%	14%	13%	21%	17%	3%	1%	2%
SE	1020	84%	46%	22%	16%	26%	22%	2%	1%	1%
UK	1328	66%	20%	9%	8%	22%	12%	4%	2%	4%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

People are most likely to complain to the product provider in Sweden, where 84% say they would take this option, Denmark (81%), Cyprus (78%) and Ireland (78%). The only country where a minority say they would complain to the product provider is Poland, where 46% say that they would do this, as would just 53% in both Germany and Italy.

In 12 Member States around a quarter say that they would complain to a consumer rights protection association. This is highest in Sweden where 46% say they would do this, followed by 40% in Finland and 39% in Austria. Respondents in Portugal are least likely to say that they would choose to complain to a consumer rights protection association (only 9%), followed by 12% of those in Lithuania.

In eight EU countries around a quarter of respondents say they would take their complaint to a lawyer or court. This is highest in Greece, where 38% of respondents say they would complain in this way, as would 32% in Germany and 31% in Denmark. But in the UK only one in ten (9%) say they would complain by going to a lawyer, as do 10% of those in Poland.

In five Member States at least 25% of people say they would complain via an intermediary or advisor, with a relatively high proportion of people saying this in Austria (43%), Germany (29%) and the Czech Republic (28%). But this option is not so attractive to respondents in Portugal, where only 3% say they would complain in this way, or to those in Hungary (5%).

Denmark (28%) has the highest proportion of respondents who say that they would turn to a **complaints handling body** if they experienced problems with a financial product, followed by the Netherlands (27%) and Sweden (26%). This contrasts with Latvia (2%), Estonia (3%), Lithuania (3%) and Romania (3%).

Complaining to family and friends is more common in Denmark, where 24% of respondents say they would do this if they had a problem with a financial product, as well as in Sweden (22%) and Belgium (19%). People are least likely to say they would complain to family and friends in Malta (5%), Italy (6%) and Poland (6%).

In most countries, the proportion of people who say they would not complain at all is negligible and is highest in Slovenia (11%), Lithuania (10%), Poland (10%) and Spain (10%). However, in several Member States a significant minority do not know whom they would complain to, such as in Poland (20%), Bulgaria (12%) and Portugal (12%).

The socio-demographic data (figure 64) show that individuals in certain age groups are more inclined to complain to the product provider than others. While 66% of 25-39 year-olds and 63% of 40-54 year-olds say they would take any complaint straight to the provider, only 58% of 15-24 year-olds and 56% of over-55s say this. Younger respondents are by far the most likely to complain to their friends and family: 20% of those in the 15-24 age bracket say they would do so, compared with 7-10% of those in the three older age groups. Respondents aged 40-54 are the most likely to go to a consumer rights protection association (27% would do so, compared with 21% of 15-24 year-olds), to a complaints handling body (15% would do so, compared with 9% of 15-24 year-olds), and to a lawyer or court (23% would do so, compared with 16% of 15-24 year-olds).





Individuals with a higher level of education are more likely to complain in general, with the exception of friends and family. 67% of people who completed their education aged 20 or over say they would complain to the product provider, compared with 62% of those who left school aged 16-19 and 53% of those who left at 15 or under say they would complain in this manner. 20% of those who completed their education aged 20 or over say they would complain to an intermediary or advisor, compared with 17% of those who left school aged 16-19 and 13% of those who left at 15 or under. 29% of those who finished their education aged 20 or over say they would complain to a consumer rights protection association, something that only 26% of those who left school aged 16-19 and 19% of those who left at 15 or under say they would do. And 17% of people who completed their education aged 20 or over say they would go to a complaint handling body, more than 14% of those in the 16-19 group and the 10% of those who left at 15-or-under group who say the same.

By occupation, **managers are the most likely** to make a complaint to a body outside of their friends and family. For example, 67% of managers say they would complain to the product provider directly, as do 66% of other white-collar workers; but only 55% of retired people and 60% of unemployed respondents say they would do this. Similarly, 21% of managers, and 20% of other white-collar workers, say they would complain to an intermediary or advisor; but only 12% of house persons and 14% of unemployed respondents say they would do this. While 31% of managers would complain to a consumer rights protection association, only 22% of unemployed respondents say they would do this. Also, 21% of managers say they would go to a complaints handling body, compared with 10% of unemployed respondents.

Individuals who almost never **have trouble paying their bills** are also the most likely to complain in a number of ways, such as to directly to the product provider: 62% would do this, compared with 60% who sometimes have trouble and 55% who have trouble most of the time.

Figure 64: Who would complain to (base: all respondents; n=26,856)

QB15 Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to? (MULTIPLE ANSWERS POSSIBLE)

	To the product provider	To a consumer rights protection association	To a lawyer/court	To an intermediary or advisor	To a complaint handling body (e.g. ombudsman, ADR)	Friends or family	None	Other (SPONT.)	Don't know
EU27	60%	25%	21%	16%	13%	10%	5%	1%	6%
 Sex									
Male	61%	24%	22%	17%	14%	9%	6%	1%	5%
Female	60%	25%	19%	16%	13%	12%	5%	1%	6%
 Age									
15-24	58%	21%	16%	14%	9%	20%	4%	1%	7%
25-39	66%	25%	21%	18%	13%	10%	5%	1%	4%
40-54	63%	27%	23%	18%	15%	7%	5%	1%	4%
55 +	56%	24%	21%	15%	14%	10%	7%	1%	7%
 Education (End of)									
15-	53%	19%	21%	13%	10%	11%	8%	1%	8%
16-19	62%	26%	21%	17%	14%	9%	5%	1%	5%
20+	67%	29%	22%	20%	17%	9%	4%	1%	4%
Still studying	56%	21%	17%	14%	9%	20%	5%	0%	8%
 Respondent occupation scale									
Self-employed	64%	21%	23%	18%	15%	6%	6%	0%	5%
Managers	67%	31%	23%	21%	21%	8%	3%	1%	3%
Other white collars	66%	25%	20%	20%	13%	8%	4%	1%	2%
Manual workers	64%	27%	22%	17%	13%	10%	5%	1%	4%
House persons	55%	24%	22%	12%	13%	12%	6%	0%	6%
Unemployed	60%	22%	17%	14%	10%	10%	6%	1%	5%
Retired	55%	24%	21%	15%	12%	10%	7%	1%	8%
Students	56%	21%	17%	14%	9%	20%	5%	0%	8%

5. PAYING FOR OTHER GOODS AND SERVICES

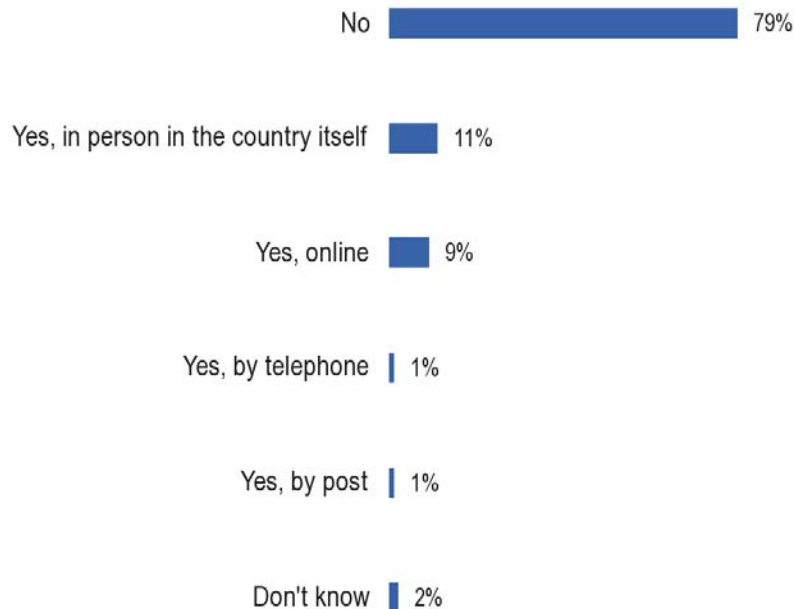
Four in five citizens (79%) say they have not bought goods or services of any kind in another EU country over the past year. Where people have purchased products abroad, they are most likely to pay in cash – mentioned by half (49%) of those who have purchased anything in the last year. Credit cards (36%) and debit cards (22%) are less commonly used.

5.1 Purchasing products in other Member States

- Four people in five have not bought any kind of product in another EU country in the last year –

Figure 65: Other cross-border purchasing (base: all respondents; n=26,856)

QB16. Thinking now about all types of goods and services, not just financial products. Within the last 12 months, have you purchased any goods or services from outside (OUR COUNTRY) in any other EU Member State?



Most European citizens (79%) say they have not bought any good or services, not just including financial products, in another EU country within the last 12 months³⁸.

However, 11% say they have bought a product in person in the country itself, and 9% say they have bought a product online. Only 1% has bought a product by telephone or by post. EU15 respondents are somewhat more likely to have bought something from another Member State: only 78% say they have not done this, compared with 83% of people in the NMS12.





























Analysis by Member State (figure 66) shows that in 10 EU countries over eight in ten citizens say that they have not bought a product from another Member State over the past year. In Portugal, 94% of people say this, as do 91% in Bulgaria, Greece and Romania. Respondents are most likely to have bought anything in a different Member State in Luxembourg (where 42% say they had not bought anything), Denmark (43%), Sweden (48%) and Austria (49%). **Over a third of respondents in these four countries have purchased a product in person in the country itself.** In Luxembourg, 49% of respondents say they have done this in the last year, as have 40% in Denmark, 38% in Sweden and 34% in Austria. But in 10 countries less than 10% of respondents have done this, most notably in Greece (2%), Spain (3%) and Portugal (3%).

³⁸

QB16: 'Thinking now about all types of goods and services, not just financial products. Within the last 12 months, have you purchased any goods or services from outside (OUR COUNTRY) in any other EU Member State?' (MULTIPLE ANSWERS POSSIBLE). Yes, online; yes, in person in the country itself; yes, by telephone; yes, by post; yes, other (SPONTANEOUS); no; do not know.

Figure 66: Other cross-border purchasing (base: all respondents; n=26,856)

QB16 Thinking now about all types of goods and services, not just financial products. Within the last 12 months, have you purchased any goods or services from outside (OUR COUNTRY) in any other EU Member State?

		Base	No	Yes, in person in the country itself	Yes, online	Yes, by telephone	Yes, by post	Yes, other (SPONT.)	Don't know
	EU27	26856	79%	11%	9%	1%	1%	0%	2%
	PT	1035	94%	3%	1%	0%	0%	0%	2%
	BG	1006	91%	5%	3%	0%	0%	0%	0%
	EL	1000	91%	2%	6%	0%	0%	0%	0%
	RO	1050	91%	5%	1%	0%	0%	1%	2%
	ES	1004	90%	3%	6%	1%	0%	0%	1%
	HU	1015	87%	8%	2%	2%	1%	0%	0%
	FR	1046	85%	7%	8%	0%	1%	0%	1%
	IT	1043	83%	7%	3%	3%	1%	0%	3%
	LT	1031	83%	11%	7%	0%	1%	0%	1%
	PL	1000	80%	7%	3%	1%	1%	0%	8%
	CZ	1069	79%	15%	5%	1%	1%	0%	0%
	UK	1328	78%	7%	12%	2%	1%	0%	3%
	BE	1028	75%	16%	12%	1%	1%	1%	0%
	EE	1000	75%	14%	12%	0%	2%	0%	2%
	DE	1582	74%	18%	9%	2%	1%	0%	1%
	CY	506	72%	12%	21%	1%	1%	0%	0%
	LV	1014	71%	16%	14%	1%	3%	0%	1%
	SI	1024	70%	23%	11%	0%	2%	1%	0%
	SK	1013	70%	21%	9%	1%	2%	0%	1%
	IE	1015	64%	13%	29%	3%	2%	1%	1%
	NL	1002	58%	28%	22%	1%	2%	1%	0%
	MT	500	54%	17%	39%	1%	5%	0%	2%
	FI	1003	52%	25%	28%	1%	2%	2%	0%
	AT	1018	49%	34%	22%	4%	8%	1%	1%
	SE	1020	48%	38%	26%	1%	1%	0%	0%
	DK	1002	43%	40%	37%	1%	2%	0%	0%
	LU	502	42%	49%	35%	4%	3%	1%	0%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

Online cross-border purchasing is most widespread in Malta (39%), Denmark (37%) and Luxembourg (35%). But in 13 Member States, fewer than one in ten respondents have done this, most notably Portugal (1%) and Romania (1%).

The socio-demographic data (figure 67) demonstrate that older respondents are least likely to have bought any products in other EU countries. 87% of people in the 55-and-over bracket say they have not bought anything, compared with 77% of those in the 40-54 age group and 73% of those in the two youngest age brackets. Only 3% of respondents in the 55-and-over groups say they have bought a product online, compared with 10% of those in the 40-54 age group, 14% of 25-39 year-olds and 12% of 15-24 year-olds. Similarly, only 7% of those in the 55-and-over groups say they have bought a product in person in the country itself, compared with 13-14% of those in the three younger age groups.

Respondents with a higher level of education are much more likely to have bought a product in another EU country. While 69% of people who finished their education aged 20 or over say they have not bought a product abroad in the last 12 months, this compares with 82% of those who left school aged 16-19 and 92% of those who left aged 15 or below. While 16% of those who finished their education aged 20 or over say they have bought a product online, this compares with only 6% of those who left school aged 16-19 and 2% of those who left aged 15 or below say that they have done this. Similarly, while 69% of those who finished their education aged 20 or over say they have bought a product in person in the country itself, just 10% of those who left school aged 16-19 and 5% of those who left aged 15 or below have done this.

Managers are the most likely to have bought a product in a different EU country. While 61% of managers, and 69% of self-employed people, say they have not bought a product in another Member State in the last year, this contrasts with 89% of retired people and 87% of house persons who say this. While 20% of managers say they have bought something online, only 2% of retired people and 5% of house persons say this. Similarly, 20% of managers say they have bought a product in person in the country itself, compared with just 6% of retired people and 6% of house persons.

While 85% of people who **have difficulty paying their bills** most of the time say they have not bought any products in different products, only 82% of those who have trouble sometimes and 77% who almost never have trouble say this.

Figure 67: Other cross-border purchasing (base: all respondents; n=26,856)

QB16 Thinking now about all types of goods and services, not just financial products. Within the last 12 months, have you purchased any goods or services from outside (OUR COUNTRY) in any other EU Member State? (MULTIPLE ANSWERS POSSIBLE)

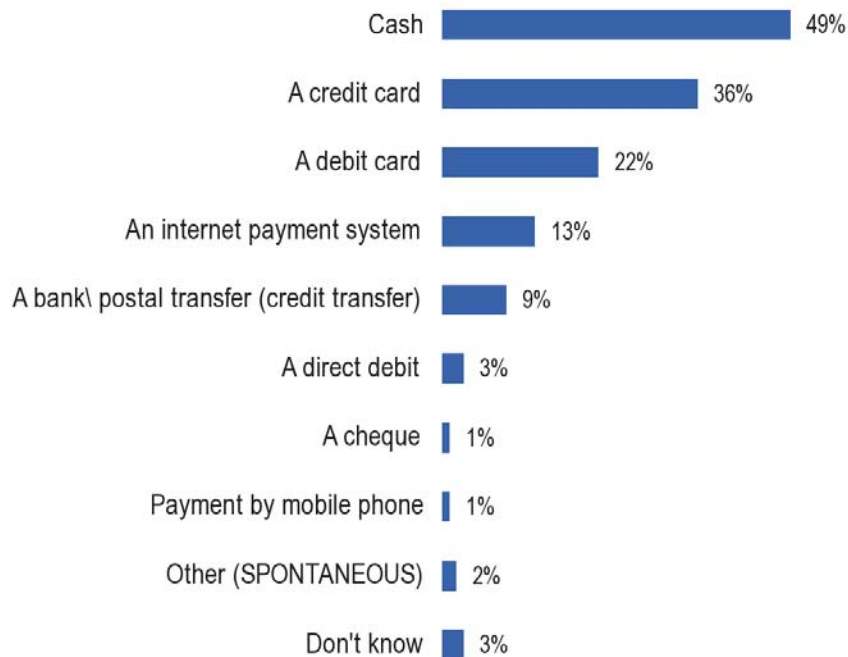
	No	Yes, in person in the country itself	Yes, online	Yes, by telephone	Yes, by post	Yes, other (SPONT.)	Don't know
EU27	79%	11%	9%	1%	1%	0%	2%
Sex							
Male	77%	12%	11%	2%	1%	0%	2%
Female	81%	10%	7%	1%	1%	0%	2%
Age							
15-24	73%	14%	12%	1%	1%	0%	3%
25-39	73%	13%	14%	2%	1%	0%	2%
40-54	77%	13%	10%	2%	1%	0%	2%
55 +	87%	7%	3%	1%	1%	0%	2%
Education (End of)							
15-	92%	5%	2%	1%	0%	0%	1%
16-19	82%	10%	6%	2%	1%	0%	2%
20+	69%	16%	16%	2%	1%	1%	2%
Still studying	69%	16%	15%	1%	1%	0%	3%
Respondent occupation scale							
Self-employed	69%	16%	13%	2%	2%	0%	2%
Managers	61%	20%	20%	2%	1%	1%	3%
Other white collars	72%	15%	12%	3%	2%	0%	1%
Manual workers	81%	10%	7%	1%	1%	0%	1%
House persons	87%	6%	5%	1%	1%	0%	2%
Unemployed	85%	7%	6%	1%	1%	0%	1%
Retired	89%	6%	2%	0%	1%	0%	2%
Students	69%	16%	15%	1%	1%	0%	3%

5.2 Methods of payment used

- Half of the people who bought products in other EU countries used cash, though debit and credit cards were also commonly used –

Figure 68: Payment method (base: all who purchased something cross-border; n=5,125)

QB17. When you have purchased goods or services from other EU Member States, what method of payment have you used?



EU27

Half of the EU respondents (49%) who said they had bought a product in another EU country used cash to make their purchase³⁹. It should be pointed out that this would probably include people who used an ATM to withdraw money while in a different country. Over a third (36%) used a credit card, while 22% used a debit card. 13% bought the

³⁹

QB17: 'When you have purchased goods or services from other EU Member States, what method of payment have you used?' (MULTIPLE ANSWERS POSSIBLE) Cash; a credit card; a debit card; a bank/postal transfer (credit transfer); a direct debit; an internal payment system; payment by mobile phone; a cheque; other (SPONTANEOUS); do not know.

product using an internet payment system, while 9% used a bank/postal transfer. Smaller proportions paid by direct debit (3%), cheque (1%) or mobile phone (1%). NMS12 respondents are more likely than their EU15 counterparts to pay in cash: 63% did this, compared with 46% of those in the EU15. 39% of EU15 respondents made their purchase using a credit card, as opposed to 19% of those in the NMS12, while 23% of EU15 respondents, and just 13% of those in the NMS12, used a debit card.

Cash was the most common payment method in 16 Member States (figure 69), with a relatively high proportion having used this method in Slovenia (76%), Slovakia (75%) and Romania (74%). By contrast, in Malta only 25% of those who bought a product in another country paid in cash, as did 28% of those in Italy and 29% of those in Ireland and the UK.

Credit cards were most commonly used in Cyprus (75%), Luxembourg (72%) and Ireland (64%). In Hungary, only 1% of respondents say they bought something on credit card, with 10% of those in the Czech Republic and 11% in Bulgaria and Portugal saying this.

Sweden is the only country in which a majority (52%) of people say they used a **debit card** to purchase something in another Member State, though significant numbers of people also used this method of payment in Estonia (42%) and the UK (34%).

Internet payment systems were most commonly mentioned in Malta, where 34% of people used this method, and the Netherlands (33%). It was least likely to be mentioned in Romania (2%) and Austria (3%).

In Austria, a relatively high proportion of people bought something in another EU country using a bank/postal transfer – 29% used this method, as did 25% of those in Luxembourg.

The proportion of people **paying by mobile phone and cheque** is negligible in all Member States, although 5% of respondents in Ireland say they paid by cheque.

Figure 69: Payment method (base: all who purchased something cross-border; n=5,125)

QB17 When you have purchased goods or services from other EU Member States, what method of payment have you used?

	Base	Cash	A credit card	A debit card	An internet payment system	A bank/ postal transfer (credit transfer)	A direct debit	Payment by mobile phone	A cheque	Other (SPONT.)	Don't know
EU27	5125	49%	36%	22%	13%	9%	3%	1%	1%	2%	3%
BE	258	52%	56%	13%	14%	16%	1%	1%	0%	2%	0%
BG	91	61%	11%	14%	13%	7%	0%	1%	0%	2%	2%
CZ	226	67%	10%	13%	7%	13%	0%	0%	0%	1%	1%
DK	572	47%	53%	39%	16%	7%	0%	1%	0%	0%	0%
DE	400	66%	28%	27%	12%	9%	6%	1%	0%	0%	1%
EE	236	51%	43%	42%	17%	8%	0%	1%	0%	0%	1%
IE	357	29%	64%	21%	15%	3%	0%	0%	5%	1%	1%
EL	85	37%	37%	19%	5%	8%	0%	0%	0%	5%	0%
ES	91	35%	38%	23%	9%	4%	3%	0%	1%	4%	3%
FR	154	34%	57%	6%	13%	3%	0%	0%	1%	2%	3%
IT	140	28%	43%	14%	4%	13%	4%	2%	1%	1%	4%
CY	141	35%	75%	7%	10%	4%	4%	0%	1%	0%	0%
LV	282	53%	35%	21%	19%	6%	0%	0%	0%	0%	2%
LT	168	61%	19%	17%	19%	11%	0%	2%	0%	3%	0%
LU	293	61%	72%	16%	19%	25%	3%	1%	2%	1%	0%
HU	128	65%	1%	19%	8%	9%	1%	0%	2%	0%	5%
MT	221	25%	57%	20%	34%	3%	1%	0%	1%	0%	1%
NL	417	49%	48%	11%	33%	12%	4%	0%	1%	3%	0%
AT	510	64%	34%	18%	3%	29%	7%	1%	0%	2%	1%
PL	115	55%	23%	12%	7%	10%	1%	0%	0%	0%	11%
PT	42	54%	11%	26%	3%	8%	0%	0%	0%	2%	16%
RO	69	74%	20%	10%	2%	3%	0%	0%	0%	0%	6%
SI	304	76%	28%	10%	10%	4%	6%	0%	0%	3%	0%
SK	292	75%	14%	10%	12%	15%	0%	0%	2%	2%	0%
FI	483	46%	47%	18%	14%	16%	2%	1%	0%	2%	1%
SE	532	55%	34%	52%	21%	6%	3%	1%	0%	0%	0%
UK	252	29%	29%	34%	13%	3%	2%	1%	0%	5%	11%

Highest percentage per country

Lowest percentage per country

Highest percentage per item





Lowest percentage per item

The **socio-demographic data** (figure 70) suggest that the youngest and oldest respondents are the most likely to make purchases in other EU countries by cash. While 55% of people in the 55-and-over group and 52% of 15-24 year-olds say they used cash, this compares with 44% of 25-39 year-olds and 48% of 40-54 year-olds say the same. By contrast, 43% of people aged 40-54 made their purchase using a credit card, compared with 38% of those aged 25-39, 35% of over-55s, and 24% of people in the 15-24 age bracket.

Individuals with a relatively low level of education are much more likely to have made purchases in other EU countries in cash. 62% of those who left school at 15 or under paid in cash, compared with 52% of those who left aged 16-19 and 42% who left the education system at 20 or over say that they paid in cash. Conversely, 48% of respondents in the latter group paid by credit card, but this falls to 30% among those in the 16-19 group and again to 23% among those in the 15-and-under group.

Figure 70: Payment method (base: all who purchased something cross-border; n=5,125)

QB17 When you have purchased goods or services from other EU Member States, what method of payment have you used? (MULTIPLE ANSWERS POSSIBLE)

	Cash	A credit card	A debit card	A bank/ postal transfer (credit transfer)	A direct debit	An internet payment system	Payment by mobile phone	A cheque	Other (SPONT.)	Don't know
EU27	49%	36%	22%	9%	3%	13%	1%	1%	2%	3%
 Sex										
Male	47%	38%	22%	9%	2%	15%	1%	0%	1%	2%
Female	51%	34%	22%	9%	4%	10%	1%	1%	3%	4%
 Age										
15-24	52%	24%	21%	7%	4%	12%	1%	1%	2%	3%
25-39	44%	38%	24%	11%	4%	16%	1%	0%	2%	3%
40-54	48%	43%	22%	9%	2%	13%	0%	0%	1%	3%
55 +	55%	35%	19%	8%	2%	7%	1%	1%	2%	4%
 Education (End of)										
15-	62%	23%	20%	9%	6%	8%	3%	1%	2%	7%
16-19	52%	30%	19%	8%	2%	10%	1%	1%	1%	4%
20+	42%	48%	24%	11%	2%	16%	0%	0%	2%	2%
Still studying	52%	26%	23%	7%	4%	13%	0%	0%	3%	2%
 Respondent occupation scale										
Self-employed	46%	40%	19%	14%	2%	16%	0%	1%	1%	0%
Managers	43%	52%	27%	9%	4%	17%	1%	0%	1%	2%
Other white collars	45%	43%	18%	10%	1%	12%	1%	1%	2%	5%
Manual workers	52%	29%	24%	9%	2%	11%	0%	1%	2%	4%
House persons	49%	29%	20%	10%	14%	12%	6%	0%	2%	3%
Unemployed	47%	26%	21%	10%	2%	12%	0%	1%	3%	3%
Retired	57%	30%	18%	6%	1%	6%	0%	1%	2%	5%
Students	52%	26%	23%	7%	4%	13%	0%	0%	3%	2%

CONCLUSION

There are huge disparities between individual Member States in the ownership of financial products and services. While citizens do not seem to feel disenfranchised, the fact that one in ten citizens in the EU do not have a bank account is notable. One critical measure of the success of the policy initiatives under consideration will be not only to see whether the level of cross-border purchasing increases but also to see whether this fundamental gap in financial inclusion between Member States narrows.

Another finding is the inertia amongst EU citizens when it comes to financial products and services. The majority do not receive recommendations or consider more than one product, even when it comes to products such as mortgages or more sophisticated investment products. Similarly, the majority have not switched providers for existing products that they have or see the need to do so.

Given this inertia, it is unsurprising that current levels of cross-border purchasing of these kinds of products and services are so low. Almost all (94%) have never purchased a financial product or service from another Member State and eight in ten would not consider it. Most do not see the benefit or the need. It is worth pointing out that although the majority says they have never purchased financial products or services from another Member State, this clearly presumes that consumers are aware where their products originate from. There may be an issue to do with the way financial products are branded by national financial institutions which may mean some people are not aware that the products they have are from somewhere else.

In conclusion, this survey identifies a clear need for improving financial literacy amongst EU citizens. Many people who have financial products or services are unaware of the advantages of shopping around for financial products (both within their own country and in other Member States) and similarly seem to not see the potential benefits of switching providers in order to secure a better deal. Many respondents are still dependent on face-to-face purchasing and rely on their providers for recommendations. Encouraging the use of other purchasing channels, such as the internet, or making advice and recommendations more readily available to citizens would enable them to compare products in a way which is perhaps more limited currently. There seems to also be a need for improved regulation in the way that these products are sold with the transparency of the purchasing process a common issue, particularly when it comes to how the salesperson is being remunerated.

ANNEXES

TECHNICAL SPECIFICATIONS

SPECIAL EUROBAROMETER 373

“Retail Financial Services”

TECHNICAL SPECIFICATIONS

Between the 3rd of September and the 18th of September 2011, TNS Opinion & Social, a consortium created between TNS plc and TNS opinion, carried out the wave 76.1 of the EUROBAROMETER, on request of the EUROPEAN COMMISSION, Directorate-General for Communication, “Research and Speechwriting”.

The SPECIAL EUROBAROMETER 373 “Retail Financial Services” is part of wave 76.1 and covers the population of the respective nationalities of the European Union Member States, resident in each of the Member States and aged 15 years and over. The basic sample design applied in all states is a multi-stage, random (probability) one. In each country, a number of sampling points was drawn with probability proportional to population size (for a total coverage of the country) and to population density.

In order to do so, the sampling points were drawn systematically from each of the “administrative regional units”, after stratification by individual unit and type of area. They thus represent the whole territory of the countries surveyed according to the EUROSTAT NUTS II (or equivalent) and according to the distribution of the resident population of the respective nationalities in terms of metropolitan, urban and rural areas. In each of the selected sampling points, a starting address was drawn, at random. Further addresses (every Nth address) were selected by standard “random route” procedures, from the initial address. In each household, the respondent was drawn, at random (following the “closest birthday rule”). All interviews were conducted face-to-face in people's homes and in the appropriate national language. As far as the data capture is concerned, CAPI (*Computer Assisted Personal Interview*) was used in those countries where this technique was available.

ABBREVIATIONS	COUNTRIES	INSTITUTES	N° INTERVIEWS	FIELDWORK DATES		POPULATION 15+
BE	Belgium	TNS Dimarso	1028	03/09/2011	18/09/2011	8.939.546
BG	Bulgaria	TNS BBSS	1006	03/09/2011	12/09/2011	6.537.510
CZ	Czech Rep.	TNS Aisa	1069	03/09/2011	14/09/2011	9.012.443
DK	Denmark	TNS Gallup DK	1002	03/09/2011	18/09/2011	4.561.264
DE	Germany	TNS Infratest	1582	03/09/2011	18/09/2011	64.409.146
EE	Estonia	Emor	1000	03/09/2011	18/09/2011	945.733
IE	Ireland	Ipsos MRBI	1015	03/09/2011	16/09/2011	3.522.000
EL	Greece	TNS ICAP	1000	03/09/2011	16/09/2011	8.693.566
ES	Spain	TNS Demoscopia	1004	03/09/2011	18/09/2011	39.035.867
FR	France	TNS Sofres	1046	03/09/2011	18/09/2011	47.756.439
IT	Italy	TNS Infratest	1043	03/09/2011	17/09/2011	51.862.391
CY	Rep. of Cyprus	Synovate	506	03/09/2011	18/09/2011	660.400
LV	Latvia	TNS Latvia	1014	03/09/2011	18/09/2011	1.447.866
LT	Lithuania	TNS Gallup Lithuania	1031	03/09/2011	18/09/2011	2.829.740
LU	Luxembourg	TNS ILReS	502	03/09/2011	17/09/2011	404.907
HU	Hungary	TNS Hungary	1015	03/09/2011	18/09/2011	8.320.614
MT	Malta	MISCO	500	03/09/2011	18/09/2011	335.476
NL	Netherlands	TNS NIPO	1002	03/09/2011	17/09/2011	13.371.980
AT	Austria	Österreichisches Gallup-Institut	1018	03/09/2011	18/09/2011	7.009.827
PL	Poland	TNS OBOP	1000	03/09/2011	18/09/2011	32.413.735
PT	Portugal	TNS EUROTESTE	1035	03/09/2011	18/09/2011	8.080.915
RO	Romania	TNS CSOP	1050	03/09/2011	12/09/2011	18.246.731
SI	Slovenia	RM PLUS	1024	03/09/2011	17/09/2011	1.759.701
SK	Slovakia	TNS Slovakia	1013	03/09/2011	18/09/2011	4.549.955
FI	Finland	TNS Gallup Oy	1003	03/09/2011	18/09/2011	4.440.004
SE	Sweden	TNS GALLUP	1020	03/09/2011	18/09/2011	7.791.240
UK	United Kingdom	TNS UK	1328	03/09/2011	18/09/2011	51.848.010
TOTAL EU27			26.856	03/09/2011	18/09/2011	408.787.006

For each country a comparison between the sample and the universe was carried out. The Universe description was derived from Eurostat population data or from national statistics offices. For all countries surveyed, a national weighting procedure, using marginal and intercellular weighting, was carried out based on this Universe description. In all countries, gender, age, region and size of locality were introduced in the iteration procedure. For international weighting (i.e. EU averages), TNS Opinion & Social applies the official population figures as provided by EUROSTAT or national statistic offices. The total population figures for input in this post-weighting procedure are listed above.

Readers are reminded that survey results are estimations, the accuracy of which, everything being equal, rests upon the sample size and upon the observed percentage. With samples of about 1,000 interviews, the real percentages vary within the following confidence limits:

Observed percentages	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
Confidence limits	± 1.9 points	± 2.5 points	± 2.7 points	± 3.0 points	± 3.1 points

QUESTIONNAIRE

B. RETAIL FINANCIAL SERVICES

D10 Gender.

Male	1
Female	2

EB75.4 D10

QB1 Which of the following financial products and services do you have, if any?

(SHOW CARD – READ OUT – ROTATE – MULTIPLE ANSWERS POSSIBLE)

Current bank account	1,
Mortgage	2,
Credit card	3,
Personal loan	4,
Shares or bonds	5,
Investment fund	6,
Life insurance	7,
Other insurance products (e.g. home, health, car insurance)	8,
None (SPONTANEOUS)	9,
Refusal (SPONTANEOUS)	10,
DK	11,

NEW (BASED ON EB63.2 QD3 AND EB65.1 QB7)

B. SERVICES FINANCIERS DE DETAIL

D10 Sexe du répondant.

Homme	1
Femme	2

EB75.4 D10

QB1 Parmi les produits financiers suivants, quels sont ceux que vous détenez, si vous en avez ?

(MONTRER CARTE – LIRE – ROTATION – PLUSIEURS REPONSES POSSIBLES)

Un compte courant	1,
Un crédit immobilier	2,
Une carte de crédit	3,
Un crédit à la consommation	4,
Des actions ou obligations	5,
Un fonds d'investissement	6,
Une assurance-vie	7,
D'autres produits d'assurance (par ex. logement, maladie, véhicule)	8,
Aucun (SPONTANE)	9,
Refus (SPONTANE)	10,
NSP	11,

NEW (BASED ON EB63.2 QD3 AND EB65.1 QB7)

ASK QB2 IF "DO NOT HAVE A CURRENT BANK ACCOUNT", NO CODE 1 IN QB1 – OTHERS GO TO QB3

--

QB2 What are the main reasons why you do not have a current bank account?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

You don't need or want one (IF UNDER 18) You are too young to open a bank account	1,	
You use another person's bank account	2,	
You tried to open one but it was refused because of your credit history	3,	
	4,	<input type="checkbox"/>
You tried to open one but it was refused because you don't have regular income	5,	
You tried to open one but it was refused because you are not an official resident	6,	<input type="checkbox"/>
You tried to open one but it was refused as you didn't have the correct documentation	7,	
You tried to open one but it was refused without any specific reason	8,	
Other (SPONTANEOUS)	9,	
Refusal (SPONTANEOUS)	10,	
DK	11,	

NEW

POSER QB2 SI "N'A PAS DE COMPTE COURANT", PAS DE CODE 1 EN QB1 – LES AUTRES ALLER EN QB3

--

QB2 Quelles sont les principales raisons pour ne pas posséder de compte courant ?

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

Vous ne souhaitez pas en avoir ou vous n'en avez pas besoin (SI MOINS DE 18 ANS) Vous êtes trop jeune pour ouvrir un compte courant	1,	
Vous utilisez le compte courant d'une autre personne	2,	
Vous avez essayé d'en ouvrir un mais cela vous a été refusé à cause de votre historique bancaire	3,	
Vous avez essayé d'en ouvrir un mais cela vous a été refusé parce que vous ne disposiez pas de revenus réguliers	4,	
Vous avez essayé d'en ouvrir un mais cela vous a été refusé parce que vous n'étiez pas officiellement résident dans le pays	5,	
Vous avez essayé d'en ouvrir un mais cela vous a été refusé parce que vous ne disposiez pas de la documentation nécessaire	6,	
Vous avez essayé d'en ouvrir un mais cela vous a été refusé sans raison particulière	7,	
Autre (SPONTANE)	8,	
Refus (SPONTANE)	9,	
NSP	10,	<input type="checkbox"/>
	11,	

NEW

ASK QB3 TO QB9 FOR EACH PRODUCT HELD AT QB1 – IF "NONE", "DK" OR "REFUSAL" IN QB1 GO TO QB10

--

QB3 Which of these products did you purchase OUTSIDE of (OUR COUNTRY) in another EU Member State?

(IF NECESSARY READ: BY "PURCHASED" WE MEAN WHEN YOU INITIALLY TAKE THE PRODUCT OUT WITH A PROVIDER) (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED IN ANOTHER EU MEMBER STATE – MULTIPLE ANSWERS POSSIBLE)

Current bank account	1,
Mortgage	2,
Credit card	3,
Personal loan	4,
Shares or bonds	5,
Investment fund	6,
Life insurance	7,
Other insurance products (e.g. home, health, car insurance)	8,
None purchased outside (OUR COUNTRY)	9,
DK	10,

NEW

POSER QB3 A QB9 POUR CHAQUE PRODUIT DETENU EN QB1 – SI "AUCUN", "NSP" OU "REFUS" EN QB1 ALLER EN QB10

--

QB3 Lesquels de ces produits avez-vous achetés HORS de (NOTRE PAYS) dans un autre Etat membre de l'UE ?

(SI NECESSAIRE LIRE : Par "acheté", on entend le moment où vous avez souscrit à ce produit auprès du fournisseur) (LIRE LA LISTE DE PRODUITS DETENUS EN QB1 ET CODER TOUS LES ACHATS REALISES DANS UN AUTRE ETAT MEMBRE – PLUSIEURS REPONSES POSSIBLES)

Un compte courant	1,
Un crédit immobilier	2,
Une carte de crédit	3,
Un crédit à la consommation	4,
Des actions ou obligations	5,
Un fonds d'investissement	6,
Une assurance-vie	7,
D'autres produits d'assurance (par ex. logement, santé, voiture)	8,
Aucun produit acquis à l'étranger (SPONTANE)	9,
NSP	10,

NEW

--

QB4	Which of these products did you purchase within the last 5 years?
-----	-------------------------------------------------------------------

(READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED WITHIN LAST 5 YEARS – MULTIPLE ANSWERS POSSIBLE)

Current bank account	1,
Mortgage	2,
Credit card	3,
Personal loan	4,
Shares or bonds	5,
Investment fund	6,
Life insurance	7,
Other insurance products (e.g. home, health, car insurance)	8,
None purchased within last 5 years (SPONTANEOUS)	9,
DK	10,

NEW

--

QB4	Lesquels de ces produits avez-vous acquis au cours des 5 dernières années ?
-----	-----------------------------------------------------------------------------

(LIRE LA LISTE DE PRODUITS DETENUS EN QB1 ET CODER TOUS LES ACHATS REALISES AU COURS DES 5 DERNIERES ANNEES – PLUSIEURS REPONSES POSSIBLES)

Un compte courant	1,
Un crédit immobilier	2,
Une carte de crédit	3,
Un crédit à la consommation	4,
Des actions ou obligations	5,
Un fonds d'investissement	6,
Une assurance-vie	7,
D'autres produits d'assurance (par ex. logement, santé, voiture)	8,
Aucun produit acheté au cours des 5 dernières années (SPONTANE)	9,
NSP	10,

NEW

ASK QB5 TO QB9 FOR EACH PRODUCT PURCHASED WITHIN THE LAST 5 YEARS AT QB4 – IF "NONE" OR "DK" IN QB4 GO TO QB10

QB5 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it?

(SHOW CARD WITH SCALE – ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

	(READ OUT)	Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONTANEOUS)	DK
--	------------	-----------------------------------------	-----------------------------------------	-----------------------------------	------------------------------------	---------------------	----

1	Current bank account	1	2	3	4	5	6
2	Mortgage	1	2	3	4	5	6
3	Credit card	1	2	3	4	5	6
4	Personal loan	1	2	3	4	5	6
5	Shares or bonds	1	2	3	4	5	6
6	Investment fund	1	2	3	4	5	6
7	Life insurance	1	2	3	4	5	6
8	Other insurance products (e.g. home, health, car insurance)	1	2	3	4	5	6

NEW

POSER QB5 A QB9 POUR CHAQUE PRODUIT ACQUIS AU COURS DES 5 DERNIERES ANNEES EN QB4 – SI "AUCUN", "NSP" OU "REFUS" EN QB1 ALLER EN QB10

QB5 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?

(MONTRER CARTE AVEC ECHELLE –UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)

	(LIRE)	En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONTANÉ)	NSP
--	--------	------------------------------------------------	--------------------------------------------------	---------------------------------------------	-------------------------------------------------	------------------	-----

1	Un compte courant	1	2	3	4	5	6
2	Un crédit immobilier	1	2	3	4	5	6
3	Une carte de crédit	1	2	3	4	5	6
4	Un crédit à la consommation	1	2	3	4	5	6
5	Des actions ou obligations	1	2	3	4	5	6
6	Un fonds d'investissement	1	2	3	4	5	6
7	Une assurance-vie	1	2	3	4	5	6
8	D'autres produits d'assurance (par ex. logement, santé, voiture)	1	2	3	4	5	6

NEW

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QB6	Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product?
-----	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(SHOW CARD – ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

	(READ OUT)	Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Not applicable (SPONTANEOUS)	DK
--	------------	----------------------------------------------------------------------------------	--------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------	------------------------------	----

1	Current bank account	1	2	3	4	5
2	Mortgage	1	2	3	4	5
3	Credit card	1	2	3	4	5
4	Personal loan	1	2	3	4	5
5	Shares or bonds	1	2	3	4	5
6	Investment fund	1	2	3	4	5
7	Life insurance	1	2	3	4	5
8	Other insurance products (e.g. home, health, car insurance)	1	2	3	4	5

NEW

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QB6	La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ?
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(MONTRER CARTE AVEC ECHELLE –UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)

	(LIRE)	Oui, il m'a dit toucher une commission, une prime ou une rémunération	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération	Pas applicable (SPONTANEOUS)	NSP
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1	Un compte courant	1	2	3	4	5
2	Un crédit immobilier	1	2	3	4	5
3	Une carte de crédit	1	2	3	4	5
4	Un crédit à la consommation	1	2	3	4	5
5	Des actions ou obligations	1	2	3	4	5
6	Un fonds d'investissement	1	2	3	4	5
7	Une assurance-vie	1	2	3	4	5
8	D'autres produits d'assurance (par ex. logement, santé, voiture)	1	2	3	4	5

NEW

QB7	Did the person who sold you the (QB4 PRODUCT) give you written information about the characteristics and features of the product?
(IF NECESSARY READ: I DO NOT MEAN THE GENERAL TERMS AND CONDITIONS, BUT A SPECIFIC DESCRIPTION OF THE PRODUCT BEING OFFERED TO YOU) (READ OUT EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4 – MUTIPLE ANSWERS POSSIBLE)	
Current bank account	1,
Mortgage	2,
Credit card	3,
Personal loan	4,
Shares or bonds	5,
Investment fund	6,
Life insurance	7,
Other insurance products (e.g. home, health, car insurance)	8,
Not given information about any products (SPONTANEOUS)	9,
Not applicable (SPONTANEOUS)	10,
DK	11,
NEW	

QB7	La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle fourni une documentation écrite sur les caractéristiques et options de ce produit ?
(SI NECESSAIRE LIRE : Je ne fais pas allusion aux conditions et termes de vente généraux, mais à une description particulière de ce produit) (LIRE LA LISTE DES PRODUITS ACHETES AU COURS DES 5 DERNIERES ANNEES EN QB4 - PLUSIEURS REPNSES POSSIBLES)	
Un compte courant	1,
Un crédit immobilier	2,
Une carte de crédit	3,
Un crédit à la consommation	4,
Des actions ou obligations	5,
Un fonds d'investissement	6,
Une assurance-vie	7,
D'autres produits d'assurance (par ex. logement, santé, voiture)	8,
Pas d'information sur aucun produit (SPONTANE)	9,
Pas applicable (SPONTANE)	10,
NSP	11,
NEW	

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QB8	When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision?
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(SHOW CARD WITH SCALE – ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

	(READ OUT)	Took first product	Compared different products	DK
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1	Current bank account	1	2	3
2	Mortgage	1	2	3
3	Credit card	1	2	3
4	Personal loan	1	2	3
5	Shares or bonds	1	2	3
6	Investment fund	1	2	3
7	Life insurance	1	2	3
8	Other insurance products (e.g. home, health, car insurance)	1	2	3

NEW

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QB8	Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ?
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(MONTRER CARTE AVEC ECHELLE – UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)

	(LIRE)	A pris le premier produit	A comparé plusieurs produits	NSP
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1	Un compte courant	1	2	3
2	Un crédit immobilier	1	2	3
3	Une carte de crédit	1	2	3
4	Un crédit à la consommation	1	2	3
5	Des actions ou obligations	1	2	3
6	Un fonds d'investissement	1	2	3
7	Une assurance-vie	1	2	3
8	D'autres produits d'assurance (par ex. logement, santé, voiture)	1	2	3

NEW

QB9	Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere?								

(IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

	(READ OUT)	Yes, the product provider (e.g. bank)	Yes, an intermediary or advisor	Yes, a consumer organisation	Yes, friends or family	Yes, from newspapers, magazines, websites or other publications	Yes, other (SPECIFY)	No, you did not receive any recommendations	DK
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1	Current bank account	1,	2,	3,	4,	5,	6,	7,	8,
2	Mortgage	1,	2,	3,	4,	5,	6,	7,	8,
3	Credit card	1,	2,	3,	4,	5,	6,	7,	8,
4	Personal loan	1,	2,	3,	4,	5,	6,	7,	8,
5	Shares or bonds	1,	2,	3,	4,	5,	6,	7,	8,
6	Investment fund	1,	2,	3,	4,	5,	6,	7,	8,
7	Life insurance	1,	2,	3,	4,	5,	6,	7,	8,
8	Other insurance products (e.g. home, health, car insurance)	1,	2,	3,	4,	5,	6,	7,	8,

NEW

QB9	Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ?								

(SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)

	(LIRE)	Oui, le fournisseur du produit (par ex. la banque)	Oui, un intermédiaire ou un conseiller financier	Oui, une association de consommateurs	Oui, des amis ou de la famille	Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPECIFIER)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
--	--------	----------------------------------------------------	--------------------------------------------------	---------------------------------------	--------------------------------	---------------------------------------------------------------------------	------------------------	------------------------------------------------------------	-----

1	Un compte courant	1,	2,	3,	4,	5,	6,	7,	8,
2	Un crédit immobilier	1,	2,	3,	4,	5,	6,	7,	8,
3	Une carte de crédit	1,	2,	3,	4,	5,	6,	7,	8,
4	Un crédit à la consommation	1,	2,	3,	4,	5,	6,	7,	8,
5	Des actions ou obligations	1,	2,	3,	4,	5,	6,	7,	8,
6	Un fonds d'investissement	1,	2,	3,	4,	5,	6,	7,	8,
7	Une assurance-vie	1,	2,	3,	4,	5,	6,	7,	8,
8	D'autres produits d'assurance (par ex. logement, santé, voiture)	1,	2,	3,	4,	5,	6,	7,	8,

NEW

ASK QB10 FOR EACH PRODUCT NOT PURCHASED IN ANOTHER EU MEMBER STATE AT QB3, CODE 9 IN QB3 – OTHERS GO TO QB11

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QB10	Would you ever consider purchasing a (NOT QB3 PRODUCT) from another EU Member State?
------	--------------------------------------------------------------------------------------

(IF NECESSARY READ: BY "PURCHASED" WE MEAN TAKE OUT THE PRODUCT) (READ OUT EACH PRODUCT NOT PURCHASED IN ANOTHER EU MEMBER STATE AT QB3 – MUTIPLE ANSWERS POSSIBLE)

Current bank account	1,
Mortgage	2,
Credit card	3,
Personal loan	4,
Shares or bonds	5,
Investment fund	6,
Life insurance	7,
Other insurance products (e.g. home, health, car insurance)	8,
Would not consider (SPONTANEOUS)	9,
DK	10,

NEW

POSER QB10 POUR CHAQUE PRODUIT QUI N'A PAS ETE ACHETE DANS UN AUTRE ETAT MEMBRE DE L'UE EN QB3, CODE 9 IN QB3 – LES AUTRES ALLER EN QB11

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QB10	Envisageriez-vous éventuellement d'acquérir un (PRODUIT PAS QB3) dans un autre Etat membre de l'UE ?
------	------------------------------------------------------------------------------------------------------

(SI NECESSAIRE LIRE : Par "acquérir" nous entendons acheter le produit) (LIRE CHAQUE PRODUIT QUI N'A PAS ETE ACHETE DANS UN AUTRE ETAT MEMBRE DE L'UE EN QB3 – PLUSIEURS REPONSES POSSIBLES)

Un compte courant	1,
Un crédit immobilier	2,
Une carte de crédit	3,
Un crédit à la consommation	4,
Des actions ou obligations	5,
Un fonds d'investissement	6,
Une assurance-vie	7,
D'autres produits d'assurance (par ex. logement, santé, voiture)	8,
N'est pas envisagé (SPONTANE)	9,
NSP	10,

NEW

ASK ALL

A TOUS

QB11	What are your main concerns about purchasing financial products and services from another EU Member State?
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QB11	Quelles seraient vos principales inquiétudes en cas d'acquisition de produits ou services financiers dans un autre Etat membre ?
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(SHOW CARD – DO NOT READ OUT – MAX. 3 ANSWERS)

(MONTRER CARTE – NE PAS LIRE – MAX. 3 REPONSES)

Not having clear information	1,
It is too complicated or difficult	2,
You prefer to buy face to face	3,
You prefer to buy financial products from (OUR COUNTRY)	4,
You don't know how to purchase financial products from other countries	5,
You are worried about fraud or crime	6,
It is more expensive or there are extra costs	7,
Some sellers or providers would refuse because you live in another country	8,
There is less consumer protection in other EU Member States	9,
There is a language barrier	10,
You do not know your rights if there are problems	11,
You don't need to as you already have enough products	12,
You don't need to as you can buy everything you need in (OUR COUNTRY)	13,
Other (SPONTANEOUS)	14,
None (SPONTANEOUS)	15,
DK	16,

Ne pas disposer d'information claire	1,
C'est trop compliqué ou difficile	2,
Vous préférez acheter directement sur place	3,
Vous préférez acheter des produits financiers en (NOTRE PAYS)	4,
Vous ne savez pas comment acheter des produits financiers dans les autres pays	5,
Vous craignez la fraude ou les activités criminelles	6,
C'est plus cher ou des coûts supplémentaires sont appliqués	7,
Certains vendeurs ou fournisseurs refuseraient parce que vous habitez dans un autre pays	8,
La protection du consommateur est plus faible dans les autres pays de l'UE	9,
La langue est un obstacle	10,
Vous ne connaissez pas vos droits en cas de problème	11,
Vous n'en avez pas besoin car vous avez déjà assez de produits de ce type	12,
Ce n'est pas nécessaire car vous pouvez acheter tout ce dont vous avez besoin en (NOTRE PAYS)	13,
Autre (SPONTANE)	14,
Aucun (SPONTANE)	15,
NSP	16,

NEW

NEW

ASK QB12 IF "HAS A MORTGAGE, LOAN, CREDIT CARD OR CURRENT BANK ACCOUNT", CODE 1 TO 4 IN QB1 – OTHERS GO TO QB13

QB12 You mentioned earlier that you have a (QB1 PRODUCT). Which of the following statements best describes whether or not you have switched or tried to switch your (QB1 PRODUCT) to another provider within the last 5 years?

(SHOW CARD WITH SCALE AND ITEMS – ONE ANSWER PER LINE)

(READ OUT – ROTATE)	You have not switched or tried to switch as you don't need to	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was easy	You switched and it was difficult	You tried to switch but you gave up	Other (SPONTANEOUS)	DK

1	Current account	1	2	3	4	5	6	7
2	Mortgage	1	2	3	4	5	6	7
3	Credit card	1	2	3	4	5	6	7
4	Personal loan	1	2	3	4	5	6	7

NEW

POSER QB12 SI "A UN CREDIT IMMOBILIER, UN CREDIT A LA CONSOMMATION, UNE CARTE DE CREDIT OU UN COMPTE COURANT", CODES 1 A 4 EN QB1 – LES AUTRES ALLER EN QB13

QB12 En ce qui concerne le (PRODUIT QB1) que vous avez, parmi les informations suivantes, laquelle décrit le mieux votre attitude par rapport au fait de changer de fournisseur pour ce (PRODUIT QB1) au cours des 5 dernières années ?

(MONTRER CARTE AVEC ECHELLE ET ITEMS – UNE SEULE REPONSE PAR LIGNE)

(LIRE – ROTATION)	Vous n'avez pas changé ou essayé de changer parce que vous n'en avez pas besoin	Vous n'avez pas changé ou essayé de changer parce que c'est trop difficile ou demande trop d'effort	Vous avez changé et ça a été facile	Vous avez changé et ça a été difficile	Vous avez essayé de changer mais vous avez abandonné	Autre (SPONTANÉ)	NSP

1	Compte courant	1	2	3	4	5	6	7
2	Crédit immobilier	1	2	3	4	5	6	7
3	Carte de crédit	1	2	3	4	5	6	7
4	Crédit à la consommation	1	2	3	4	5	6	7

NEW

ASK ALL

QB13 Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

Yes, you have had a problem with financial product\ service purchased in (OUR COUNTRY)	1,
Yes, you have had a problem with provider in (OUR COUNTRY)	2,
Yes, you have had a problem with financial product\ service purchased in another EU Member State	3,
Yes, you have had a problem with provider in another EU Member State	4,
No, you have never had problem	5,
DK	6,

NEW

A TOUS

QB13 Avez-vous déjà rencontré un problème avec un produit ou service financier que vous avez acquis (par ex. un produit différent de sa description) ou en rapport avec le fournisseur qui vous a vendu le produit ou service, que ce soit dans (NOTRE PAYS) ou dans un autre Etat membre de l'UE ?

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

Oui, vous avez rencontré un problème avec un produit\ service financier acquis en (NOTRE PAYS)	1,
Oui, vous avez rencontré un problème avec un fournisseur en (NOTRE PAYS)	2,
Oui, vous avez rencontré un problème avec un produit\ service financier acquis dans un Etat membre de l'UE	3,
Oui, vous avez rencontré un problème avec un fournisseur dans un autre Etat membre de l'UE	4,
Non, vous n'avez jamais eu de problème	5,
NSP	6,

NEW

ASK QB14 IF "HAS EVER HAD A PROBLEM", CODES 1 TO 4 IN QB13 – OTHERS GO TO QB15

QB14 And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

No, you did not complain	1,
Yes, you complained to the product provider (e.g. bank)	2,
Yes, you complained to an intermediary or advisor	3,
Yes, you complained to a consumer rights protection association	4,
Yes, you complained to a complaint handling body (e.g. ombudsman, ADR)	5,
Yes, you complained to friends\ family	6,
Yes, you initiated legal proceedings or took the provider to court	7,
Other (SPONTANEOUS)	8,
DK	9,

NEW

POSER QB14 SI "A RENCONTRE UN PROBLEME", CODE 1 A 4 EN QB13 – LES AUTRES ALLER EN QB15

QB14 Et lorsque vous avez rencontré un problème avec un produit ou avec le fournisseur de ce produit, vous êtes-vous plaint auprès de quelqu'un ?

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

Non, vous ne vous êtes pas plaint(e)	1,
Oui, vous vous êtes plaint(e) auprès du fournisseur du produit (par ex. la banque)	2,
Oui, vous vous êtes plaint(e) auprès d'un intermédiaire ou d'un conseiller financier	3,
Oui, vous vous êtes plaint(e) auprès d'une association de protection des consommateurs	4,
Oui, vous vous êtes plaint(e) auprès d'un organisme enregistrant les plaintes (par ex. le médiateur ou un organisme alternatif de résolution des conflits)	5,
Oui, vous vous êtes plaint(e) auprès d'amis ou de la famille	6,
Oui, vous avez lancé une procédure pénale ou avez mené le fournisseur au tribunal	7,
Autre (SPONTANE)	8,
NSP	9,

NEW

ASK ALL

A TOUS

QB15 Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to?

QB15 Imaginez que vous avez rencontré un problème avec un produit\ service financier que vous avez acquis (par ex. un produit différent de sa description) ou en rapport avec le fournisseur qui vous avait vendu le produit ou service, qui iriez-vous voir dans ce cas ?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

To the product provider	1,
To an intermediary or advisor	2,
To a consumer rights protection association	3,
To a complaint handling body (e.g. ombudsman, ADR)	4,
To friends\ family	5,
To a lawyer\ court	6,
To no one	7,
Other (SPONTANEOUS)	8,
DK	9,

Le fournisseur du produit\ service	1,
Un intermédiaire ou un conseiller financier	2,
Une association de protection des consommateurs	3,
Un organisme enregistrant les plaintes (par ex. le médiateur, un organisme alternatif de résolution des conflits)	4,
Des amis ou de la famille	5,
Un avocat\ en justice	6,
Personne	7,
Autre (SPONTANE)	8,
NSP	9,

NEW

NEW

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QB16	Thinking now about all types of goods and services, not just financial products. Within the last 12 months, have you purchased any goods or services from outside (OUR COUNTRY) in any other EU Member State?
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(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

Yes, online	1,
Yes, in person in the country itself	2,
Yes, by telephone	3,
Yes, by post	4,
Yes, other (SPONTANEOUS)	5,
No	6,
DK	7,

NEW

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QB16	En ce qui concerne maintenant tous les types de bien et de services, et non les produits financiers uniquement, avez-vous acheté un produit ou un service quelconque hors de (NOTRE PAYS) dans un autre Etat membre de l'UE au cours des 12 derniers mois ?
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(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

Oui, en ligne	1,
Oui, en personne sur place dans le pays	2,
Oui, par téléphone	3,
Oui, par la poste	4,
Oui, autre (SPONTANE)	5,
Non	6,
NSP	7,

NEW

ASK QB17 IF "HAS PURCHASED GOODS IN THE LAST 12 MONTHS", CODES 1 TO 5 IN
QB16 – OTHERS GO TO QC

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QB17	When you have purchased goods or services from other EU Member States, what method of payment have you used?
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(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

Cash	1,
A credit card	2,
A debit card	3,
A bank\ postal transfer (credit transfer)	4,
A direct debit	5,
An internet payment system	6,
Payment by mobile phone	7,
A cheque	8,
Other (SPONTANEOUS)	9,
DK	10,

NEW

POSER QB17 SI "A ACHETE DES BIENS AU COURS DES 12 DERNIERS MOIS", CODES 1
A 5 EN QB16 – LES AUTRES ALLER EN QC

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QB17	En ce qui concerne l'achat de ces biens ou services dans un autre Etat membre, quel mode de paiement avez-vous utilisé ?
------	--------------------------------------------------------------------------------------------------------------------------

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

Du liquide	1,
Une carte de crédit \ de paiement	2,
Une carte de débit	3,
Un transfert bancaire \ mandat postal	4,
Un débit direct	5,
Un système de paiement par internet	6,
Un paiement par téléphone mobile	7,
Un chèque	8,
Autre (SPONTANE)	9,
NSP	10,





























NEW

TABLES

QB1 Parmi les produits financiers suivants, quels sont ceux que vous détenez, si vous en avez ? (ROTATION – PLUSIEURS REPONSES POSSIBLES)

QB1 Which of the following financial products and services do you have, if any? (ROTATE – MULTIPLE ANSWERS POSSIBLE)





























QB1 Welche der folgenden Finanzprodukte und -dienstleistungen besitzen Sie, wenn überhaupt? (ROTIEREN - MEHRFACHNENNUNGEN MÖGLICH)

		Un compte courant dans une banque	Un prêt hypothécaire	Cartes de crédit	Un crédit à la consommation	Des actions ou obligations	Un fonds d'investissement
		Current bank account	Mortgage	Credit card	Personal loan	Shares or bonds	Investment fund
		Girokonto	Hypothek	Kreditkarte	Privatkredit / persönliches Darlehen	Aktien oder Wertpapiere	Investmentfonds
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
%							
	EU 27	84	19	40	13	11	7
	BE	95	26	54	14	16	7
	BG	28	2	12	15	0	0
	CZ	82	9	25	15	2	2
	DK	100	48	71	32	44	14
	DE	95	12	35	9	12	10
	EE	94	12	31	16	3	6
	IE	82	30	45	25	12	8
	EL	80	11	18	13	3	1
	ES	88	26	46	15	4	5
	FR	96	22	74	18	16	3
	IT	75	15	31	9	6	7
	CY	72	32	51	38	14	5
	LV	84	8	41	7	2	2
	LT	83	1	16	10	2	2
	LU	97	35	87	18	18	10
	HU	67	13	9	11	2	1
	MT	70	17	59	9	21	16
	NL	99	53	52	8	23	4
	AT	92	6	30	18	9	7
	PL	68	6	19	12	3	3
	PT	80	19	19	6	2	2
	RO	27	3	17	13	1	0
	SI	96	4	43	15	14	10
	SK	77	11	24	14	3	3
	FI	99	32	60	21	25	9
	SE	98	45	59	29	46	30
	UK	92	27	50	13	22	13

QB1 Parmi les produits financiers suivants, quels sont ceux que vous détenez, si vous en avez ? (ROTATION – PLUSIEURS REPONSES POSSIBLES)

QB1 Which of the following financial products and services do you have, if any? (ROTATE – MULTIPLE ANSWERS POSSIBLE)





























QB1 Welche der folgenden Finanzprodukte und -dienstleistungen besitzen Sie, wenn überhaupt? (ROTIEREN – MEHRFACHNENNUNGEN MÖGLICH)

		Une assurance-vie	D'autres produits d'assurance (par ex. logement, maladie, véhicule)	Aucun (SPONT.)	Refus (SPONT.)	NSP
		Life assurance	Other insurance products (e.g. home, health, car insurance)	None (SPONT.)	Refusal (SPONT.)	DK
		Lebensversicherung	Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)	Nichts davon (SPONT.)	Verweigert (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	31	51	10	2	0
	BE	39	67	2	1	0
	BG	5	20	50	3	0
	CZ	36	62	9	2	0
	DK	53	86	0	0	0
	DE	34	54	2	1	1
	EE	15	38	3	1	1
	IE	37	70	10	0	0
	EL	6	34	15	1	0
	ES	22	52	6	2	0
	FR	45	61	2	1	0
	IT	15	43	19	2	1
	CY	33	78	9	0	0
	LV	15	32	12	0	1
	LT	14	35	11	0	1
	LU	43	73	2	1	0
	HU	19	30	23	1	0
	MT	27	60	13	4	0
	NL	41	88	1	0	0
	AT	41	66	2	5	0
	PL	33	25	22	3	0
	PT	19	32	12	6	1
	RO	8	34	43	3	1
	SI	49	83	1	1	0
	SK	42	66	8	0	0
	FI	38	79	0	0	0
	SE	60	88	0	0	0
	UK	38	50	4	2	0

QB2 Quelles sont les principales raisons pour ne pas posséder de compte courant ? (PLUSIEURS REPONSES POSSIBLES)

QB2 What are the main reasons why you do not have a current bank account? (MULTIPLE ANSWERS POSSIBLE)





























QB2 Was sind die Hauptgründe dafür, dass Sie kein Girokonto besitzen? (MEHRFACHNENNUNGEN MÖGLICH)

		Vous ne souhaitez pas en avoir ou vous n'en avez pas besoin	Vous êtes trop jeune pour ouvrir un compte courant	Vous utilisez le compte courant d'une autre personne	Vous avez essayé d'en ouvrir un mais cela vous a été refusé à cause de votre historique bancaire	Vous avez essayé d'en ouvrir un mais cela vous a été refusé parce que vous ne disposiez pas de revenus réguliers
		You don't need or want one	You are too young to open a bank account	You use another person's bank account	You tried to open one but it was refused because of your credit history	You tried to open one but it was refused because you don't have regular income
		Sie brauchen oder möchten kein Girokonto	Sie sind zu jung, um ein Girokonto zu eröffnen	Sie nutzen das Girokonto einer anderen Person	Sie haben versucht, ein Girokonto zu eröffnen, dies wurde Ihnen aber aufgrund Ihrer Bonität verweigert	Sie haben versucht, ein Girokonto zu eröffnen, dies wurde Ihnen aber verweigert, weil Sie über kein regelmäßiges Einkommen verfügen
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	56	7	9	1	2
	BE	29	8	15	13	6
	BG	77	2	4	1	1
	CZ	66	4	11	1	2
	DK	34	0	19	0	0
	DE	24	18	9	3	0
	EE	47	13	18	0	2
	IE	74	2	2	1	4
	EL	54	9	17	0	2
	ES	63	7	5	0	3
	FR	8	48	8	0	2
	IT	49	4	21	1	4
	CY	67	17	5	0	3
	LV	77	7	3	2	3
	LT	72	15	2	0	1
	LU	9	37	14	0	7
	HU	84	6	4	0	1
	MT	71	8	2	0	0
	NL	39	27	0	0	0
	AT	15	10	6	1	1
	PL	66	7	5	1	1
	PT	53	6	2	0	1
	RO	60	4	3	0	2
	SI	53	6	10	0	4
	SK	75	7	16	2	1
	FI	44	20	8	0	0
	SE	52	52	0	0	0
	UK	37	13	9	4	1

QB2 Quelles sont les principales raisons pour ne pas posséder de compte courant ? (PLUSIEURS REPONSES POSSIBLES)

QB2 What are the main reasons why you do not have a current bank account? (MULTIPLE ANSWERS POSSIBLE)



























QB2 Was sind die Hauptgründe dafür, dass Sie kein Girokonto besitzen? (MEHRFACHNENNUNGEN MÖGLICH)

		Vous avez essayé d'en ouvrir un mais cela vous a été refusé parce que vous n'étiez pas officiellement résident dans le pays	Vous avez essayé d'en ouvrir un mais cela vous a été refusé parce que vous ne disposiez pas de la documentation nécessaire	Vous avez essayé d'en ouvrir un mais cela vous a été refusé sans raison particulière	Autre (SPONT.)	Refus (SPONT.)	NSP
		You tried to open one but it was refused because you are not an official resident	You tried to open one but it was refused as you didn't have the correct documentation	You tried to open one but it was refused without any specific reason	Other (SPONT.)	Refusal (SPONT.)	DK
		Sie haben versucht, ein Girokonto zu eröffnen, dies wurde Ihnen aber verweigert, weil Sie keine offizielle Aufenthaltsgenehmigung besitzen	Sie haben versucht, ein Girokonto zu eröffnen, dies wurde Ihnen aber verweigert, weil Sie nicht über die richtigen Unterlagen verfügen	Sie haben versucht, ein Girokonto zu eröffnen, dies wurde Ihnen aber ohne Angabe von Gründen verweigert	Sonstige (SPONT.)	Verweigert (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	0	1	1	6	12	7
	BE	10	4	5	10	21	1
	BG	0	2	1	5	5	2
	CZ	0	1	0	5	12	2
	DK	0	0	0	0	25	22
	DE	0	0	0	0	33	17
	EE	2	2	0	5	5	7
	IE	0	1	0	12	2	11
	EL	0	0	0	13	7	2
	ES	0	0	1	8	10	4
	FR	2	2	0	3	30	9
	IT	0	1	2	8	11	3
	CY	0	0	0	10	3	1
	LV	0	0	0	2	4	5
	LT	0	0	2	10	2	1
	LU	0	0	0	0	26	7
	HU	0	0	1	3	3	1
	MT	0	0	0	4	13	3
	NL	0	0	0	0	34	0
	AT	1	0	0	1	64	6
	PL	0	0	0	2	10	7
	PT	0	0	0	5	29	6
	RO	0	1	0	9	8	15
	SI	0	0	0	15	22	0
	SK	1	1	0	3	2	0
	FI	0	0	6	0	22	0
	SE	0	3	0	10	0	0
	UK	0	1	0	7	24	6

QB3 Lesquels de ces produits avez-vous achetés HORS de (NOTRE PAYS) dans un autre Etat membre de l'UE ? (SI NECESSAIRE LIRE : Par "acheté", on entend le moment où vous avez souscrit à ce produit auprès du fournisseur) (LIRE LA LISTE DE PRODUITS DETENUS EN QB1 ET CODER TOUS LES ACHATS REALISES DANS UN AUTRE ETAT MEMBRE – PLUSIEURS REPONSES POSSIBLES)

QB3 Which of these products did you purchase OUTSIDE of (OUR COUNTRY) in another EU Member State? (IF NECESSARY READ: BY "PURCHASED" WE MEAN WHEN YOU INITIALLY TAKE THE PRODUCT OUT WITH A PROVIDER) (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED IN ANOTHER EU MEMBER STATE – MULTIPLE ANSWERS POSSIBLE)





























QB3 Welche/s dieser Produkte haben Sie AUSSERHALB von (UNSER LAND) in einem anderen EU-Mitgliedstaat erworben? FALLS ERFORDERLICH, BITTE VORLESEN: MIT "ERWORBEN" MEINEN WIR DEN ZEITPUNKT, ALS SIE MIT DEM ANBIETER ERSTMALS EINEN VERTRAG ÜBER DAS PRODUKT GESCHLOSSEN HABEN) (LISTE DER PRODUKTE VORLESEN, DIE DER BEFRAGTE LAUT QB1 BESITZT. ALLE PRODUKTE ANGEBEN, DIE IN EINEM ANDEREN EU-MITGLIEDSTAAT ERWORBEN WURDEN - MEHRFACHNENNUNGEN MÖGLICH)

		Un compte courant dans une banque	Un prêt hypothécaire	Cartes de crédit	Un crédit à la consommation	Des actions ou obligations
		Current bank account	Mortgage	Credit card	Personal loan	Shares or bonds
		Girokonto	Hypothek	Kreditkarte	Privatkredit / persönliches Darlehen	Aktien oder Wertpapiere
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
%						
	EU 27	3	0	1	0	1
	BE	6	0	2	0	1
	BG	1	0	1	0	0
	CZ	2	0	0	0	0
	DK	3	1	1	0	2
	DE	4	0	1	0	1
	EE	8	0	2	0	0
	IE	3	1	1	1	1
	EL	1	0	0	0	0
	ES	3	0	1	0	0
	FR	1	0	0	0	0
	IT	3	1	1	1	0
	CY	3	0	1	0	1
	LV	6	0	2	0	0
	LT	5	0	1	0	0
	LU	8	2	5	1	2
	HU	4	0	0	0	0
	MT	1	0	1	0	2
	NL	2	1	0	0	1
	AT	3	0	1	0	1
	PL	3	0	0	1	0
	PT	2	0	0	0	0
	RO	1	1	3	1	0
	SI	2	0	1	0	1
	SK	2	0	1	0	0
	FI	2	0	0	0	2
	SE	2	0	0	0	2
	UK	3	1	1	1	1

QB3 Lesquels de ces produits avez-vous achetés HORS de (NOTRE PAYS) dans un autre Etat membre de l'UE ? (SI NECESSAIRE LIRE : Par "acheté", on entend le moment où vous avez souscrit à ce produit auprès du fournisseur) (LIRE LA LISTE DE PRODUITS DETENUS EN QB1 ET CODER TOUS LES ACHATS REALISES DANS UN AUTRE ETAT MEMBRE – PLUSIEURS REPONSES POSSIBLES)

QB3 Which of these products did you purchase OUTSIDE of (OUR COUNTRY) in another EU Member State? (IF NECESSARY READ: BY "PURCHASED" WE MEAN WHEN YOU INITIALLY TAKE THE PRODUCT OUT WITH A PROVIDER) (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED IN ANOTHER EU MEMBER STATE – MULTIPLE ANSWERS POSSIBLE)





























QB3 Welche/s dieser Produkte haben Sie AUSSERHALB von (UNSER LAND) in einem anderen EU-Mitgliedstaat erworben? FALLS ERFORDERLICH, BITTE VORLESEN: MIT "ERWORBEN" MEINEN WIR DEN ZEITPUNKT, ALS SIE MIT DEM ANBIETER ERSTMALS EINEN VERTRAG ÜBER DAS PRODUKT GESCHLOSSEN HABEN) (LISTE DER PRODUKTE VORLESEN, DIE DER BEFRAGTE LAUT QB1 BESITZT. ALLE PRODUKTE ANGEBEN, DIE IN EINEM ANDEREN EU-MITGLIEDSTAAT ERWORBEN WURDEN - MEHRFACHNENNUNGEN MÖGLICH)

		Un fonds d'investissement	Une assurance-vie	D'autres produits d'assurance (par ex. logement, santé, voiture)	Aucun produit acquis à l'étranger (SPONT.)	NSP
		Investment fund	Life assurance	Other insurance products (e.g. home, health, car insurance)	None purchased outside (OUR COUNTRY) (SPONT.)	DK
		Investmentfonds	Lebensversicherung	Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatz-versicherung, Kfz-Versicherung)	Kein Produkt außerhalb (UNSER LAND) erworben (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
 EU 27  BE  BG  CZ  DK  DE  EE  IE  EL  ES  FR  IT  CY  LV  LT  LU  HU  MT  NL  AT  PL  PT  RO  SI  SK  FI  SE  UK	%	76.1	76.1	76.1	76.1	76.1
	EU 27	0	0	1	94	1
	BE	1	1	1	91	1
	BG	0	0	1	97	0
	CZ	0	0	0	97	1
	DK	1	0	1	94	0
	DE	1	0	1	92	2
	EE	1	1	1	78	12
	IE	1	0	2	92	1
	EL	0	0	0	99	1
	ES	0	0	0	94	2
	FR	0	0	0	98	0
	IT	0	0	0	93	1
	CY	0	0	0	96	0
	LV	0	1	1	90	2
	LT	0	1	1	87	7
	LU	1	2	2	86	0
	HU	0	0	1	95	0
	MT	1	0	1	95	1
	NL	0	0	1	96	0
	AT	1	1	1	94	1
	PL	0	1	1	93	0
	PT	0	0	0	98	0
	RO	0	0	2	93	1
	SI	1	1	1	94	1
	SK	1	1	0	96	0
	FI	1	0	1	94	0
	SE	1	1	1	94	0
	UK	0	1	0	94	0

QB4 Lesquels de ces produits avez-vous acquis au cours des 5 dernières années ? (LIRE LA LISTE DE PRODUITS DETENUS EN QB1 ET CODER TOUS LES ACHATS REALISES AU COURS DES 5 DERNIERES ANNEES – PLUSIEURS REPONSES POSSIBLES)

QB4 Which of these products did you purchase within the last 5 years? (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED WITHIN LAST 5 YEARS – MULTIPLE ANSWERS POSSIBLE)





























QB4 Welche/s dieser Produkte haben Sie innerhalb der letzten fünf Jahre erworben? (LISTE DER PRODUKTE VORLESEN, DIE DER BEFRAGTE LAUT QB1 BESITZT. ALLE PRODUKTE ANGEBEN, DIE INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDEN – MEHRFACHNENNUNGEN MÖGLICH)

		Un compte courant dans une banque	Un prêt hypothécaire	Cartes de crédit	Un crédit à la consommation	Des actions ou obligations
		Current bank account	Mortgage	Credit card	Personal loan	Shares or bonds
		Girokonto	Hypothek	Kreditkarte	Privatkredit / persönliches Darlehen	Aktien oder Wertpapiere
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	16	7	10	8	4
	BE	15	10	12	7	5
	BG	33	4	18	27	0
	CZ	14	6	9	10	1
	DK	17	15	19	11	14
	DE	10	2	6	2	4
	EE	19	5	14	10	2
	IE	17	6	9	14	4
	EL	15	4	6	9	1
	ES	15	6	11	7	2
	FR	14	11	12	12	6
	IT	10	7	6	7	3
	CY	23	14	22	23	1
	LV	36	4	23	5	1
	LT	27	1	9	7	1
	LU	17	12	18	9	6
	HU	18	8	4	8	1
	MT	15	7	14	6	11
	NL	13	18	13	3	7
	AT	10	1	7	6	2
	PL	20	4	9	10	2
	PT	6	3	3	3	1
	RO	37	5	26	20	1
	SI	10	2	6	8	2
	SK	15	6	7	10	1
	FI	10	11	10	7	7
	SE	15	16	16	11	17
	UK	24	12	16	8	7

QB4 Lesquels de ces produits avez-vous acquis au cours des 5 dernières années ? (LIRE LA LISTE DE PRODUITS DETENUS EN QB1 ET CODER TOUS LES ACHATS REALISES AU COURS DES 5 DERNIERES ANNEES - PLUSIEURS REPONSES POSSIBLES)

QB4 Which of these products did you purchase within the last 5 years? (READ OUT LIST OF PRODUCTS HELD AT QB1 AND CODE ALL PURCHASED WITHIN LAST 5 YEARS - MULTIPLE ANSWERS POSSIBLE)





























QB4 Welche/s dieser Produkte haben Sie innerhalb der letzten fünf Jahre erworben? (LISTE DER PRODUKTE VORLESEN, DIE DER BEFRAGTE LAUT QB1 BESITZT. ALLE PRODUKTE ANGEBEN, DIE INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDEN - MEHRFACHNENNUNGEN MÖGLICH)

		Un fonds d'investissement	Une assurance-vie	D'autres produits d'assurance (par ex. logement, santé, voiture)	Aucun produit acheté au cours des 5 dernières années (SPONT.)	NSP
		Investment fund	Life assurance	Other insurance products (e.g. home, health, car insurance)	None purchased within last 5 years (SPONT.)	DK
		Investmentfonds	Lebensversicherung	Andere Versicherungs- produkte (z.B. Hausversicherung, private Krankenzusatz-versicherung, Kfz-Versicherung)	Keine Produkte innerhalb der letzten fünf Jahre erworben (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	2	7	17	56	1
	BE	2	8	13	57	1
	BG	0	7	38	21	0
	CZ	1	8	15	57	0
	DK	2	9	30	44	3
	DE	3	4	9	71	2
	EE	2	7	22	45	6
	IE	2	7	45	37	0
	EL	0	1	12	65	1
	ES	2	6	13	63	3
	FR	1	14	14	52	1
	IT	3	2	3	68	2
	CY	2	13	45	34	0
	LV	1	13	27	35	1
	LT	1	7	29	41	4
	LU	4	11	20	53	0
	HU	0	6	9	58	0
	MT	8	8	20	52	1
	NL	0	9	21	51	0
	AT	2	6	12	66	1
	PL	2	8	12	57	1
	PT	0	3	6	84	0
	RO	0	12	59	8	1
	SI	4	12	30	53	1
	SK	2	10	25	49	0
	FI	3	6	18	59	0
	SE	10	10	29	38	1
	UK	4	11	32	36	1

QB5.1 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Un compte courant dans une banque

QB5.1 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Current bank account





























QB5.1 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Girokonto

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	%						
	EU 27	85	2	5	6	1	1
	BE	86	2	3	7	2	0
	BG	96	1	1	2	0	0
	CZ	81	1	10	7	1	0
	DK	80	6	4	8	1	1
	DE	82	2	4	9	1	2
	EE	85	2	5	3	1	4
	IE	95	1	1	2	0	1
	EL	98	0	0	1	0	1
	ES	96	0	1	2	0	1
	FR	73	2	1	20	3	1
	IT	88	1	3	7	0	1
	CY	97	0	0	3	0	0
	LV	88	1	2	9	0	0
	LT	86	0	2	12	0	0
	LU	82	1	0	14	0	3
	HU	96	2	1	1	0	0
	MT	92	0	0	5	0	3
	NL	54	4	30	3	9	0
	AT	83	1	7	7	1	1
	PL	85	2	10	2	0	1
	PT	94	2	0	2	2	0
	RO	92	1	1	5	0	1
	SI	85	0	0	9	6	0
	SK	90	1	1	8	0	0
	FI	80	4	3	7	4	2
	SE	76	2	12	6	1	3
	UK	85	4	7	3	1	0

QB5.2 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Un crédit immobilier

QB5.2 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Mortgage





























QB5.2 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Hypothek

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	64	5	1	29	1	0
	BE	86	0	0	14	0	0
	BG	96	0	0	4	0	0
	CZ	72	2	2	24	0	0
	DK	59	4	3	32	1	1
	DE	69	0	0	31	0	0
	EE	80	2	5	13	0	0
	IE	63	2	0	33	0	2
	EL	98	0	0	2	0	0
	ES	89	0	2	9	0	0
	FR	62	1	0	36	1	0
	IT	74	16	0	10	0	0
	CY	98	0	0	2	0	0
	LV	87	0	0	13	0	0
	LT	56	0	0	44	0	0
	LU	85	0	0	15	0	0
	HU	81	0	0	19	0	0
	MT	100	0	0	0	0	0
	NL	43	1	0	52	4	0
	AT	84	0	0	16	0	0
	PL	73	3	0	24	0	0
	PT	100	0	0	0	0	0
	RO	89	0	7	0	0	4
	SI	68	0	0	23	9	0
	SK	89	1	0	10	0	0
	FI	95	2	0	2	1	0
	SE	77	12	6	5	0	0
	UK	39	9	4	47	0	1

QB5.3 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Une carte de crédit

QB5.3 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
A credit card





























QB5.3 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Eine Kreditkarte

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	70	5	15	8	1	1
	BE	87	5	3	4	1	0
	BG	93	0	0	6	1	0
	CZ	78	8	2	12	0	0
	DK	59	10	18	11	2	0
	DE	70	0	17	12	0	1
	EE	76	8	12	2	1	1
	IE	76	8	10	3	2	1
	EL	91	3	0	6	0	0
	ES	88	1	7	4	0	0
	FR	80	1	0	18	1	0
	IT	83	8	5	4	0	0
	CY	97	0	0	3	0	0
	LV	88	2	3	7	0	0
	LT	93	1	0	6	0	0
	LU	89	2	0	9	0	0
	HU	83	4	0	9	0	4
	MT	97	0	0	0	0	3
	NL	37	11	38	7	3	4
	AT	73	5	4	17	1	0
	PL	77	8	7	8	0	0
	PT	85	3	4	4	4	0
	RO	90	0	3	5	1	1
	SI	89	0	4	3	4	0
	SK	85	6	1	7	1	0
	FI	71	4	16	6	2	1
	SE	54	9	22	12	3	0
	UK	42	10	39	5	2	2

QB5.4 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Un crédit à la consommation

QB5.4 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Personal loan




























QB5.4 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Privatkredit / persönliches Darlehen

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	76	4	6	13	0	1
	BE	72	1	6	20	1	0
	BG	96	0	0	3	0	1
	CZ	88	1	1	10	0	0
	DK	53	12	18	14	3	0
	DE	87	0	2	11	0	0
	EE	73	1	15	10	0	1
	IE	81	9	1	4	3	2
	EL	92	0	0	8	0	0
	ES	92	0	0	8	0	0
	FR	58	8	4	28	0	2
	IT	78	0	6	13	0	3
	CY	99	0	0	1	0	0
	LV	67	0	15	18	0	0
	LT	78	2	3	17	0	0
	LU	72	6	7	13	2	0
	HU	87	2	3	8	0	0
	MT	83	4	6	7	0	0
	NL	42	0	30	28	0	0
	AT	80	0	2	15	3	0
	PL	93	0	0	6	0	1
	PT	85	5	0	10	0	0
	RO	92	0	1	4	1	2
	SI	91	0	1	8	0	0
	SK	86	2	0	12	0	0
	FI	68	9	18	3	2	0
	SE	56	9	24	8	3	0
	UK	63	12	17	8	0	0

QB5.5 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Des actions ou obligations

QB5.5 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Shares or bonds



























QB5.5 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Aktien oder Wertpapiere

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	35	4	24	32	4	1
	BE	56	3	23	12	6	0
	CZ	40	0	15	45	0	0
	DK	19	12	34	29	6	0
	DE	32	6	32	29	1	0
	EE	11	0	82	7	0	0
	IE	41	6	17	26	3	7
	EL	59	21	0	20	0	0
	ES	80	0	8	12	0	0
	FR	39	0	11	47	3	0
	IT	64	0	0	32	4	0
	CY	100	0	0	0	0	0
	LV	67	0	18	15	0	0
	LT	58	0	22	20	0	0
	LU	47	0	25	17	8	3
	HU	66	0	18	16	0	0
	MT	74	0	2	20	4	0
	NL	19	5	33	35	7	1
	AT	46	6	12	22	14	0
	PL	26	0	50	19	5	0
	PT	100	0	0	0	0	0
	RO	100	0	0	0	0	0
	SI	41	10	15	34	0	0
	SK	68	0	0	32	0	0
	FI	31	5	45	11	8	0
	SE	24	5	41	25	3	2
	UK	25	4	24	38	6	3

QB5.6 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Un fonds d'investissement

QB5.6 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Investment fund





























QB5.6 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Investmentfonds

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	51	3	12	33	1	0
	BE	68	8	9	15	0	0
	CZ	78	0	0	22	0	0
	DK	34	5	24	29	4	4
	DE	45	2	15	36	2	0
	EE	56	0	36	8	0	0
	IE	52	0	16	32	0	0
	ES	78	4	0	18	0	0
	FR	40	0	17	43	0	0
	IT	70	0	0	30	0	0
	CY	75	0	0	13	12	0
	LV	62	0	0	38	0	0
	LT	53	0	0	47	0	0
	LU	63	0	17	20	0	0
	HU	36	0	64	0	0	0
	MT	88	0	0	7	5	0
	NL	83	0	7	10	0	0
	AT	57	0	8	35	0	0
	PL	61	0	19	20	0	0
	PT	100	0	0	0	0	0
	RO	100	0	0	0	0	0
	SI	49	0	0	46	5	0
	SK	54	9	0	37	0	0
	FI	66	0	21	13	0	0
	SE	38	4	23	28	4	3
	UK	36	6	14	44	0	0

QB5.7 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
Une assurance-vie

QB5.7 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Life insurance





























QB5.7 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Lebensversicherung

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	51	6	6	35	1	1
	BE	75	0	2	22	1	0
	BG	70	0	0	28	2	0
	CZ	45	0	0	55	0	0
	DK	42	25	8	17	4	4
	DE	52	0	4	42	2	0
	EE	69	9	6	14	1	1
	IE	44	14	6	31	0	5
	EL	72	0	0	28	0	0
	ES	82	0	4	14	0	0
	FR	62	1	2	34	1	0
	IT	65	0	12	23	0	0
	CY	65	0	0	33	2	0
	LV	53	0	5	42	0	0
	LT	62	0	0	36	1	1
	LU	61	2	2	30	5	0
	HU	55	0	0	45	0	0
	MT	94	0	0	0	6	0
	NL	29	0	4	61	6	0
	AT	58	0	7	33	2	0
	PL	45	6	0	47	0	2
	PT	85	0	0	15	0	0
	RO	78	1	1	18	2	0
	SI	53	1	3	43	0	0
	SK	42	3	0	55	0	0
	FI	78	11	4	4	0	3
	SE	26	30	11	23	7	3
	UK	21	21	20	37	0	1

QB5.8 En ce qui concerne le (PRODUIT QB4) que vous avez acquis, pourriez-vous me dire comment vous l'avez acheté ?
(UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)
D'autres produits d'assurance (par ex. logement, santé, voiture)

QB5.8 Thinking about the (QB4 PRODUCT) you purchased, could you tell me how you purchased it? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)
Other insurance products (e.g. home, health, car insurance)

QB5.8 Können Sie mir sagen, wie Sie folgendes Produkt erworben haben? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)
Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)

		En personne, directement auprès du fournisseur	Par téléphone, directement auprès du fournisseur	En ligne, directement auprès du fournisseur	Par un intermédiaire ou un conseiller financier	Autre (SPONT.)	NSP
		Directly from the provider face to face	Directly from the provider by telephone	Directly from the provider online	Through an intermediary or advisor	Other (SPONT.)	DK
		Direkt vom Anbieter im Rahmen eines persönlichen Gesprächs	Direkt vom Anbieter per Telefon	Direkt vom Anbieter über das Internet	Über einen Berater oder Vermittler	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	43	15	18	22	1	1
	BE	63	2	3	30	2	0
	BG	57	1	0	42	0	0
	CZ	63	0	5	31	0	1
	DK	28	40	15	13	3	1
	DE	48	3	12	36	1	0
	EE	53	5	28	11	3	0
	IE	28	39	21	9	2	1
	EL	73	4	0	23	0	0
	ES	63	11	4	22	0	0
	FR	69	10	6	11	4	0
	IT	79	0	8	13	0	0
	CY	51	1	0	47	0	1
	LV	45	3	23	29	0	0
	LT	64	1	4	30	1	0
	LU	60	7	5	26	2	0
	HU	57	2	7	34	0	0
	MT	87	3	1	7	0	2
	NL	31	10	21	34	4	0
	AT	54	1	4	40	0	1
	PL	61	7	2	29	1	0
	PT	90	0	0	10	0	0
	RO	62	0	4	29	1	4
	SI	55	0	1	43	1	0
	SK	58	1	4	35	2	0
	FI	70	9	13	5	2	1
	SE	17	49	19	13	2	0
	UK	9	30	47	12	1	1

QB6.1 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un compte courant dans une banque

QB6.1 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Current bank account

QB6.1 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Girokonto

		Oui, il m'a dit toucher une commission, une prime ou une rémunération Yes, they told me they would be paid a commission or bonus or other remuneration Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération Yes, they told me they would not be paid a commission or bonus or other remuneration Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération No, they did not tell me if they were being paid a commission or bonus or other remuneration Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Pas applicable (SPONT.) Not applicable (SPONT.) Trifft nicht zu (SPONT.)	NSP DK WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	13	4	74	5	4
	BE	10	1	83	6	0
	BG	9	0	88	1	2
	CZ	8	4	79	5	4
	DK	5	2	86	2	5
	DE	13	4	75	7	1
	EE	8	1	80	6	5
	IE	5	0	75	13	7
	EL	0	4	94	1	1
	ES	33	4	57	3	3
	FR	5	2	85	3	5
	IT	18	8	61	5	8
	CY	11	1	79	4	5
	LV	11	0	82	4	3
	LT	21	3	68	5	3
	LU	15	0	70	5	10
	HU	12	7	71	9	1
	MT	9	2	75	4	10
	NL	6	0	73	17	4
	AT	15	5	63	7	10
	PL	26	11	55	1	7
	PT	14	2	57	17	10
	RO	11	1	81	5	2
	SI	19	0	72	6	3
	SK	4	0	84	3	9
	FI	3	1	86	5	5
	SE	3	0	84	9	4
	UK	6	4	79	5	6

QB6.2 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit immobilier

QB6.2 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Mortgage

QB6.2 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Hypothek

		Oui, il m'a dit toucher une commission, une prime ou une rémunération	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération	Pas applicable (SPONT.)	NSP
		Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Not applicable (SPONT.)	DK
		Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Trifft nicht zu (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	21	5	68	3	3
	BE	14	2	80	2	2
	BG	11	0	89	0	0
	CZ	17	2	75	2	4
	DK	13	2	80	2	3
	DE	21	0	79	0	0
	EE	9	5	73	13	0
	IE	14	0	77	3	6
	EL	23	0	67	5	5
	ES	10	3	81	4	2
	FR	8	1	85	3	3
	IT	18	18	59	3	2
	CY	9	0	84	5	2
	LV	15	0	79	6	0
	LT	0	14	71	0	15
	LU	18	0	80	1	1
	HU	13	3	77	7	0
	MT	15	3	73	0	9
	NL	36	7	49	8	0
	AT	26	0	67	7	0
	PL	44	2	48	3	3
	PT	34	0	62	4	0
	RO	4	0	93	0	3
	SI	0	0	94	6	0
	SK	4	1	87	3	5
	FI	3	0	94	1	2
	SE	4	1	87	7	1
	UK	41	5	48	1	5

QB6.3 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une carte de crédit

QB6.3 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

A credit card

QB6.3 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Eine Kreditkarte

		Oui, il m'a dit toucher une commission, une prime ou une rémunération Yes, they told me they would be paid a commission or bonus or other remuneration Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération Yes, they told me they would not be paid a commission or bonus or other remuneration Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération No, they did not tell me if they were being paid a commission or bonus or other remuneration Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Pas applicable (SPONT.) Not applicable (SPONT.) Trifft nicht zu (SPONT.)	NSP DK WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	13	3	76	5	3
	BE	15	1	80	4	0
	BG	4	0	94	0	2
	CZ	8	5	82	2	3
	DK	4	1	88	5	2
	DE	27	5	63	5	0
	EE	16	3	72	7	2
	IE	5	0	78	10	7
	EL	12	0	86	2	0
	ES	22	8	61	4	5
	FR	6	1	89	2	2
	IT	12	8	68	10	2
	CY	12	1	82	2	3
	LV	13	1	81	3	2
	LT	22	5	66	7	0
	LU	15	2	71	7	5
	HU	14	3	64	19	0
	MT	6	0	81	4	9
	NL	0	0	84	12	4
	AT	10	9	64	15	2
	PL	36	9	45	4	6
	PT	33	4	51	8	4
	RO	12	3	78	1	6
	SI	28	0	59	13	0
	SK	11	2	65	12	10
	FI	3	0	87	7	3
	SE	1	0	87	11	1
	UK	7	1	84	5	3

QB6.4 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit à la consommation

QB6.4 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Personal loan

QB6.4 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Privatkredit / persönliches Darlehen

		Oui, il m'a dit toucher une commission, une prime ou une rémunération	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération	Pas applicable (SPONT.)	NSP
		Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Not applicable (SPONT.)	DK
		Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Trifft nicht zu (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	13	4	76	4	3
	BE	3	1	93	3	0
	BG	5	1	87	0	7
	CZ	6	3	87	3	1
	DK	11	1	77	10	1
	DE	22	15	63	0	0
	EE	11	4	70	13	2
	IE	5	1	74	13	7
	EL	13	0	87	0	0
	ES	21	10	64	0	5
	FR	7	1	89	2	1
	IT	7	6	71	14	2
	CY	11	2	79	5	3
	LV	22	0	73	3	2
	LT	32	3	52	6	7
	LU	20	0	73	5	2
	HU	14	6	75	4	1
	MT	8	0	92	0	0
	NL	3	4	84	9	0
	AT	11	4	65	14	6
	PL	37	8	50	1	4
	PT	14	0	76	5	5
	RO	8	1	79	1	11
	SI	14	1	81	4	0
	SK	5	0	90	2	3
	FI	0	0	95	3	2
	SE	4	0	86	9	1
	UK	12	1	80	1	6

QB6.5 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)




























Des actions ou obligations

QB6.5 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Shares or bonds

QB6.5 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Aktien oder Wertpapiere

		Oui, il m'a dit toucher une commission, une prime ou une rémunération	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération	Pas applicable (SPONT.)	NSP
		Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Not applicable (SPONT.)	DK
		Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Trifft nicht zu (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	30	5	52	9	4
	BE	27	2	65	6	0
	CZ	45	0	41	0	14
	DK	13	2	70	13	2
	DE	42	8	42	3	5
	EE	36	0	50	14	0
	IE	32	3	47	6	12
	EL	40	0	60	0	0
	ES	47	0	44	9	0
	FR	12	3	72	13	0
	IT	38	11	42	4	5
	CY	17	0	49	34	0
	LV	0	0	85	15	0
	LT	52	0	48	0	0
	LU	21	2	60	13	4
	HU	30	19	51	0	0
	MT	29	0	59	4	8
	NL	24	4	55	13	4
	AT	27	4	59	10	0
	PL	59	0	27	14	0
	PT	52	21	27	0	0
	RO	34	0	66	0	0
	SI	24	0	61	9	6
	SK	53	0	47	0	0
	FI	14	0	52	34	0
	SE	19	1	63	14	3
	UK	32	7	44	7	10

QB6.6 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)



























Un fonds d'investissement

QB6.6 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Investment fund

QB6.6 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Investmentfonds

		Oui, il m'a dit toucher une commission, une prime ou une rémunération Yes, they told me they would be paid a commission or bonus or other remuneration Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération Yes, they told me they would not be paid a commission or bonus or other remuneration Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération No, they did not tell me if they were being paid a commission or bonus or other remuneration Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Pas applicable (SPONT.) Not applicable (SPONT.) Trifft nicht zu (SPONT.)	NSP DK WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	41	5	50	2	2
	BE	36	3	61	0	0
	CZ	0	0	100	0	0
	DK	14	0	75	11	0
	DE	50	6	39	3	2
	EE	16	0	72	12	0
	IE	28	9	54	0	9
	ES	29	6	58	7	0
	FR	12	0	88	0	0
	IT	36	4	60	0	0
	CY	26	0	62	12	0
	LV	25	0	50	25	0
	LT	60	0	40	0	0
	LU	12	0	75	13	0
	HU	64	0	36	0	0
	MT	22	0	71	0	7
	NL	20	43	27	0	10
	AT	30	10	51	5	4
	PL	35	13	52	0	0
	PT	0	50	50	0	0
	RO	0	0	100	0	0
	SI	38	2	60	0	0
	SK	16	26	44	5	9
	FI	5	0	78	17	0
	SE	16	1	72	5	6
	UK	64	2	32	0	2

QB6.7 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetiez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une assurance-vie

QB6.7 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Life insurance

QB6.7 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Lebensversicherung

		Oui, il m'a dit toucher une commission, une prime ou une rémunération	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération	Pas applicable (SPONT.)	NSP
		Yes, they told me they would be paid a commission or bonus or other remuneration	Yes, they told me they would not be paid a commission or bonus or other remuneration	No, they did not tell me if they were being paid a commission or bonus or other remuneration	Not applicable (SPONT.)	DK
		Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Trifft nicht zu (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	21	4	71	2	2
	BE	18	0	77	4	1
	BG	11	0	80	0	9
	CZ	23	3	70	1	3
	DK	8	2	81	7	2
	DE	27	1	66	0	6
	EE	7	3	85	5	0
	IE	13	3	68	4	12
	EL	51	0	49	0	0
	ES	12	4	79	3	2
	FR	8	3	86	1	2
	IT	29	9	56	6	0
	CY	20	4	69	7	0
	LV	18	2	71	3	6
	LT	22	5	58	9	6
	LU	23	0	58	8	11
	HU	27	5	65	3	0
	MT	9	0	83	0	8
	NL	42	8	50	0	0
	AT	34	6	46	4	10
	PL	24	11	62	0	3
	PT	33	4	52	6	5
	RO	21	4	71	1	3
	SI	33	1	62	2	2
	SK	21	2	73	0	4
	FI	2	2	92	1	3
	SE	5	1	84	7	3
	UK	32	4	60	2	2

QB6.8 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle informé du fait qu'une commission, une prime ou une rémunération complémentaire pouvait lui être versée si vous achetez un produit particulier ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























D'autres produits d'assurance (par ex. logement, santé, voiture)

QB6.8 Did the person who sold you the (QB4 PRODUCT) tell you whether they would be paid a commission, bonus or any form of additional remuneration if you took that particular product? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Other insurance products (e.g. home, health, car insurance)

QB6.8 Hat Ihnen die Person, die Ihnen folgendes Produkt verkauft hat, mitgeteilt, ob er oder sie eine Vermittlungsgebühr, Prämie oder eine sonstige zusätzliche Vergütung erhält, wenn Sie sich für dieses bestimmte Produkt entscheiden? (NUR EINE ANTWORT FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)





























Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)

		Oui, il m'a dit toucher une commission, une prime ou une rémunération Yes, they told me they would be paid a commission or bonus or other remuneration Ja, die Person hat mir gesagt, dass er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Oui, il m'a dit ne pas toucher une commission, une prime ou une rémunération Yes, they told me they would not be paid a commission or bonus or other remuneration Ja, die Person hat mir mitgeteilt, dass er oder sie dafür keine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Non, il ne m'a pas dit s'il touchait une commission, une prime ou une rémunération No, they did not tell me if they were being paid a commission or bonus or other remuneration Nein, die Person hat mir nicht gesagt, ob er oder sie dafür eine Vermittlungsgebühr, Prämie oder sonstige Vergütung erhält	Pas applicable (SPONT.) Not applicable (SPONT.) Trifft nicht zu (SPONT.)	NSP DK WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	11	2	79	4	4
	BE	13	0	83	3	1
	BG	11	1	82	0	6
	CZ	10	1	82	1	6
	DK	8	1	82	5	4
	DE	13	0	78	5	4
	EE	9	2	71	17	1
	IE	4	0	85	7	4
	EL	40	2	56	1	1
	ES	17	3	69	1	10
	FR	3	3	88	3	3
	IT	17	12	71	0	0
	CY	19	2	74	2	3
	LV	13	0	78	6	3
	LT	14	4	73	7	2
	LU	15	1	77	3	4
	HU	5	0	85	9	1
	MT	13	1	77	7	2
	NL	13	1	72	13	1
	AT	22	4	60	7	7
	PL	17	5	71	2	5
	PT	11	2	69	12	6
	RO	15	2	75	1	7
	SI	20	1	75	1	3
	SK	7	1	84	4	4
	FI	3	0	85	9	3
	SE	3	0	92	5	0
	UK	8	2	83	4	3

QB7 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle fourni une documentation écrite sur les caractéristiques et options de ce produit ? (SI NECESSAIRE LIRE : Je ne fais pas allusion aux conditions et termes de vente généraux, mais à une description particulière de ce produit) (LIRE LA LISTE DES PRODUITS ACHETES AU COURS DES 5 DERNIERES ANNEES EN QB4 - PLUSIEURS REPONSES POSSIBLES)

QB7 Did the person who sold you the (QB4 PRODUCT) give you written information about the characteristics and features of the product? (IF NECESSARY READ: I DO NOT MEAN THE GENERAL TERMS AND CONDITIONS, BUT A SPECIFIC DESCRIPTION OF THE PRODUCT BEING OFFERED TO YOU) (READ OUT EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4 - MULTIPLE ANSWERS POSSIBLE)





























QB7 Hat Ihnen die Person, die Ihnen folgende(s) Produkt(e) verkauft hat, schriftliche Informationen über die Besonderheiten und Merkmale des Produkts gegeben? (FALLS ERFORDERLICH, BITTE VORLESEN: ICH MEINE NICHT DIE ALLGEMEINEN GESCHÄFTSBEDINGUNGEN, SONDERN EINE GENAUE BESCHREIBUNG DES PRODUKTES, DAS IHNEN ANGEBOten WURDE) (JEDES PRODUKT VORLESEN, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE - MEHRFACHNENNUNGEN MÖGLICH)

		Un compte courant dans une banque	Un prêt hypothécaire	Cartes de crédit	Un crédit à la consommation	Des actions ou obligations
		Current bank account	Mortgage	Credit card	Personal loan	Shares or bonds
		Girokonto	Hypothek	Kreditkarte	Privatkredit / persönliches Darlehen	Aktien oder Wertpapiere
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	27	14	18	14	7
	BE	24	20	18	12	9
	BG	25	4	15	28	0
	CZ	27	13	18	19	1
	DK	24	24	27	16	13
	DE	28	6	15	6	11
	EE	30	8	24	17	2
	IE	17	8	10	17	4
	EL	17	11	14	20	1
	ES	36	16	26	17	3
	FR	22	17	19	19	8
	IT	24	17	11	15	5
	CY	17	13	16	20	1
	LV	41	5	25	6	0
	LT	37	1	11	10	2
	LU	29	22	28	13	10
	HU	33	16	6	15	1
	MT	20	14	18	11	20
	NL	18	32	18	5	10
	AT	21	3	13	15	5
	PL	36	10	14	19	3
	PT	22	15	13	13	3
	RO	29	4	19	13	0
	SI	15	3	9	15	5
	SK	22	11	12	15	1
	FI	21	26	22	14	9
	SE	18	22	22	12	12
	UK	29	17	20	10	9

QB7 La personne qui vous a vendu le (PRODUIT QB4) vous a-t-elle fourni une documentation écrite sur les caractéristiques et options de ce produit ? (SI NECESSAIRE LIRE : Je ne fais pas allusion aux conditions et termes de vente généraux, mais à une description particulière de ce produit) (LIRE LA LISTE DES PRODUITS ACHETES AU COURS DES 5 DERNIERES ANNEES EN QB4 - PLUSIEURS REPONSES POSSIBLES)

QB7 Did the person who sold you the (QB4 PRODUCT) give you written information about the characteristics and features of the product? (IF NECESSARY READ: I DO NOT MEAN THE GENERAL TERMS AND CONDITIONS, BUT A SPECIFIC DESCRIPTION OF THE PRODUCT BEING OFFERED TO YOU) (READ OUT EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4 - MULTIPLE ANSWERS POSSIBLE)

QB7 Hat Ihnen die Person, die Ihnen folgende(s) Produkt(e) verkauft hat, schriftliche Informationen über die Besonderheiten und Merkmale des Produkts gegeben? FALLS ERFORDERLICH, BITTE VORLESEN: ICH MEINE NICHT DIE ALLGEMEINEN GESCHÄFTSBEDINGUNGEN, SONDERN EINE GENAUE BESCHREIBUNG DES PRODUKTES, DAS IHNEN ANGEBOten WURDE) (JEDES PRODUKT VORLESEN, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE - MEHRFACHNENNUNGEN MÖGLICH)

		Un fonds d'investissement	Une assurance-vie	D'autres produits d'assurance (par ex. logement, santé, voiture)	Pas d'information sur aucun produit (SPONT.)	Pas applicable (SPONT.)	NSP
		Investment fund	Life assurance	Other insurance products (e.g. home, health, car insurance)	Not given information about any products (SPONT.)	Not applicable (SPONT.)	DK
		Investment-fonds	Lebensversicherung	Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)	Keine Informationen zu einem der Produkte erhalten (SPONT.)	Trifft nicht zu (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	4	15	29	11	5	5
	BE	5	17	25	16	3	1
	BG	0	7	27	24	1	5
	CZ	1	17	29	7	2	3
	DK	3	15	45	14	4	3
	DE	10	12	26	10	11	4
	EE	2	13	36	7	6	5
	IE	3	9	52	17	3	5
	EL	0	4	29	26	2	0
	ES	3	14	27	8	3	6
	FR	1	27	22	14	2	3
	IT	7	5	6	17	5	8
	CY	2	14	42	38	6	1
	LV	1	16	30	21	2	4
	LT	1	10	34	17	5	6
	LU	6	18	35	10	5	3
	HU	0	13	15	14	3	3
	MT	12	14	33	15	0	7
	NL	0	17	28	10	6	4
	AT	5	13	26	11	7	3
	PL	3	14	21	12	1	5
	PT	1	13	27	19	4	7
	RO	0	9	42	18	3	8
	SI	8	25	59	8	0	3
	SK	3	15	38	7	1	6
	FI	6	14	41	5	4	4
	SE	10	13	37	11	6	4
	UK	7	14	40	4	8	4

QB8.1 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un compte courant dans une banque

QB8.1 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Current bank account

QB8.1 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Girokonto

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB 76.1	EB 76.1	EB 76.1
	EU 27	52	45	3
	BE	60	39	1
	BG	45	55	0
	CZ	26	74	0
	DK	57	41	2
	DE	64	36	0
	EE	65	31	4
	IE	63	35	2
	EL	72	27	1
	ES	49	45	6
	FR	64	32	4
	IT	27	72	1
	CY	74	26	0
	LV	53	43	4
	LT	71	25	4
	LU	50	44	6
	HU	46	53	1
	MT	51	48	1
	NL	54	37	9
	AT	61	34	5
	PL	43	55	2
	PT	81	17	2
	RO	47	49	4
	SI	59	39	2
	SK	28	68	4
	FI	56	38	6
	SE	63	36	1
	UK	52	45	3

QB8.2 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit immobilier

QB8.2 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Mortgage

QB8.2 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Hypothek

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB 76.1	EB 76.1	EB 76.1
	EU 27	21	77	2
	BE	26	74	0
	BG	18	82	0
	CZ	6	94	0
	DK	32	66	2
	DE	35	65	0
	EE	44	54	2
	IE	18	78	4
	EL	17	83	0
	ES	46	54	0
	FR	21	78	1
	IT	6	79	15
	CY	62	36	2
	LV	25	75	0
	LT	84	16	0
	LU	32	65	3
	HU	20	80	0
	MT	29	71	0
	NL	13	85	2
	AT	17	83	0
	PL	21	79	0
	PT	10	90	0
	RO	23	77	0
	SI	20	80	0
	SK	9	91	0
	FI	37	62	1
	SE	37	63	0
	UK	14	84	2

QB8.3 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une carte de crédit

QB8.3 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

A credit card

QB8.3 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Eine Kreditkarte

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB	EB	EB
		76.1	76.1	76.1
	EU 27	52	46	2
	BE	63	37	0
	BG	42	57	1
	CZ	41	58	1
	DK	66	33	1
	DE	61	38	1
	EE	45	53	2
	IE	46	54	0
	EL	29	71	0
	ES	60	36	4
	FR	67	31	2
	IT	51	47	2
	CY	75	25	0
	LV	53	45	2
	LT	51	47	2
	LU	48	51	1
	HU	51	49	0
	MT	58	40	2
	NL	55	41	4
	AT	51	43	6
	PL	48	50	2
	PT	80	20	0
	RO	36	56	8
	SI	47	52	1
	SK	38	59	3
	FI	65	33	2
	SE	62	35	3
	UK	38	61	1

QB8.4 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit à la consommation

QB8.4 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Personal loan

QB8.4 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Privatkredit / persönliches Darlehen

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB	EB	EB
		76.1	76.1	76.1
	EU 27	42	57	1
	BE	39	61	0
	BG	17	82	1
	CZ	42	58	0
	DK	66	32	2
	DE	38	61	1
	EE	41	55	4
	IE	47	51	2
	EL	23	77	0
	ES	43	57	0
	FR	50	49	1
	IT	20	77	3
	CY	65	35	0
	LV	34	63	3
	LT	35	64	1
	LU	42	58	0
	HU	48	51	1
	MT	38	62	0
	NL	49	51	0
	AT	37	63	0
	PL	46	53	1
	PT	58	42	0
	RO	30	66	4
	SI	33	67	0
	SK	32	66	2
	FI	57	41	2
	SE	56	44	0
	UK	54	45	1

QB8.5 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)




























Des actions ou obligations

QB8.5 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Shares or bonds

QB8.5 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Aktien oder Wertpapiere

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB 76.1	EB 76.1	EB 76.1
	EU 27	27	68	5
	BE	29	71	0
	CZ	12	88	0
	DK	35	57	8
	DE	22	76	2
	EE	13	82	5
	IE	21	64	15
	EL	0	100	0
	ES	13	87	0
	FR	39	51	10
	IT	27	73	0
	CY	34	66	0
	LV	0	85	15
	LT	46	54	0
	LU	14	82	4
	HU	18	82	0
	MT	26	74	0
	NL	23	71	6
	AT	12	88	0
	PL	23	69	8
	PT	21	79	0
	RO	69	0	31
	SI	17	83	0
	SK	27	73	0
	FI	26	67	7
	SE	25	71	4
	UK	27	68	5

QB8.6 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)



























Un fonds d'investissement

QB8.6 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Investment fund

QB8.6 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Investmentfonds

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB	EB	EB
		76.1	76.1	76.1
	EU 27	26	73	1
	BE	24	76	0
	CZ	33	67	0
	DK	29	67	4
	DE	25	75	0
	EE	9	91	0
	IE	3	93	4
	ES	35	65	0
	FR	35	65	0
	IT	35	65	0
	CY	26	62	12
	LV	25	63	12
	LT	49	51	0
	LU	32	64	4
	HU	0	100	0
	MT	24	76	0
	NL	63	37	0
	AT	20	80	0
	PL	21	70	9
	PT	50	50	0
	RO	0	100	0
	SI	31	69	0
	SK	15	85	0
	FI	41	59	0
	SE	33	63	4
	UK	16	84	0

QB8.7 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une assurance-vie

QB8.7 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Life insurance

QB8.7 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Lebensversicherung

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB 76.1	EB 76.1	EB 76.1
	EU 27	40	58	2
	BE	45	55	0
	BG	25	68	7
	CZ	29	71	0
	DK	48	49	3
	DE	38	62	0
	EE	46	52	2
	IE	25	71	4
	EL	0	100	0
	ES	50	48	2
	FR	58	40	2
	IT	19	81	0
	CY	49	49	2
	LV	36	56	8
	LT	46	52	2
	LU	33	65	2
	HU	42	56	2
	MT	48	52	0
	NL	42	56	2
	AT	37	61	2
	PL	44	53	3
	PT	54	36	10
	RO	31	67	2
	SI	38	62	0
	SK	13	85	2
	FI	42	54	4
	SE	42	49	9
	UK	22	77	1

QB8.8 Lors de l'acquisition de (PRODUIT QB4), avez-vous choisi le premier produit que vous avez trouvé ou avez-vous comparé plusieurs produits avant de vous décider ? (UNE SEULE REPONSE PAR PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























D'autres produits d'assurance (par ex. logement, santé, voiture)

QB8.8 When you purchased the (QB4 PRODUCT) did you take the first product that you looked at or did you compare several different products before making a final decision? (ONE ANSWER ONLY FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Other insurance products (e.g. home, health, car insurance)

QB8.8 Als Sie folgendes Produkt erworben haben, haben Sie sich da für das erste Produkt entschieden, das Sie sich angesehen haben, oder haben Sie mehrere unterschiedliche Produkte miteinander verglichen, bevor Sie eine endgültige Entscheidung getroffen haben? (NUR EINE NENNUNG FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)

		A pris le premier produit	A comparé plusieurs produits	NSP
		Took first product	Compared different products	DK
		Für das erste Produkt entschieden	Verschiedene Produkte miteinander verglichen	WN
		EB	EB	EB
		76.1	76.1	76.1
	EU 27	26	72	2
	BE	42	58	0
	BG	29	70	1
	CZ	19	80	1
	DK	34	64	2
	DE	31	69	0
	EE	30	68	2
	IE	11	88	1
	EL	20	80	0
	ES	26	68	6
	FR	39	60	1
	IT	22	78	0
	CY	47	52	1
	LV	22	74	4
	LT	35	63	2
	LU	39	60	1
	HU	23	77	0
	MT	34	65	1
	NL	39	60	1
	AT	36	63	1
	PL	22	78	0
	PT	28	72	0
	RO	28	63	9
	SI	31	68	1
	SK	19	78	3
	FI	33	63	4
	SE	25	72	3
	UK	14	85	1

QB9.1 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE- PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un compte courant dans une banque

QB9.1 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Current bank account

QB9.1 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Girokonto

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	29	5	1	33
	BE	22	2	2	43
	BG	63	2	1	14
	CZ	31	12	0	50
	DK	15	7	2	32
	DE	34	7	2	36
	EE	44	3	0	20
	IE	26	2	0	41
	EL	27	1	0	30
	ES	27	5	1	37
	FR	17	3	0	38
	IT	45	14	1	30
	CY	29	4	0	31
	LV	20	8	6	33
	LT	36	5	1	14
	LU	13	5	3	51
	HU	44	7	1	31
	MT	47	3	0	22
	NL	14	6	0	31
	AT	50	19	2	28
	PL	26	3	1	40
	PT	16	4	4	42
	RO	57	5	0	18
	SI	28	4	0	39
	SK	36	11	1	40
	FI	25	3	0	27
	SE	26	3	0	34
	UK	19	2	2	30

QB9.1 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un compte courant dans une banque

QB9.1 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Current bank account

QB9.1 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Girokonto

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	4	1	32	2
	BE	2	2	32	0
	BG	4	4	17	0
	CZ	16	0	7	1
	DK	11	5	39	0
	DE	4	1	25	3
	EE	5	0	32	3
	IE	5	3	25	1
	EL	1	1	44	1
	ES	0	2	30	0
	FR	2	2	45	1
	IT	6	1	15	0
	CY	0	0	39	0
	LV	6	0	32	1
	LT	2	4	39	1
	LU	5	6	33	3
	HU	14	1	17	0
	MT	0	0	27	1
	NL	7	2	41	1
	AT	4	0	13	0
	PL	11	0	24	2
	PT	0	0	39	2
	RO	8	2	13	1
	SI	5	2	28	1
	SK	14	0	21	2
	FI	1	3	39	4
	SE	5	2	32	0
	UK	1	1	46	3

QB9.2 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE- PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit immobilier

QB9.2 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Mortgage

QB9.2 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Hypothek

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	32	21	3	18
	BE	35	21	3	31
	BG	37	20	0	32
	CZ	53	34	5	21
	DK	31	15	1	23
	DE	59	5	0	13
	EE	51	16	0	13
	IE	37	18	0	23
	EL	51	2	0	45
	ES	40	15	0	23
	FR	25	13	2	17
	IT	52	25	12	16
	CY	45	2	2	18
	LV	38	9	0	30
	LT	57	0	0	16
	LU	21	10	3	27
	HU	47	22	0	31
	MT	27	3	0	11
	NL	17	34	2	20
	AT	100	10	0	14
	PL	25	22	0	21
	PT	53	8	5	28
	RO	61	3	3	14
	SI	57	30	0	35
	SK	58	14	1	27
	FI	19	4	2	19
	SE	28	6	3	22
	UK	18	36	2	12

QB9.2 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit immobilier

QB9.2 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Mortgage

QB9.2 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Hypothek

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	10	2	25	1
	BE	10	3	20	0
	BG	12	0	12	0
	CZ	17	0	7	0
	DK	16	3	32	1
	DE	8	5	15	0
	EE	16	0	19	2
	IE	9	2	26	2
	EL	17	0	25	0
	ES	7	4	24	0
	FR	9	3	38	1
	IT	6	2	6	0
	CY	0	0	42	0
	LV	10	0	20	0
	LT	0	0	43	0
	LU	14	5	36	2
	HU	15	1	10	0
	MT	0	0	59	0
	NL	9	0	24	2
	AT	0	0	0	0
	PL	25	0	22	0
	PT	9	0	23	0
	RO	4	0	11	4
	SI	13	0	7	0
	SK	23	0	14	1
	FI	6	3	56	0
	SE	14	3	43	0
	UK	10	0	26	4

QB9.3 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une carte de crédit

QB9.3 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

A credit card

QB9.3 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Eine Kreditkarte

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	35	5	1	23
	BE	34	2	1	29
	BG	59	13	0	18
	CZ	52	17	0	20
	DK	25	8	1	23
	DE	49	8	2	18
	EE	57	9	2	14
	IE	39	3	1	24
	EL	41	2	0	39
	ES	40	6	2	24
	FR	21	3	0	34
	IT	68	7	2	30
	CY	26	4	0	31
	LV	31	7	2	27
	LT	42	3	1	18
	LU	22	4	2	39
	HU	36	13	0	22
	MT	40	0	0	32
	NL	14	2	3	21
	AT	64	14	3	29
	PL	46	10	0	23
	PT	45	4	0	9
	RO	48	5	0	21
	SI	32	3	0	47
	SK	38	12	3	25
	FI	35	2	0	18
	SE	31	4	0	14
	UK	17	1	2	17

QB9.3 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une carte de crédit

QB9.3 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

A credit card

QB9.3 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Eine Kreditkarte

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	6	1	36	1
	BE	4	4	32	0
	BG	5	1	12	1
	CZ	13	0	14	0
	DK	5	3	44	0
	DE	7	5	25	0
	EE	8	0	20	1
	IE	9	2	31	0
	EL	7	0	23	0
	ES	0	1	32	0
	FR	2	0	48	1
	IT	5	0	6	0
	CY	1	0	45	0
	LV	6	0	30	1
	LT	5	2	34	0
	LU	7	5	35	2
	HU	6	2	29	0
	MT	0	0	26	2
	NL	2	1	56	3
	AT	7	1	13	2
	PL	13	0	21	0
	PT	0	0	46	0
	RO	10	2	13	5
	SI	12	2	20	0
	SK	9	0	29	3
	FI	8	3	39	0
	SE	8	2	43	2
	UK	9	0	57	1

QB9.4 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE- PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit à la consommation

QB9.4 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Personal loan

QB9.4 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Privatkredit / persönliches Darlehen

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	38	10	2	15
	BE	33	8	5	16
	BG	65	10	0	23
	CZ	43	17	1	30
	DK	32	3	0	15
	DE	65	5	2	17
	EE	35	14	0	10
	IE	41	5	2	20
	EL	59	4	0	38
	ES	43	10	5	22
	FR	24	14	0	8
	IT	59	9	6	13
	CY	35	3	0	31
	LV	28	17	0	34
	LT	32	8	0	26
	LU	28	2	0	17
	HU	49	7	2	18
	MT	35	0	0	23
	NL	2	10	0	26
	AT	58	26	0	22
	PL	45	8	3	15
	PT	41	9	0	5
	RO	41	10	1	20
	SI	46	12	0	18
	SK	38	16	1	29
	FI	23	4	1	5
	SE	21	5	1	8
	UK	20	6	0	9

QB9.4 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Un crédit à la consommation

QB9.4 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Personal loan

QB9.4 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Privatkredit / persönliches Darlehen

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	7	1	36	1
	BE	7	1	37	0
	BG	6	1	11	1
	CZ	16	0	9	0
	DK	6	1	51	0
	DE	9	0	15	0
	EE	10	1	39	1
	IE	1	4	29	2
	EL	3	0	20	0
	ES	1	1	32	2
	FR	5	1	53	0
	IT	10	3	14	0
	CY	1	2	40	0
	LV	10	0	22	0
	LT	7	3	31	0
	LU	12	8	47	2
	HU	6	2	32	0
	MT	6	0	36	0
	NL	13	0	51	0
	AT	8	5	8	0
	PL	9	0	28	4
	PT	5	0	54	0
	RO	7	2	14	7
	SI	12	2	25	0
	SK	14	0	24	0
	FI	0	2	66	0
	SE	10	2	57	0
	UK	6	0	61	1

QB9.5 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE- PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)




























Des actions ou obligations

QB9.5 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Shares or bonds

QB9.5 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Aktien oder Wertpapiere

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	31	18	1	11
	BE	39	7	2	17
	CZ	40	58	0	0
	DK	19	7	0	15
	DE	51	19	0	4
	EE	15	4	0	25
	IE	22	21	3	11
	EL	18	0	0	20
	ES	28	13	0	22
	FR	18	21	0	12
	IT	66	30	0	0
	CY	34	0	0	15
	LV	16	0	0	0
	LT	50	11	0	11
	LU	37	19	5	17
	HU	18	34	0	12
	MT	38	12	0	14
	NL	33	10	0	5
	AT	43	25	12	5
	PL	30	26	0	47
	PT	0	0	26	26
	RO	69	0	0	0
	SI	11	28	0	31
	SK	62	56	0	13
	FI	22	8	0	21
	SE	26	15	1	16
	UK	17	20	3	8

QB9.5 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)




























Des actions ou obligations

QB9.5 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Shares or bonds

QB9.5 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Aktien oder Wertpapiere

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	18	3	28	2
	BE	20	5	23	0
	CZ	28	0	15	0
	DK	14	2	49	0
	DE	26	5	16	1
	EE	13	0	43	0
	IE	11	9	28	7
	EL	62	0	0	0
	ES	0	0	37	0
	FR	9	4	39	3
	IT	4	0	4	0
	CY	0	0	51	0
	LV	18	0	66	0
	LT	0	0	39	0
	LU	41	5	17	0
	HU	18	0	36	0
	MT	14	2	18	2
	NL	13	7	32	6
	AT	18	9	8	0
	PL	36	0	14	0
	PT	0	0	48	0
	RO	0	0	0	31
	SI	28	0	8	6
	SK	11	0	0	0
	FI	16	8	36	4
	SE	28	2	31	2
	UK	19	3	33	2

QB9.6 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)



























Un fonds d'investissement

QB9.6 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Investment fund

QB9.6 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Investmentfonds

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	42	28	2	15
	BE	56	9	0	15
	CZ	49	11	0	27
	DK	23	23	0	9
	DE	46	33	4	14
	EE	62	17	0	33
	IE	27	38	0	15
	ES	33	22	0	24
	FR	30	17	0	17
	IT	76	25	0	3
	CY	63	38	0	25
	LV	36	13	0	25
	LT	52	35	0	13
	LU	33	14	0	13
	HU	100	0	0	0
	MT	27	15	0	22
	NL	65	10	0	0
	AT	39	42	0	28
	PL	18	42	0	19
	PT	50	0	0	0
	RO	100	0	0	0
	SI	16	45	0	25
	SK	51	52	0	22
	FI	43	5	0	22
	SE	45	18	0	13
	UK	27	33	3	19

QB9.6 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)



























Un fonds d'investissement

QB9.6 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Investment fund

QB9.6 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Investmentfonds

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	12	1	18	1
	BE	18	0	15	0
	CZ	31	0	25	0
	DK	33	4	25	4
	DE	9	4	12	1
	EE	7	0	7	0
	IE	23	5	8	4
	ES	0	0	38	0
	FR	0	0	53	0
	IT	4	0	3	0
	CY	26	0	25	0
	LV	13	0	26	0
	LT	0	0	23	0
	LU	42	0	21	0
	HU	0	0	0	0
	MT	15	1	20	0
	NL	60	0	7	0
	AT	22	7	0	0
	PL	27	0	25	7
	PT	0	0	50	0
	RO	0	0	0	0
	SI	18	2	25	0
	SK	31	0	0	0
	FI	18	0	23	0
	SE	10	2	23	3
	UK	17	0	17	0

QB9.7 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE- PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une assurance-vie

QB9.7 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Life insurance

QB9.7 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Lebensversicherung

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	21	26	1	17
	BE	37	16	1	27
	BG	43	24	3	17
	CZ	23	52	1	29
	DK	18	14	0	12
	DE	19	52	5	21
	EE	57	16	0	9
	IE	31	26	0	10
	EL	38	20	0	34
	ES	30	5	0	21
	FR	23	13	0	12
	IT	24	47	0	11
	CY	38	33	0	21
	LV	34	21	7	19
	LT	31	18	0	29
	LU	25	17	3	28
	HU	15	35	2	22
	MT	42	3	0	6
	NL	10	35	2	15
	AT	39	34	4	13
	PL	19	29	1	29
	PT	46	0	4	4
	RO	27	16	0	28
	SI	11	29	0	36
	SK	22	48	1	40
	FI	26	1	2	20
	SE	25	11	2	20
	UK	12	34	1	9

QB9.7 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























Une assurance-vie

QB9.7 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Life insurance

QB9.7 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Lebensversicherung

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	7	2	34	1
	BE	1	5	22	0
	BG	2	3	8	0
	CZ	12	0	5	0
	DK	6	10	31	10
	DE	7	1	16	0
	EE	8	0	18	0
	IE	6	5	26	2
	EL	23	0	14	0
	ES	2	4	45	0
	FR	6	3	51	0
	IT	11	4	19	0
	CY	0	2	19	0
	LV	5	0	20	0
	LT	1	4	25	1
	LU	5	5	31	0
	HU	9	0	26	3
	MT	0	0	49	0
	NL	7	0	39	0
	AT	7	3	15	0
	PL	6	0	21	2
	PT	0	0	49	0
	RO	14	0	18	0
	SI	15	3	18	0
	SK	17	0	12	0
	FI	10	5	43	0
	SE	14	7	23	9
	UK	6	1	41	3

QB9.8 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























D'autres produits d'assurance (par ex. logement, santé, voiture)

QB9.8 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Other insurance products (e.g. home, health, car insurance)

QB9.8 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)

Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)

		Oui, le fournisseur du produit (par ex. la banque) Yes, the product provider (e.g. bank) Ja, der Anbieter des Produkts (z.B. eine Bank)	Oui, un intermédiaire ou un conseiller financier Yes, an intermediary or advisor Ja, ein Berater oder Vermittler	Oui, une association de consommateurs Yes, a consumer organisation Ja, eine Verbraucherorganisation	Oui, des amis ou de la famille Yes, friends or family Ja, Freunde oder Familienmitglieder
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	17	16	2	28
	BE	29	18	2	42
	BG	19	24	1	41
	CZ	21	35	1	41
	DK	12	8	0	22
	DE	16	38	6	28
	EE	35	11	1	22
	IE	11	8	2	38
	EL	38	13	1	55
	ES	24	13	2	44
	FR	17	7	1	31
	IT	43	18	0	46
	CY	19	18	0	39
	LV	15	17	3	30
	LT	15	17	0	27
	LU	18	8	3	33
	HU	24	31	0	28
	MT	8	4	0	30
	NL	12	10	3	21
	AT	23	57	2	21
	PL	21	21	0	37
	PT	33	19	2	24
	RO	23	13	0	35
	SI	10	34	0	38
	SK	23	33	0	47
	FI	21	1	0	25
	SE	19	11	1	17
	UK	7	9	3	12

QB9.8 Avant d'acheter le (PRODUIT QB4), est-ce que quelqu'un vous a recommandé un produit particulier ou avez-vous lu ces recommandations quelque part ? (SI NECESSAIRE LIRE : Vous a-t-on recommandé un produit particulier qui serait spécialement adapté à vos besoins – par ex. un compte courant ou une carte de crédit en particulier.) (MONTRER CARTE AVEC ECHELLE– PLUSIEURS REPONSES POSSIBLES POUR CHAQUE PRODUIT ACHETE AU COURS DES 5 DERNIERES ANNEES EN QB4)





























D'autres produits d'assurance (par ex. logement, santé, voiture)

QB9.8 Before you purchased the (QB4 PRODUCT), did anyone recommend a particular product to you or did you read any recommendations anywhere? (IF NECESSARY READ: DID YOU RECEIVE ANY RECOMMENDATIONS FOR A SPECIFIC PRODUCT THAT WOULD BE MOST SUITABLE FOR YOU – E.G. A PARTICULAR CURRENT BANK ACCOUNT, CREDIT CARD) (SHOW CARD WITH SCALE – MULTIPLE ANSWERS POSSIBLE FOR EACH PRODUCT PURCHASED WITHIN LAST 5 YEARS AT QB4)

Other insurance products (e.g. home, health, car insurance)

QB9.8 Hat Ihnen jemand ein bestimmtes Produkt empfohlen oder haben Sie irgendwo Produktempfehlungen gelesen, bevor Sie folgendes Produkt erworben haben? (FALLS ERFORDERLICH, BITTE VORLESEN: WURDE IHNEN EIN BESTIMMTES PRODUKT EMPFOHLEN, DAS FÜR SIE AM BESTEN GEEIGNET SEI - Z.B. EIN BESTIMMTES GIROKONTO, EINE BESTIMMTE KREDITKARTE) (LISTE MIT SKALA ZEIGEN - MEHRFACHNENNUNGEN FÜR JEDES PRODUKT MÖGLICH, DAS LAUT QB4 INNERHALB DER LETZTEN FÜNF JAHRE ERWORBEN WURDE)





























Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)

		Oui, dans la presse, les magazines, sites internet ou autres publications	Oui, autre (SPONT.)	Non, vous n'avez pris connaissance d'aucune recommandation	NSP
		Yes, from newspapers, magazines, websites or other publications	Yes, other (SPONT.)	No, you did not receive any recommendations	DK
		Ja, in einer Zeitung, Zeitschrift, auf einer Webseite oder in einer anderen Publikation	Ja, sonstige (SPONT.)	Nein, Sie haben keine Produktempfehlungen erhalten	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	13	2	32	1
	BE	5	3	15	0
	BG	8	3	14	1
	CZ	22	0	9	0
	DK	10	3	44	6
	DE	13	3	21	0
	EE	15	1	27	1
	IE	19	3	30	1
	EL	4	0	8	0
	ES	3	0	19	0
	FR	7	2	40	1
	IT	8	0	15	0
	CY	0	0	26	0
	LV	18	0	22	2
	LT	5	2	39	1
	LU	7	5	37	0
	HU	23	3	25	1
	MT	11	4	43	0
	NL	10	3	44	0
	AT	7	2	10	0
	PL	15	0	27	1
	PT	2	0	28	0
	RO	14	1	14	3
	SI	15	3	19	1
	SK	20	1	12	0
	FI	6	5	45	2
	SE	18	2	38	1
	UK	19	2	50	2

QB10 Envisageriez-vous éventuellement d'acquérir un (PRODUIT PAS QB3) dans un autre Etat membre de l'UE ? (SI NECESSAIRE LIRE : Par "acquérir" nous entendons acheter le produit) (LIRE CHAQUE PRODUIT QUI N'A PAS ETE ACHETE DANS UN AUTRE ETAT MEMBRE DE L'UE EN QB3 – PLUSIEURS REPONSES POSSIBLES)

QB10 Would you ever consider purchasing a (NOT QB3 PRODUCT) from another EU Member State? (IF NECESSARY READ: BY "PURCHASED" WE MEAN TAKE OUT THE PRODUCT) (READ OUT EACH PRODUCT NOT PURCHASED IN ANOTHER EU MEMBER STATE AT QB3 – MULTIPLE ANSWERS POSSIBLE)





























QB10 Würden Sie jemals in Erwägung ziehen, folgende(s) Produkt(e) aus einem anderen EU-Mitgliedstaat zu erwerben? (FALLS ERFORDERLICH, BITTE VORLESEN: MIT "ERWORBEN" MEINEN WIR DEN VERTRAGSABSCHLUSS ÜBER EIN PRODUKT) (JEDES PRODUKT VORLESEN, DAS LAUT QB3 NICHT IN EINEM ANDEREN EU-MITGLIEDSTAAT ERWORBEN WURDE - MEHRFACHNENNUNGEN MÖGLICH)

		Un compte courant dans une banque	Un prêt hypothécaire	Cartes de crédit	Un crédit à la consommation	Des actions ou obligations
		Current bank account	Mortgage	Credit card	Personal loan	Shares or bonds
		Girokonto	Hypothek	Kreditkarte	Privatkredit / persönliches Darlehen	Aktien oder Wertpapiere
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	5	3	3	2	4
	BE	6	3	3	2	5
	BG	2	0	2	1	1
	CZ	3	1	0	0	1
	DK	10	8	8	7	10
	DE	4	2	3	2	4
	EE	7	2	3	3	6
	IE	8	6	6	4	4
	EL	5	3	2	2	3
	ES	4	2	2	2	3
	FR	5	2	3	1	2
	IT	7	2	4	2	3
	CY	3	1	2	1	1
	LV	11	3	5	2	5
	LT	7	1	2	2	2
	LU	7	3	5	3	3
	HU	4	2	1	2	2
	MT	2	0	1	0	2
	NL	8	7	4	3	7
	AT	4	2	2	2	3
	PL	4	1	1	1	1
	PT	3	1	2	1	1
	RO	0	0	0	1	0
	SI	7	1	3	4	6
	SK	4	1	2	1	3
	FI	7	8	9	6	13
	SE	15	13	13	10	19
	UK	6	5	5	4	6

QB10 Envisageriez-vous éventuellement d'acquérir un (PRODUIT PAS QB3) dans un autre Etat membre de l'UE ? (SI NECESSAIRE LIRE : Par "acquérir" nous entendons acheter le produit) (LIRE CHAQUE PRODUIT QUI N'A PAS ETE ACHETE DANS UN AUTRE ETAT MEMBRE DE L'UE EN QB3 – PLUSIEURS REPONSES POSSIBLES)

QB10 Would you ever consider purchasing a (NOT QB3 PRODUCT) from another EU Member State? (IF NECESSARY READ: BY "PURCHASED" WE MEAN TAKE OUT THE PRODUCT) (READ OUT EACH PRODUCT NOT PURCHASED IN ANOTHER EU MEMBER STATE AT QB3 – MULTIPLE ANSWERS POSSIBLE)





























QB10 Würden Sie jemals in Erwägung ziehen, folgende(s) Produkt(e) aus einem anderen EU-Mitgliedstaat zu erwerben? (FALLS ERFORDERLICH, BITTE VORLESEN: MIT "ERWORBEN" MEINEN WIR DEN VERTRAGSABSCHLUSS ÜBER EIN PRODUKT) (JEDES PRODUKT VORLESEN, DAS LAUT QB3 NICHT IN EINEM ANDEREN EU-MITGLIEDSTAAT ERWORBEN WURDE - MEHRFACHNENNUNGEN MÖGLICH)

		Un fonds d'investissement	Une assurance-vie	D'autres produits d'assurance (par ex. logement, santé, voiture)	N'est pas envisagé (SPONT.)	NSP
		Investment fund	Life assurance	Other insurance products (e.g. home, health, car insurance)	Would not consider (SPONT.)	DK
		Investmentfonds	Lebensversicherung	Andere Versicherungsprodukte (z.B. Hausversicherung, private Krankenzusatzversicherung, Kfz-Versicherung)	Würde dies nicht in Erwägung ziehen (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	3	2	3	80	9
	BE	3	2	3	85	2
	BG	1	1	2	77	17
	CZ	1	1	1	90	4
	DK	7	6	8	80	2
	DE	3	2	2	84	7
	EE	4	4	4	67	18
	IE	5	5	8	70	14
	EL	3	3	1	86	4
	ES	2	1	2	79	11
	FR	1	1	3	89	3
	IT	4	1	3	62	21
	CY	2	1	1	90	3
	LV	3	5	5	74	5
	LT	1	4	4	79	8
	LU	3	4	5	86	2
	HU	2	3	1	84	5
	MT	1	1	1	84	10
	NL	4	3	4	77	7
	AT	3	2	4	80	8
	PL	0	2	1	87	6
	PT	1	1	1	87	8
	RO	0	1	1	69	28
	SI	5	5	4	80	4
	SK	2	2	2	81	8
	FI	8	6	9	75	1
	SE	15	10	12	65	5
	UK	5	4	6	82	4

QB11 Quelles seraient vos principales inquiétudes en cas d'acquisition de produits ou services financiers dans un autre Etat membre ? (NE PAS LIRE – MAX. 3 REPONSES)

QB11 What are your main concerns about purchasing financial products and services from another EU Member State? (DO NOT READ OUT – MAX. 3 ANSWERS)





























QB11 Was sind Ihre größten Bedenken im Hinblick auf einen Kauf von Finanzprodukten und -dienstleistungen aus einem anderen EU-Mitgliedstaat? (NICHT VORLESEN - MAXIMAL 3 NENNUNGEN)

		Ne pas disposer d'information claire	C'est trop compliqué ou difficile	Vous préférez acheter directement sur place	Vous préférez acheter des produits financiers en (NOTRE PAYS)	Vous ne savez pas comment acheter des produits financiers dans les autres pays
		Not having clear information	It is too complicated or difficult	You prefer to buy face to face	You prefer to buy financial products from (OUR COUNTRY)	You don't know how to purchase financial products from other countries
		Keine eindeutigen Informationen zu haben	Es ist zu kompliziert oder schwierig	Sie ziehen es vor, im Rahmen eines persönlichen Gesprächs zu kaufen	Sie ziehen es vor, Finanzprodukte aus (UNSER LAND) zu kaufen	Sie wissen nicht, wie man Finanzprodukte aus anderen Ländern kauft
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	21	15	15	23	8
	BE	22	18	23	28	9
	BG	32	15	8	13	10
	CZ	24	14	13	23	13
	DK	22	26	19	20	17
	DE	19	15	15	27	7
	EE	19	9	4	8	2
	IE	21	20	22	27	8
	EL	18	12	21	16	10
	ES	24	10	19	24	5
	FR	21	21	18	27	9
	IT	25	20	13	18	9
	CY	29	7	21	34	6
	LV	19	9	5	7	5
	LT	27	9	9	8	5
	LU	17	9	16	35	4
	HU	25	13	13	16	10
	MT	19	10	41	27	5
	NL	22	18	13	31	9
	AT	19	20	19	28	7
	PL	9	9	10	15	7
	PT	17	8	9	15	4
	RO	19	13	8	12	9
	SI	21	8	7	19	5
	SK	14	16	12	28	19
	FI	27	12	16	23	9
	SE	28	17	25	24	16
	UK	18	10	18	28	8

QB11 Quelles seraient vos principales inquiétudes en cas d'acquisition de produits ou services financiers dans un autre Etat membre ? (NE PAS LIRE – MAX. 3 REPONSES)

QB11 What are your main concerns about purchasing financial products and services from another EU Member State? (DO NOT READ OUT – MAX. 3 ANSWERS)





























QB11 Was sind Ihre größten Bedenken im Hinblick auf einen Kauf von Finanzprodukten und -dienstleistungen aus einem anderen EU-Mitgliedstaat? (NICHT VORLESEN - MAXIMAL 3 NENNUNGEN)

		Vous craignez la fraude ou les activités criminelles	C'est plus cher ou des coûts supplémentaires sont appliqués	Certains vendeurs ou fournisseurs refuseraient parce que vous habitez dans un autre pays	La protection du consommateur est plus faible dans les autres pays de l'UE	La langue est un obstacle
		You are worried about fraud or crime	It is more expensive or there are extra costs	Some sellers or providers would refuse because you live in another country	There is less consumer protection in other EU Member States	There is a language barrier
		Sie haben Angst vor Betrug oder Kriminalität	Es ist teurer oder es entstehen zusätzliche Kosten	Einige Verkäufer oder Anbieter würden sich weigern, weil Sie in einem anderen Land leben	In anderen EU-Mitgliedstaaten ist der Verbraucherschutz weniger stark ausgeprägt	Es gibt eine Sprachbarriere
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	15	5	2	5	17
	BE	19	9	3	6	17
	BG	11	6	1	1	14
	CZ	6	6	2	1	24
	DK	21	5	2	10	20
	DE	28	5	1	10	17
	EE	4	3	0	0	5
	IE	17	6	3	5	23
	EL	10	5	2	0	18
	ES	9	3	1	2	9
	FR	17	3	2	7	27
	IT	13	6	2	6	17
	CY	24	4	1	3	9
	LV	6	6	1	1	12
	LT	3	4	2	1	10
	LU	15	9	5	8	4
	HU	9	8	1	2	25
	MT	18	5	1	4	4
	NL	13	4	2	11	20
	AT	28	12	4	11	15
	PL	6	5	1	0	13
	PT	3	3	1	1	9
	RO	3	6	2	1	8
	SI	17	6	2	2	10
	SK	16	8	2	2	26
	FI	19	4	2	10	17
	SE	22	8	2	15	18
	UK	18	3	2	6	17

QB11 Quelles seraient vos principales inquiétudes en cas d'acquisition de produits ou services financiers dans un autre Etat membre ? (NE PAS LIRE – MAX. 3 REPONSES)

QB11 What are your main concerns about purchasing financial products and services from another EU Member State? (DO NOT READ OUT – MAX. 3 ANSWERS)





























QB11 Was sind Ihre größten Bedenken im Hinblick auf einen Kauf von Finanzprodukten und -dienstleistungen aus einem anderen EU-Mitgliedstaat? (NICHT VORLESEN - MAXIMAL 3 NENNUNGEN)

		Vous ne connaissez pas vos droits en cas de problème	Vous n'en avez pas besoin car vous avez déjà assez de produits de ce type	Ce n'est pas nécessaire car vous pouvez acheter tout ce dont vous avez besoin en (NOTRE PAYS)	Autre (SPONT.)	Aucun (SPONT.)	NSP
		You do not know your rights if there are problems	You don't need to as you already have enough products	You don't need to as you can buy everything you need in (OUR COUNTRY)	Other (SPONT.)	None (SPONT.)	DK
		Sie kennen Ihre Rechte nicht, falls es zu Problemen kommen sollte	Das ist nicht nötig, da Sie bereits genügend Produkte besitzen	Das ist nicht nötig, da Sie alles, was Sie benötigen, in (UNSER LAND) kaufen können	Sonstige (SPONT.)	Nichts davon (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	18	10	32	2	6	4
	BE	24	12	26	3	4	0
	BG	11	3	40	3	6	5
	CZ	13	11	47	1	2	1
	DK	37	16	33	1	2	1
	DE	26	11	33	1	3	2
	EE	3	12	38	4	10	8
	IE	20	10	26	3	7	3
	EL	13	8	43	2	10	1
	ES	9	12	25	2	3	6
	FR	25	12	31	1	4	3
	IT	19	8	21	2	7	5
	CY	14	9	45	4	5	0
	LV	7	17	31	2	9	3
	LT	7	5	41	2	6	6
	LU	18	9	34	3	10	3
	HU	19	15	41	3	4	1
	MT	10	8	26	0	9	4
	NL	33	13	28	3	5	2
	AT	19	14	33	1	4	1
	PL	7	7	33	1	14	10
	PT	5	13	35	1	13	5
	RO	10	5	39	3	14	9
	SI	9	11	51	7	6	1
	SK	19	8	36	2	3	2
	FI	26	20	37	2	3	0
	SE	38	9	28	2	2	1
	UK	17	8	34	3	4	5

QB12.1 En ce qui concerne le (PRODUIT QB1) que vous avez, parmi les informations suivantes, laquelle décrit le mieux votre attitude par rapport au fait de changer de fournisseur pour ce (PRODUIT QB1) au cours des 5 dernières années ?
Compte courant

QB12.1 You mentioned earlier that you have a (QB1 PRODUCT). Which of the following statements best describes whether or not you have switched or tried to switch your (QB1 PRODUCT) to another provider within the last 5 years?
Current account

QB12.1 Sie haben vorhin angegeben, dass Sie folgendes Produkt besitzen. Welche der folgenden Aussagen beschreibt am besten, ob Sie innerhalb der letzten 5 Jahre den Anbieter dieses Produktes gewechselt haben bzw. ob Sie dies versucht haben oder nicht?
Girokonto

		Vous n'avez pas changé ou essayé de changer parce que vous n'en avez pas besoin	Vous n'avez pas changé ou essayé de changer parce que c'est trop difficile ou demande trop d'effort	Vous avez changé et ça a été facile	Vous avez changé et ça a été difficile	Vous avez essayé de changer mais vous avez abandonné	Autre (SPONT.)	NSP
		You have not switched or tried to switch as you don't need to	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was easy	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	DK
		Sie haben nicht gewechselt oder versucht zu wechseln, weil es für Sie nicht erforderlich ist	Sie haben nicht gewechselt oder versucht zu wechseln, weil dies zu schwierig oder mit zu viel Aufwand verbunden ist	Sie haben gewechselt und es war einfach	Sie haben gewechselt und es war schwierig	Sie haben versucht, zu wechseln, haben jedoch aufgegeben	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	85	3	7	1	1	1	2
	BE	85	3	8	1	1	1	1
	BG	93	3	2	0	0	0	2
	CZ	88	6	5	1	0	0	0
	DK	78	3	14	2	1	1	1
	DE	88	2	7	1	1	0	1
	EE	89	1	7	0	2	0	1
	IE	85	4	3	1	0	0	7
	EL	95	0	5	0	0	0	0
	ES	86	2	8	1	1	1	1
	FR	85	2	7	1	2	1	2
	IT	84	8	5	1	1	0	1
	CY	93	3	4	0	0	0	0
	LV	86	0	11	1	0	0	2
	LT	91	0	6	1	0	1	1
	LU	88	1	6	1	2	1	1
	HU	81	7	9	2	1	0	0
	MT	89	4	4	0	0	0	3
	NL	84	4	9	1	1	1	0
	AT	80	7	8	2	1	1	1
	PL	79	3	9	1	1	0	7
	PT	94	2	2	0	1	0	1
	RO	77	2	5	0	1	1	14
	SI	87	1	9	1	1	1	0
	SK	81	5	9	1	2	1	1
	FI	89	3	6	1	1	0	0
	SE	83	2	11	1	1	2	0
	UK	84	5	7	2	1	0	1





























QB12.2 En ce qui concerne le (PRODUIT QB1) que vous avez, parmi les informations suivantes, laquelle décrit le mieux votre attitude par rapport au fait de changer de fournisseur pour ce (PRODUIT QB1) au cours des 5 dernières années ?
Crédit immobilier

QB12.2 You mentioned earlier that you have a (QB1 PRODUCT). Which of the following statements best describes whether or not you have switched or tried to switch your (QB1 PRODUCT) to another provider within the last 5 years?

Mortgage

QB12.2 Sie haben vorhin angegeben, dass Sie folgendes Produkt besitzen. Welche der folgenden Aussagen beschreibt am besten, ob Sie innerhalb der letzten 5 Jahre den Anbieter dieses Produktes gewechselt haben bzw. ob Sie dies versucht haben oder nicht?





























Hypothek

		Vous n'avez pas changé ou essayé de changer parce que vous n'en avez pas besoin	Vous n'avez pas changé ou essayé de changer parce que c'est trop difficile ou demande trop d'effort	Vous avez changé et ça a été facile	Vous avez changé et ça a été difficile	Vous avez essayé de changer mais vous avez abandonné	Autre (SPONT.)	NSP
		You have not switched or tried to switch as you don't need to	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was easy	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	DK
		Sie haben nicht gewechselt oder versucht zu wechseln, weil es für Sie nicht erforderlich ist	Sie haben nicht gewechselt oder versucht zu wechseln, weil dies zu schwierig oder mit zu viel Aufwand verbunden ist	Sie haben gewechselt und es war einfach	Sie haben gewechselt und es war schwierig	Sie haben versucht, zu wechseln, haben jedoch aufgegeben	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	81	5	9	1	2	1	1
	BE	88	3	6	0	3	0	0
	BG	91	9	0	0	0	0	0
	CZ	87	6	2	2	1	2	0
	DK	76	3	16	1	2	1	1
	DE	86	8	3	1	1	0	1
	EE	92	2	3	0	2	0	1
	IE	85	7	3	0	2	0	3
	EL	92	3	3	0	2	0	0
	ES	90	4	2	0	3	1	0
	FR	86	2	5	2	1	2	2
	IT	80	6	7	1	3	2	1
	CY	87	6	2	1	3	0	1
	LV	87	3	4	1	4	0	1
	LT	90	0	0	0	0	0	10
	LU	92	0	3	1	2	1	1
	HU	76	15	2	1	5	1	0
	MT	95	0	1	0	0	1	3
	NL	76	3	12	3	3	3	0
	AT	91	2	3	2	0	0	2
	PL	79	3	4	1	2	0	11
	PT	93	4	1	0	1	0	1
	RO	76	5	0	0	3	0	16
	SI	84	8	0	5	3	0	0
	SK	86	8	1	1	3	0	1
	FI	87	2	11	0	0	0	0
	SE	79	5	12	0	1	2	1
	UK	70	5	20	2	1	1	1

QB12.3 En ce qui concerne le (PRODUIT QB1) que vous avez, parmi les informations suivantes, laquelle décrit le mieux votre attitude par rapport au fait de changer de fournisseur pour ce (PRODUIT QB1) au cours des 5 dernières années ?
Carte de crédit

QB12.3 You mentioned earlier that you have a (QB1 PRODUCT). Which of the following statements best describes whether or not you have switched or tried to switch your (QB1 PRODUCT) to another provider within the last 5 years?
Credit card





























QB12.3 Sie haben vorhin angegeben, dass Sie folgendes Produkt besitzen. Welche der folgenden Aussagen beschreibt am besten, ob Sie innerhalb der letzten 5 Jahre den Anbieter dieses Produktes gewechselt haben bzw. ob Sie dies versucht haben oder nicht?
Kreditkarte

		Vous n'avez pas changé ou essayé de changer parce que vous n'en avez pas besoin	Vous n'avez pas changé ou essayé de changer parce que c'est trop difficile ou demande trop d'effort	Vous avez changé et ça a été facile	Vous avez changé et ça a été difficile	Vous avez essayé de changer mais vous avez abandonné	Autre (SPONT.)	NSP
		You have not switched or tried to switch as you don't need to	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was easy	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	DK
		Sie haben nicht gewechselt oder versucht zu wechseln, weil es für Sie nicht erforderlich ist	Sie haben nicht gewechselt oder versucht zu wechseln, weil dies zu schwierig oder mit zu viel Aufwand verbunden ist	Sie haben gewechselt und es war einfach	Sie haben gewechselt und es war schwierig	Sie haben versucht, zu wechseln, haben jedoch aufgegeben	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	85	3	8	1	1	0	2
	BE	91	2	6	0	0	1	0
	BG	91	1	0	0	2	0	6
	CZ	94	5	1	0	0	0	0
	DK	78	3	15	1	1	1	1
	DE	89	2	5	1	0	1	2
	EE	91	1	5	1	0	1	1
	IE	80	5	5	0	1	1	8
	EL	92	2	3	2	1	0	0
	ES	86	2	9	1	1	1	0
	FR	86	1	8	1	1	1	2
	IT	84	5	6	2	1	1	1
	CY	91	3	4	1	0	0	1
	LV	87	1	10	1	0	0	1
	LT	92	0	4	1	0	1	2
	LU	92	0	4	1	1	1	1
	HU	84	7	7	1	1	0	0
	MT	91	3	2	1	0	0	3
	NL	90	2	5	1	1	0	1
	AT	84	6	7	1	1	0	1
	PL	78	3	9	1	1	0	8
	PT	92	5	1	0	1	0	1
	RO	70	7	5	0	1	0	17
	SI	86	1	9	1	0	3	0
	SK	84	4	9	1	1	0	1
	FI	89	2	8	1	0	0	0
	SE	82	2	13	1	0	2	0
	UK	82	3	12	1	1	0	1

QB12.4 En ce qui concerne le (PRODUIT QB1) que vous avez, parmi les informations suivantes, laquelle décrit le mieux votre attitude par rapport au fait de changer de fournisseur pour ce (PRODUIT QB1) au cours des 5 dernières années ?
Crédit à la consommation

QB12.4 You mentioned earlier that you have a (QB1 PRODUCT). Which of the following statements best describes whether or not you have switched or tried to switch your (QB1 PRODUCT) to another provider within the last 5 years?
Personal loan





























QB12.4 Sie haben vorhin angegeben, dass Sie folgendes Produkt besitzen. Welche der folgenden Aussagen beschreibt am besten, ob Sie innerhalb der letzten 5 Jahre den Anbieter dieses Produktes gewechselt haben bzw. ob Sie dies versucht haben oder nicht?
Privatkredit / persönliches Darlehen

		Vous n'avez pas changé ou essayé de changer parce que vous n'en avez pas besoin	Vous n'avez pas changé ou essayé de changer parce que c'est trop difficile ou demande trop d'effort	Vous avez changé et ça a été facile	Vous avez changé et ça a été difficile	Vous avez essayé de changer mais vous avez abandonné	Autre (SPONT.)	NSP
		You have not switched or tried to switch as you don't need to	You have not switched or tried to switch as it is too difficult or too much hassle	You switched and it was easy	You switched and it was difficult	You tried to switch but you gave up	Other (SPONT.)	DK
		Sie haben nicht gewechselt oder versucht zu wechseln, weil es für Sie nicht erforderlich ist	Sie haben nicht gewechselt oder versucht zu wechseln, weil dies zu schwierig oder mit zu viel Aufwand verbunden ist	Sie haben gewechselt und es war einfach	Sie haben gewechselt und es war schwierig	Sie haben versucht, zu wechseln, haben jedoch aufgegeben	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	86	4	5	1	1	1	2
	BE	89	1	7	1	2	0	0
	BG	91	3	1	1	1	0	3
	CZ	88	6	2	1	2	0	1
	DK	73	3	15	1	3	4	1
	DE	91	1	6	0	0	0	2
	EE	90	4	2	0	2	0	2
	IE	85	5	2	0	0	0	8
	EL	86	6	4	1	3	0	0
	ES	92	1	4	0	1	1	1
	FR	90	1	6	0	0	0	3
	IT	76	7	5	6	2	2	2
	CY	90	7	1	0	2	0	0
	LV	89	1	6	2	1	0	1
	LT	93	2	1	0	0	4	0
	LU	90	1	3	2	2	1	1
	HU	78	16	3	0	2	1	0
	MT	81	0	7	4	0	0	8
	NL	84	5	2	0	0	5	4
	AT	85	7	4	2	1	0	1
	PL	84	2	2	0	4	0	8
	PT	89	6	3	0	2	0	0
	RO	73	14	1	1	1	1	9
	SI	88	4	5	1	1	1	0
	SK	87	7	3	0	2	0	1
	FI	92	1	7	0	0	0	0
	SE	85	4	6	0	1	3	1
	UK	89	3	5	1	1	0	1

QB13 Avez-vous déjà rencontré un problème avec un produit ou service financier que vous avez acquis (par ex. un produit différent de sa description) ou en rapport avec le fournisseur qui vous a vendu le produit ou service, que ce soit dans (NOTRE PAYS) ou dans un autre Etat membre de l'UE ? (PLUSIEURS REPONSES POSSIBLES)

QB13 Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State? (MULTIPLE ANSWERS POSSIBLE)





























QB13 Hatten Sie jemals innerhalb (UNSER LAND) oder in einem anderen EU-Mitgliedstaat ein Problem mit einem von Ihnen erworbenen Finanzprodukt oder einer Finanzdienstleistung (z.B. weil das Produkt nicht der ursprünglichen Beschreibung entsprach) oder mit einem Anbieter, der Ihnen das Produkt oder die Dienstleistung verkauft hat? (MEHRFACHNENNUNGEN MÖGLICH)

		Oui, vous avez rencontré un problème avec un produit / service financier acquis en (NOTRE PAYS) Yes, you have had a problem with financial product / service purchased in (OUR COUNTRY) Ja, Sie hatten schon einmal ein Problem mit einem Finanzprodukt / einer Finanzdienstleistung, das/die Sie in (UNSER LAND) erworben haben	Oui, vous avez rencontré un problème avec un fournisseur en (NOTRE PAYS) Yes, you have had a problem with provider in (OUR COUNTRY) Ja, Sie hatten schon einmal ein Problem mit einem Anbieter in (UNSER LAND)	Oui, vous avez rencontré un problème avec un produit / service financier acquis dans un Etat membre de l'UE Yes, you have had a problem with financial product / service purchased in another EU Member State Ja, Sie hatten schon einmal ein Problem mit einem Finanzprodukt / einer Finanzdienstleistung, das/die Sie in einem anderen EU-Mitgliedstaat erworben haben
%		EB 76.1	EB 76.1	EB 76.1
	EU 27	7	5	1
	BE	8	4	1
	BG	4	2	0
	CZ	6	4	0
	DK	10	6	1
	DE	7	5	1
	EE	5	3	1
	IE	7	4	1
	EL	3	2	0
	ES	8	4	0
	FR	8	4	0
	IT	5	5	1
	CY	5	4	0
	LV	6	2	0
	LT	5	1	0
	LU	7	5	3
	HU	10	8	1
	MT	7	4	1
	NL	18	5	0
	AT	10	11	3
	PL	5	4	1
	PT	2	2	0
	RO	8	2	0
	SI	6	6	0
	SK	10	5	0
	FI	3	8	0
	SE	9	6	0
	UK	8	9	1

QB13 Avez-vous déjà rencontré un problème avec un produit ou service financier que vous avez acquis (par ex. un produit différent de sa description) ou en rapport avec le fournisseur qui vous a vendu le produit ou service, que ce soit dans (NOTRE PAYS) ou dans un autre Etat membre de l'UE ? (PLUSIEURS REPONSES POSSIBLES)

QB13 Have you ever had a problem either with a financial product or service you have purchased (e.g. the product was not as originally described to you) or in your relationship with the provider who sold you the product or service, either within (OUR COUNTRY) or in another EU Member State? (MULTIPLE ANSWERS POSSIBLE)





























QB13 Hatten Sie jemals innerhalb (UNSER LAND) oder in einem anderen EU-Mitgliedstaat ein Problem mit einem von Ihnen erworbenen Finanzprodukt oder einer Finanzdienstleistung (z.B. weil das Produkt nicht der ursprünglichen Beschreibung entsprach) oder mit einem Anbieter, der Ihnen das Produkt oder die Dienstleistung verkauft hat? (MEHRFACHNENNUNGEN MÖGLICH)

		Oui, vous avez rencontré un problème avec un fournisseur dans un autre Etat membre de l'UE	Non, vous n'avez jamais eu de problème	NSP
		Yes, you have had a problem with provider in another EU Member State	No, you have never had problem	DK
		Ja, Sie hatten schon einmal ein Problem mit einem Anbieter in einem anderen EU-Mitgliedstaat	Nein, Sie hatten noch nie ein Problem	WN
%		EB 76.1	EB 76.1	EB 76.1
	EU 27	0	85	3
	BE	0	88	0
	BG	0	88	6
	CZ	0	87	2
	DK	0	85	0
	DE	0	86	2
	EE	1	89	2
	IE	0	88	2
	EL	0	94	1
	ES	0	86	2
	FR	0	87	2
	IT	1	84	3
	CY	0	89	3
	LV	0	89	3
	LT	0	91	3
	LU	1	86	2
	HU	0	81	1
	MT	0	88	1
	NL	0	77	1
	AT	1	77	1
	PL	0	77	13
	PT	0	93	3
	RO	0	81	8
	SI	1	88	0
	SK	0	83	3
	FI	0	88	1
	SE	0	87	0
	UK	0	83	1

QB14 Et lorsque vous avez rencontré un problème avec un produit ou avec le fournisseur de ce produit, vous êtes-vous plaint auprès de quelqu'un ? (PLUSIEURS REPONSES POSSIBLES)

QB14 And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone? (MULTIPLE ANSWERS POSSIBLE)





























QB14 Und als Sie dieses Problem mit dem von Ihnen erworbenen Produkt oder mit dem Anbieter hatten, der Ihnen das Produkt verkauft hat, haben Sie sich da irgendwo darüber beschwert? (MEHRFACHNENNUNGEN MÖGLICH)

		Non, vous ne vous êtes pas plaint(e)	Oui, vous vous êtes plaint(e) auprès du fournisseur du produit (par ex. la banque)	Oui, vous vous êtes plaint(e) auprès d'un intermédiaire ou d'un conseiller financier	Oui, vous vous êtes plaint(e) auprès d'une association de protection des consommateurs
		No, you did not complain	Yes, you complained to the product provider (e.g. bank)	Yes, you complained to an intermediary or advisor	Yes, you complained to a consumer rights protection association
		Nein, Sie haben sich nicht beschwert	Ja, Sie haben sich beim Anbieter des Produkts (z.B. der Bank) beschwert	Ja, Sie haben sich bei einem Berater oder Vermittler beschwert	Ja, Sie haben sich bei einer Verbraucherschutzorganisation beschwert
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	27	54	16	7
	BE	28	56	12	4
	BG	36	46	6	8
	CZ	28	49	15	1
	DK	19	66	11	7
	DE	25	51	30	13
	EE	57	30	5	2
	IE	12	74	7	3
	EL	37	52	9	6
	ES	15	70	14	4
	FR	30	55	17	6
	IT	26	43	20	6
	CY	14	81	18	7
	LV	46	41	4	2
	LT	62	23	6	5
	LU	26	66	6	5
	HU	45	43	6	4
	MT	8	85	12	11
	NL	18	61	21	15
	AT	14	61	32	11
	PL	52	33	12	1
	PT	40	50	4	7
	RO	46	40	1	5
	SI	40	42	20	3
	SK	16	67	14	3
	FI	46	39	5	3
	SE	14	75	12	7
	UK	20	62	7	7

QB14 Et lorsque vous avez rencontré un problème avec un produit ou avec le fournisseur de ce produit, vous êtes-vous plaint auprès de quelqu'un ? (PLUSIEURS REPONSES POSSIBLES)

QB14 And when you had this problem with the product you purchased, or the provider you purchased it from, did you complain about this to anyone? (MULTIPLE ANSWERS POSSIBLE)





























QB14 Und als Sie dieses Problem mit dem von Ihnen erworbenen Produkt oder mit dem Anbieter hatten, der Ihnen das Produkt verkauft hat, haben Sie sich da irgendwo darüber beschwert? (MEHRFACHNENNUNGEN MÖGLICH)

		Oui, vous vous êtes plaint(e) auprès d'un organisme enregistrant les plaintes (par ex. le médiateur ou un organisme alternatif de résolution des conflits)	Oui, vous vous êtes plaint(e) auprès d'amis ou de la famille	Oui, vous avez lancé une procédure pénale ou avez mené le fournisseur au tribunal	Autre (SPONT.)	NSP
		Yes, you complained to a complaint handling body (e.g. ombudsman, ADR)	Yes, you complained to friends / family	Yes, you initiated legal proceedings or took the provider to court	Other (SPONT.)	DK
		Ja, Sie haben sich bei einer Beschwerdestelle (z.B. Ombudsmann, Anlaufstelle für alternative Streitbeilegung) beschwert	Ja, Sie haben sich bei Freunden / Familienmitgliedern beschwert	Ja, Sie haben einen Prozess angestrengt oder den Anbieter vor Gericht gebracht	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	4	7	3	1	0
	BE	2	10	3	0	1
	BG	2	9	0	2	0
	CZ	1	12	1	2	1
	DK	3	19	3	2	1
	DE	1	6	7	0	1
	EE	1	1	0	4	1
	IE	4	11	0	2	4
	EL	4	2	5	0	0
	ES	2	3	2	1	0
	FR	0	5	0	1	0
	IT	5	6	1	1	0
	CY	2	28	7	0	0
	LV	0	8	2	0	0
	LT	4	8	0	1	0
	LU	2	14	2	1	0
	HU	1	10	1	1	0
	MT	4	6	3	0	0
	NL	6	9	5	3	0
	AT	3	8	2	0	0
	PL	0	1	1	1	0
	PT	6	0	3	0	3
	RO	0	12	0	1	3
	SI	2	12	1	4	0
	SK	3	12	1	1	2
	FI	1	10	1	3	0
	SE	3	30	3	2	0
	UK	14	4	4	3	0

QB15 Imaginez que vous avez rencontré un problème avec un produit / service financier que vous avez acquis (par ex. un produit différent de sa description) ou en rapport avec le fournisseur qui vous avait vendu le produit ou service, qui iriez-vous voir dans ce cas ? (PLUSIEURS REPONSES POSSIBLES)

QB15 Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to? (MULTIPLE ANSWERS POSSIBLE)





























QB15 Stellen Sie sich vor, Sie hätten ein Problem mit einem von Ihnen erworbenen Finanzprodukt oder einer Finanzdienstleistung (z.B. weil das Produkt nicht der ursprünglichen Beschreibung entspricht) oder mit dem Anbieter, der Ihnen das Produkt oder die Dienstleistung verkauft hat. An wen würden Sie sich wenden? (MEHRFACHNENNUNGEN MÖGLICH)

		Le fournisseur du produit / service	Un intermédiaire ou un conseiller financier	Une association de protection des consommateurs	Un organisme enregistra nt les plaintes (par ex. le médiateur, un organisme alternatif de résolution des conflits)
		To the product provider	To an intermediary or advisor	To a consumer rights protection association	To a complaint handling body (e.g. ombudsman, ADR)
		An den Anbieter des Produkts	An einen Berater oder Vermittler	An eine Verbraucherschutz-organisation	An eine Beschwerdestelle (z.B. Ombudsmann, Anlaufstelle für alternative Streitbeilegung)
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	60	16	25	13
	BE	66	15	19	18
	BG	60	11	29	13
	CZ	64	28	16	7
	DK	81	18	24	28
	DE	53	29	34	14
	EE	74	12	23	3
	IE	78	15	31	25
	EL	68	9	16	12
	ES	62	9	18	9
	FR	63	25	33	14
	IT	53	14	16	7
	CY	78	12	21	5
	LV	69	12	14	2
	LT	63	11	12	3
	LU	75	14	33	14
	HU	64	5	31	14
	MT	75	14	28	9
	NL	70	19	28	27
	AT	59	43	39	25
	PL	46	9	17	6
	PT	59	3	9	9
	RO	65	7	36	3
	SI	67	24	22	12
	SK	71	26	14	9
	FI	71	13	40	21
	SE	84	16	46	26
	UK	66	8	20	22

QB15 Imaginez que vous avez rencontré un problème avec un produit / service financier que vous avez acquis (par ex. un produit différent de sa description) ou en rapport avec le fournisseur qui vous avait vendu le produit ou service, qui iriez-vous voir dans ce cas ? (PLUSIEURS REPONSES POSSIBLES)

QB15 Imagine that you had a problem with a financial product or service you purchased (e.g. the product was not as originally described to you), or in the relationship with the provider you purchased it from, who would you go to? (MULTIPLE ANSWERS POSSIBLE)





























QB15 Stellen Sie sich vor, Sie hätten ein Problem mit einem von Ihnen erworbenen Finanzprodukt oder einer Finanzdienstleistung (z.B. weil das Produkt nicht der ursprünglichen Beschreibung entspricht) oder mit dem Anbieter, der Ihnen das Produkt oder die Dienstleistung verkauft hat. An wen würden Sie sich wenden? (MEHRFACHNENNUNGEN MÖGLICH)

		Des amis ou de la famille	Un avocat / en justice	Personne	Autre (SPONT.)	NSP
		Friends or family	To a lawyer / court	None	Other (SPONT.)	DK
		Freunde oder Familie	An einen Anwalt / ein Gericht	Niemand	Sonstige (SPONT.)	WN
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	10	21	5	1	6
	BE	19	22	6	1	1
	BG	10	17	4	0	12
	CZ	12	19	4	0	3
	DK	24	31	1	0	1
	DE	11	32	4	0	4
	EE	8	13	4	1	5
	IE	14	13	1	1	5
	EL	14	38	2	0	1
	ES	8	12	10	1	5
	FR	12	28	2	1	3
	IT	6	25	8	0	5
	CY	17	27	2	0	3
	LV	9	13	6	0	5
	LT	8	12	10	2	6
	LU	14	28	5	1	3
	HU	8	17	8	1	5
	MT	5	13	0	1	6
	NL	16	17	2	1	1
	AT	17	26	2	1	3
	PL	6	10	10	0	20
	PT	8	22	7	0	12
	RO	10	18	3	0	10
	SI	11	15	11	2	3
	SK	10	15	4	0	4
	FI	17	14	3	1	2
	SE	22	22	2	1	1
	UK	12	9	4	2	4

QB16 En ce qui concerne maintenant tous les types de bien et de services, et non les produits financiers uniquement, avez-vous acheté un produit ou un service quelconque hors de (NOTRE PAYS) dans un autre Etat membre de l'UE au cours des 12 derniers mois ? (PLUSIEURS REPONSES POSSIBLES)

QB16 Thinking now about all types of goods and services, not just financial products. Within the last 12 months, have you purchased any goods or services from outside (OUR COUNTRY) in any other EU Member State? (MULTIPLE ANSWERS POSSIBLE)





























QB16 Wenn Sie jetzt einmal nicht nur an Finanzprodukte, sondern an alle möglichen Waren und Dienstleistungen denken. Haben Sie innerhalb der letzten zwölf Monate von außerhalb (UNSER LAND) in einem anderen EU-Mitgliedstaat Waren oder Dienstleistungen erworben? (MEHRFACHNENNUNGEN MÖGLICH)

		Oui, en ligne	Oui, en personne sur place dans le pays	Oui, par téléphone	Oui, par la poste	Oui, autre (SPONT.)	Non	NSP
		Yes, online	Yes, in person in the country itself	Yes, by telephone	Yes, by post	Yes, other (SPONT.)	No	DK
		Ja, online	Ja, persönlich während eines Aufenthaltes in diesem Land	Ja, telefonisch	Ja, per Post	Ja, sonstige (SPONT.)	Nein	WN
	%	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	9	11	1	1	0	79	2
	BE	12	16	1	1	1	75	0
	BG	3	5	0	0	0	91	0
	CZ	5	15	1	1	0	79	0
	DK	37	40	1	2	0	43	0
	DE	9	18	2	1	0	74	1
	EE	12	14	0	2	0	75	2
	IE	29	13	3	2	1	64	1
	EL	6	2	0	0	0	91	0
	ES	6	3	1	0	0	90	1
	FR	8	7	0	1	0	85	1
	IT	3	7	3	1	0	83	3
	CY	21	12	1	1	0	72	0
	LV	14	16	1	3	0	71	1
	LT	7	11	0	1	0	83	1
	LU	35	49	4	3	1	42	0
	HU	2	8	2	1	0	87	0
	MT	39	17	1	5	0	54	2
	NL	22	28	1	2	1	58	0
	AT	22	34	4	8	1	49	1
	PL	3	7	1	1	0	80	8
	PT	1	3	0	0	0	94	2
	RO	1	5	0	0	1	91	2
	SI	11	23	0	2	1	70	0
	SK	9	21	1	2	0	70	1
	FI	28	25	1	2	2	52	0
	SE	26	38	1	1	0	48	0
	UK	12	7	2	1	0	78	3

QB17 En ce qui concerne l'achat de ces biens ou services dans un autre Etat membre, quel mode de paiement avez-vous utilisé ? (PLUSIEURS REPONSES POSSIBLES)

QB17 When you have purchased goods or services from other EU Member States, what method of payment have you used? (MULTIPLE ANSWERS POSSIBLE)





























QB17 Welche Zahlungsweise haben Sie beim Kauf von Waren oder Dienstleistungen aus anderen EU-Mitgliedstaaten benutzt? (MEHRFACHNENNUNGEN MÖGLICH)

		En liquide / comptant	Une carte de crédit / de paiement	Une carte de débit	Un transfert bancaire / mandat postal	Un débit direct
		Cash	A credit card	A debit card	A bank / postal transfer (credit transfer)	A direct debit
		Bargeld	Eine Kreditkarte	Eine EC-Karte (Debitkarte)	Eine Bank- oder Postüberweisung	Ein Lastschrift- verfahren
%		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	49	36	22	9	3
	BE	52	56	13	16	1
	BG	61	11	14	7	0
	CZ	67	10	13	13	0
	DK	47	53	39	7	0
	DE	66	28	27	9	6
	EE	51	43	42	8	0
	IE	29	64	21	3	0
	EL	37	37	19	8	0
	ES	35	38	23	4	3
	FR	34	57	6	3	0
	IT	28	43	14	13	4
	CY	35	75	7	4	4
	LV	53	35	21	6	0
	LT	61	19	17	11	0
	LU	61	72	16	25	3
	HU	65	1	19	9	1
	MT	25	57	20	3	1
	NL	49	48	11	12	4
	AT	64	34	18	29	7
	PL	55	23	12	10	1
	PT	54	11	26	8	0
	RO	74	20	10	3	0
	SI	76	28	10	4	6
	SK	75	14	10	15	0
	FI	46	47	18	16	2
	SE	55	34	52	6	3
	UK	29	29	34	3	2

QB17 En ce qui concerne l'achat de ces biens ou services dans un autre Etat membre, quel mode de paiement avez-vous utilisé ? (PLUSIEURS REPONSES POSSIBLES)

QB17 When you have purchased goods or services from other EU Member States, what method of payment have you used? (MULTIPLE ANSWERS POSSIBLE)

QB17 Welche Zahlungsweise haben Sie beim Kauf von Waren oder Dienstleistungen aus anderen EU-Mitgliedstaaten benutzt? (MEHRFACHNENNUNGEN MÖGLICH)

		Un système de paiement par internet	Un paiement par téléphone mobile	Un chèque	Autre (SPONT.)	NSP
		An internet payment system	Payment by mobile phone	A cheque	Other (SPONT.)	DK
		Ein Zahlungssystem im Internet	Bezahlung per Mobiltelefon	Einen Scheck	Sonstige (SPONT.)	WN
		EB 76.1	EB 76.1	EB 76.1	EB 76.1	EB 76.1
	EU 27	13	1	1	2	3
	BE	14	1	0	2	0
	BG	13	1	0	2	2
	CZ	7	0	0	1	1
	DK	16	1	0	0	0
	DE	12	1	0	0	1
	EE	17	1	0	0	1
	IE	15	0	5	1	1
	EL	5	0	0	5	0
	ES	9	0	1	4	3
	FR	13	0	1	2	3
	IT	4	2	1	1	4
	CY	10	0	1	0	0
	LV	19	0	0	0	2
	LT	19	2	0	3	0
	LU	19	1	2	1	0
	HU	8	0	2	0	5
	MT	34	0	1	0	1
	NL	33	0	1	3	0
	AT	3	1	0	2	1
	PL	7	0	0	0	11
	PT	3	0	0	2	16
	RO	2	0	0	0	6
	SI	10	0	0	3	0
	SK	12	0	2	2	0
	FI	14	1	0	2	1
	SE	21	1	0	0	0
	UK	13	1	0	5	11