

YouGov Survey Results

Sample Size: 4230

Fieldwork: 16th - 20th May 2011

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

A credit report details your personal credit history and can be used for things such as to get credit approval, apply for a mortgage, or to buy a new car. It includes details of bank accounts, credit cards, loans, mortgages and any other outstanding debts or county court judgements that you may have. It also includes personal identity information such as current and previous addresses...

Have you ever subscribed to a service that provides you with a credit report or credit score?

	Unweighted Base	4230	1957	2273	433	628	581	691	1897	2505	1725	950	609	364	541	1059	252	455
	Base: All GB Adults	4230	2030	2200	508	732	692	818	1480	2326	1904	1041	694	406	541	969	212	368
Yes, I currently subscribe	6%	7%	5%	5%	7%	5%	7%	5%	7%	4%	5%	4%	6%	6%	7%	9%	7%	
Yes, but I no longer subscribe	22%	22%	22%	14%	31%	28%	22%	17%	24%	19%	21%	24%	17%	23%	22%	25%	19%	
No, I have never subscribed	69%	68%	70%	74%	56%	63%	69%	76%	66%	72%	71%	68%	72%	65%	68%	63%	71%	
Can't recall	4%	4%	3%	7%	6%	4%	2%	2%	3%	5%	3%	4%	4%	6%	3%	3%	3%	

Many companies promote credit report services through advertising them as free. These often comprise of a free trial period which you sign up to using a credit or debit card. If you do not cancel the subscription within the trial period you then start paying a subscription fee for the credit report service...

For this question, we would like you think about the term "free" when it is used in advertising these trial services, and what you think the word "free" should be used to mean.

Which, if any, of the following do you agree with? (Please tick all that apply)

	Unweighted Base	4230	1957	2273	433	628	581	691	1897	2505	1725	950	609	364	541	1059	252	455
	Base: All GB Adults	4230	2030	2200	508	732	692	818	1480	2326	1904	1041	694	406	541	969	212	368
When it comes to credit reports, free should mean free – that is, genuinely free, without catches	73%	74%	72%	63%	70%	72%	77%	77%	75%	71%	72%	73%	74%	72%	73%	72%	76%	
When it comes to credit reports, if catches are attached, then companies shouldn't advertise the service as being free	51%	51%	51%	53%	48%	49%	54%	52%	54%	47%	51%	51%	49%	49%	53%	50%	53%	
When it comes to credit reports, it's wrong to say that it's free if you're required to take out another product when you subscribe	43%	45%	42%	45%	42%	42%	44%	44%	46%	40%	45%	40%	42%	41%	45%	46%	45%	
None of these	9%	9%	8%	16%	11%	9%	5%	7%	7%	11%	9%	9%	8%	10%	8%	8%	7%	

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

Thinking about the last credit reference service (i.e. a service that provides you with a credit report or credit score) that you subscribed to...

Which, if any, of the following statements apply to you? (Please tick all that apply)

	Unweighted Base	1122	532	590	67	234	190	204	427	738	384	232	165	83	158	289	79	116
Base: All GB Adults who have ever signed up to a credit report		1170	580	590	96	281	229	238	326	726	443	266	199	97	160	279	71	97
The service was advertised as being free, which is why I was attracted to it in the first place		31%	30%	33%	35%	36%	32%	26%	29%	31%	31%	38%	24%	27%	28%	30%	37%	36%
I didn't realise I had to pay for the service until I found out that money was coming out of my bank account		6%	5%	7%	10%	7%	5%	6%	4%	6%	6%	6%	8%	6%	3%	6%	8%	4%
I felt 'ripped off' by the way they hid the payment element of the service		12%	12%	11%	13%	13%	14%	12%	8%	10%	14%	15%	11%	6%	8%	11%	15%	13%
If I'd known I had to pay I would never have signed up in the first place		12%	11%	14%	12%	9%	17%	12%	13%	13%	12%	17%	9%	6%	10%	13%	21%	11%
The company made it hard to unsubscribe from the service		20%	23%	17%	29%	26%	23%	17%	10%	20%	20%	19%	17%	14%	21%	21%	21%	22%
Although it was costing me money, I never got round to unsubscribing from the service		7%	10%	5%	14%	8%	8%	6%	5%	8%	6%	10%	5%	8%	4%	6%	11%	9%
Although it was costing me money, it took me a long time to unsubscribe		12%	14%	10%	19%	14%	16%	10%	7%	12%	11%	12%	10%	13%	12%	12%	15%	11%
I didn't realise I had to pay for the service until after I began the sign-up/ registration process		12%	11%	14%	11%	13%	17%	11%	10%	12%	13%	18%	8%	13%	11%	13%	9%	9%
The service was easy to use and helpful in checking my credit history		37%	38%	35%	27%	41%	37%	36%	36%	37%	36%	39%	38%	38%	33%	35%	31%	44%
I was always aware that it was only a free trial and would progress to a subscription service		41%	41%	41%	33%	51%	43%	41%	33%	42%	38%	37%	45%	42%	45%	40%	41%	37%
The company made it easy to unsubscribe from the service		24%	24%	24%	16%	28%	25%	22%	25%	24%	24%	22%	29%	27%	22%	23%	26%	24%
None of these		7%	6%	8%	8%	4%	5%	6%	12%	8%	5%	5%	7%	11%	7%	8%	7%	7%
Can't recall		6%	6%	5%	8%	2%	4%	9%	7%	5%	7%	5%	5%	4%	6%	8%	2%	4%

You mentioned that you found it hard to unsubscribe from a credit reference service...

Which, if any, of the following things did you experience when trying to unsubscribe? (Please tick all that apply)

	Unweighted Base	209	107	102	20	68	41	33	47	138	71	45	27	12	30	57	15	23
Base: All GB Adults who have ever signed up to a credit report and found it hard to unsubscribe		228	131	97	28	74	52	42	32	142	86	52	34	13	34	60	15	21
I tried to call but was put on hold		25%	24%	27%	29%	19%	10%	35%	48%	27%	23%	27%	29%	24%	18%	34%	7%	16%
I couldn't find the unsubscribe details anywhere on the site		59%	60%	58%	65%	65%	63%	42%	58%	58%	60%	67%	52%	66%	45%	62%	77%	49%
They used a premium rate phone-line which cost me more money		31%	28%	36%	42%	36%	28%	19%	34%	29%	36%	28%	37%	19%	40%	29%	42%	25%
I spoke to customer service handlers who were very unhelpful		32%	36%	27%	26%	35%	40%	21%	31%	30%	35%	25%	22%	41%	52%	24%	44%	43%
It was so difficult to unsubscribe that I gave up trying		8%	8%	7%	13%	7%	10%	5%	6%	12%	2%	6%	3%	11%	7%	14%	-	8%
None of these		9%	9%	8%	13%	11%	7%	8%	2%	9%	9%	7%	12%	14%	15%	4%	4%	12%

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Thinking back to the last credit reference service that you signed up for...

How many months do you estimate you were signed up for in total (i.e. including any free trial period) before you unsubscribed, or the service expired? (If you are currently subscribed, please think about how long you have been subscribed to your current service)

	Unweighted Base	1122	532	590	67	234	190	204	427	738	384	232	165	83	158	289	79	116
Base: All GB Adults who have ever signed up to a credit report		1170	580	590	96	281	229	238	326	726	443	266	199	97	160	279	71	97
Up to a month	31%	29%	33%	27%	36%	33%	28%	29%	29%	33%	35%	26%	27%	43%	28%			
More than 1 month and up to 2 months	12%	13%	12%	23%	17%	11%	10%	7%	11%	15%	14%	6%	14%	15%	16%	6%	7%	
More than 2 months and up to 3 months	9%	8%	9%	5%	7%	11%	10%	9%	9%	8%	9%	10%	5%	10%	7%	11%	7%	
More than 3 months and up to 4 months	6%	7%	4%	7%	7%	9%	4%	3%	4%	8%	7%	7%	8%	4%	3%	4%	6%	
More than 4 months and up to 5 months	2%	3%	2%	3%	2%	2%	3%	3%	2%	3%	2%	1%	5%	3%	1%	3%	5%	
More than 5 months and up to 6 months	4%	5%	4%	2%	7%	1%	5%	4%	5%	3%	3%	7%	3%	2%	5%	2%	6%	
More than 6 months and up to 12 months	11%	10%	11%	12%	9%	13%	13%	9%	11%	10%	12%	8%	12%	13%	10%	10%	10%	
More than 12 months	12%	15%	10%	6%	9%	12%	12%	17%	15%	8%	10%	9%	12%	13%	16%	13%	19%	
Can't recall	13%	10%	16%	14%	7%	9%	15%	20%	13%	12%	9%	17%	15%	14%	15%	8%	11%	
Mean (months)	4.44	4.73	4.13	3.65	3.70	4.38	4.72	5.26	4.91	3.67	3.99	3.77	4.70	4.64	4.86	4.12	5.51	

Still thinking back to the last credit reference service that you signed up for...

How many times (in total) did you access and look at your credit report? (If you are currently subscribed, please think about how many times you have accessed it)

	Unweighted Base	1122	532	590	67	234	190	204	427	738	384	232	165	83	158	289	79	116
Base: All GB Adults who have ever signed up to a credit report		1170	580	590	96	281	229	238	326	726	443	266	199	97	160	279	71	97
None	2%	2%	3%	4%	2%	1%	4%	2%	2%	3%	2%	2%	3%	6%	2%	-	0%	
Once	22%	19%	25%	13%	20%	27%	20%	24%	22%	22%	22%	26%	20%	24%	19%	22%	22%	
Twice	24%	22%	26%	29%	22%	24%	25%	23%	24%	23%	28%	23%	16%	22%	25%	30%	19%	
3 times	13%	14%	12%	10%	14%	12%	15%	12%	14%	12%	14%	17%	14%	9%	12%	9%	13%	
4 times	7%	7%	7%	4%	9%	8%	5%	7%	7%	7%	4%	5%	6%	9%	11%	2%	7%	
5 to 6 times	11%	12%	10%	10%	12%	12%	12%	9%	11%	10%	10%	10%	12%	8%	11%	17%	15%	
7 to 8 times	3%	4%	2%	1%	2%	4%	5%	3%	4%	3%	4%	1%	3%	4%	4%	6%		
9 to 10 times	4%	4%	3%	6%	2%	2%	3%	6%	4%	3%	3%	4%	6%	3%	4%	2%	5%	
11 to 15 times	2%	2%	2%	-	2%	1%	3%	2%	3%	1%	2%	1%	5%	4%	1%	0%	3%	
16 to 20 times	1%	2%	1%	2%	2%	1%	-	1%	1%	2%	2%	2%	-	0%	0%	1%	3%	
More than 20 times	3%	4%	3%	-	5%	4%	3%	2%	3%	4%	3%	0%	6%	3%	5%	4%	0%	
Can't recall	7%	8%	7%	20%	6%	3%	5%	10%	6%	10%	6%	8%	12%	8%	7%	7%	6%	
Mean	4.13	4.52	3.75	3.48	4.75	4.14	4.00	3.83	4.04	4.28	4.04	3.36	5.17	3.98	4.42	4.19	4.27	