

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 1

**Q.1 Do you have a bank account into which you pay your salary or pension and through which you pay your monthly expenses?**

**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Yes	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
	91%	91%	90%	74%	87%	91%	91%	98%	98%	95%	90%	87%	89%	92%	85%	90%	92%	90%	94%	91%	95%	83%	93%	92%	93%	92%
No	158	71	87	56	33	25	30	5	9	21	50	42	46	15	11	19	10	14	8	9	7	36	17	12	9	53
	8%	7%	8%	23%	10%	7%	8%	2%	2%	4%	9%	9%	9%	8%	13%	8%	6%	8%	6%	8%	4%	13%	6%	6%	4%	6%
Don't know	33	18	15	8	13	6	4	1	1	6	5	16	6	-	2	4	5	4	-	1	3	9	3	3	8	14
	2%	2%	1%	3%	4%	2%	1%	*	*	1%	1%	3%	1%	-	2%	2%	3%	2%	-	1%	1%	3%	1%	1%	3%	2%

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**Q.1 Do you have a bank account into which you pay your salary or pension and through which you pay your monthly expenses?**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Yes	1857 91%	220 100%	406 100%	430 100%	301 100%	178 100%	299 100%	151 100%	1335 100%	300 100%	71 100%	371 100%	499 100%	1098 100%	133 100%
No	158 8%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	33 2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Table 2

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

#### Summary

**Base: All respondents who have a bank account**

	Bank/Building Society													
	Lloyds	TSB	Barclays	HSBC	Santander	Nationwide	RBS	First Direct	NatWest	Bank of Scotland	Clydesdale	Yorkshire Bank	Co-operative Bank	Other
Unweighted base	1848	1848	1848	1848	1848	1848	1848	1848	1848	1848	1848	1848	1848	1848
Weighted base	1857	1857	1857	1857	1857	1857	1857	1857	1857	1857	1857	1857	1857	1857
Current account (normal bank account)	285 15%	113 6%	300 16%	207 11%	345 19%	252 14%	74 4%	85 5%	292 16%	70 4%	31 2%	39 2%	88 5%	232 12%
Savings product (e.g. savings account or ISA)	169 9%	52 3%	187 10%	116 6%	253 14%	299 16%	42 2%	62 3%	141 8%	33 2%	14 1%	32 2%	62 3%	252 14%
Personal loan	37 2%	9 *	23 1%	19 1%	27 1%	15 1%	9 *	15 1%	19 1%	17 1%	4 *	3 *	12 1%	35 2%
Credit card	111 6%	34 2%	297 16%	79 4%	160 9%	134 7%	45 2%	34 2%	107 6%	53 3%	13 1%	20 1%	38 2%	307 17%
Mortgage	24 1%	21 1%	28 2%	32 2%	87 5%	79 4%	18 1%	8 *	49 3%	28 2%	10 1%	14 1%	11 1%	105 6%
Investment	30 2%	5 *	24 1%	16 1%	21 1%	28 2%	6 *	2 *	13 1%	6 *	8 *	11 1%	15 1%	65 3%
Pension	16 1%	4 *	12 1%	5 *	10 1%	9 1%	6 *	3 *	10 1%	1 *	3 *	11 1%	8 *	111 6%
None	1470 79%	1690 91%	1292 70%	1585 85%	1309 71%	1364 73%	1728 93%	1742 94%	1472 79%	1715 92%	1798 97%	1757 95%	1690 91%	1189 64%

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### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 3

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Lloyds**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	285 15%	133 15%	152 16%	31 17%	52 17%	48 15%	45 14%	51 17%	59 13%	82 16%	96 19%	49 13%	58 13%	7 4%	9 13%	34 17%	17 10%	38 23%	21 15%	17 19%	32 16%	37 17%	36 14%	37 22%	35 14%	129 16%
Savings product (e.g. savings account or ISA)	169 9%	83 9%	85 9%	17 10%	37 12%	30 10%	22 7%	33 11%	29 7%	54 10%	53 10%	32 8%	30 7%	2 1%	8 11%	16 8%	17 10%	20 12%	14 10%	15 16%	16 8%	26 12%	21 8%	13 8%	23 9%	86 11%
Personal loan	37 2%	13 1%	25 3%	4 2%	8 3%	7 2%	9 3%	8 3%	2 *	9 2%	15 3%	9 2%	4 1%	3 2%	- -	2 1%	4 2%	4 2%	1 1%	3 3%	1 1%	8 3%	7 3%	4 3%	12 5%	14 2%
Credit card	111 6%	53 6%	58 6%	13 7%	18 6%	20 6%	13 4%	25 8%	23 5%	40 8%	31 6%	19 5%	22 5%	1 1%	6 9%	9 4%	8 5%	15 9%	5 3%	6 6%	16 8%	15 7%	18 7%	13 8%	18 7%	47 6%
Mortgage	24 1%	7 1%	17 2%	4 2%	5 2%	6 2%	5 1%	5 2%	- -	11 2%	4 1%	6 2%	3 1%	- -	- -	5 2%	3 2%	3 2%	1 1%	- -	4 2%	8 4%	1 *	1 *	7 3%	15 2%
Investment	30 2%	15 2%	15 2%	4 2%	5 2%	7 2%	2 1%	2 1%	10 2%	10 2%	8 2%	5 1%	7 2%	- -	1 1%	5 3%	- -	6 3%	* *	4 4%	2 1%	8 3%	2 1%	3 2%	4 1%	16 2%
Pension	16 1%	8 1%	7 1%	2 1%	5 2%	5 2%	1 *	1 *	1 *	9 2%	2 *	2 1%	2 *	2 1%	3 4%	2 1%	- -	1 1%	- -	1 1%	- -	3 1%	3 1%	2 1%	4 2%	9 1%
None	1470 79%	724 79%	746 79%	136 76%	230 77%	247 79%	275 83%	229 77%	354 81%	412 79%	394 77%	314 81%	351 81%	154 91%	55 79%	154 76%	142 84%	118 71%	111 82%	68 73%	155 80%	166 75%	217 81%	130 76%	197 80%	633 78%

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**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Lloyds**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	285 15%	19 9%	62 15%	61 14%	57 19%	22 12%	64 21%	17 11%	181 14%	63 21%	25 35%	88 24%	83 17%	179 16%	18 14%
Savings product (e.g. savings account or ISA)	169 9%	- -	29 7%	38 9%	38 13%	16 9%	48 16%	12 8%	114 9%	31 10%	13 18%	43 12%	46 9%	106 10%	9 7%
Personal loan	37 2%	- -	2 *	8 2%	8 3%	- -	19 6%	4 3%	23 2%	8 3%	2 3%	10 3%	18 4%	17 2%	1 *
Credit card	111 6%	- -	10 2%	19 5%	19 6%	18 10%	45 15%	5 3%	76 6%	23 8%	6 9%	30 8%	34 7%	66 6%	8 6%
Mortgage	24 1%	- -	1 *	2 1%	5 2%	1 1%	15 5%	3 2%	17 1%	3 1%	1 2%	4 1%	9 2%	15 1%	- -
Investment	30 2%	- -	- -	5 1%	2 1%	3 2%	21 7%	5 3%	21 2%	3 1%	2 2%	5 1%	7 1%	20 2%	- -
Pension	16 1%	- -	- -	3 1%	4 1%	- -	8 3%	3 2%	13 1%	- -	- -	- -	4 1%	8 1%	3 2%
None	1470 79%	201 91%	339 84%	352 82%	234 78%	139 79%	180 60%	120 80%	1087 81%	222 74%	41 57%	263 71%	385 77%	866 79%	110 82%

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Table 4

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**TSB**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade					Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736	
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815	
Current account (normal bank account)	113 6%	56 6%	57 6%	9 5%	24 8%	16 5%	22 7%	17 6%	26 6%	31 6%	27 5%	27 7%	29 7%	43 25%	3 5%	8 4%	10 6%	6 3%	9 7%	2 2%	7 4%	12 6%	4 1%	9 5%	14 6%	45 6%	
Savings product (e.g. savings account or ISA)	52 3%	22 2%	30 3%	6 3%	13 4%	6 2%	7 2%	8 3%	13 3%	17 3%	9 2%	9 2%	18 4%	14 8%	3 5%	5 3%	2 1%	2 1%	2 2%	5 5%	6 3%	2 1%	5 2%	5 3%	9 3%	16 2%	
Personal loan	9 *	1 *	7 1%	3 2%	2 1%	2 1%	1 *	- -	1 *	1 *	3 1%	2 *	3 1%	1 *	- -	2 1%	- -	2 1%	* *	1 1%	- -	1 1%	1 1%	- -	3 1%	4 *	
Credit card	34 2%	8 1%	26 3%	3 1%	7 2%	5 2%	7 2%	7 2%	5 1%	10 2%	5 1%	10 3%	9 2%	15 9%	1 2%	4 2%	1 *	2 1%	1 1%	3 3%	2 1%	5 2%	- -	1 *	7 3%	10 1%	
Mortgage	21 1%	11 1%	10 1%	1 1%	8 3%	3 1%	4 1%	3 1%	1 *	5 1%	4 1%	8 2%	4 1%	11 6%	- -	- -	2 1%	1 1%	* *	1 1%	2 1%	1 *	3 1%	- -	2 1%	11 1%	
Investment	5 *	5 1%	- -	- -	2 1%	- -	- -	1 *	2 1%	1 *	3 1%	2 *	- -	- -	2 3%	- -	- -	2 1%	- -	1 1%	- -	- -	- -	- -	- -	2 1%	- -
Pension	4 *	* *	4 *	- -	- -	- -	1 *	* *	2 1%	2 *	- -	- -	2 *	1 1%	- -	1 *	- -	- -	* *	- -	1 1%	- -	- -	1 *	- -	- -	
None	1690 91%	837 92%	853 90%	161 90%	262 88%	290 93%	305 92%	270 91%	402 92%	473 91%	474 92%	355 91%	389 89%	120 71%	64 91%	190 94%	157 93%	156 94%	122 91%	82 88%	182 93%	203 92%	255 96%	159 94%	222 90%	748 92%	

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Table 4

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**TSB**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	113 6%	10 4%	10 3%	26 6%	17 6%	11 6%	40 13%	4 3%	48 4%	35 12%	27 38%	62 17%	25 5%	73 7%	11 8%
Savings product (e.g. savings account or ISA)	52 3%	-	9 2%	9 2%	6 2%	5 3%	23 8%	5 3%	33 2%	10 3%	5 8%	15 4%	15 3%	36 3%	-
Personal loan	9 *	-	-	1 *	1 *	-	7 2%	4 3%	2 *	1 *	1 2%	2 1%	4 1%	2 *	-
Credit card	34 2%	-	2 *	9 2%	5 2%	3 2%	16 5%	4 3%	21 2%	6 2%	3 4%	8 2%	12 2%	17 2%	1 1%
Mortgage	21 1%	-	1 *	-	2 1%	6 3%	12 4%	5 4%	11 1%	4 1%	-	4 1%	9 2%	9 1%	3 2%
Investment	5 *	-	-	-	-	1 1%	4 1%	-	4 *	1 *	-	1 *	3 1%	1 *	2 1%
Pension	4 *	-	* *	2 *	1 *	-	1 *	-	3 *	1 *	-	1 *	2 *	2 *	-
None	1690 91%	211 96%	391 97%	401 93%	278 93%	160 90%	224 75%	131 87%	1254 94%	261 87%	43 61%	304 82%	448 90%	1006 92%	120 90%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 5

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Barclays**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	300	156	144	22	60	50	51	52	64	80	71	75	74	8	15	30	14	27	17	14	49	54	48	25	35	153
	16%	17%	15%	12%	20%	16%	16%	18%	15%	15%	14%	19%	17%	5%	22%	15%	8%	16%	12%	15%	25%	24%	18%	15%	14%	19%
Savings product (e.g. savings account or ISA)	187	99	87	15	34	31	22	32	53	55	46	35	50	7	10	20	10	13	10	14	29	35	20	19	22	82
	10%	11%	9%	8%	11%	10%	7%	11%	12%	11%	9%	9%	12%	4%	14%	10%	6%	8%	7%	16%	15%	16%	7%	11%	9%	10%
Personal loan	23	13	10	5	4	6	4	2	1	10	8	1	4	1	1	3	1	-	1	1	2	6	3	3	4	13
	1%	1%	1%	3%	1%	2%	1%	1%	*	2%	2%	*	1%	1%	2%	1%	1%	-	1%	1%	1%	3%	1%	2%	2%	2%
Credit card	297	177	120	18	43	52	54	49	81	93	85	59	60	15	11	29	31	25	15	19	34	48	40	29	36	135
	16%	19%	13%	10%	14%	16%	16%	17%	19%	18%	17%	15%	14%	9%	16%	14%	19%	15%	11%	20%	17%	22%	15%	17%	15%	17%
Mortgage	28	14	14	2	2	12	5	7	-	7	7	11	3	-	1	2	7	2	1	2	4	5	3	1	4	19
	2%	2%	2%	1%	1%	4%	1%	2%	-	1%	1%	3%	1%	-	2%	1%	4%	1%	1%	2%	2%	2%	1%	*	1%	2%
Investment	24	13	11	1	4	6	1	4	8	8	10	4	1	3	3	1	1	-	1	1	4	3	5	2	2	11
	1%	1%	1%	*	1%	2%	*	1%	2%	2%	2%	1%	*	2%	5%	1%	1%	-	*	1%	2%	1%	2%	1%	1%	1%
Pension	12	6	6	3	1	2	*	2	4	4	4	2	3	-	2	-	-	1	-	4	*	1	2	2	-	7
	1%	1%	1%	1%	*	1%	*	1%	1%	1%	1%	*	1%	-	3%	-	-	1%	-	4%	*	*	1%	1%	-	1%
None	1292	608	684	133	204	216	239	194	306	360	360	269	302	143	46	148	120	123	105	56	119	130	183	117	177	545
	70%	66%	73%	74%	68%	69%	72%	65%	70%	69%	70%	69%	70%	85%	66%	73%	71%	74%	78%	60%	61%	59%	69%	69%	72%	67%



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Table 5

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Barclays**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	300 16%	25 11%	60 15%	77 18%	50 17%	25 14%	62 21%	15 10%	180 13%	82 27%	22 31%	104 28%	102 20%	153 14%	33 25%
Savings product (e.g. savings account or ISA)	187 10%	- -	33 8%	49 11%	39 13%	19 11%	47 16%	8 5%	124 9%	48 16%	7 10%	55 15%	64 13%	96 9%	16 12%
Personal loan	23 1%	- -	- -	1 *	2 1%	3 2%	16 5%	6 4%	11 1%	5 2%	1 1%	6 2%	6 1%	11 1%	1 1%
Credit card	297 16%	- -	26 6%	50 12%	69 23%	46 26%	106 35%	19 13%	195 15%	63 21%	20 28%	83 22%	66 13%	197 18%	21 16%
Mortgage	28 2%	- -	5 1%	5 1%	7 2%	4 2%	7 2%	8 5%	20 1%	1 *	- -	1 *	9 2%	19 2%	- -
Investment	24 1%	- -	- -	5 1%	5 2%	3 2%	11 4%	3 2%	13 1%	6 2%	2 2%	8 2%	7 1%	15 1%	2 1%
Pension	12 1%	- -	- -	2 *	2 1%	1 1%	7 2%	- -	10 1%	2 1%	- -	2 1%	1 *	8 1%	- -
None	1292 70%	195 89%	319 79%	313 73%	188 62%	112 63%	142 47%	108 72%	970 73%	178 60%	35 49%	213 57%	333 67%	775 71%	83 62%

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Absolutes/col percents

Table 6

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**HSBC**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	207 11%	101 11%	106 11%	27 15%	42 14%	36 11%	22 7%	35 12%	45 10%	65 13%	47 9%	54 14%	41 9%	7 4%	4 6%	26 13%	19 11%	25 15%	10 7%	11 12%	27 14%	27 12%	30 11%	19 11%	27 11%	97 12%
Savings product (e.g. savings account or ISA)	116 6%	51 6%	65 7%	23 13%	31 10%	16 5%	7 2%	19 6%	20 5%	35 7%	34 7%	25 6%	22 5%	3 2%	3 4%	10 5%	13 8%	16 9%	8 6%	6 6%	14 7%	18 8%	16 6%	9 5%	22 9%	48 6%
Personal loan	19 1%	10 1%	8 1%	3 2%	5 2%	7 2%	3 1%	1 *	-	6 1%	4 1%	3 1%	7 2%	-	-	1 1%	3 2%	3 2%	3 2%	2 2%	-	2 1%	2 1%	1 1%	7 3%	10 1%
Credit card	79 4%	42 5%	37 4%	7 4%	20 7%	17 5%	6 2%	12 4%	18 4%	28 5%	16 3%	17 4%	18 4%	1 1%	1 1%	12 6%	10 6%	4 3%	5 4%	5 5%	8 4%	16 7%	11 4%	6 4%	12 5%	41 5%
Mortgage	32 2%	27 3%	5 1%	3 1%	11 4%	13 4%	1 *	4 1%	-	9 2%	5 1%	11 3%	6 1%	1 1%	2 2%	7 3%	6 3%	3 2%	4 3%	2 2%	2 1%	4 2%	2 1%	-	4 2%	24 3%
Investment	16 1%	10 1%	5 1%	1 1%	4 1%	-	-	5 2%	6 1%	8 1%	1 *	7 2%	-	-	2 2%	2 1%	1 *	4 3%	2 1%	-	1 *	2 1%	-	2 1%	2 1%	6 1%
Pension	5 *	4 *	1 *	-	2 1%	1 *	-	* *	2 *	3 *	1 *	2 *	-	-	2 2%	1 *	-	1 1%	-	-	1 1%	-	-	* *	2 1%	1 *
None	1585 85%	777 85%	808 86%	141 79%	239 80%	261 83%	307 93%	255 86%	383 88%	439 84%	447 87%	321 83%	378 87%	159 94%	62 90%	167 83%	142 84%	136 81%	120 89%	78 83%	166 85%	181 82%	227 85%	147 87%	208 84%	683 84%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 6

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**HSBC**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	207 11%	18 8%	30 7%	44 10%	41 14%	32 18%	42 14%	4 2%	139 10%	42 14%	22 31%	64 17%	49 10%	131 12%	11 8%
Savings product (e.g. savings account or ISA)	116 6%	1 *	15 4%	20 5%	26 9%	20 11%	35 12%	6 4%	88 7%	18 6%	4 6%	23 6%	23 5%	74 7%	8 6%
Personal loan	19 1%	- -	1 *	5 1%	2 1%	5 3%	6 2%	6 4%	10 1%	2 1%	- -	2 1%	9 2%	8 1%	- -
Credit card	79 4%	- -	- -	19 5%	20 7%	13 7%	27 9%	4 3%	53 4%	14 5%	8 11%	22 6%	22 4%	47 4%	4 3%
Mortgage	32 2%	- -	1 *	1 *	13 4%	2 1%	16 5%	5 3%	22 2%	3 1%	1 2%	4 1%	11 2%	15 1%	2 1%
Investment	16 1%	- -	- -	1 *	2 1%	5 3%	8 3%	- -	12 1%	2 1%	1 1%	3 1%	7 1%	7 1%	2 1%
Pension	5 *	- -	- -	1 *	2 1%	* *	2 1%	- -	4 *	1 *	- -	1 *	2 *	2 *	2 1%
None	1585 85%	201 91%	375 92%	378 88%	252 84%	140 79%	215 72%	130 86%	1163 87%	248 83%	45 63%	293 79%	427 85%	940 86%	117 88%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 7

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Santander**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	345	181	165	26	61	52	65	54	89	118	102	68	58	28	13	54	37	25	25	24	19	34	57	31	43	153
	19%	20%	17%	14%	20%	16%	20%	18%	21%	23%	20%	17%	13%	16%	19%	27%	22%	15%	18%	26%	10%	15%	21%	18%	17%	19%
Savings product (e.g. savings account or ISA)	253	139	114	16	37	30	55	47	68	70	71	63	48	20	8	39	24	22	17	18	17	31	38	20	22	112
	14%	15%	12%	9%	12%	9%	16%	16%	16%	13%	14%	16%	11%	12%	12%	19%	14%	13%	12%	19%	9%	14%	14%	12%	9%	14%
Personal loan	27	14	14	3	11	8	3	1	2	7	8	6	6	2	4	4	2	-	*	2	4	*	8	*	7	17
	1%	1%	1%	2%	4%	2%	1%	*	1%	1%	2%	2%	1%	1%	5%	2%	1%	-	*	2%	2%	*	3%	*	3%	2%
Credit card	160	96	64	9	27	27	28	33	36	61	39	36	23	12	9	17	13	10	20	11	12	25	18	13	25	72
	9%	10%	7%	5%	9%	9%	8%	11%	8%	12%	8%	9%	5%	7%	13%	8%	7%	6%	15%	11%	6%	11%	7%	8%	10%	9%
Mortgage	87	37	50	3	23	18	21	14	7	40	21	11	15	5	4	10	12	9	8	7	4	7	12	9	13	57
	5%	4%	5%	2%	8%	6%	6%	5%	2%	8%	4%	3%	3%	3%	6%	5%	7%	5%	6%	7%	2%	3%	5%	6%	5%	7%
Investment	21	15	6	1	1	1	4	5	10	7	9	2	2	1	-	2	1	6	1	1	1	5	1	2	1	6
	1%	2%	1%	1%	*	*	1%	2%	2%	1%	2%	1%	1%	1%	-	1%	1%	3%	1%	1%	*	2%	1%	1%	*	1%
Pension	10	4	6	-	1	4	3	-	2	4	3	2	2	-	-	1	1	-	4	1	2	2	-	-	1	7
	1%	*	1%	-	*	1%	1%	-	*	1%	1%	*	*	-	-	*	*	-	3%	1%	1%	1%	-	-	*	1%
None	1309	639	671	138	206	229	229	198	309	339	365	274	331	128	45	132	115	124	93	55	164	157	177	120	177	567
	71%	70%	71%	77%	69%	73%	69%	67%	71%	65%	71%	71%	76%	76%	64%	65%	68%	74%	69%	59%	85%	71%	66%	70%	72%	70%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 7

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Santander**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	345 19%	32 15%	48 12%	79 18%	53 18%	39 22%	94 31%	18 12%	181 14%	104 35%	42 59%	146 39%	93 19%	223 20%	18 13%
Savings product (e.g. savings account or ISA)	253 14%	- -	23 6%	53 12%	53 18%	27 15%	96 32%	19 12%	157 12%	56 19%	21 29%	77 21%	60 12%	162 15%	17 13%
Personal loan	27 1%	- -	- -	2 1%	5 2%	5 3%	15 5%	3 2%	21 2%	3 1%	- -	3 1%	10 2%	15 1%	2 2%
Credit card	160 9%	- -	15 4%	25 6%	29 10%	23 13%	69 23%	19 12%	84 6%	41 14%	15 21%	57 15%	45 9%	95 9%	9 7%
Mortgage	87 5%	1 *	10 2%	15 4%	11 4%	15 8%	35 12%	12 8%	51 4%	23 8%	- -	23 6%	28 6%	48 4%	5 3%
Investment	21 1%	- -	3 1%	1 *	4 1%	2 1%	11 4%	3 2%	11 1%	6 2%	1 1%	6 2%	8 2%	10 1%	1 1%
Pension	10 1%	- -	- -	3 1%	- -	- -	7 2%	2 2%	3 *	5 2%	- -	5 1%	1 *	5 *	4 3%
None	1309 71%	187 85%	333 82%	326 76%	204 68%	113 63%	122 41%	102 68%	1018 76%	167 56%	22 31%	189 51%	357 72%	755 69%	104 78%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 8

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Nationwide**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	252 14%	123 13%	129 14%	27 15%	36 12%	24 8%	43 13%	44 15%	77 18%	80 15%	63 12%	49 13%	60 14%	13 8%	4 6%	26 13%	16 9%	24 15%	19 14%	6 6%	32 16%	36 16%	55 21%	21 13%	31 13%	113 14%
Savings product (e.g. savings account or ISA)	299 16%	154 17%	145 15%	24 13%	34 11%	27 8%	56 17%	69 23%	89 20%	92 18%	90 18%	66 17%	51 12%	22 13%	8 11%	30 15%	18 10%	34 20%	22 17%	9 10%	31 16%	33 15%	63 24%	30 17%	34 14%	116 14%
Personal loan	15 1%	4 *	11 1%	4 3%	2 1%	3 1%	2 1%	- -	3 1%	2 *	3 1%	1 *	10 2%	- -	- -	4 2%	- -	- -	1 1%	2 2%	7 4%	1 *	- -	- -	3 1%	9 1%
Credit card	134 7%	65 7%	68 7%	10 5%	15 5%	16 5%	24 7%	16 6%	52 12%	46 9%	34 7%	25 6%	29 7%	12 7%	5 7%	10 5%	6 4%	13 8%	5 4%	7 8%	15 8%	12 5%	35 13%	13 8%	17 7%	52 6%
Mortgage	79 4%	40 4%	39 4%	6 3%	16 5%	17 5%	17 5%	16 5%	7 2%	23 4%	19 4%	16 4%	21 5%	4 2%	- -	9 4%	7 4%	7 4%	7 5%	4 5%	14 7%	7 3%	14 5%	7 4%	12 5%	44 5%
Investment	28 2%	16 2%	13 1%	4 3%	- -	5 2%	4 1%	4 1%	11 3%	11 2%	6 1%	2 *	10 2%	4 2%	2 3%	3 2%	1 1%	4 2%	1 1%	2 3%	6 3%	2 1%	3 1%	1 *	2 1%	12 1%
Pension	9 1%	4 *	6 1%	4 3%	- -	- -	- -	2 1%	3 1%	1 *	2 *	- -	7 2%	- -	- -	2 1%	- -	- -	- -	- -	7 3%	- -	1 *	- -	1 *	5 1%
None	1364 73%	673 74%	691 73%	133 74%	234 78%	257 82%	236 71%	196 66%	308 71%	367 71%	383 75%	289 74%	325 75%	137 81%	58 84%	152 75%	136 81%	115 69%	95 70%	75 80%	142 73%	162 73%	172 65%	119 70%	177 72%	601 74%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 8

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Nationwide**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	252 14%	19 9%	26 6%	48 11%	45 15%	30 17%	83 28%	11 7%	121 9%	86 29%	34 48%	120 32%	52 10%	178 16%	13 10%
Savings product (e.g. savings account or ISA)	299 16%	-	34 8%	61 14%	58 19%	46 26%	100 33%	16 11%	189 14%	73 24%	21 29%	94 25%	77 15%	197 18%	14 11%
Personal loan	15 1%	-	-	2 *	-	2 1%	10 3%	5 3%	8 1%	1 *	1 2%	2 1%	4 1%	7 1%	1 1%
Credit card	134 7%	-	3 1%	14 3%	28 9%	18 10%	71 24%	7 5%	77 6%	40 13%	9 12%	49 13%	28 6%	95 9%	6 5%
Mortgage	79 4%	-	6 1%	10 2%	24 8%	14 8%	25 8%	7 5%	47 4%	21 7%	4 6%	25 7%	22 4%	44 4%	7 5%
Investment	28 2%	-	-	1 *	4 1%	5 3%	18 6%	1 1%	19 1%	5 2%	3 4%	8 2%	12 2%	17 2%	-
Pension	9 1%	-	1 *	* *	-	-	8 3%	1 1%	7 1%	1 *	-	1 *	4 1%	6 1%	-
None	1364 73%	201 91%	351 87%	335 78%	208 69%	108 61%	137 46%	117 78%	1039 78%	178 59%	29 41%	207 56%	369 74%	784 71%	110 82%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 9

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**RBS**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	74 4%	37 4%	37 4%	4 2%	10 3%	7 2%	15 5%	15 5%	21 5%	23 4%	23 5%	13 3%	15 3%	28 17%	-	13 7%	2 1%	2 1%	4 3%	2 2%	2 1%	3 1%	10 4%	8 5%	10 4%	26 3%
Savings product (e.g. savings account or ISA)	42 2%	18 2%	24 3%	6 3%	9 3%	3 1%	6 2%	7 2%	10 2%	13 2%	15 3%	-	14 3%	16 10%	-	7 3%	1 *	1 *	5 3%	5 5%	-	3 1%	3 1%	2 1%	9 3%	18 2%
Personal loan	9 *	5 1%	4 *	3 2%	1 *	3 1%	2 *	-	-	5 1%	2 *	2 *	1 *	5 3%	-	1 *	-	-	-	-	-	2 1%	1 *	-	4 2%	4 1%
Credit card	45 2%	25 3%	20 2%	4 2%	3 1%	11 4%	7 2%	7 2%	13 3%	14 3%	17 3%	5 1%	9 2%	10 6%	-	7 3%	1 1%	2 1%	1 *	2 2%	9 5%	6 2%	5 2%	4 2%	10 4%	16 2%
Mortgage	18 1%	7 1%	10 1%	2 1%	4 1%	7 2%	2 1%	4 1%	-	3 1%	9 2%	2 *	3 1%	2 1%	1 2%	6 3%	2 1%	-	1 1%	1 1%	-	2 1%	2 1%	1 1%	3 1%	13 2%
Investment	6 *	4 *	3 *	3 1%	-	-	-	3 1%	1 *	1 *	2 *	1 *	3 1%	1 1%	-	1 *	-	-	-	3 3%	-	-	-	2 1%	-	4 *
Pension	6 *	3 *	3 *	3 1%	2 1%	1 *	1 *	-	-	2 *	1 *	-	3 1%	1 1%	-	1 1%	-	1 *	-	3 3%	-	-	-	-	1 *	4 1%
None	1728 93%	849 93%	879 93%	163 91%	275 92%	294 94%	314 95%	275 92%	408 94%	484 93%	472 92%	367 94%	405 93%	134 79%	69 98%	177 87%	163 97%	163 98%	127 94%	86 93%	185 95%	210 95%	252 94%	162 95%	226 92%	754 93%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 9

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**RBS**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	74 4%	2 1%	9 2%	20 5%	12 4%	13 7%	17 6%	9 6%	34 3%	23 8%	7 10%	31 8%	15 3%	49 4%	4 3%
Savings product (e.g. savings account or ISA)	42 2%	-	4 1%	6 1%	6 2%	7 4%	19 6%	2 1%	26 2%	13 4%	1 1%	14 4%	12 2%	28 3%	-
Personal loan	9 *	-	-	1 *	-	3 2%	5 2%	1 1%	5 *	1 *	2 2%	2 1%	1 *	4 *	3 2%
Credit card	45 2%	-	1 *	8 2%	6 2%	13 7%	17 6%	8 5%	27 2%	9 3%	1 2%	11 3%	10 2%	29 3%	1 1%
Mortgage	18 1%	-	-	2 *	-	4 2%	12 4%	6 4%	6 *	4 1%	2 3%	6 2%	5 1%	9 1%	-
Investment	6 *	-	-	-	2 1%	2 1%	3 1%	2 1%	5 *	-	-	-	1 *	5 *	-
Pension	6 *	-	-	-	2 1%	1 1%	3 1%	-	5 *	1 *	-	1 *	1 *	4 *	1 1%
None	1728 93%	218 99%	396 98%	406 94%	282 94%	154 86%	249 83%	132 87%	1270 95%	266 89%	60 85%	327 88%	467 93%	1024 93%	126 94%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 10

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**First Direct**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	85 5%	36 4%	49 5%	7 4%	8 3%	13 4%	24 7%	11 4%	23 5%	36 7%	23 5%	10 3%	16 4%	1 1%	3 5%	8 4%	9 6%	5 3%	11 8%	4 5%	14 7%	5 2%	17 6%	7 4%	14 5%	35 4%
Savings product (e.g. savings account or ISA)	62 3%	28 3%	34 4%	3 2%	5 2%	10 3%	17 5%	8 3%	20 4%	28 5%	14 3%	10 2%	11 3%	1 1%	1 2%	5 2%	6 4%	3 2%	8 6%	2 2%	10 5%	9 4%	11 4%	6 4%	9 3%	24 3%
Personal loan	15 1%	3 *	12 1%	4 2%	8 3%	1 *	2 1%	-	-	5 1%	4 1%	-	5 1%	-	-	-	1 *	-	4 3%	4 4%	-	2 1%	2 1%	2 1%	4 2%	11 1%
Credit card	34 2%	19 2%	15 2%	1 1%	1 *	8 3%	10 3%	2 1%	12 3%	13 2%	6 1%	4 1%	11 2%	-	*	2 1%	5 3%	3 2%	7 5%	1 1%	4 2%	5 2%	8 3%	-	4 2%	15 2%
Mortgage	8 *	3 *	5 1%	1 1%	-	1 *	4 1%	3 1%	-	4 1%	2 *	2 *	-	-	-	-	3 1%	-	-	-	1 1%	1 1%	-	3 2%	4 2%	4 *
Investment	2 *	* *	1 *	* *	-	1 *	-	1 *	-	1 *	* *	-	-	-	-	-	-	1 *	-	-	-	1 1%	-	-	-	1 *
Pension	3 *	2 *	1 *	* *	-	2 1%	-	-	-	-	2 *	-	1 *	-	-	1 1%	-	-	-	-	-	2 1%	-	-	-	2 *
None	1742 94%	863 94%	879 93%	165 92%	283 95%	293 94%	305 92%	285 96%	411 94%	476 91%	482 94%	374 96%	410 94%	166 99%	66 95%	190 94%	154 91%	161 97%	121 89%	88 94%	179 92%	206 93%	247 93%	162 96%	229 92%	759 93%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 10

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**First Direct**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	85 5%	3 2%	8 2%	9 2%	7 2%	18 10%	39 13%	3 2%	49 4%	27 9%	6 9%	33 9%	4 1%	64 6%	5 3%
Savings product (e.g. savings account or ISA)	62 3%	- -	2 *	6 1%	8 3%	10 6%	36 12%	4 3%	30 2%	20 7%	8 11%	27 7%	2 *	46 4%	7 6%
Personal loan	15 1%	- -	- -	1 *	- -	- -	14 5%	2 2%	8 1%	5 2%	- -	5 1%	4 1%	8 1%	- -
Credit card	34 2%	- -	1 *	2 1%	3 1%	6 3%	22 7%	3 2%	20 1%	10 3%	1 2%	11 3%	1 *	21 2%	3 2%
Mortgage	8 *	- -	- -	- -	2 1%	- -	7 2%	3 2%	3 *	2 1%	- -	2 1%	3 1%	5 *	- -
Investment	2 *	- -	1 *	- -	- -	- -	1 *	1 *	* *	- -	1 1%	1 *	1 *	1 *	- -
Pension	3 *	- -	- -	- -	- -	- -	3 1%	- -	2 *	- -	1 2%	1 *	1 *	1 *	- -
None	1742 94%	217 98%	397 98%	421 98%	291 97%	159 89%	234 78%	136 90%	1276 96%	269 90%	61 86%	330 89%	485 97%	1024 93%	126 94%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 11

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**NatWest**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	292 16%	140 15%	152 16%	31 17%	41 14%	56 18%	60 18%	34 11%	69 16%	76 15%	97 19%	63 16%	55 13%	4 2%	8 12%	35 17%	30 18%	13 8%	34 25%	19 21%	23 12%	41 19%	55 21%	30 18%	49 20%	130 16%
Savings product (e.g. savings account or ISA)	141 8%	64 7%	77 8%	15 8%	20 7%	29 9%	23 7%	17 6%	37 8%	45 9%	43 8%	24 6%	28 6%	3 2%	4 6%	16 8%	15 9%	4 3%	16 12%	9 10%	15 8%	14 6%	25 9%	18 11%	22 9%	59 7%
Personal loan	19 1%	12 1%	7 1%	6 3%	- -	9 3%	3 1%	2 1%	- -	4 1%	3 1%	7 2%	6 1%	- -	1 1%	2 1%	1 1%	1 1%	2 2%	- -	2 1%	6 3%	5 2%	- -	5 2%	11 1%
Credit card	107 6%	56 6%	50 5%	8 5%	13 4%	22 7%	13 4%	16 6%	34 8%	31 6%	38 7%	18 5%	20 5%	2 1%	3 5%	8 4%	11 7%	4 2%	11 8%	8 8%	6 3%	15 7%	27 10%	12 7%	13 5%	49 6%
Mortgage	49 3%	24 3%	25 3%	5 3%	6 2%	18 6%	12 4%	6 2%	1 *	15 3%	20 4%	10 3%	4 1%	1 1%	1 1%	12 6%	5 3%	2 1%	5 4%	3 3%	6 3%	5 2%	4 2%	3 2%	12 5%	32 4%
Investment	13 1%	6 1%	8 1%	3 1%	- -	4 1%	2 *	2 1%	3 1%	5 1%	5 1%	- -	4 1%	- -	1 1%	3 2%	- -	- -	2 2%	3 3%	- -	1 1%	1 *	2 1%	4 2%	5 1%
Pension	10 1%	2 *	8 1%	4 2%	1 *	3 1%	1 *	- -	2 *	3 *	2 *	- -	5 1%	- -	1 1%	2 1%	- -	1 *	2 1%	3 3%	- -	1 *	1 1%	- -	2 1%	5 1%
None	1472 79%	727 79%	745 79%	131 73%	243 81%	237 76%	260 78%	249 84%	351 81%	417 80%	391 76%	309 80%	354 82%	162 96%	58 83%	151 75%	130 77%	148 89%	91 67%	68 73%	162 83%	166 75%	201 75%	134 79%	181 73%	637 78%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 11

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**NatWest**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	292 16%	30 14%	69 17%	63 15%	55 18%	34 19%	40 13%	12 8%	199 15%	66 22%	14 20%	80 22%	72 14%	168 15%	36 27%
Savings product (e.g. savings account or ISA)	141 8%	* *	34 8%	40 9%	23 8%	16 9%	27 9%	5 3%	108 8%	25 8%	3 4%	28 7%	36 7%	77 7%	23 17%
Personal loan	19 1%	- -	* *	1 *	6 2%	2 1%	10 3%	4 3%	11 1%	3 1%	2 2%	4 1%	6 1%	5 *	3 2%
Credit card	107 6%	- -	9 2%	28 6%	21 7%	13 7%	37 12%	10 7%	74 6%	22 7%	1 2%	23 6%	29 6%	62 6%	7 5%
Mortgage	49 3%	- -	7 2%	9 2%	13 4%	8 4%	13 4%	12 8%	31 2%	3 1%	3 4%	5 1%	11 2%	32 3%	3 2%
Investment	13 1%	- -	1 *	- -	3 1%	- -	10 3%	2 2%	10 1%	1 *	- -	1 *	4 1%	6 1%	- -
Pension	10 1%	- -	1 *	- -	1 *	1 1%	8 3%	4 2%	6 *	1 *	- -	1 *	2 *	4 *	1 *
None	1472 79%	190 86%	325 80%	352 82%	232 77%	130 73%	219 73%	114 76%	1086 81%	218 73%	53 74%	271 73%	404 81%	879 80%	89 67%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 12

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Bank of Scotland**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	70 4%	39 4%	31 3%	9 5%	12 4%	19 6%	11 3%	6 2%	13 3%	21 4%	21 4%	14 4%	13 3%	50 29%	1 1%	3 2%	- -	* *	- -	* *	3 2%	6 3%	5 2%	1 1%	16 6%	26 3%
Savings product (e.g. savings account or ISA)	33 2%	19 2%	14 1%	3 2%	6 2%	9 3%	10 3%	2 1%	3 1%	8 1%	13 2%	7 2%	6 1%	24 14%	- -	3 2%	- -	- -	* *	- -	* *	- -	4 2%	1 1%	9 4%	12 1%
Personal loan	17 1%	4 *	13 1%	7 4%	2 1%	6 2%	1 *	- -	1 *	5 *	3 1%	8 1%	3 2%	2 2%	- -	1 1%	- -	- -	- -	3 3%	6 3%	1 1%	2 1%	1 1%	3 1%	13 2%
Credit card	53 3%	30 3%	23 2%	1 1%	11 4%	14 5%	11 3%	4 1%	12 3%	8 2%	17 3%	11 3%	16 4%	21 13%	1 2%	8 4%	3 2%	2 1%	1 1%	1 1%	5 3%	3 1%	4 2%	3 2%	11 4%	27 3%
Mortgage	28 2%	14 2%	14 2%	6 3%	9 3%	4 1%	4 1%	5 2%	- -	8 2%	7 1%	8 2%	5 1%	8 5%	- -	- -	3 2%	1 1%	3 2%	3 3%	2 1%	3 1%	4 2%	1 1%	4 2%	22 3%
Investment	6 *	3 *	3 *	1 1%	- -	1 *	2 1%	- -	2 *	2 *	1 *	3 1%	- -	3 2%	- -	- -	- -	- -	- -	- -	- -	- -	3 1%	- -	2 1%	2 *
Pension	1 *	- -	1 *	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 1%	- -	- -	- -
None	1715 92%	840 92%	875 93%	156 87%	275 92%	280 89%	309 93%	283 95%	413 95%	485 93%	473 92%	363 93%	395 91%	110 65%	68 97%	188 93%	164 97%	163 98%	131 97%	89 95%	178 92%	208 94%	252 95%	165 97%	223 90%	739 91%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 12

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Bank of Scotland**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	70 4%	5 2%	18 4%	12 3%	9 3%	8 5%	18 6%	3 2%	44 3%	15 5%	7 10%	23 6%	24 5%	39 4%	6 4%
Savings product (e.g. savings account or ISA)	33 2%	-	5 1%	6 1%	7 2%	5 3%	11 4%	5 3%	22 2%	3 1%	3 4%	6 2%	9 2%	17 2%	4 3%
Personal loan	17 1%	-	-	* *	1 *	1 *	15 5%	3 2%	12 1%	-	2 3%	2 1%	4 1%	11 1%	-
Credit card	53 3%	-	4 1%	15 3%	2 1%	12 7%	20 7%	7 4%	42 3%	4 1%	1 1%	5 1%	21 4%	26 2%	2 2%
Mortgage	28 2%	1 *	-	5 1%	4 1%	1 1%	17 6%	7 5%	15 1%	3 1%	2 3%	6 2%	13 3%	10 1%	1 1%
Investment	6 *	-	-	-	2 1%	-	4 1%	1 1%	5 *	-	-	-	3 1%	2 *	1 1%
Pension	1 *	-	-	-	-	-	1 *	1 1%	-	-	-	-	-	-	-
None	1715 92%	214 97%	387 95%	411 96%	287 95%	155 87%	237 79%	131 87%	1249 94%	277 93%	58 82%	336 90%	455 91%	1025 93%	122 92%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 13

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Clydesdale**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	31 2%	16 2%	15 2%	3 1%	2 1%	8 2%	7 2%	3 1%	8 2%	7 1%	4 1%	15 4%	5 1%	23 14%	-	1 1%	-	-	-	1 1%	2 1%	2 1%	1 *	2 1%	1 *	13 2%
Savings product (e.g. savings account or ISA)	14 1%	9 1%	5 *	4 2%	-	1 *	2 1%	2 1%	4 1%	4 1%	4 1%	1 *	5 1%	8 5%	-	1 1%	-	-	-	4 4%	-	* *	1 *	-	1 *	7 1%
Personal loan	4 *	3 *	1 *	2 1%	-	3 1%	-	-	-	1 *	* *	1 *	1 *	1 1%	-	1 1%	-	-	-	-	-	2 1%	-	-	1 1%	3 *
Credit card	13 1%	4 *	10 1%	8 5%	-	2 *	2 1%	-	1 *	3 *	1 *	2 *	8 2%	3 1%	-	-	1 1%	-	-	3 3%	6 3%	-	-	1 1%	-	12 1%
Mortgage	10 1%	5 1%	5 1%	1 1%	4 1%	1 *	1 *	2 1%	-	1 *	3 *	2 *	4 1%	1 1%	-	1 1%	2 1%	-	3 2%	1 1%	-	1 1%	-	-	2 1%	8 1%
Investment	8 *	-	8 1%	4 2%	3 1%	1 *	-	-	-	2 *	2 *	-	4 1%	-	-	1 *	1 *	-	-	3 3%	-	1 1%	2 1%	-	1 *	7 1%
Pension	3 *	-	3 *	1 1%	-	1 *	-	-	-	-	-	-	3 1%	-	-	1 1%	-	-	-	-	-	-	1 1%	-	-	1 *
None	1798 97%	887 97%	910 97%	162 91%	290 97%	302 96%	325 98%	292 98%	427 98%	511 98%	502 98%	371 95%	414 95%	145 86%	70 100%	197 98%	165 98%	167 100%	132 98%	88 95%	189 97%	215 97%	262 98%	168 99%	241 98%	781 96%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 13

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Clydesdale**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	31 2%	2 1%	8 2%	1 *	6 2%	3 1%	11 4%	5 3%	15 1%	4 1%	7 9%	11 3%	8 2%	15 1%	6 5%
Savings product (e.g. savings account or ISA)	14 1%	-	1 *	1 *	5 2%	-	6 2%	-	12 1%	2 1%	-	2 1%	1 *	11 1%	-
Personal loan	4 *	-	-	-	-	-	4 1%	4 3%	* *	-	-	-	-	-	1 1%
Credit card	13 1%	-	-	-	3 1%	-	11 4%	2 2%	11 1%	-	-	-	2 *	11 1%	-
Mortgage	10 1%	-	-	-	1 *	-	9 3%	6 4%	1 *	2 1%	-	2 1%	4 1%	1 *	-
Investment	8 *	-	-	-	-	-	8 3%	1 *	6 *	1 *	-	1 *	4 1%	4 *	-
Pension	3 *	-	-	-	-	-	3 1%	3 2%	-	-	-	-	-	-	-
None	1798 97%	218 99%	397 98%	428 100%	294 98%	175 99%	260 87%	135 89%	1306 98%	292 97%	65 91%	357 96%	483 97%	1073 98%	126 94%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 14

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Yorkshire Bank**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	39 2%	24 3%	14 2%	1 *	1 *	8 3%	7 2%	12 4%	10 2%	9 2%	9 2%	12 3%	9 2%	- -	3 4%	4 2%	22 13%	2 1%	1 1%	- -	4 2%	1 *	- -	1 1%	5 2%	14 2%
Savings product (e.g. savings account or ISA)	32 2%	19 2%	13 1%	4 2%	1 *	3 1%	5 1%	12 4%	6 1%	10 2%	8 2%	8 2%	6 1%	- -	1 1%	5 2%	5 3%	3 3%	1 2%	3 1%	4 2%	3 1%	3 2%	3 2%	4 2%	12 2%
Personal loan	3 *	- -	3 *	- -	- -	1 *	1 *	- -	1 *	- -	- -	- -	3 1%	- -	- -	3 1%	- -	- -	1 *	- -	- -	- -	- -	- -	- -	2 *
Credit card	20 1%	13 1%	6 1%	3 2%	3 1%	4 1%	1 *	3 1%	5 1%	3 1%	* *	4 1%	12 3%	1 1%	- -	3 1%	5 3%	1 1%	3 2%	- -	2 1%	2 1%	2 1%	- -	2 1%	12 1%
Mortgage	14 1%	6 1%	8 1%	2 1%	2 1%	6 2%	1 *	4 1%	- -	1 *	5 1%	5 1%	3 1%	- -	2 2%	2 1%	5 3%	- -	- -	1 1%	2 1%	2 1%	- -	1 1%	2 1%	9 1%
Investment	11 1%	3 *	8 1%	4 3%	- -	1 *	2 1%	- -	4 1%	5 1%	2 *	- -	4 1%	- -	2 3%	4 2%	- -	- -	- -	- -	4 2%	- -	- -	1 1%	- -	11 1%
Pension	11 1%	3 *	8 1%	3 2%	3 1%	- -	1 *	1 *	3 1%	3 1%	4 1%	1 *	2 *	- -	- -	1 *	4 2%	- -	- -	- -	- -	1 1%	4 1%	1 1%	2 1%	5 1%
None	1757 95%	861 94%	897 95%	163 91%	290 97%	293 93%	318 96%	277 93%	416 96%	495 95%	491 96%	366 94%	405 93%	168 99%	65 93%	187 93%	139 82%	161 97%	128 95%	92 98%	182 93%	212 96%	258 97%	166 98%	234 95%	758 93%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 14

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Yorkshire Bank**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	39 2%	5 2%	6 2%	10 2%	8 3%	- -	10 3%	- -	24 2%	9 3%	5 7%	14 4%	14 3%	20 2%	- -
Savings product (e.g. savings account or ISA)	32 2%	- -	- -	10 2%	1 *	7 4%	14 5%	- -	21 2%	5 2%	6 8%	11 3%	7 1%	20 2%	2 1%
Personal loan	3 *	- -	- -	1 *	1 *	- -	1 *	1 1%	2 *	- -	- -	- -	1 *	1 *	- -
Credit card	20 1%	2 1%	- -	3 1%	2 1%	- -	12 4%	5 3%	10 1%	4 1%	1 1%	5 1%	6 1%	5 *	1 1%
Mortgage	14 1%	- -	- -	- -	4 1%	- -	10 3%	7 5%	1 *	4 1%	1 2%	5 1%	6 1%	3 *	1 1%
Investment	11 1%	- -	- -	- -	1 *	- -	10 3%	1 1%	6 *	- -	4 5%	4 1%	6 1%	5 *	- -
Pension	11 1%	- -	1 *	1 *	1 *	- -	7 2%	3 2%	7 1%	1 *	- -	1 *	8 2%	1 *	- -
None	1757 95%	213 97%	399 98%	414 96%	290 96%	171 96%	246 82%	135 90%	1282 96%	283 94%	57 81%	340 92%	464 93%	1053 96%	130 97%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 15

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Co-operative Bank**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	88 5%	55 6%	33 4%	2 1%	10 3%	10 3%	24 7%	18 6%	24 5%	19 4%	29 6%	22 6%	18 4%	4 2%	4 5%	15 7%	3 2%	12 7%	6 5%	7 7%	4 2%	18 8%	7 2%	9 5%	14 5%	42 5%
Savings product (e.g. savings account or ISA)	62 3%	41 5%	20 2%	5 3%	10 3%	4 1%	13 4%	6 2%	24 5%	16 3%	23 5%	14 4%	8 2%	2 1%	1 1%	11 6%	4 3%	5 3%	5 3%	5 5%	5 3%	9 4%	6 2%	8 5%	12 5%	25 3%
Personal loan	12 1%	5 1%	7 1%	2 1%	2 1%	4 1%	3 1%	1 *	- -	- -	2 *	4 1%	6 1%	- -	- 2%	3 -	- -	4 3%	2 2%	- -	- *	1 1%	- -	2 1%	8 1%	
Credit card	38 2%	24 3%	14 2%	3 2%	3 1%	4 1%	8 2%	1 *	19 4%	12 2%	16 3%	1 *	9 2%	1 1%	- -	4 2%	3 2%	2 1%	4 3%	1 1%	7 3%	7 3%	7 3%	2 1%	3 1%	14 2%
Mortgage	11 1%	5 1%	6 1%	3 1%	4 1%	1 *	1 *	3 1%	- -	2 *	4 1%	2 *	4 1%	2 1%	- -	1 *	2 1%	2 1%	- -	4 4%	- -	- -	1 *	- -	3 1%	8 1%
Investment	15 1%	6 1%	9 1%	2 1%	1 *	6 2%	- -	* *	5 1%	8 1%	2 *	- -	5 1%	2 1%	1 1%	7 4%	1 1%	1 1%	* *	- -	- -	2 1%	- -	- -	2 1%	11 1%
Pension	8 *	3 *	6 1%	3 2%	- -	- -	2 1%	2 1%	1 *	- -	4 1%	1 *	3 1%	- -	- -	- -	- -	1 1%	- -	3 3%	2 1%	* *	1 *	1 *	- -	6 1%
None	1690 91%	817 89%	873 93%	166 92%	278 93%	290 93%	297 90%	271 91%	388 89%	479 92%	463 90%	358 92%	391 90%	162 96%	65 94%	172 85%	157 93%	149 89%	123 91%	81 87%	181 93%	195 88%	250 94%	156 92%	225 91%	729 89%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 15

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Co-operative Bank**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	88 5%	10 4%	21 5%	23 5%	9 3%	4 2%	21 7%	3 2%	59 4%	18 6%	8 11%	26 7%	27 5%	54 5%	4 3%
Savings product (e.g. savings account or ISA)	62 3%	- -	10 2%	16 4%	7 2%	6 3%	24 8%	3 2%	41 3%	11 4%	7 10%	18 5%	15 3%	43 4%	4 3%
Personal loan	12 1%	- -	- -	4 1%	- -	- -	8 3%	1 1%	5 *	3 1%	2 3%	5 1%	4 1%	3 *	1 *
Credit card	38 2%	- -	2 *	5 1%	6 2%	1 *	25 8%	3 2%	23 2%	9 3%	3 4%	12 3%	12 2%	22 2%	1 1%
Mortgage	11 1%	- -	2 *	1 *	1 *	- -	8 3%	3 2%	8 1%	- -	- -	- -	5 1%	5 *	1 *
Investment	15 1%	- -	- -	- -	2 1%	1 1%	12 4%	3 2%	5 *	2 1%	5 8%	7 2%	11 2%	2 *	- -
Pension	8 *	- -	- -	- -	1 *	1 *	7 2%	- -	6 *	2 1%	- -	2 1%	1 *	6 1%	- -
None	1690 91%	211 96%	381 94%	402 94%	282 94%	170 96%	221 74%	135 90%	1236 93%	265 88%	54 76%	319 86%	444 89%	1010 92%	124 93%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 16

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Other**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Current account (normal bank account)	232	107	124	26	36	44	41	39	45	70	57	39	66	9	14	30	29	40	10	6	24	22	30	18	24	106
	12%	12%	13%	15%	12%	14%	12%	13%	10%	13%	11%	10%	15%	6%	20%	15%	17%	24%	7%	6%	12%	10%	11%	11%	10%	13%
Savings product (e.g. savings account or ISA)	252	121	132	21	20	28	41	57	87	84	63	45	59	11	12	32	28	26	18	7	31	34	30	24	23	89
	14%	13%	14%	11%	7%	9%	12%	19%	20%	16%	12%	12%	14%	6%	17%	16%	16%	16%	13%	8%	16%	15%	11%	14%	9%	11%
Personal loan	35	18	17	2	8	8	8	2	6	13	8	4	9	6	-	4	-	6	4	1	7	2	3	3	3	20
	2%	2%	2%	1%	3%	3%	2%	1%	1%	3%	2%	1%	2%	3%	-	2%	-	3%	3%	1%	4%	1%	1%	2%	1%	2%
Credit card	307	163	144	10	36	53	56	59	93	100	97	45	64	30	11	37	31	27	24	10	39	27	44	28	37	120
	17%	18%	15%	6%	12%	17%	17%	20%	21%	19%	19%	12%	15%	18%	15%	18%	19%	16%	17%	10%	20%	12%	17%	16%	15%	15%
Mortgage	105	52	53	6	16	33	22	12	15	32	36	17	20	13	8	10	12	11	6	4	11	3	14	12	20	57
	6%	6%	6%	3%	6%	10%	7%	4%	3%	6%	7%	4%	5%	8%	11%	5%	7%	7%	4%	4%	6%	1%	5%	7%	8%	7%
Investment	65	44	21	2	4	14	9	14	22	26	19	10	10	3	5	12	6	5	5	2	5	6	11	6	5	30
	3%	5%	2%	1%	1%	5%	3%	5%	5%	5%	4%	2%	2%	2%	8%	6%	3%	3%	4%	2%	3%	3%	4%	3%	2%	4%
Pension	111	72	39	2	12	24	28	24	22	35	31	24	22	8	1	11	10	13	8	6	16	8	21	7	16	63
	6%	8%	4%	1%	4%	8%	8%	8%	5%	7%	6%	6%	5%	5%	2%	5%	6%	8%	6%	7%	8%	4%	8%	4%	6%	8%
None	1189	571	619	132	213	195	212	181	256	311	331	264	284	110	42	123	104	94	90	72	114	148	175	117	170	535
	64%	62%	66%	74%	71%	62%	64%	61%	59%	60%	64%	68%	65%	65%	60%	61%	62%	56%	67%	77%	59%	67%	66%	69%	69%	66%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 16

**Q.2 Below is a list of banks and building societies. Which, if any, of the products listed do you have from each of these banks or building societies?**

**Other**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Current account (normal bank account)	232 12%	33 15%	52 13%	50 12%	35 12%	23 13%	37 12%	14 9%	147 11%	48 16%	23 33%	71 19%	55 11%	148 13%	14 11%
Savings product (e.g. savings account or ISA)	252 14%	1 *	40 10%	54 13%	51 17%	33 18%	75 25%	16 11%	177 13%	47 16%	12 17%	59 16%	65 13%	165 15%	12 9%
Personal loan	35 2%	- -	1 *	2 *	6 2%	9 5%	16 5%	2 2%	23 2%	7 2%	2 3%	10 3%	7 1%	25 2%	2 2%
Credit card	307 17%	- -	14 3%	56 13%	64 21%	66 37%	106 35%	12 8%	222 17%	61 20%	12 17%	73 20%	63 13%	213 19%	10 8%
Mortgage	105 6%	- -	11 3%	26 6%	15 5%	22 13%	31 10%	7 5%	87 6%	5 2%	6 8%	11 3%	17 3%	77 7%	1 1%
Investment	65 3%	- -	- -	5 1%	8 3%	10 5%	42 14%	3 2%	49 4%	10 3%	4 5%	13 4%	16 3%	43 4%	2 1%
Pension	111 6%	1 *	3 1%	10 2%	13 4%	32 18%	53 18%	4 3%	88 7%	14 5%	5 7%	19 5%	22 4%	73 7%	5 3%
None	1189 64%	185 84%	317 78%	295 69%	178 59%	67 38%	124 41%	109 72%	865 65%	181 61%	34 48%	216 58%	349 70%	657 60%	98 73%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 17  
**Q.3 Number of active products (used in the past 4 months)**  
**Base: All respondents who have a bank account**

	Gender		Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
None	106 6%	44 5%	62 7%	5 3%	16 5%	23 7%	22 7%	17 6%	23 5%	18 3%	24 5%	28 7%	36 8%	10 6%	4 6%	9 4%	8 5%	15 9%	7 5%	4 4%	12 6%	12 6%	16 6%	9 6%	13 5%	49 6%
1	363 20%	169 19%	194 21%	46 26%	56 19%	65 21%	76 23%	46 15%	74 17%	70 14%	87 17%	76 20%	129 30%	30 18%	21 29%	32 16%	32 19%	35 21%	31 23%	18 19%	39 20%	38 17%	52 20%	35 20%	35 14%	154 19%
2	478 26%	215 23%	263 28%	70 39%	84 28%	83 26%	87 26%	70 23%	85 20%	114 22%	128 25%	130 33%	105 24%	48 28%	10 14%	55 27%	51 30%	32 19%	28 21%	24 25%	42 22%	62 28%	81 30%	44 26%	75 30%	224 27%
3	402 22%	194 21%	208 22%	37 21%	79 26%	43 14%	57 17%	73 24%	113 26%	126 24%	119 23%	81 21%	75 17%	34 20%	12 17%	40 20%	31 18%	35 21%	31 23%	25 26%	50 26%	53 24%	51 19%	40 23%	63 25%	151 19%
4	228 12%	130 14%	98 10%	8 5%	22 7%	50 16%	38 11%	42 14%	68 16%	82 16%	65 13%	37 9%	44 10%	24 14%	8 12%	23 11%	28 16%	21 13%	21 16%	13 14%	26 13%	25 11%	28 10%	12 7%	21 8%	105 13%
5	129 7%	71 8%	58 6%	5 3%	17 6%	24 8%	27 8%	24 8%	34 8%	54 10%	44 9%	13 3%	17 4%	14 8%	9 13%	21 11%	8 5%	12 7%	4 3%	5 5%	16 8%	7 3%	21 8%	13 7%	17 7%	61 7%
6	70 4%	40 4%	30 3%	3 2%	12 4%	8 3%	12 4%	15 5%	18 4%	24 5%	20 4%	16 4%	9 2%	6 4%	3 4%	8 4%	9 5%	4 2%	7 5%	1 1%	6 3%	9 4%	7 2%	11 6%	11 4%	32 4%
7	39 2%	21 2%	18 2%	3 2%	7 2%	3 1%	7 2%	6 2%	13 3%	19 4%	12 2%	1 *	8 2%	1 1%	2 3%	7 3%	* *	5 3%	2 2%	4 4%	3 2%	5 2%	7 2%	3 2%	7 3%	17 2%
8	13 1%	10 1%	3 *	- -	1 *	2 1%	3 1%	1 *	5 1%	7 1%	3 1%	- -	3 1%	1 1%	- -	2 1%	- -	3 2%	1 1%	* *	- -	4 2%	1 *	- -	2 1%	3 *
9	16 1%	13 1%	2 *	2 1%	2 1%	5 2%	1 *	3 1%	4 1%	3 1%	3 1%	5 1%	5 1%	- -	2 2%	5 2%	- -	4 3%	- -	- -	1 *	3 1%	1 *	1 *	2 1%	8 1%
10	3 *	2 *	1 *	- -	- -	2 1%	- -	1 *	- -	1 *	1 *	- -	1 *	- -	- -	1 *	1 1%	- -	1 1%	- -	- -	- -	- -	- -	- -	3 *
11-15	10 1%	5 1%	5 *	* *	3 1%	5 2%	1 *	- -	- -	2 *	5 1%	1 *	1 *	- -	- -	1 1%	1 1%	- -	- -	- -	- -	4 2%	2 1%	1 1%	1 1%	8 1%
16+	1 *	1 *	- -	- -	- -	- -	1 *	- -	- -	- -	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 *	- -	1 *
Mean	2.80	3.00	2.60	2.34	2.74	2.85	2.71	2.91	2.97	3.21	2.98	2.46	2.38	2.65	2.84	3.13	2.69	2.82	2.73	2.70	2.68	2.93	2.69	2.85	2.87	2.85



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 17  
**Q.3 Number of active products (used in the past 4 months)**  
**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Standard deviation	1.97	2.14	1.77	1.60	1.91	2.29	2.22	1.78	1.80	1.88	2.21	1.73	1.86	1.59	2.02	2.12	1.77	2.07	1.79	1.60	1.63	2.26	1.87	2.56	1.94	2.17
Standard error	0.05	0.07	0.06	0.12	0.12	0.13	0.12	0.10	0.09	0.08	0.09	0.10	0.09	0.13	0.24	0.15	0.13	0.15	0.16	0.18	0.12	0.15	0.11	0.19	0.13	0.08

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 17  
**Q.3 Number of active products (used in the past 4 months)**  
**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
None	106 6%	19 9%	26 6%	16 4%	9 3%	5 3%	7 2%	106 70%	- -	- -	- -	- -	33 7%	42 4%	2 1%
1	363 20%	201 91%	91 22%	46 11%	17 6%	3 2%	5 2%	25 17%	338 25%	- -	- -	- -	136 27%	161 15%	33 25%
2	478 26%	- -	289 71%	122 28%	35 12%	15 8%	18 6%	4 3%	430 32%	44 15%	- -	44 12%	113 23%	289 26%	56 42%
3	402 22%	- -	- -	246 57%	93 31%	37 21%	26 9%	4 3%	308 23%	84 28%	6 8%	90 24%	101 20%	266 24%	19 14%
4	228 12%	- -	- -	- -	146 49%	34 19%	47 16%	3 2%	140 10%	71 24%	14 20%	85 23%	60 12%	143 13%	16 12%
5	129 7%	- -	- -	- -	- -	84 47%	46 15%	3 2%	69 5%	46 15%	12 16%	57 15%	16 3%	101 9%	4 3%
6	70 4%	- -	- -	- -	- -	- -	70 23%	3 2%	21 2%	32 11%	14 19%	46 12%	17 3%	49 4%	1 *
7	39 2%	- -	- -	- -	- -	- -	39 13%	- -	18 1%	12 4%	10 14%	21 6%	13 3%	25 2%	1 1%
8	13 1%	- -	- -	- -	- -	- -	13 4%	1 1%	- -	7 2%	5 7%	12 3%	1 *	9 1%	- -
9	16 1%	- -	- -	- -	- -	- -	16 5%	- -	9 1%	2 1%	5 7%	7 2%	6 1%	6 1%	3 2%
10	3 *	- -	- -	- -	- -	- -	3 1%	- -	- -	2 1%	1 1%	3 1%	- -	3 *	- -
11-15	10 1%	- -	- -	- -	- -	- -	10 3%	1 1%	3 *	1 *	5 7%	6 2%	5 1%	4 *	- -
16+	1 *	- -	- -	- -	- -	- -	1 *	- -	- -	- -	1 1%	1 *	- -	1 *	- -
Mean	2.80	0.91	1.65	2.39	3.17	3.94	5.49	0.80	2.54	4.11	6.33	4.53	2.59	3.01	2.40
Standard deviation	1.97	0.28	0.60	0.82	1.04	1.27	2.68	1.94	1.49	1.68	3.32	2.27	1.99	1.93	1.55
Standard error	0.05	0.02	0.03	0.04	0.06	0.10	0.17	0.16	0.04	0.10	0.41	0.12	0.09	0.06	0.14

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 18  
**Q.3 Number of active current accounts (used in the past 4 months)**  
**Base: All respondents who have a bank account**

	Gender		Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
None	151 8%	61 7%	90 10%	11 6%	26 9%	32 10%	28 8%	23 8%	30 7%	31 6%	33 7%	38 10%	49 11%	16 9%	4 6%	12 6%	12 7%	17 10%	12 9%	8 9%	14 7%	18 8%	25 9%	13 8%	20 8%	71 9%
1	1335 72%	663 72%	672 71%	143 80%	217 72%	231 74%	236 71%	206 69%	302 69%	364 70%	373 73%	272 70%	325 75%	113 67%	54 77%	142 71%	132 78%	118 71%	92 68%	69 74%	147 75%	156 71%	185 69%	128 75%	184 74%	578 71%
2	300 16%	149 16%	151 16%	20 11%	48 16%	37 12%	54 16%	53 18%	86 20%	97 19%	84 16%	66 17%	52 12%	31 19%	12 17%	33 16%	18 10%	20 12%	30 22%	15 16%	28 15%	36 16%	54 20%	22 13%	37 15%	126 15%
3+	71 4%	42 5%	30 3%	4 2%	8 3%	13 4%	14 4%	15 5%	17 4%	28 5%	22 4%	13 3%	8 2%	9 5%	- -	15 7%	7 4%	12 7%	2 1%	* *	5 3%	11 5%	3 1%	7 4%	6 3%	40 5%
NET: 2+	371 20%	190 21%	181 19%	24 13%	56 19%	50 16%	68 20%	69 23%	104 24%	126 24%	106 21%	79 20%	60 14%	40 24%	12 17%	48 24%	25 15%	32 19%	32 23%	16 17%	34 17%	47 21%	57 21%	30 17%	43 17%	166 20%
Mean	1.17	1.21	1.13	1.10	1.14	1.12	1.18	1.22	1.22	1.26	1.21	1.14	1.05	1.21	1.11	1.27	1.15	1.16	1.16	1.10	1.13	1.21	1.13	1.19	1.12	1.19
Standard deviation	0.69	0.73	0.64	0.56	0.69	0.74	0.72	0.72	0.65	0.74	0.73	0.64	0.59	0.71	0.47	0.75	0.69	0.70	0.58	0.64	0.58	0.79	0.57	0.87	0.57	0.77
Standard error	0.02	0.02	0.02	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.04	0.03	0.06	0.06	0.05	0.05	0.05	0.05	0.07	0.04	0.05	0.03	0.06	0.04	0.03

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 18  
**Q.3 Number of active current accounts (used in the past 4 months)**  
**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
None	151 8%	24 11%	32 8%	26 6%	14 5%	11 6%	20 7%	151 100%	-	-	-	-	51 10%	54 5%	8 6%
1	1335 72%	196 89%	350 86%	342 80%	205 68%	112 63%	129 43%	-	1335 100%	-	-	-	359 72%	803 73%	100 75%
2	300 16%	-	23 6%	59 14%	67 22%	48 27%	102 34%	-	-	300 100%	-	300 81%	74 15%	191 17%	21 16%
3+	71 4%	-	-	2 1%	14 5%	6 4%	49 16%	-	-	-	71 100%	71 19%	15 3%	50 5%	5 4%
NET: 2+	371 20%	-	23 6%	62 14%	81 27%	55 31%	150 50%	-	-	300 100%	71 100%	371 100%	89 18%	241 22%	26 19%
Mean	1.17	0.89	0.98	1.09	1.27	1.30	1.69	0.00	1.00	2.00	3.40	2.27	1.11	1.24	1.19
Standard deviation	0.69	0.31	0.37	0.46	0.62	0.68	1.10	0.00	0.00	0.00	1.01	0.71	0.62	0.71	0.64
Standard error	0.02	0.02	0.02	0.02	0.04	0.05	0.07	0.00	0.00	0.00	0.12	0.04	0.03	0.02	0.06

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 19  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

#### Summary

**Base: All respondents with an active current account with each**

	Current Account													
	Lloyds	TSB	Barclays	HSBC	Santander	Nationwide	RBS	First Direct	NatWest	Bank of Scotland	Clydesdale	Yorkshire Bank	Co-operative Bank	Other
Unweighted base	266	105	275	181	304	218	64	67	261	59	20	39	82	220
Weighted base	256	105	271	190	303	222	61	79	268	64	26	37	83	210
Pay in salary, pension or other income	204 80%	67 63%	214 79%	158 83%	237 78%	151 68%	54 87%	62 78%	219 82%	50 79%	21 81%	32 86%	71 85%	173 82%
Debit card to get money out of cash machines or to pay for things in shops or online	219 86%	76 72%	238 88%	165 87%	246 81%	178 80%	56 90%	71 89%	233 87%	54 85%	18 71%	29 77%	76 91%	179 85%
Pay bills, mortgage or rent using direct debits	182 71%	64 61%	197 73%	149 78%	240 79%	152 68%	49 80%	64 80%	201 75%	47 73%	19 74%	28 75%	65 78%	167 79%
To write cheques	126 49%	33 31%	125 46%	110 58%	145 48%	108 48%	32 53%	55 69%	134 50%	23 36%	6 22%	23 63%	36 43%	103 49%
Pay in or withdraw cash at a bank branch	203 79%	53 50%	207 77%	151 79%	204 67%	160 72%	42 68%	42 53%	202 75%	47 73%	17 68%	26 70%	56 67%	147 70%
To pay off a credit card	123 48%	39 37%	118 44%	96 51%	157 52%	101 45%	35 56%	55 69%	115 43%	29 46%	11 44%	13 35%	37 44%	108 51%
To borrow through an overdraft	46 18%	18 17%	32 12%	47 24%	52 17%	27 12%	9 14%	19 24%	47 17%	8 13%	3 12%	5 14%	4 5%	34 16%
To hold short-term savings - for a holiday or special treat	71 28%	38 36%	76 28%	48 25%	117 38%	63 28%	13 21%	20 26%	66 25%	9 14%	7 26%	9 24%	25 30%	54 26%
To hold long-term savings - for a house deposit or emergency	30 12%	13 13%	43 16%	29 15%	98 32%	51 23%	3 4%	17 22%	21 8%	7 10%	3 13%	6 17%	6 8%	24 11%
To transfer money to other people - family members, or housemates for example	126 49%	48 45%	115 43%	107 56%	144 48%	99 44%	26 42%	46 58%	127 47%	24 38%	12 46%	10 27%	42 50%	107 51%
To take advantage of a cash bonus	25 10%	7 7%	4 1%	12 6%	75 25%	9 4%	3 5%	3 4%	15 6%	7 10%	2 8%	1 3%	2 2%	41 20%
To earn interest on your balance	58 22%	43 41%	26 10%	21 11%	153 50%	50 22%	4 6%	3 4%	25 9%	15 23%	8 32%	4 11%	7 8%	34 16%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 19

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Summary**

**Base: All respondents with an active current account with each**

	Current Account													
	Lloyds	TSB	Barclays	HSBC	Santander	Nationwide	RBS	First Direct	NatWest	Bank of Scotland	Clydesdale	Yorkshire Bank	Co-operative Bank	Other
Weighted base	256	105	271	190	303	222	61	79	268	64	26	37	83	210
None of the above	1 *	-	2 1%	5 2%	3 1%	2 1%	-	-	5 2%	3 5%	-	3 7%	-	6 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 20

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Lloyds****Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	266	132	134	30	42	45	45	46	58	82	88	39	57	8	7	29	17	43	22	15	26	30	32	37	30	111
Weighted base	256	122	134	28	47	42	39	46	52	75	88	42	51	7	8	29	16	35	18	17	32	31	27	37	30	116
Debit card to get money out of cash machines or to pay for things in shops or online	219 86%	106 87%	113 84%	27 97%	36 76%	37 87%	33 84%	39 84%	47 89%	63 84%	69 79%	39 93%	47 93%	4 51%	6 73%	25 88%	15 96%	30 88%	16 88%	15 91%	26 81%	27 88%	23 87%	31 84%	27 92%	96 83%
Pay in salary, pension or other income	204 80%	93 76%	111 83%	24 86%	38 79%	32 75%	30 77%	39 84%	42 79%	56 75%	67 76%	35 84%	46 90%	2 21%	6 73%	26 90%	13 79%	28 82%	16 87%	16 97%	24 77%	23 74%	21 78%	30 82%	25 85%	92 79%
Pay in or withdraw cash at a bank branch	203 79%	93 76%	110 82%	19 66%	36 77%	36 86%	28 72%	39 85%	44 85%	63 84%	63 72%	34 82%	43 84%	5 66%	6 72%	20 71%	13 79%	31 89%	17 92%	15 93%	26 82%	20 65%	21 78%	30 80%	21 72%	92 79%
Pay bills, mortgage or rent using direct debits	182 71%	88 72%	94 70%	23 80%	31 65%	33 79%	25 63%	35 75%	35 67%	52 69%	57 65%	31 74%	42 83%	2 31%	7 85%	18 62%	11 71%	27 79%	12 64%	16 97%	26 82%	19 60%	16 61%	27 74%	21 70%	80 69%
To transfer money to other people - family members, or housemates for example	126 49%	56 46%	70 52%	18 62%	25 53%	20 46%	15 39%	25 54%	24 45%	42 56%	38 43%	25 59%	22 43%	2 30%	2 27%	7 24%	7 46%	19 56%	10 54%	8 50%	19 61%	13 42%	15 58%	23 62%	13 44%	52 45%
To write cheques	126 49%	58 47%	68 51%	5 16%	16 33%	22 52%	20 51%	29 62%	35 66%	41 54%	38 44%	23 54%	24 47%	3 44%	2 31%	14 49%	5 31%	19 55%	10 52%	8 47%	15 48%	14 44%	15 55%	21 57%	14 47%	50 43%
To pay off a credit card	123 48%	60 50%	63 47%	16 56%	16 34%	21 50%	17 42%	25 54%	29 56%	40 53%	42 48%	14 34%	27 53%	2 33%	1 12%	11 37%	6 38%	23 67%	7 38%	2 14%	16 49%	13 41%	17 64%	26 70%	15 50%	50 43%
To hold short-term savings - for a holiday or special treat	71 28%	30 25%	41 30%	9 33%	13 27%	11 26%	9 24%	16 34%	13 25%	28 37%	22 25%	12 29%	10 19%	1 10%	1 16%	6 21%	5 29%	7 19%	5 27%	5 30%	10 31%	11 34%	11 41%	10 28%	8 28%	25 22%
To earn interest on your balance	58 22%	34 28%	23 17%	3 12%	11 24%	7 17%	8 22%	14 30%	13 25%	22 30%	21 23%	11 26%	4 7%	1 10%	1 12%	5 17%	3 19%	9 27%	5 27%	6 36%	9 28%	8 27%	6 21%	5 13%	7 24%	23 20%
To borrow through an overdraft	46 18%	14 11%	32 24%	7 24%	7 15%	11 26%	8 21%	6 13%	7 13%	13 17%	18 20%	5 12%	11 21%	2 21%	1 7%	3 11%	5 31%	7 20%	3 16%	2 14%	5 17%	5 15%	5 19%	9 23%	9 29%	19 16%
To hold long-term savings - for a house deposit or emergency	30 12%	18 14%	12 9%	2 6%	2 5%	10 24%	4 10%	5 11%	7 13%	10 14%	11 13%	6 13%	3 6%	1 10%	-	2 9%	5 30%	5 15%	1 4%	2 14%	6 20%	3 8%	1 4%	4 10%	5 16%	11 9%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 20

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Lloyds**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	256	122	134	28	47	42	39	46	52	75	88	42	51	7	8	29	16	35	18	17	32	31	27	37	30	116
To take advantage of a cash bonus	25 10%	14 11%	11 8%	5 19%	7 16%	5 11%	1 4%	2 4%	4 8%	7 9%	6 7%	8 18%	4 8%	-	-	1 3%	1 7%	2 6%	1 6%	4 27%	6 18%	2 8%	2 9%	4 11%	3 9%	11 10%
None of the above	1 *	-	1 1%	-	-	1 3%	-	-	-	-	1 1%	-	-	-	-	-	-	-	-	-	-	-	-	1 3%	-	1 1%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 20

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Lloyds****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	266	24	60	57	55	18	52	-	175	65	26	91	76	169	15
Weighted base	256	19	55	57	53	18	53	-	171	60	25	85	73	163	14
Debit card to get money out of cash machines or to pay for things in shops or online	219 86%	18 94%	51 92%	52 90%	50 95%	13 69%	36 67%	-	161 94%	42 70%	16 63%	58 68%	61 84%	142 87%	12 82%
Pay in salary, pension or other income	204 80%	18 96%	47 85%	49 86%	45 85%	12 67%	33 61%	-	161 95%	32 53%	11 43%	43 50%	53 74%	137 84%	10 74%
Pay in or withdraw cash at a bank branch	203 79%	16 85%	44 79%	49 85%	43 82%	16 85%	36 68%	-	143 84%	48 80%	13 50%	60 71%	57 78%	133 81%	10 68%
Pay bills, mortgage or rent using direct debits	182 71%	12 64%	43 77%	43 76%	42 79%	13 70%	29 55%	-	148 87%	28 47%	5 20%	33 39%	46 63%	123 75%	10 72%
To transfer money to other people - family members, or housemates for example	126 49%	8 44%	18 33%	35 61%	27 51%	9 48%	29 56%	-	87 51%	29 48%	11 44%	39 47%	26 36%	87 53%	9 61%
To write cheques	126 49%	5 25%	27 50%	25 43%	27 52%	12 67%	29 55%	-	88 51%	29 48%	9 37%	38 44%	45 63%	75 46%	4 28%
To pay off a credit card	123 48%	* 2%	19 35%	27 47%	35 67%	10 54%	31 59%	-	89 52%	28 47%	6 25%	34 40%	28 38%	88 54%	6 43%
To hold short-term savings - for a holiday or special treat	71 28%	7 34%	13 23%	15 26%	15 28%	5 29%	17 31%	-	49 28%	18 30%	4 16%	22 26%	25 34%	42 26%	3 19%
To earn interest on your balance	58 22%	2 9%	4 8%	13 23%	13 25%	5 30%	20 37%	-	31 18%	15 25%	12 47%	26 31%	13 17%	44 27%	1 4%
To borrow through an overdraft	46 18%	1 6%	10 18%	12 21%	8 15%	3 17%	12 22%	-	33 19%	8 14%	5 19%	13 15%	13 18%	28 17%	4 32%
To hold long-term savings - for a house deposit or emergency	30 12%	1 6%	4 7%	3 5%	5 10%	5 26%	12 23%	-	12 7%	14 23%	4 17%	18 21%	6 8%	23 14%	1 9%
To take advantage of a cash bonus	25 10%	1 3%	4 7%	8 14%	3 6%	3 19%	6 11%	-	12 7%	10 17%	3 11%	13 15%	2 3%	17 10%	3 20%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 20

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Lloyds**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	256	19	55	57	53	18	53	-	171	60	25	85	73	163	14
None of the above	1	-	-	-	-	-	1	-	-	-	1	1	-	1	-
	*	-	-	-	-	-	2%	-	-	-	4%	1%	-	1%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 21  
Q.4 Thinking of your current accounts with the banks below, what do you use them for?

TSB

Base: All respondents with an active current account with each

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	105	52	53	10	18	15	17	18	27	35	27	18	25	35	4	9	9	9	7	2	7	9	4	10	12	39
Weighted base	105	54	52	9	24	16	18	15	25	30	26	25	25	40	3	8	9	6	9	2	7	10	3	9	11	45
Debit card to get money out of cash machines or to pay for things in shops or online	76 72%	35 66%	41 79%	3 35%	17 71%	11 71%	13 71%	11 77%	21 84%	18 62%	18 71%	20 80%	20 78%	37 92%	3 100%	7 90%	2 23%	3 60%	5 53%	1 72%	4 47%	4 43%	3 100%	6 71%	9 84%	26 58%
Pay in salary, pension or other income	67 63%	31 59%	35 68%	6 67%	16 64%	7 45%	13 74%	6 43%	19 78%	18 60%	18 70%	20 80%	11 45%	29 72%	2 51%	7 90%	3 34%	4 63%	6 73%	- -	4 47%	4 42%	2 74%	6 68%	10 85%	23 51%
Pay bills, mortgage or rent using direct debits	64 61%	30 57%	34 65%	4 42%	14 57%	9 55%	13 73%	9 61%	16 67%	14 46%	16 63%	15 61%	19 76%	33 82%	2 51%	7 90%	1 12%	3 48%	5 53%	1 72%	4 54%	3 34%	2 74%	3 38%	9 76%	20 44%
Pay in or withdraw cash at a bank branch	53 50%	21 39%	32 61%	3 35%	9 35%	9 60%	10 55%	9 59%	13 54%	13 44%	18 69%	8 32%	14 55%	20 51%	3 100%	7 80%	2 25%	4 68%	3 32%	1 72%	5 64%	1 7%	3 100%	4 45%	8 70%	14 31%
To transfer money to other people - family members, or housemates for example	48 45%	21 40%	26 51%	3 36%	12 48%	4 29%	8 46%	7 44%	14 55%	12 42%	14 54%	10 40%	12 46%	21 53%	1 30%	5 64%	3 31%	1 23%	1 17%	1 72%	3 37%	5 48%	3 100%	3 31%	6 57%	16 36%
To earn interest on your balance	43 41%	22 41%	21 40%	3 39%	7 28%	4 24%	6 32%	11 73%	12 51%	17 57%	9 36%	11 43%	6 23%	12 29%	2 49%	2 23%	6 74%	4 71%	1 17%	* 28%	4 54%	4 41%	1 34%	6 69%	2 18%	15 34%
To pay off a credit card	39 37%	18 33%	22 42%	2 21%	12 49%	6 39%	7 37%	3 22%	10 40%	8 28%	9 36%	12 48%	10 39%	17 42%	1 38%	3 31%	1 9%	2 38%	4 48%	1 72%	1 8%	5 50%	2 61%	3 34%	4 37%	15 32%
To hold short-term savings - for a holiday or special treat	38 36%	17 31%	22 41%	3 39%	10 42%	3 17%	8 43%	4 27%	10 42%	12 40%	7 29%	11 46%	7 29%	15 37%	2 65%	1 13%	4 45%	2 40%	3 35%	1 72%	3 36%	3 29%	- -	4 46%	2 18%	16 36%
To write cheques	33 31%	13 25%	19 37%	2 21%	2 9%	7 45%	3 19%	7 48%	11 45%	10 35%	7 27%	6 23%	10 38%	13 33%	1 38%	3 32%	1 8%	3 48%	3 39%	1 72%	2 26%	2 22%	2 74%	1 14%	5 41%	9 21%
To borrow through an overdraft	18 17%	9 18%	9 17%	1 15%	8 34%	2 10%	5 31%	- -	2 8%	3 9%	6 22%	3 12%	7 28%	8 19%	1 17%	1 15%	- -	1 15%	2 27%	- -	1 8%	3 34%	1 21%	1 14%	3 24%	9 19%
To hold long-term savings - for a house deposit or emergency	13 13%	7 13%	6 12%	3 31%	1 5%	3 21%	3 17%	3 18%	1 2%	5 16%	5 20%	2 8%	2 6%	4 9%	- -	- -	1 13%	2 29%	- -	- -	2 22%	3 34%	- -	2 24%	- -	8 18%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 21  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**TSB**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	105	54	52	9	24	16	18	15	25	30	26	25	25	40	3	8	9	6	9	2	7	10	3	9	11	45
To take advantage of a cash bonus	7 7%	2 4%	5 10%	1 8%	-	-	-	3 22%	3 13%	3 10%	2 7%	2 10%	-	1 3%	2 49%	-	-	1 22%	-	-	1 10%	1 7%	* 13%	1 15%	-	1 2%
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 21  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**TSB**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	105	8	12	20	18	8	39	-	44	32	29	61	19	74	8
Weighted base	105	8	9	23	16	9	40	-	43	35	27	62	21	72	9
Debit card to get money out of cash machines or to pay for things in shops or online	76 72%	8 95%	9 100%	17 74%	13 82%	9 95%	20 50%	-	40 92%	26 73%	10 38%	36 58%	18 86%	52 72%	4 49%
Pay in salary, pension or other income	67 63%	7 82%	9 93%	17 73%	10 63%	5 57%	19 49%	-	37 85%	18 51%	12 44%	30 48%	16 75%	42 59%	8 87%
Pay bills, mortgage or rent using direct debits	64 61%	8 100%	9 92%	17 76%	9 59%	6 63%	15 37%	-	39 91%	18 52%	7 25%	25 40%	16 78%	42 58%	4 49%
Pay in or withdraw cash at a bank branch	53 50%	8 100%	7 69%	8 36%	10 62%	3 36%	16 41%	-	28 66%	14 41%	10 36%	24 39%	11 53%	39 54%	2 20%
To transfer money to other people - family members, or housemates for example	48 45%	8 95%	6 61%	12 52%	7 45%	2 25%	13 32%	-	28 65%	13 36%	7 25%	19 31%	9 42%	35 48%	3 32%
To earn interest on your balance	43 41%	2 24%	1 12%	12 52%	4 26%	3 28%	21 53%	-	13 29%	12 34%	19 69%	30 49%	7 31%	34 47%	2 21%
To pay off a credit card	39 37%	2 18%	4 40%	12 51%	6 35%	4 40%	13 34%	-	23 53%	12 35%	4 16%	17 27%	9 42%	26 37%	1 8%
To hold short-term savings - for a holiday or special treat	38 36%	2 28%	2 22%	9 39%	3 19%	2 27%	19 48%	-	12 27%	13 36%	14 51%	26 43%	7 32%	23 32%	5 55%
To write cheques	33 31%	5 59%	2 17%	7 30%	6 39%	5 57%	8 19%	-	17 40%	12 35%	3 11%	15 25%	7 33%	24 33%	1 8%
To borrow through an overdraft	18 17%	2 18%	3 34%	2 7%	4 22%	2 24%	6 16%	-	10 24%	8 22%	-	8 13%	-	15 21%	-
To hold long-term savings - for a house deposit or emergency	13 13%	-	-	2 11%	2 12%	1 11%	8 20%	-	2 4%	2 7%	9 35%	12 19%	3 14%	9 13%	1 13%
To take advantage of a cash bonus	7 7%	-	* 4%	2 9%	1 5%	1 6%	3 9%	-	* 1%	5 13%	2 8%	7 11%	1 6%	5 7%	1 8%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 21

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**TSB**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	105	8	9	23	16	9	40	-	43	35	27	62	21	72	9
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 22

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Barclays****Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	275	144	131	21	45	47	48	51	63	79	73	48	75	8	15	30	11	27	14	10	41	47	45	27	30	125
Weighted base	271	141	130	20	51	46	42	49	61	70	68	63	70	6	15	28	13	23	13	12	44	51	40	25	29	137
Debit card to get money out of cash machines or to pay for things in shops or online	238 88%	124 88%	114 88%	14 70%	44 87%	40 88%	39 92%	45 90%	56 90%	59 84%	58 85%	54 86%	67 96%	6 90%	15 100%	25 90%	12 91%	20 87%	11 86%	12 100%	40 91%	43 84%	35 87%	19 76%	26 91%	118 87%
Pay in salary, pension or other income	214 79%	113 81%	100 77%	16 78%	42 82%	35 75%	31 73%	33 68%	57 93%	59 84%	53 77%	46 74%	55 80%	5 78%	12 77%	22 79%	9 67%	17 75%	7 53%	10 80%	37 84%	42 82%	34 84%	20 80%	21 74%	108 79%
Pay in or withdraw cash at a bank branch	207 77%	109 77%	98 76%	13 65%	37 72%	36 78%	35 83%	37 76%	49 79%	56 80%	51 74%	46 74%	54 77%	5 81%	12 77%	19 67%	8 64%	18 80%	12 91%	10 85%	34 77%	35 69%	34 84%	20 81%	22 77%	108 79%
Pay bills, mortgage or rent using direct debits	197 73%	98 70%	99 76%	11 55%	40 77%	35 76%	32 75%	29 58%	51 83%	51 72%	46 68%	43 69%	57 82%	6 90%	11 69%	19 66%	10 77%	17 75%	8 61%	10 87%	30 69%	35 69%	32 80%	19 75%	21 72%	97 71%
To write cheques	125 46%	65 46%	60 46%	5 26%	15 30%	20 43%	19 45%	20 41%	46 75%	40 58%	32 46%	23 36%	31 44%	2 29%	7 48%	14 48%	3 22%	13 56%	8 59%	6 49%	23 53%	21 41%	14 36%	15 61%	18 63%	47 34%
To pay off a credit card	118 44%	61 43%	57 44%	3 14%	18 35%	18 40%	20 47%	24 49%	34 56%	39 56%	34 49%	23 37%	22 32%	3 44%	7 46%	12 44%	7 56%	12 54%	7 52%	4 34%	20 45%	24 46%	15 37%	7 29%	13 43%	57 42%
To transfer money to other people - family members, or housemates for example	115 43%	58 41%	57 44%	12 62%	28 54%	17 36%	12 29%	15 31%	31 50%	37 53%	30 43%	24 39%	24 35%	4 62%	8 55%	7 23%	5 35%	8 33%	6 48%	3 25%	19 44%	26 51%	21 52%	8 33%	10 34%	58 43%
To hold short-term savings - for a holiday or special treat	76 28%	38 27%	39 30%	10 50%	13 26%	6 13%	11 25%	17 35%	19 32%	23 32%	22 33%	13 20%	19 27%	3 45%	6 40%	10 35%	1 7%	6 25%	7 51%	5 41%	13 29%	9 17%	11 28%	7 27%	7 25%	40 29%
To hold long-term savings - for a house deposit or emergency	43 16%	22 15%	21 16%	5 25%	6 12%	8 17%	4 10%	7 15%	12 20%	14 20%	16 24%	5 8%	8 11%	- -	6 40%	4 13%	- -	4 16%	2 13%	2 18%	12 28%	7 14%	5 12%	2 7%	2 5%	26 19%
To borrow through an overdraft	32 12%	17 12%	15 12%	1 5%	3 6%	11 24%	9 21%	3 7%	4 7%	7 10%	9 13%	8 13%	7 11%	1 23%	1 6%	3 11%	2 17%	2 9%	2 12%	1 7%	3 7%	6 12%	6 15%	5 19%	7 23%	14 10%
To earn interest on your balance	26 10%	16 11%	11 8%	3 14%	4 7%	3 6%	4 10%	1 3%	12 20%	10 14%	4 6%	6 10%	7 9%	1 22%	4 24%	1 2%	- -	1 5%	- -	2 18%	4 8%	4 9%	8 20%	1 6%	3 12%	9 6%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 22

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Barclays**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	271	141	130	20	51	46	42	49	61	70	68	63	70	6	15	28	13	23	13	12	44	51	40	25	29	137
To take advantage of a cash bonus	4 1%	4 3%	-	-	2 4%	1 3%	1 1%	-	-	1 2%	1 2%	-	1 2%	-	*	-	-	-	-	-	-	2 4%	1 2%	1 2%	1 2%	2 1%
None of the above	2 1%	1 1%	1 *	1 3%	-	-	-	1 2%	-	-	2 2%	-	-	-	-	-	1 4%	-	-	-	-	-	-	1 4%	-	-



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 22  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Barclays**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	275	27	61	66	47	26	48	-	173	80	22	102	89	142	32
Weighted base	271	23	54	65	49	24	55	-	169	80	22	101	91	137	32
Debit card to get money out of cash machines or to pay for things in shops or online	238 88%	19 82%	49 91%	59 90%	45 93%	22 92%	44 80%	-	156 92%	68 85%	14 64%	82 81%	79 87%	127 92%	25 78%
Pay in salary, pension or other income	214 79%	20 84%	47 87%	53 81%	36 74%	20 81%	38 69%	-	157 93%	45 56%	12 55%	57 56%	73 80%	109 79%	25 78%
Pay in or withdraw cash at a bank branch	207 77%	20 86%	38 70%	51 78%	36 75%	21 86%	41 74%	-	136 81%	57 72%	14 62%	71 70%	74 82%	105 76%	21 66%
Pay bills, mortgage or rent using direct debits	197 73%	12 52%	46 86%	53 81%	38 78%	15 63%	32 59%	-	146 86%	44 56%	7 30%	51 50%	66 72%	104 76%	22 69%
To write cheques	125 46%	11 48%	18 33%	25 39%	27 55%	16 67%	27 50%	-	80 47%	34 43%	11 49%	45 45%	48 52%	69 50%	6 17%
To pay off a credit card	118 44%	2 10%	18 34%	31 48%	23 47%	14 59%	29 52%	-	80 47%	32 40%	6 28%	38 38%	33 36%	77 56%	5 17%
To transfer money to other people - family members, or housemates for example	115 43%	7 28%	22 41%	33 51%	14 29%	15 62%	24 44%	-	77 45%	31 39%	8 35%	38 38%	29 31%	71 52%	12 37%
To hold short-term savings - for a holiday or special treat	76 28%	6 27%	12 22%	20 30%	14 29%	12 51%	12 22%	-	50 29%	24 30%	3 14%	27 26%	22 24%	44 32%	7 21%
To hold long-term savings - for a house deposit or emergency	43 16%	3 12%	6 11%	11 17%	12 25%	4 15%	7 13%	-	28 16%	15 19%	-	15 15%	14 16%	20 14%	4 13%
To borrow through an overdraft	32 12%	4 18%	7 13%	8 13%	5 10%	4 16%	4 7%	-	23 14%	5 7%	3 14%	8 8%	13 14%	17 13%	1 2%
To earn interest on your balance	26 10%	-	1 3%	6 10%	9 19%	4 18%	5 9%	-	16 9%	9 11%	2 8%	10 10%	7 8%	14 11%	3 9%
To take advantage of a cash bonus	4 1%	-	-	3 5%	-	-	1 1%	-	1 *	2 3%	1 2%	3 3%	2 2%	1 1%	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 22

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Barclays**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	271	23	54	65	49	24	55	-	169	80	22	101	91	137	32
None of the above	2	-	1	1	-	-	-	-	1	-	1	1	-	1	1
	1%	-	1%	2%	-	-	-	-	*	-	5%	1%	-	1%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 23

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****HSBC****Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	181	91	90	23	32	35	19	32	40	58	55	37	31	6	4	19	20	23	9	9	17	23	27	24	24	73
Weighted base	190	97	94	21	37	33	22	34	44	61	47	49	34	6	4	24	19	25	10	10	22	22	27	19	26	86
Debit card to get money out of cash machines or to pay for things in shops or online	165 87%	88 91%	77 82%	18 85%	34 90%	27 83%	18 84%	30 90%	38 86%	52 86%	38 82%	43 87%	32 94%	6 100%	4 88%	21 86%	19 98%	20 80%	10 100%	8 74%	21 93%	18 83%	22 81%	16 84%	22 87%	74 86%
Pay in salary, pension or other income	158 83%	81 84%	78 83%	12 57%	34 90%	25 75%	18 84%	32 95%	38 87%	48 80%	39 82%	42 84%	30 89%	6 100%	2 44%	23 94%	15 80%	19 75%	9 95%	10 91%	18 81%	19 88%	20 75%	16 84%	21 84%	73 85%
Pay in or withdraw cash at a bank branch	151 79%	77 80%	74 79%	17 84%	29 78%	24 75%	18 82%	27 81%	34 78%	46 76%	35 75%	43 88%	26 78%	6 100%	1 31%	20 82%	16 83%	20 79%	9 95%	7 67%	20 89%	18 80%	18 66%	16 81%	21 83%	71 82%
Pay bills, mortgage or rent using direct debits	149 78%	79 82%	70 75%	17 80%	33 89%	24 74%	17 80%	25 73%	33 75%	52 86%	32 68%	37 75%	28 83%	5 74%	2 56%	21 86%	17 90%	12 49%	9 95%	9 82%	22 97%	18 81%	19 69%	15 78%	22 86%	66 77%
To write cheques	110 58%	62 64%	48 52%	6 28%	12 31%	14 44%	17 78%	28 83%	34 76%	41 67%	24 51%	28 57%	17 51%	4 60%	1 20%	17 70%	9 49%	16 63%	3 34%	5 46%	13 59%	10 47%	17 63%	15 75%	10 39%	50 59%
To transfer money to other people - family members, or housemates for example	107 56%	51 53%	56 60%	10 48%	18 49%	17 53%	12 56%	22 66%	27 61%	40 66%	22 48%	29 58%	16 48%	6 100%	2 56%	13 55%	14 71%	11 43%	8 83%	2 15%	14 64%	11 48%	17 61%	10 50%	15 60%	45 53%
To pay off a credit card	96 51%	57 59%	40 43%	3 15%	17 44%	16 50%	18 82%	14 42%	28 65%	37 61%	22 47%	25 51%	12 36%	3 46%	1 20%	16 64%	15 77%	10 41%	5 46%	5 45%	9 39%	13 58%	8 28%	13 69%	13 50%	47 54%
To hold short-term savings - for a holiday or special treat	48 25%	26 27%	22 24%	7 34%	1 4%	10 30%	9 41%	8 23%	13 30%	18 30%	12 25%	14 28%	5 14%	3 46%	* 12%	4 15%	11 55%	8 32%	2 17%	1 7%	6 27%	4 19%	5 17%	6 30%	8 29%	17 20%
To borrow through an overdraft	47 24%	27 28%	19 20%	5 24%	9 24%	9 28%	9 42%	7 21%	7 16%	21 34%	13 28%	7 15%	5 16%	2 34%	- -	4 18%	8 42%	8 31%	2 23%	3 32%	7 32%	7 31%	1 5%	4 19%	12 49%	21 24%
To hold long-term savings - for a house deposit or emergency	29 15%	15 15%	14 15%	1 5%	7 19%	6 20%	4 17%	4 10%	7 15%	10 16%	3 5%	10 20%	6 19%	2 26%	- -	4 16%	1 3%	5 18%	- -	1 9%	2 11%	7 30%	3 11%	5 25%	6 22%	12 14%
To earn interest on your balance	21 11%	13 14%	8 8%	2 8%	2 5%	5 14%	2 7%	5 15%	6 14%	7 11%	7 14%	5 11%	2 7%	2 26%	- -	3 12%	5 28%	4 15%	- -	- -	4 17%	1 4%	1 4%	1 7%	- -	12 14%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 23

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**HSBC**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	190	97	94	21	37	33	22	34	44	61	47	49	34	6	4	24	19	25	10	10	22	22	27	19	26	86
To take advantage of a cash bonus	12 6%	7 7%	5 5%	-	2 5%	4 12%	1 5%	-	5 11%	7 11%	2 4%	3 7%	-	2 40%	-	-	-	3 12%	-	-	4 17%	2 9%	-	1 3%	2 6%	5 6%
None of the above	5 2%	1 2%	3 3%	-	-	2 5%	1 5%	1 2%	1 3%	3 5%	2 4%	-	-	-	-	-	-	3 11%	-	-	-	-	1 4%	1 6%	1 2%	3 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 23  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**HSBC**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	181	20	31	37	34	27	32	-	124	41	16	57	41	118	9
Weighted base	190	17	27	40	38	31	37	-	127	41	22	63	43	123	9
Debit card to get money out of cash machines or to pay for things in shops or online	165 87%	15 88%	20 74%	37 93%	37 96%	28 90%	27 74%	-	118 93%	32 78%	14 64%	46 73%	34 79%	108 88%	7 77%
Pay in salary, pension or other income	158 83%	14 83%	20 74%	38 96%	34 88%	22 70%	30 82%	-	116 91%	27 66%	15 69%	42 67%	38 88%	104 84%	4 42%
Pay in or withdraw cash at a bank branch	151 79%	12 69%	24 90%	35 86%	31 80%	24 77%	25 69%	-	104 82%	31 75%	16 72%	47 74%	34 78%	96 78%	7 77%
Pay bills, mortgage or rent using direct debits	149 78%	15 90%	23 83%	33 82%	30 78%	23 73%	26 70%	-	110 87%	24 58%	15 69%	39 62%	28 64%	99 81%	7 77%
To write cheques	110 58%	5 29%	9 31%	26 64%	24 62%	22 69%	26 70%	-	69 55%	26 64%	15 66%	41 64%	32 74%	68 55%	4 41%
To transfer money to other people - family members, or housemates for example	107 56%	9 52%	12 43%	24 60%	21 54%	15 50%	27 73%	-	69 55%	22 55%	15 69%	38 60%	24 55%	71 58%	7 77%
To pay off a credit card	96 51%	-	8 28%	26 66%	22 57%	18 58%	22 61%	-	70 55%	17 42%	9 39%	26 41%	25 58%	62 51%	2 19%
To hold short-term savings - for a holiday or special treat	48 25%	4 25%	5 20%	12 30%	12 32%	8 25%	7 18%	-	33 26%	12 29%	4 17%	16 25%	8 19%	37 30%	1 13%
To borrow through an overdraft	47 24%	2 13%	2 9%	13 32%	13 33%	10 31%	7 19%	-	34 27%	6 16%	6 27%	12 20%	11 25%	31 25%	2 19%
To hold long-term savings - for a house deposit or emergency	29 15%	2 12%	4 13%	7 18%	7 17%	1 3%	8 23%	-	16 13%	7 16%	6 27%	13 20%	7 17%	17 14%	1 11%
To earn interest on your balance	21 11%	2 9%	1 4%	3 8%	10 26%	1 4%	4 11%	-	12 9%	6 14%	4 16%	9 15%	7 15%	12 10%	1 11%
To take advantage of a cash bonus	12 6%	-	1 4%	2 5%	4 10%	2 6%	3 8%	-	7 5%	4 9%	1 5%	5 8%	5 12%	6 5%	1 6%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 23

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**HSBC**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	190	17	27	40	38	31	37	-	127	41	22	63	43	123	9
None of the above	5	1	-	-	1	-	2	-	1	1	2	4	3	2	1
	2%	6%	-	-	4%	-	6%	-	1%	4%	10%	6%	6%	1%	6%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 24  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Santander**  
**Base: All respondents with an active current account with each**

	Gender		Age					Social Grade				Region										Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	304	176	128	25	36	45	59	57	82	113	96	43	52	22	14	41	33	25	24	15	19	28	51	32	34	115
Weighted base	303	167	137	23	42	47	60	50	81	108	95	52	49	25	13	46	33	21	25	19	16	29	49	28	35	130
Debit card to get money out of cash machines or to pay for things in shops or online	246 81%	133 80%	113 82%	21 89%	33 77%	37 79%	45 75%	43 85%	68 84%	87 81%	77 81%	43 83%	38 79%	19 77%	13 100%	35 75%	24 73%	20 91%	16 66%	16 85%	15 92%	23 80%	42 86%	23 85%	29 85%	94 73%
Pay bills, mortgage or rent using direct debits	240 79%	137 82%	103 76%	15 63%	33 78%	40 86%	41 69%	46 91%	65 81%	88 81%	74 78%	44 85%	34 70%	20 82%	12 92%	34 73%	25 76%	18 85%	22 89%	15 77%	13 79%	20 67%	39 81%	23 83%	26 74%	98 76%
Pay in salary, pension or other income	237 78%	136 82%	101 74%	17 75%	33 77%	39 83%	45 76%	39 77%	64 80%	81 75%	75 79%	44 83%	38 78%	19 79%	11 83%	36 79%	31 95%	18 84%	19 76%	12 63%	15 90%	20 70%	37 75%	19 70%	26 75%	98 76%
Pay in or withdraw cash at a bank branch	204 67%	108 65%	95 70%	20 84%	26 61%	34 72%	40 66%	36 72%	49 60%	71 66%	62 66%	32 62%	38 78%	18 72%	6 46%	27 60%	18 56%	16 73%	13 53%	17 92%	13 77%	18 63%	38 78%	19 69%	30 86%	80 61%
To pay off a credit card	157 52%	90 54%	67 49%	6 24%	22 53%	17 36%	31 52%	28 56%	53 65%	61 56%	52 55%	25 48%	19 40%	15 59%	6 44%	17 37%	19 57%	12 58%	16 66%	9 45%	13 79%	14 49%	24 49%	13 46%	15 44%	62 48%
To earn interest on your balance	153 50%	93 56%	60 44%	10 43%	14 33%	16 33%	28 46%	35 69%	51 63%	71 66%	41 43%	24 46%	18 36%	12 48%	4 29%	26 57%	19 59%	12 56%	14 57%	9 50%	11 66%	12 40%	20 41%	14 50%	14 40%	60 46%
To write cheques	145 48%	74 45%	71 52%	6 25%	11 26%	24 51%	26 43%	25 49%	54 67%	51 47%	43 46%	29 55%	22 45%	7 29%	4 32%	16 34%	15 47%	15 69%	10 42%	12 65%	14 85%	17 58%	22 46%	12 45%	13 37%	40 31%
To transfer money to other people - family members, or housemates for example	144 48%	72 43%	72 53%	16 69%	18 44%	18 39%	29 48%	27 54%	35 44%	52 48%	48 50%	27 52%	18 36%	11 45%	3 27%	22 48%	15 46%	7 33%	12 50%	8 44%	9 57%	13 45%	28 58%	14 50%	17 48%	59 46%
To hold short-term savings - for a holiday or special treat	117 38%	60 36%	57 41%	9 39%	18 43%	13 28%	27 46%	18 36%	31 38%	46 43%	32 34%	22 42%	16 34%	11 46%	5 36%	22 48%	11 35%	7 35%	14 58%	8 40%	6 36%	4 15%	19 38%	9 32%	14 41%	44 34%
To hold long-term savings - for a house deposit or emergency	98 32%	54 32%	44 32%	5 21%	10 25%	9 19%	23 39%	19 39%	31 39%	47 43%	29 30%	16 30%	7 13%	13 54%	4 29%	18 39%	10 30%	9 40%	8 32%	5 28%	5 28%	7 24%	11 23%	9 31%	12 33%	40 31%
To take advantage of a cash bonus	75 25%	44 26%	31 23%	2 9%	12 27%	6 13%	14 23%	17 34%	24 30%	27 26%	24 25%	13 25%	10 21%	5 22%	1 10%	13 28%	7 21%	4 19%	13 53%	5 28%	6 37%	6 21%	7 15%	6 23%	9 25%	25 20%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 24

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Santander**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	303	167	137	23	42	47	60	50	81	108	95	52	49	25	13	46	33	21	25	19	16	29	49	28	35	130
To borrow through an overdraft	52 17%	28 17%	24 18%	9 39%	11 27%	12 26%	7 11%	7 14%	5 6%	10 9%	22 23%	16 30%	4 8%	6 25%	3 23%	2 3%	4 11%	5 23%	3 10%	4 23%	2 14%	7 23%	12 25%	5 16%	10 29%	20 16%
None of the above	3 1%	1 1%	2 2%	-	-	1 2%	2 4%	-	-	-	1 1%	2 3%	1 1%	-	-	-	-	-	-	1 4%	-	2 5%	-	1 2%	1 2%	2 2%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 24  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Santander**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	304	29	51	69	49	30	76	-	169	95	40	135	78	197	17
Weighted base	303	28	44	68	49	33	82	-	163	99	41	140	79	197	17
Debit card to get money out of cash machines or to pay for things in shops or online	246 81%	22 81%	42 96%	59 87%	40 81%	25 76%	58 71%	-	152 93%	71 71%	24 58%	94 67%	64 81%	164 83%	10 57%
Pay bills, mortgage or rent using direct debits	240 79%	19 70%	35 81%	57 83%	36 73%	25 77%	68 83%	-	137 84%	73 74%	30 74%	103 74%	53 67%	167 85%	14 83%
Pay in salary, pension or other income	237 78%	24 85%	40 93%	55 81%	39 80%	20 63%	58 71%	-	156 96%	60 61%	21 51%	81 58%	63 80%	153 78%	14 82%
Pay in or withdraw cash at a bank branch	204 67%	20 71%	36 82%	47 69%	33 68%	21 64%	47 57%	-	125 77%	61 61%	17 42%	78 56%	63 80%	124 63%	10 58%
To pay off a credit card	157 52%	4 16%	15 35%	41 60%	29 60%	20 62%	47 57%	-	92 56%	48 49%	17 41%	65 47%	39 49%	108 55%	9 49%
To earn interest on your balance	153 50%	6 23%	17 40%	33 48%	22 45%	17 52%	58 71%	-	74 46%	47 47%	32 78%	79 56%	37 47%	105 53%	8 48%
To write cheques	145 48%	6 20%	25 56%	37 54%	32 66%	15 45%	32 39%	-	94 58%	41 42%	10 25%	52 37%	39 49%	100 51%	6 35%
To transfer money to other people - family members, or housemates for example	144 48%	9 32%	18 42%	37 55%	21 43%	17 53%	41 50%	-	79 48%	49 50%	16 39%	65 47%	33 42%	97 50%	11 64%
To hold short-term savings - for a holiday or special treat	117 38%	8 29%	16 37%	23 34%	14 29%	16 49%	39 47%	-	56 34%	42 42%	19 45%	61 43%	33 42%	70 35%	9 53%
To hold long-term savings - for a house deposit or emergency	98 32%	2 8%	8 19%	18 26%	12 25%	10 30%	48 59%	-	36 22%	35 35%	27 66%	62 44%	22 28%	65 33%	9 52%
To take advantage of a cash bonus	75 25%	2 8%	4 9%	18 27%	9 17%	11 33%	31 38%	-	30 19%	32 32%	13 32%	45 32%	20 26%	48 25%	4 25%
To borrow through an overdraft	52 17%	4 14%	12 28%	13 19%	7 13%	11 33%	6 7%	-	35 21%	13 13%	4 10%	17 12%	13 17%	35 18%	3 15%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 24

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Santander****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	303	28	44	68	49	33	82	-	163	99	41	140	79	197	17
None of the above	3	-	-	2	1	-	1	-	-	3	-	3	-	1	2
	1%	-	-	2%	2%	-	1%	-	-	3%	-	2%	-	1%	9%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 25  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Nationwide**  
**Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	218	109	109	19	25	22	43	40	69	70	63	36	49	14	5	19	14	21	17	7	27	30	48	16	20	90
Weighted base	222	107	116	23	29	21	42	39	68	68	60	44	50	13	4	18	14	20	18	6	31	33	48	17	26	101
Debit card to get money out of cash machines or to pay for things in shops or online	178 80%	90 84%	87 76%	13 56%	25 86%	17 78%	32 76%	31 80%	60 88%	55 80%	46 77%	38 87%	38 77%	9 70%	3 83%	13 71%	12 85%	20 100%	17 93%	5 92%	23 73%	19 57%	44 91%	13 75%	21 81%	77 76%
Pay in or withdraw cash at a bank branch	160 72%	67 63%	92 80%	15 66%	16 56%	15 69%	33 78%	29 75%	52 76%	47 70%	43 71%	33 75%	36 73%	9 67%	3 83%	13 71%	9 61%	15 74%	12 68%	5 92%	24 78%	21 63%	35 72%	14 84%	19 73%	68 68%
Pay bills, mortgage or rent using direct debits	152 68%	69 65%	83 72%	14 59%	24 81%	12 55%	30 73%	26 67%	47 68%	44 64%	44 74%	29 65%	35 69%	9 66%	3 83%	14 75%	10 73%	11 56%	16 90%	4 79%	17 56%	17 52%	38 78%	12 68%	22 83%	64 64%
Pay in salary, pension or other income	151 68%	74 70%	77 67%	10 41%	21 74%	12 58%	28 67%	24 63%	56 82%	45 67%	40 67%	30 69%	36 71%	8 62%	3 83%	11 59%	7 51%	13 64%	17 93%	4 78%	21 67%	20 62%	39 82%	8 44%	13 50%	65 64%
To write cheques	108 48%	47 44%	61 52%	7 29%	11 38%	7 33%	22 54%	19 50%	41 60%	35 51%	27 45%	12 28%	34 68%	2 15%	3 83%	9 48%	6 44%	7 35%	8 43%	2 33%	25 82%	10 29%	29 60%	7 42%	8 30%	46 46%
To pay off a credit card	101 45%	46 43%	55 47%	1 2%	8 29%	8 36%	23 55%	18 46%	43 63%	39 58%	29 49%	15 33%	17 34%	5 41%	3 83%	8 47%	4 28%	12 58%	6 32%	3 58%	16 51%	11 35%	25 52%	7 41%	8 32%	38 37%
To transfer money to other people - family members, or housemates for example	99 44%	44 41%	55 47%	10 41%	15 50%	5 22%	13 32%	21 53%	36 53%	33 49%	32 53%	16 37%	18 35%	6 47%	2 64%	7 39%	8 54%	10 47%	9 48%	2 45%	13 43%	12 36%	24 50%	6 33%	9 34%	39 38%
To hold short-term savings - for a holiday or special treat	63 28%	32 30%	31 27%	7 31%	6 20%	1 7%	15 35%	14 36%	20 29%	27 39%	18 30%	9 20%	10 20%	3 22%	2 53%	8 43%	2 16%	7 32%	2 11%	1 12%	10 34%	9 26%	13 27%	7 40%	8 31%	28 28%
To hold long-term savings - for a house deposit or emergency	51 23%	24 23%	26 23%	4 18%	6 20%	2 10%	14 33%	11 28%	14 20%	21 31%	13 22%	7 15%	9 19%	2 14%	2 53%	5 30%	1 5%	4 19%	- -	2 40%	9 31%	10 29%	9 20%	6 36%	8 30%	22 22%
To earn interest on your balance	50 22%	30 28%	20 17%	4 16%	4 12%	1 7%	10 25%	19 48%	12 18%	23 34%	10 17%	12 26%	5 10%	2 14%	2 55%	8 42%	5 37%	- -	- -	2 35%	10 33%	7 22%	13 27%	1 6%	4 16%	24 24%
To borrow through an overdraft	27 12%	8 7%	19 16%	- -	5 16%	1 5%	11 26%	3 9%	7 10%	8 12%	4 7%	4 10%	10 19%	- -	1 17%	4 23%	4 28%	2 8%	2 12%	- -	3 10%	3 8%	5 11%	3 19%	4 15%	12 12%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 25

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Nationwide**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	222	107	116	23	29	21	42	39	68	68	60	44	50	13	4	18	14	20	18	6	31	33	48	17	26	101
To take advantage of a cash bonus	9 4%	4 4%	4 4%	- -	1 3%	- -	2 5%	2 6%	4 5%	3 4%	5 8%	1 2%	- -	2 14%	- -	- -	1 7%	- -	- -	1 13%	1 4%	1 2%	3 6%	- -	* 1%	3 2%
None of the above	2 1%	1 1%	2 2%	1 4%	- -	1 5%	- -	- -	1 1%	- -	2 3%	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	1 2%	1 2%	- -	1 6%	- -	2 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 25  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Nationwide**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	218	19	31	37	42	30	59	-	113	77	28	105	47	155	7
Weighted base	222	18	26	40	44	26	68	-	110	81	30	112	46	157	10
Debit card to get money out of cash machines or to pay for things in shops or online	178 80%	15 86%	24 92%	36 89%	38 85%	23 90%	42 61%	-	100 91%	63 78%	14 47%	77 69%	36 79%	123 78%	10 100%
Pay in or withdraw cash at a bank branch	160 72%	13 72%	20 79%	31 77%	34 76%	19 75%	42 62%	-	90 82%	56 69%	13 43%	70 62%	35 76%	109 69%	9 91%
Pay bills, mortgage or rent using direct debits	152 68%	13 73%	21 82%	33 83%	29 65%	22 85%	34 49%	-	99 89%	49 60%	4 13%	53 47%	30 65%	105 67%	10 100%
Pay in salary, pension or other income	151 68%	15 83%	18 70%	33 81%	33 74%	19 76%	34 49%	-	98 89%	48 59%	5 18%	54 48%	32 69%	102 65%	10 100%
To write cheques	108 48%	5 28%	7 28%	15 38%	28 63%	19 75%	33 48%	-	67 61%	35 43%	6 19%	41 36%	22 49%	72 46%	7 74%
To pay off a credit card	101 45%	4 22%	7 27%	13 33%	25 57%	19 74%	32 47%	-	57 51%	37 46%	7 22%	44 39%	21 46%	71 45%	6 60%
To transfer money to other people - family members, or housemates for example	99 44%	7 40%	13 49%	19 47%	21 48%	14 53%	25 37%	-	56 51%	35 43%	8 25%	42 38%	13 28%	75 47%	10 100%
To hold short-term savings - for a holiday or special treat	63 28%	3 15%	4 17%	11 28%	14 31%	3 14%	27 40%	-	25 23%	29 36%	9 28%	38 34%	16 35%	43 27%	3 29%
To hold long-term savings - for a house deposit or emergency	51 23%	2 9%	-	8 19%	9 19%	7 27%	26 38%	-	10 9%	28 34%	13 41%	40 36%	13 27%	37 23%	-
To earn interest on your balance	50 22%	2 12%	3 11%	5 13%	12 28%	5 21%	22 32%	-	19 17%	20 24%	11 37%	31 28%	9 19%	41 26%	-
To borrow through an overdraft	27 12%	6 31%	4 17%	3 7%	2 5%	6 23%	6 9%	-	20 18%	4 5%	3 9%	7 6%	5 11%	20 13%	-
To take advantage of a cash bonus	9 4%	-	-	2 4%	4 8%	1 3%	3 4%	-	2 2%	5 6%	1 5%	6 6%	-	9 6%	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 25

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Nationwide****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	222	18	26	40	44	26	68	-	110	81	30	112	46	157	10
None of the above	2	-	-	-	1	-	2	-	-	1	2	2	-	2	-
	1%	-	-	-	1%	-	3%	-	-	1%	6%	2%	-	1%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 26

#### Q.4 Thinking of your current accounts with the banks below, what do you use them for?

##### RBS

Base: All respondents with an active current account with each

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	64	31	33	3	7	7	14	16	17	23	23	5	13	23	-	11	2	2	4	3	2	3	6	8	9	22
Weighted base	61	28	33	3	10	7	12	13	16	20	21	9	11	24	-	13	1	1	4	2	2	3	6	5	9	23
Debit card to get money out of cash machines or to pay for things in shops or online	56 90%	23 82%	33 97%	2 68%	10 93%	7 100%	10 83%	13 100%	14 86%	19 95%	18 86%	7 81%	11 100%	21 89%	-	13 100%	1 100%	1 100%	3 65%	2 100%	2 100%	2 74%	6 100%	4 82%	9 92%	21 92%
Pay in salary, pension or other income	54 87%	24 87%	29 88%	2 68%	10 100%	7 100%	10 82%	11 83%	14 85%	17 85%	18 86%	9 94%	10 89%	19 81%	-	12 88%	1 100%	1 100%	4 100%	2 100%	2 100%	3 100%	6 100%	4 71%	9 100%	18 80%
Pay bills, mortgage or rent using direct debits	49 80%	20 72%	29 86%	3 100%	10 94%	7 100%	8 66%	11 82%	11 66%	18 88%	14 70%	7 74%	10 86%	18 73%	-	12 88%	1 100%	1 100%	2 45%	2 100%	2 100%	3 100%	4 79%	4 83%	9 100%	20 85%
Pay in or withdraw cash at a bank branch	42 68%	22 78%	20 60%	2 80%	3 29%	4 62%	6 53%	12 90%	14 88%	16 77%	16 80%	5 49%	5 46%	17 72%	-	8 60%	1 44%	1 100%	2 43%	2 100%	2 100%	2 74%	4 70%	3 62%	8 82%	11 49%
To pay off a credit card	35 56%	14 51%	20 61%	-	7 65%	5 76%	7 56%	8 59%	8 51%	11 54%	12 58%	6 59%	6 53%	12 51%	-	10 77%	1 44%	1 50%	2 45%	1 75%	2 100%	-	3 45%	3 62%	4 43%	16 68%
To write cheques	32 53%	17 61%	15 45%	-	2 19%	3 37%	8 65%	8 63%	12 73%	15 75%	11 55%	2 24%	3 30%	12 50%	-	5 39%	-	1 50%	4 100%	1 45%	2 100%	2 74%	4 72%	1 27%	7 77%	7 31%
To transfer money to other people - family members, or housemates for example	26 42%	12 44%	14 41%	1 20%	3 34%	3 49%	5 46%	6 46%	7 43%	8 38%	8 38%	1 9%	10 87%	10 42%	-	6 42%	1 56%	1 50%	2 45%	2 100%	1 44%	1 28%	1 24%	2 42%	2 16%	10 44%
To hold short-term savings - for a holiday or special treat	13 21%	6 22%	6 19%	1 48%	-	1 15%	3 25%	1 7%	6 39%	6 28%	5 22%	-	2 21%	5 23%	-	3 19%	-	1 100%	1 23%	1 29%	1 44%	-	1 19%	-	1 16%	4 18%
To borrow through an overdraft	9 14%	5 16%	4 12%	1 20%	1 6%	* 7%	3 28%	2 18%	1 7%	4 20%	1 7%	-	3 26%	2 7%	-	3 19%	-	-	-	1 45%	-	2 74%	-	1 28%	1 11%	4 18%
To earn interest on your balance	4 6%	2 6%	2 6%	-	-	* 7%	2 13%	-	2 10%	2 11%	1 7%	-	-	1 4%	-	1 8%	-	-	-	-	1 44%	-	-	1 19%	-	2 9%
To take advantage of a cash bonus	3 5%	1 2%	2 7%	-	-	1 18%	1 9%	-	1 4%	1 5%	2 9%	-	-	-	-	1 8%	-	1 50%	-	-	-	-	-	1 24%	-	1 4%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 26

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**RBS**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	61	28	33	3	10	7	12	13	16	20	21	9	11	24	-	13	1	1	4	2	2	3	6	5	9	23
To hold long-term savings - for a house deposit or emergency	3 4%	1 2%	2 6%	-	-	1 15%	1 9%	-	1 4%	1 5%	2 8%	-	-	-	-	1 8%	-	1 50%	-	-	-	-	1 19%	-	-	2 9%
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 26

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****RBS****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	64	2	10	15	11	12	14	-	36	23	5	28	15	42	2
Weighted base	61	1	8	17	11	11	13	-	34	23	5	28	13	43	1
Debit card to get money out of cash machines or to pay for things in shops or online	56 90%	1 100%	8 100%	15 92%	8 76%	11 100%	11 85%	-	33 98%	18 80%	4 88%	22 81%	13 100%	39 91%	1 100%
Pay in salary, pension or other income	54 87%	1 100%	8 96%	14 85%	10 92%	10 95%	10 74%	-	33 98%	18 77%	3 66%	21 75%	11 83%	37 87%	1 100%
Pay bills, mortgage or rent using direct debits	49 80%	1 100%	7 86%	15 90%	8 72%	7 66%	10 77%	-	32 95%	15 67%	1 28%	17 61%	11 81%	35 81%	1 57%
Pay in or withdraw cash at a bank branch	42 68%	1 49%	5 55%	11 66%	8 78%	8 76%	9 67%	-	21 63%	16 70%	5 100%	21 75%	11 82%	28 67%	1 100%
To pay off a credit card	35 56%	-	3 34%	7 44%	6 58%	9 80%	9 69%	-	21 61%	11 47%	3 63%	14 50%	8 56%	26 60%	1 43%
To write cheques	32 53%	-	3 34%	6 37%	6 59%	8 73%	9 66%	-	18 53%	13 58%	1 20%	14 52%	7 53%	22 51%	1 100%
To transfer money to other people - family members, or housemates for example	26 42%	1 51%	4 51%	4 23%	5 43%	7 60%	6 45%	-	13 39%	11 46%	2 46%	13 46%	6 48%	18 41%	1 100%
To hold short-term savings - for a holiday or special treat	13 21%	1 49%	3 36%	3 17%	3 31%	1 7%	2 15%	-	11 31%	2 9%	-	2 7%	-	12 28%	-
To borrow through an overdraft	9 14%	-	2 23%	2 10%	1 7%	2 14%	3 20%	-	6 17%	3 12%	-	3 10%	3 21%	4 10%	1 100%
To earn interest on your balance	4 6%	-	1 9%	* 3%	-	1 8%	2 12%	-	2 6%	1 4%	1 12%	2 6%	1 7%	3 7%	-
To take advantage of a cash bonus	3 5%	-	-	1 4%	1 12%	-	1 8%	-	1 2%	1 4%	1 28%	2 8%	1 9%	2 4%	-
To hold long-term savings - for a house deposit or emergency	3 4%	-	-	1 4%	-	-	2 15%	-	1 2%	2 9%	-	2 7%	-	3 6%	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 26

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**RBS**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	61	1	8	17	11	11	13	-	34	23	5	28	13	43	1
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 27

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****First Direct****Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	67	36	31	3	7	9	16	12	20	31	20	7	9	1	3	5	9	5	6	3	9	6	14	6	10	24
Weighted base	79	36	43	5	8	10	23	11	23	35	19	10	14	1	3	8	9	4	11	4	12	5	15	7	14	31
Debit card to get money out of cash machines or to pay for things in shops or online	71 89%	31 87%	39 91%	3 66%	7 86%	7 70%	23 97%	10 90%	21 95%	29 82%	19 97%	8 83%	14 100%	1 100%	3 100%	4 55%	8 88%	3 69%	11 100%	4 100%	10 91%	4 77%	15 100%	7 93%	12 87%	28 89%
Pay bills, mortgage or rent using direct debits	64 80%	25 71%	38 88%	5 100%	7 86%	7 70%	15 65%	9 89%	20 89%	22 61%	19 100%	8 83%	14 100%	1 100%	3 100%	5 60%	4 47%	3 69%	8 74%	4 100%	10 91%	4 77%	14 92%	7 100%	14 100%	21 67%
Pay in salary, pension or other income	62 78%	30 82%	33 75%	3 49%	8 100%	7 70%	12 52%	10 95%	23 100%	25 69%	19 97%	8 83%	10 72%	1 100%	3 100%	5 60%	6 65%	4 100%	8 74%	2 37%	12 100%	4 77%	11 75%	7 93%	11 82%	20 63%
To write cheques	55 69%	25 69%	30 70%	3 49%	2 30%	7 74%	14 60%	10 95%	19 85%	21 58%	17 88%	8 83%	9 63%	1 100%	3 90%	5 60%	7 73%	4 100%	6 58%	1 18%	10 85%	2 52%	10 69%	5 77%	10 72%	18 57%
To pay off a credit card	55 69%	27 74%	28 65%	- -	6 76%	5 51%	18 77%	7 69%	19 83%	22 61%	17 86%	5 51%	12 81%	- -	3 100%	3 37%	5 53%	1 30%	8 79%	2 37%	10 91%	3 60%	14 90%	6 81%	10 73%	17 56%
To transfer money to other people - family members, or housemates for example	46 58%	21 60%	24 56%	- -	7 86%	6 60%	12 52%	6 57%	15 67%	23 64%	13 68%	3 31%	7 47%	1 100%	- -	- -	7 73%	2 45%	4 37%	2 37%	9 76%	4 77%	12 82%	6 80%	10 73%	15 47%
Pay in or withdraw cash at a bank branch	42 53%	20 55%	22 50%	1 14%	5 58%	5 50%	11 48%	10 90%	11 48%	18 50%	14 72%	6 63%	4 25%	- -	3 100%	1 13%	6 60%	4 100%	4 42%	2 37%	5 47%	1 29%	9 60%	6 81%	6 46%	16 50%
To hold short-term savings - for a holiday or special treat	20 26%	10 28%	10 24%	- -	1 8%	- -	8 32%	2 18%	10 46%	10 27%	4 22%	2 18%	5 33%	- -	1 43%	1 13%	2 23%	1 24%	2 16%	1 18%	3 22%	1 14%	5 33%	4 57%	6 41%	1 5%
To borrow through an overdraft	19 24%	9 24%	10 24%	3 51%	2 29%	5 53%	4 15%	3 28%	3 11%	6 18%	6 32%	2 20%	4 31%	1 100%	- -	- -	1 15%	2 45%	1 10%	3 63%	5 43%	- -	2 12%	4 58%	5 40%	11 35%
To hold long-term savings - for a house deposit or emergency	17 22%	7 19%	10 24%	- -	1 10%	2 19%	2 11%	2 17%	10 45%	5 15%	2 8%	5 49%	5 36%	- -	- -	2 22%	1 15%	1 30%	3 32%	1 18%	3 29%	1 17%	1 7%	3 45%	2 18%	3 9%
To earn interest on your balance	3 4%	2 6%	1 3%	- -	1 10%	2 16%	- -	1 10%	- -	1 4%	2 10%	- -	- -	- -	- -	- -	1 6%	1 15%	- -	- -	1 8%	1 17%	- -	* 7%	1 4%	2 7%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 27

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**First Direct**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	79	36	43	5	8	10	23	11	23	35	19	10	14	1	3	8	9	4	11	4	12	5	15	7	14	31
To take advantage of a cash bonus	3 4%	1 2%	3 6%	-	-	2 19%	-	1 6%	1 3%	1 4%	2 9%	-	-	-	-	-	1 6%	1 15%	-	-	1 11%	-	-	1 10%	1 4%	1 4%
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 27

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****First Direct****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	67	2	7	8	8	16	26	-	44	18	5	23	3	54	3
Weighted base	79	3	8	9	7	18	34	-	49	24	6	30	4	60	5
Debit card to get money out of cash machines or to pay for things in shops or online	71 89%	3 100%	7 85%	9 100%	6 90%	17 90%	29 85%	-	48 98%	20 83%	3 44%	22 75%	1 28%	55 92%	5 100%
Pay bills, mortgage or rent using direct debits	64 80%	3 100%	5 60%	9 100%	6 90%	17 89%	24 71%	-	47 95%	17 70%	-	17 56%	3 71%	50 84%	2 42%
Pay in salary, pension or other income	62 78%	3 100%	6 75%	9 100%	7 100%	16 85%	21 63%	-	45 92%	15 63%	2 27%	17 56%	4 100%	46 78%	2 42%
To write cheques	55 69%	3 100%	5 64%	5 55%	5 76%	15 84%	21 62%	-	39 78%	15 62%	2 30%	16 55%	4 100%	39 65%	1 24%
To pay off a credit card	55 69%	-	4 49%	7 83%	6 90%	14 77%	23 69%	-	38 77%	17 71%	-	17 57%	1 28%	44 73%	4 82%
To transfer money to other people - family members, or housemates for example	46 58%	1 35%	8 100%	6 62%	5 71%	11 59%	16 46%	-	33 67%	13 53%	-	13 43%	2 57%	37 63%	2 42%
Pay in or withdraw cash at a bank branch	42 53%	2 65%	4 49%	5 55%	6 86%	13 70%	12 36%	-	31 64%	8 36%	2 30%	10 34%	1 28%	36 60%	-
To hold short-term savings - for a holiday or special treat	20 26%	-	1 11%	2 20%	2 31%	5 25%	11 33%	-	14 29%	6 27%	-	6 21%	-	19 31%	-
To borrow through an overdraft	19 24%	1 35%	1 11%	2 18%	1 18%	5 28%	9 27%	-	15 30%	4 18%	-	4 15%	-	15 25%	1 24%
To hold long-term savings - for a house deposit or emergency	17 22%	-	2 21%	3 37%	2 26%	1 6%	9 27%	-	7 15%	8 33%	2 29%	10 32%	-	15 24%	1 18%
To earn interest on your balance	3 4%	-	1 10%	-	1 9%	1 5%	1 3%	-	3 6%	* 2%	-	* 2%	-	3 4%	1 18%
To take advantage of a cash bonus	3 4%	-	-	-	1 9%	1 7%	1 4%	-	2 5%	1 3%	-	1 2%	-	3 5%	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 27

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**First Direct**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	79	3	8	9	7	18	34	-	49	24	6	30	4	60	5
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 28  
Q.4 Thinking of your current accounts with the banks below, what do you use them for?

**NatWest**

**Base: All respondents with an active current account with each**

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	261	130	131	25	36	49	55	35	61	76	89	43	53	3	8	29	29	14	30	13	22	39	47	27	40	108
Weighted base	268	130	138	28	37	50	54	33	64	75	87	59	48	2	7	30	30	11	34	18	22	39	50	27	44	119
Debit card to get money out of cash machines or to pay for things in shops or online	233 87%	113 87%	119 86%	24 85%	31 83%	44 88%	51 94%	31 91%	52 81%	65 87%	77 88%	53 90%	39 80%	2 100%	6 94%	21 69%	28 93%	9 80%	32 95%	16 93%	20 89%	31 81%	45 92%	22 84%	42 96%	104 88%
Pay in salary, pension or other income	219 82%	102 78%	118 85%	24 84%	25 68%	43 86%	43 79%	30 90%	54 84%	60 80%	71 81%	50 86%	39 81%	1 62%	6 94%	22 72%	26 88%	8 68%	25 74%	14 79%	19 88%	32 84%	43 86%	23 87%	34 77%	97 82%
Pay in or withdraw cash at a bank branch	202 75%	93 71%	109 79%	22 76%	23 61%	33 66%	43 79%	28 85%	53 83%	58 78%	61 70%	41 71%	42 87%	1 62%	6 94%	18 60%	22 74%	10 89%	26 78%	10 55%	18 82%	23 59%	44 88%	24 90%	32 72%	84 70%
Pay bills, mortgage or rent using direct debits	201 75%	91 70%	110 79%	20 70%	27 71%	40 79%	43 79%	24 71%	48 75%	51 69%	70 80%	44 75%	36 75%	2 100%	5 81%	16 52%	24 81%	8 68%	28 81%	10 58%	19 85%	28 72%	39 79%	23 86%	30 68%	93 79%
To write cheques	134 50%	72 55%	63 45%	6 20%	13 36%	20 40%	20 37%	24 72%	51 79%	43 58%	40 46%	30 51%	21 43%	1 39%	1 19%	11 36%	12 41%	6 51%	12 35%	11 61%	13 59%	18 47%	34 69%	16 60%	26 58%	43 36%
To transfer money to other people - family members, or housemates for example	127 47%	52 40%	75 54%	15 53%	21 55%	27 53%	23 43%	13 40%	28 44%	37 49%	46 53%	24 41%	21 43%	- -	3 41%	10 32%	20 66%	4 34%	20 58%	5 27%	13 57%	17 44%	21 42%	17 63%	21 48%	60 51%
To pay off a credit card	115 43%	54 42%	61 44%	4 15%	13 34%	26 51%	25 46%	14 43%	33 51%	41 55%	38 44%	23 39%	13 27%	1 39%	1 17%	10 34%	14 47%	4 32%	9 28%	8 48%	9 43%	15 39%	26 53%	17 63%	22 50%	44 37%
To hold short-term savings - for a holiday or special treat	66 25%	31 24%	35 25%	7 25%	7 17%	14 27%	9 16%	6 18%	24 37%	19 25%	26 30%	12 20%	9 19%	1 39%	- -	9 31%	6 19%	6 50%	6 17%	4 24%	4 19%	7 19%	10 21%	13 49%	12 28%	28 24%
To borrow through an overdraft	47 17%	17 13%	30 22%	9 31%	5 14%	11 22%	9 17%	5 16%	7 10%	11 14%	14 16%	14 24%	9 18%	- -	1 8%	4 12%	9 32%	2 16%	10 30%	2 12%	5 24%	3 9%	6 12%	4 16%	9 21%	25 21%
To earn interest on your balance	25 9%	16 12%	8 6%	1 4%	1 4%	8 15%	3 6%	2 5%	10 15%	8 10%	11 13%	4 7%	2 3%	1 39%	- -	3 9%	1 4%	1 7%	3 8%	2 10%	2 9%	2 5%	7 14%	4 15%	3 7%	12 10%
To hold long-term savings - for a house deposit or emergency	21 8%	12 9%	9 6%	2 5%	1 2%	6 13%	1 3%	4 11%	7 11%	6 8%	10 11%	4 7%	1 2%	1 39%	- -	1 4%	- -	1 10%	2 5%	4 20%	1 6%	3 7%	3 5%	6 22%	5 11%	10 8%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 28

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**NatWest**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	268	130	138	28	37	50	54	33	64	75	87	59	48	2	7	30	30	11	34	18	22	39	50	27	44	119
To take advantage of a cash bonus	15 6%	10 8%	5 4%	3 9%	1 2%	8 15%	2 3%	3 8%	-	4 5%	7 8%	3 4%	2 5%	-	-	1 3%	2 5%	1 10%	3 10%	-	-	5 12%	3 6%	1 4%	4 9%	8 7%
None of the above	5 2%	4 3%	2 1%	2 6%	1 4%	2 3%	-	1 2%	-	1 1%	2 3%	-	2 3%	-	-	-	1 4%	1 11%	2 5%	-	-	1 2%	1 1%	-	2 4%	1 *



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 28  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**NatWest**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	261	34	63	61	49	25	29	-	186	62	13	75	68	150	30
Weighted base	268	27	65	61	51	28	35	-	189	65	14	79	68	154	33
Debit card to get money out of cash machines or to pay for things in shops or online	233 87%	23 83%	59 91%	57 92%	40 78%	26 94%	28 80%	-	174 92%	54 84%	5 36%	59 75%	51 75%	137 89%	32 98%
Pay in salary, pension or other income	219 82%	25 92%	59 92%	54 89%	41 80%	15 54%	24 69%	-	174 92%	44 68%	1 10%	45 57%	52 76%	129 84%	27 82%
Pay in or withdraw cash at a bank branch	202 75%	21 77%	49 75%	51 83%	38 73%	17 60%	27 77%	-	155 82%	42 65%	5 34%	47 60%	51 76%	117 76%	23 71%
Pay bills, mortgage or rent using direct debits	201 75%	23 83%	52 80%	53 87%	40 77%	11 40%	22 63%	-	167 88%	33 51%	1 9%	34 44%	45 67%	118 77%	29 87%
To write cheques	134 50%	10 35%	25 39%	27 44%	32 63%	19 68%	21 60%	-	94 50%	37 57%	3 19%	40 51%	38 57%	88 57%	1 2%
To transfer money to other people - family members, or housemates for example	127 47%	7 27%	34 53%	40 66%	16 31%	10 37%	19 54%	-	97 51%	29 44%	2 16%	31 39%	24 36%	75 49%	25 74%
To pay off a credit card	115 43%	5 17%	12 19%	35 58%	27 53%	15 54%	20 57%	-	92 49%	23 35%	1 4%	23 29%	28 42%	70 46%	10 31%
To hold short-term savings - for a holiday or special treat	66 25%	3 11%	14 22%	17 27%	11 22%	6 21%	15 41%	-	47 25%	12 19%	7 48%	19 24%	19 29%	39 25%	7 21%
To borrow through an overdraft	47 17%	3 11%	20 31%	6 10%	8 16%	2 6%	8 22%	-	40 21%	7 10%	* 3%	7 9%	8 11%	24 16%	13 39%
To earn interest on your balance	25 9%	1 5%	5 8%	3 5%	6 12%	1 5%	7 21%	-	20 10%	4 7%	1 4%	5 6%	9 14%	13 8%	1 4%
To hold long-term savings - for a house deposit or emergency	21 8%	1 2%	5 8%	4 6%	4 8%	3 10%	5 13%	-	16 9%	4 6%	1 4%	5 6%	6 9%	14 9%	1 3%
To take advantage of a cash bonus	15 6%	1 2%	7 11%	-	1 1%	-	7 19%	-	11 6%	4 6%	-	4 5%	5 8%	7 4%	2 5%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 28

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**NatWest**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	268	27	65	61	51	28	35	-	189	65	14	79	68	154	33
None of the above	5	2	-	1	1	-	2	-	2	1	3	4	2	3	1
	2%	6%	-	1%	2%	-	6%	-	1%	1%	20%	5%	2%	2%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 29

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Bank of Scotland****Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	59	32	27	9	9	12	9	7	13	21	21	7	10	42	1	2	-	1	-	1	4	4	4	-	12	18
Weighted base	64	36	28	9	12	16	9	5	13	19	21	12	12	46	1	3	-	*	-	*	3	6	5	-	15	25
Debit card to get money out of cash machines or to pay for things in shops or online	54 85%	28 77%	26 96%	9 100%	10 82%	10 66%	9 100%	4 76%	12 94%	15 80%	16 76%	12 100%	11 93%	41 90%	1 100%	3 100%	-	-	-	-	2 68%	3 48%	5 100%	-	12 80%	20 83%
Pay in salary, pension or other income	50 79%	28 76%	23 81%	5 56%	10 82%	12 78%	7 76%	4 76%	12 94%	13 71%	17 83%	10 77%	10 85%	41 89%	1 100%	1 30%	-	-	-	-	2 68%	1 21%	5 100%	-	11 73%	19 76%
Pay bills, mortgage or rent using direct debits	47 73%	27 74%	20 73%	2 28%	10 76%	12 76%	8 86%	4 76%	11 88%	13 68%	12 58%	11 87%	11 93%	37 81%	1 100%	1 30%	-	-	-	-	2 68%	1 21%	5 100%	-	10 66%	17 70%
Pay in or withdraw cash at a bank branch	47 73%	25 69%	22 79%	5 60%	8 68%	10 63%	8 86%	4 76%	11 89%	14 74%	12 58%	10 77%	11 93%	36 79%	-	3 100%	-	-	-	-	2 56%	1 21%	5 100%	-	10 69%	16 65%
To pay off a credit card	29 46%	15 40%	15 53%	-	1 9%	10 62%	5 55%	2 46%	11 88%	12 64%	8 40%	6 46%	3 28%	22 49%	1 100%	-	-	-	-	-	3 88%	1 21%	2 46%	-	6 40%	10 41%
To transfer money to other people - family members, or housemates for example	24 38%	11 29%	13 48%	2 27%	1 5%	7 45%	5 53%	2 38%	7 56%	8 40%	6 28%	3 26%	7 62%	18 40%	1 100%	1 30%	-	-	-	-	2 56%	-	3 54%	-	3 17%	7 28%
To write cheques	23 36%	9 25%	14 51%	1 6%	-	6 38%	5 55%	2 47%	9 72%	10 55%	6 29%	5 36%	2 18%	19 42%	-	-	-	-	-	-	2 56%	-	2 46%	-	4 26%	7 29%
To earn interest on your balance	15 23%	10 27%	5 18%	1 12%	5 37%	2 13%	3 38%	* 9%	3 26%	5 29%	6 29%	-	4 30%	10 21%	1 100%	1 30%	-	-	-	* 100%	1 32%	1 20%	1 22%	-	7 47%	15 45%
To hold short-term savings - for a holiday or special treat	9 14%	6 18%	3 10%	1 6%	-	4 23%	2 18%	1 12%	3 21%	2 12%	2 12%	1 12%	3 24%	8 18%	-	1 30%	-	-	-	-	-	-	-	-	1 6%	4 18%
To borrow through an overdraft	8 13%	3 8%	5 19%	-	-	3 20%	3 29%	1 29%	1 7%	1 8%	2 9%	4 33%	1 7%	8 17%	-	-	-	-	-	-	1 18%	-	-	-	1 5%	5 21%
To take advantage of a cash bonus	7 10%	3 8%	4 13%	-	1 5%	1 9%	2 19%	-	3 22%	3 13%	3 13%	1 12%	-	6 12%	-	-	-	-	-	-	-	-	1 22%	-	2 16%	1 6%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 29

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Bank of Scotland**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	64	36	28	9	12	16	9	5	13	19	21	12	12	46	1	3	-	*	-	*	3	6	5	-	15	25
To hold long-term savings - for a house deposit or emergency	7 10%	1 3%	5 19%	-	1 10%	-	3 34%	-	2 18%	3 18%	1 5%	1 10%	1 7%	2 5%	-	1 30%	-	-	-	-	1 38%	1 20%	1 22%	-	2 16%	2 8%
None of the above	3 5%	2 5%	1 4%	-	-	2 15%	-	1 15%	-	1 4%	2 9%	-	* 4%	1 2%	-	-	-	*	-	-	-	2 32%	-	-	-	2 8%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 29

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Bank of Scotland****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	59	5	16	8	8	6	16	-	38	13	8	21	18	33	7
Weighted base	64	5	18	11	7	7	17	-	42	15	7	22	23	34	6
Debit card to get money out of cash machines or to pay for things in shops or online	54 85%	5 100%	16 89%	11 100%	6 89%	5 66%	12 73%	-	38 91%	14 95%	2 30%	16 74%	21 91%	27 79%	5 92%
Pay in salary, pension or other income	50 79%	4 82%	16 89%	10 88%	5 80%	5 69%	11 64%	-	38 90%	12 83%	-	12 56%	18 78%	27 81%	4 65%
Pay bills, mortgage or rent using direct debits	47 73%	4 88%	11 60%	11 100%	5 80%	5 69%	11 65%	-	37 88%	9 58%	1 14%	10 44%	18 77%	26 76%	2 33%
Pay in or withdraw cash at a bank branch	47 73%	5 100%	12 68%	10 88%	5 69%	5 66%	11 66%	-	35 82%	10 71%	2 22%	12 55%	19 84%	24 72%	2 33%
To pay off a credit card	29 46%	1 28%	5 25%	6 56%	2 23%	5 69%	11 65%	-	22 51%	7 45%	1 15%	8 35%	12 54%	17 50%	-
To transfer money to other people - family members, or housemates for example	24 38%	2 43%	8 44%	3 31%	4 56%	2 33%	5 28%	-	16 38%	8 52%	1 8%	8 37%	6 25%	16 46%	1 22%
To write cheques	23 36%	-	5 25%	6 51%	3 42%	2 33%	8 47%	-	16 38%	7 45%	1 8%	7 33%	10 43%	13 37%	1 11%
To earn interest on your balance	15 23%	-	5 31%	1 5%	1 13%	2 28%	6 36%	-	10 24%	1 9%	3 49%	5 22%	4 19%	11 31%	-
To hold short-term savings - for a holiday or special treat	9 14%	-	2 10%	2 18%	-	1 20%	4 23%	-	6 15%	3 20%	-	3 14%	6 25%	3 10%	-
To borrow through an overdraft	8 13%	2 36%	2 14%	1 10%	1 13%	1 20%	1 4%	-	7 18%	1 5%	-	1 3%	1 3%	7 22%	-
To take advantage of a cash bonus	7 10%	-	2 10%	1 9%	1 9%	2 33%	1 6%	-	5 12%	2 11%	-	2 7%	4 16%	2 7%	1 11%
To hold long-term savings - for a house deposit or emergency	7 10%	-	2 10%	1 12%	-	-	4 21%	-	4 10%	1 9%	1 17%	3 12%	3 15%	3 10%	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 29

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Bank of Scotland**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	64	5	18	11	7	7	17	-	42	15	7	22	23	34	6
None of the above	3	-	2	-	1	*	-	-	2	1	*	1	2	1	*
	5%	-	11%	-	11%	6%	-	-	5%	5%	6%	6%	9%	2%	8%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 30  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Clydesdale**  
**Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private	
Unweighted base	20	13	7	2	2	5	3	3	5	6	3	7	4	15	-	1	-	-	-	1	-	1	1	1	1	1	9
Weighted base	26	15	10	3	2	5	5	3	8	7	3	12	5	20	-	1	-	-	-	1	-	2	1	1	1	11	
Pay in salary, pension or other income	21	12	9	3	2	3	5	2	6	4	3	12	2	17	-	-	-	-	-	1	-	2	-	1	1	9	
	81%	76%	88%	100%	100%	57%	100%	75%	75%	55%	100%	100%	55%	86%	-	-	-	-	-	100%	-	100%	-	100%	100%	80%	
Pay bills, mortgage or rent using direct debits	19	11	8	1	2	4	5	1	6	5	3	9	2	16	-	-	-	-	-	1	-	-	1	1	1	8	
	74%	72%	77%	37%	100%	76%	100%	39%	77%	71%	100%	76%	55%	81%	-	-	-	-	-	100%	-	-	100%	100%	100%	74%	
Debit card to get money out of cash machines or to pay for things in shops or online	18	9	9	1	2	4	2	1	7	4	3	8	4	15	-	1	-	-	-	1	-	-	-	1	1	6	
	71%	59%	89%	37%	100%	82%	52%	39%	91%	57%	100%	68%	82%	76%	-	100%	-	-	-	100%	-	-	-	100%	100%	57%	
Pay in or withdraw cash at a bank branch	17	9	8	1	2	3	2	2	7	4	3	9	1	16	-	-	-	-	-	1	-	-	-	-	1	4	
	68%	61%	78%	37%	68%	57%	48%	75%	91%	58%	100%	80%	28%	81%	-	-	-	-	-	100%	-	-	-	-	100%	38%	
To transfer money to other people - family members, or housemates for example	12	5	7	1	2	1	2	-	6	3	2	6	1	11	-	-	-	-	-	1	-	-	-	-	-	4	
	46%	31%	69%	37%	68%	20%	52%	-	75%	38%	66%	54%	28%	54%	-	-	-	-	-	100%	-	-	-	-	-	39%	
To pay off a credit card	11	4	7	-	-	3	1	1	6	4	1	4	2	9	-	1	-	-	-	1	-	-	-	-	1	3	
	44%	29%	65%	-	-	62%	24%	25%	77%	57%	34%	38%	45%	45%	-	100%	-	-	-	100%	-	-	-	-	100%	30%	
To earn interest on your balance	8	3	6	-	1	1	-	2	4	2	-	5	1	8	-	-	-	-	-	-	-	-	-	1	1	1	
	32%	18%	54%	-	32%	18%	-	75%	53%	29%	-	44%	28%	37%	-	-	-	-	-	-	-	-	-	100%	100%	7%	
To hold short-term savings - for a holiday or special treat	7	3	4	-	-	2	-	-	5	-	2	5	-	6	-	-	-	-	-	1	-	-	-	-	-	1	
	26%	21%	34%	-	-	40%	-	-	58%	-	68%	40%	-	28%	-	-	-	-	-	100%	-	-	-	-	-	9%	
To write cheques	6	2	4	-	-	-	-	1	5	1	-	4	1	6	-	-	-	-	-	-	-	-	-	-	-	-	
	22%	14%	34%	-	-	-	-	25%	61%	22%	-	30%	18%	28%	-	-	-	-	-	-	-	-	-	-	-	-	
To hold long-term savings - for a house deposit or emergency	3	2	1	-	-	1	-	2	-	1	1	-	1	2	-	-	-	-	-	1	-	-	-	-	-	1	
	13%	15%	11%	-	-	20%	-	75%	-	18%	34%	-	28%	12%	-	-	-	-	-	100%	-	-	-	-	-	9%	
To borrow through an overdraft	3	2	1	-	-	1	-	1	1	1	-	1	1	3	-	-	-	-	-	-	-	-	-	-	1	-	
	12%	14%	9%	-	-	18%	-	25%	17%	22%	-	8%	18%	15%	-	-	-	-	-	-	-	-	-	-	100%	-	

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 30

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Clydesdale**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	26	15	10	3	2	5	5	3	8	7	3	12	5	20	-	1	-	-	-	1	-	2	1	1	1	11
To take advantage of a cash bonus	2 8%	-	2 20%	-	-	2 42%	-	-	-	-	-	1 8%	1 27%	1 4%	-	1 100%	-	-	-	-	-	-	-	-	1 100%	1 11%
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 30  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Clydesdale**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	20	1	5	1	5	1	7	-	11	4	5	9	6	10	3
Weighted base	26	1	8	1	6	1	9	-	15	4	7	11	7	13	5
Pay in salary, pension or other income	21 81%	1 100%	8 100%	1 100%	5 79%	-	6 68%	-	13 85%	4 100%	4 58%	8 75%	6 83%	9 71%	5 100%
Pay bills, mortgage or rent using direct debits	19 74%	1 100%	8 100%	1 100%	4 62%	-	5 60%	-	14 92%	3 73%	2 33%	5 49%	3 50%	11 88%	3 65%
Debit card to get money out of cash machines or to pay for things in shops or online	18 71%	1 100%	8 100%	1 100%	5 81%	-	3 39%	-	14 94%	3 73%	1 19%	4 41%	6 83%	11 81%	1 17%
Pay in or withdraw cash at a bank branch	17 68%	-	8 100%	1 100%	5 82%	-	3 36%	-	12 81%	3 71%	2 33%	5 49%	6 83%	8 63%	2 48%
To transfer money to other people - family members, or housemates for example	12 46%	-	5 62%	1 100%	4 60%	-	2 25%	-	10 66%	2 50%	-	2 20%	3 39%	9 71%	-
To pay off a credit card	11 44%	-	4 54%	-	4 62%	1 100%	2 25%	-	9 62%	-	2 31%	2 18%	2 30%	9 70%	-
To earn interest on your balance	8 32%	1 100%	6 69%	-	1 19%	-	1 8%	-	6 43%	1 27%	1 11%	2 17%	2 29%	4 33%	1 17%
To hold short-term savings - for a holiday or special treat	7 26%	-	5 55%	-	1 19%	-	1 11%	-	6 38%	1 23%	-	1 9%	2 31%	5 35%	-
To write cheques	6 22%	-	4 43%	-	1 23%	1 100%	-	-	5 33%	-	1 12%	1 7%	-	6 44%	-
To hold long-term savings - for a house deposit or emergency	3 13%	-	1 15%	-	1 19%	-	1 11%	-	2 15%	1 27%	-	1 11%	1 17%	1 8%	-
To borrow through an overdraft	3 12%	-	1 11%	-	1 23%	1 100%	-	-	2 16%	-	1 12%	1 7%	1 13%	2 17%	-
To take advantage of a cash bonus	2 8%	-	1 11%	-	-	-	1 14%	-	1 6%	-	1 19%	1 11%	2 30%	-	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 30  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Clydesdale**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	26	1	8	1	6	1	9	-	15	4	7	11	7	13	5
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 31  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Yorkshire Bank**  
**Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region							Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	North East	North West	Yorkshire & Humber-side	West Midlands	East Midlands	East-ern	London	South East	South West	Public	Private
Unweighted base	39	24	15	-	1	8	8	11	11	9	10	9	11	3	4	25	1	2	2	1	-	1	5	12
Weighted base	37	23	14	-	1	8	7	12	9	9	8	11	9	3	4	22	1	1	3	1	-	1	5	13
Pay in salary, pension or other income	32	19	12	-	1	6	5	11	9	8	4	11	9	3	3	19	1	1	3	1	-	-	3	11
	86%	82%	92%	-	100%	72%	75%	88%	100%	91%	44%	100%	100%	100%	73%	86%	100%	100%	100%	100%	-	-	60%	85%
Debit card to get money out of cash machines or to pay for things in shops or online	29	17	11	-	-	6	5	9	9	7	3	10	9	3	3	16	1	1	3	1	-	-	1	10
	77%	75%	82%	-	-	72%	75%	77%	92%	80%	35%	88%	100%	100%	73%	72%	100%	100%	100%	100%	-	-	31%	78%
Pay bills, mortgage or rent using direct debits	28	18	10	-	-	6	5	10	7	7	3	10	8	3	2	17	1	1	3	1	-	-	1	10
	75%	76%	74%	-	-	72%	75%	80%	80%	80%	39%	88%	87%	100%	45%	74%	100%	100%	100%	100%	-	-	31%	78%
Pay in or withdraw cash at a bank branch	26	14	12	-	-	4	3	11	8	5	3	10	7	2	4	16	1	1	2	-	-	-	3	7
	70%	59%	87%	-	-	49%	45%	92%	84%	58%	38%	92%	83%	51%	100%	70%	100%	100%	64%	-	-	-	63%	55%
To write cheques	23	12	11	-	-	4	1	10	8	5	2	10	6	2	2	14	1	1	2	1	-	-	2	6
	63%	53%	81%	-	-	52%	17%	83%	86%	53%	24%	91%	73%	78%	57%	62%	100%	48%	64%	100%	-	-	40%	46%
To pay off a credit card	13	8	5	-	-	2	1	4	5	3	1	6	4	2	2	7	1	1	-	-	-	-	1	3
	35%	33%	37%	-	-	20%	22%	37%	56%	28%	6%	52%	45%	51%	43%	33%	100%	52%	-	-	-	-	11%	19%
To transfer money to other people - family members, or housemates for example	10	3	7	-	-	2	2	4	3	2	2	2	4	-	1	4	1	1	3	-	-	-	1	2
	27%	11%	55%	-	-	20%	30%	31%	29%	26%	20%	21%	42%	-	28%	16%	100%	100%	100%	-	-	-	20%	18%
To hold short-term savings - for a holiday or special treat	9	9	-	-	-	3	1	3	1	1	2	4	2	2	-	7	-	-	-	-	-	-	1	5
	24%	38%	-	-	-	37%	22%	28%	11%	11%	20%	40%	20%	51%	-	32%	-	-	-	-	-	-	11%	35%
To hold long-term savings - for a house deposit or emergency	6	4	3	-	-	1	1	2	1	2	2	1	1	1	-	4	-	-	2	-	-	-	1	1
	17%	17%	19%	-	-	14%	22%	19%	16%	25%	29%	9%	10%	22%	-	18%	-	-	64%	-	-	-	11%	7%
To borrow through an overdraft	5	5	-	-	-	2	-	2	1	1	-	3	1	2	1	3	-	-	-	-	-	-	-	2
	14%	23%	-	-	-	23%	-	19%	13%	7%	-	31%	15%	51%	16%	14%	-	-	-	-	-	-	-	14%
To earn interest on your balance	4	2	2	-	-	1	1	1	1	1	1	2	-	-	-	3	1	-	-	-	-	-	-	1
	11%	9%	15%	-	-	14%	15%	11%	8%	8%	14%	21%	-	-	-	12%	100%	-	-	-	-	-	-	7%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 31  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Yorkshire Bank**  
**Base: All respondents with an active current account with each**

	Gender		Age						Social Grade				Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Eastern	London	South East	South West	Public	Private
Weighted base	37	23	14	-	1	8	7	12	9	9	8	11	9	3	4	22	1	1	3	1	-	1	5	13
To take advantage of a cash bonus	1 3%	1 4%	-	-	-	-	1 15%	-	-	-	-	1 9%	-	-	-	1 4%	-	-	-	-	-	-	-	1 7%
None of the above	3 7%	2 7%	1 8%	-	-	1 14%	2 25%	-	-	1 9%	2 24%	-	-	-	-	2 7%	-	-	-	-	-	1 100%	1 17%	2 15%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 31  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Yorkshire Bank**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	39	5	6	11	7	-	10	-	25	8	6	14	14	21	-
Weighted base	37	5	6	10	7	-	9	-	23	9	5	14	13	19	-
Pay in salary, pension or other income	32 86%	4 82%	6 100%	9 92%	7 100%	-	5 59%	-	21 91%	8 91%	3 52%	11 76%	12 88%	15 81%	-
Debit card to get money out of cash machines or to pay for things in shops or online	29 77%	4 82%	5 78%	9 92%	6 86%	-	4 50%	-	19 86%	7 82%	2 33%	9 64%	9 71%	15 81%	-
Pay bills, mortgage or rent using direct debits	28 75%	4 82%	5 78%	9 92%	5 70%	-	5 54%	-	18 81%	7 82%	2 40%	9 67%	8 63%	16 83%	-
Pay in or withdraw cash at a bank branch	26 70%	4 82%	3 52%	9 84%	5 76%	-	5 54%	-	19 83%	6 68%	1 16%	7 49%	12 88%	10 55%	-
To write cheques	23 63%	4 74%	2 29%	9 85%	5 67%	-	5 52%	-	17 73%	5 56%	2 33%	7 47%	9 70%	10 54%	-
To pay off a credit card	13 35%	1 22%	1 16%	4 38%	4 59%	-	3 33%	-	8 36%	4 41%	1 16%	4 32%	6 44%	3 16%	-
To transfer money to other people - family members, or housemates for example	10 27%	1 23%	2 31%	4 38%	2 26%	-	1 15%	-	8 35%	2 23%	-	2 15%	3 21%	6 31%	-
To hold short-term savings - for a holiday or special treat	9 24%	3 60%	1 16%	2 23%	2 23%	-	1 12%	-	6 27%	2 18%	1 21%	3 19%	4 33%	3 15%	-
To hold long-term savings - for a house deposit or emergency	6 17%	-	1 16%	4 36%	-	-	2 20%	-	5 23%	-	1 21%	1 8%	2 16%	4 23%	-
To borrow through an overdraft	5 14%	2 38%	-	1 6%	2 32%	-	1 8%	-	4 16%	2 18%	-	2 11%	3 23%	1 4%	-
To earn interest on your balance	4 11%	-	1 16%	-	1 10%	-	2 28%	-	2 7%	1 15%	1 21%	2 18%	1 7%	2 10%	-
To take advantage of a cash bonus	1 3%	-	1 16%	-	-	-	-	-	1 4%	-	-	-	1 7%	-	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 31  
**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**  
**Yorkshire Bank**  
**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	37	5	6	10	7	-	9	-	23	9	5	14	13	19	-
None of the above	3	1	-	1	-	-	1	-	1	1	1	2	2	1	-
	7%	18%	-	8%	-	-	12%	-	4%	9%	21%	13%	12%	6%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 32

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Co-operative Bank****Base: All respondents with an active current account with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	82	52	30	1	8	9	23	17	24	19	29	16	18	3	3	12	4	8	6	6	5	14	10	11	10	33
Weighted base	83	52	31	2	9	10	22	17	23	17	28	22	17	3	4	15	3	11	5	7	4	17	6	9	13	38
Debit card to get money out of cash machines or to pay for things in shops or online	76 91%	50 95%	26 84%	2 100%	8 89%	10 100%	19 86%	16 94%	21 91%	15 89%	24 88%	21 97%	15 92%	3 100%	3 86%	15 100%	1 20%	11 100%	5 100%	7 100%	3 69%	15 89%	5 87%	9 94%	11 86%	36 94%
Pay in salary, pension or other income	71 85%	44 84%	27 87%	2 100%	8 83%	9 90%	18 82%	14 81%	20 88%	16 95%	21 76%	19 89%	14 84%	1 44%	3 86%	13 88%	2 72%	9 90%	4 85%	6 93%	2 57%	15 86%	5 87%	9 94%	10 78%	34 88%
Pay bills, mortgage or rent using direct debits	65 78%	43 82%	22 69%	2 100%	8 88%	9 89%	18 82%	12 70%	15 67%	15 90%	19 69%	18 84%	12 72%	2 79%	4 100%	12 79%	1 48%	8 79%	4 85%	5 73%	2 57%	13 78%	4 60%	9 94%	11 86%	33 86%
Pay in or withdraw cash at a bank branch	56 67%	34 66%	21 68%	2 100%	4 47%	9 87%	18 80%	10 57%	13 57%	8 47%	21 74%	15 70%	12 70%	2 56%	1 31%	6 43%	2 57%	9 86%	3 64%	5 69%	3 70%	16 91%	4 65%	5 59%	10 80%	28 72%
To transfer money to other people - family members, or housemates for example	42 50%	26 50%	16 51%	2 100%	5 55%	3 29%	9 41%	11 66%	12 51%	11 67%	14 50%	11 52%	5 32%	2 79%	2 55%	5 31%	2 57%	6 56%	3 59%	3 43%	1 30%	6 37%	4 63%	8 89%	6 50%	18 46%
To pay off a credit card	37 44%	30 57%	7 21%	- -	7 76%	3 26%	9 40%	6 38%	12 52%	8 47%	15 54%	9 41%	5 28%	2 79%	1 31%	6 38%	1 48%	4 42%	1 30%	3 43%	2 47%	8 49%	4 59%	3 37%	6 47%	15 40%
To write cheques	36 43%	22 43%	14 44%	- -	3 28%	6 56%	2 11%	7 44%	18 78%	10 59%	14 52%	6 25%	6 36%	1 44%	- -	6 38%	2 57%	6 53%	2 46%	3 39%	3 61%	6 37%	2 40%	5 60%	2 18%	12 31%
To hold short-term savings - for a holiday or special treat	25 30%	13 25%	12 38%	2 100%	1 7%	4 36%	5 25%	4 21%	10 42%	9 53%	7 25%	6 29%	3 17%	2 56%	- -	4 28%	1 48%	2 21%	3 59%	1 22%	1 30%	2 12%	2 25%	6 69%	6 50%	4 11%
To earn interest on your balance	7 8%	6 11%	1 2%	- -	- -	4 39%	1 6%	- -	1 6%	1 8%	1 4%	1 4%	3 21%	- -	- -	3 23%	- -	- -	- -	- -	1 30%	- -	1 10%	1 14%	1 5%	5 12%
To hold long-term savings - for a house deposit or emergency	6 8%	5 9%	1 4%	- -	- -	2 16%	- -	1 4%	4 18%	5 28%	1 5%	- -	- -	- -	- -	1 10%	- -	- -	1 21%	- -	- -	- -	2 28%	2 22%	1 5%	- -
To borrow through an overdraft	4 5%	3 5%	2 6%	- -	- -	1 13%	2 7%	1 3%	1 4%	1 3%	1 5%	2 8%	1 5%	1 35%	- -	1 5%	1 20%	- -	- -	- -	- -	- -	- -	2 22%	1 8%	1 3%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 32

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Co-operative Bank****Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Weighted base	83	52	31	2	9	10	22	17	23	17	28	22	17	3	4	15	3	11	5	7	4	17	6	9	13	38
To take advantage of a cash bonus	2 2%	-	2 6%	-	-	-	1 4%	-	1 3%	1 5%	-	-	1 6%	-	-	-	1 28%	1 9%	-	-	-	-	-	-	-	1 2%
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 32

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Co-operative Bank****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	82	8	22	18	12	6	16	-	53	20	9	29	21	55	3
Weighted base	83	9	21	21	9	4	20	-	58	17	8	25	27	51	4
Debit card to get money out of cash machines or to pay for things in shops or online	76 91%	9 100%	20 96%	21 100%	7 82%	3 79%	16 80%	-	58 99%	14 81%	4 55%	18 73%	25 91%	46 90%	4 100%
Pay in salary, pension or other income	71 85%	9 100%	20 96%	18 88%	8 87%	3 74%	13 65%	-	57 97%	12 69%	2 29%	14 56%	23 86%	43 85%	3 83%
Pay bills, mortgage or rent using direct debits	65 78%	6 65%	20 95%	18 88%	7 75%	2 44%	12 63%	-	52 89%	10 58%	3 37%	13 51%	17 65%	43 84%	3 83%
Pay in or withdraw cash at a bank branch	56 67%	4 41%	14 68%	15 71%	6 63%	3 79%	14 71%	-	42 71%	9 51%	5 67%	14 56%	23 86%	28 55%	4 100%
To transfer money to other people - family members, or housemates for example	42 50%	6 68%	8 38%	14 68%	5 57%	1 32%	8 39%	-	32 54%	8 49%	2 26%	10 42%	7 27%	34 66%	1 19%
To pay off a credit card	37 44%	-	9 41%	11 52%	4 45%	3 64%	11 53%	-	29 50%	4 21%	4 53%	8 31%	7 27%	27 53%	2 64%
To write cheques	36 43%	3 39%	5 25%	7 33%	4 50%	3 76%	13 64%	-	27 46%	7 39%	3 33%	9 37%	13 47%	22 43%	-
To hold short-term savings - for a holiday or special treat	25 30%	4 44%	5 24%	9 44%	4 51%	1 14%	2 9%	-	16 28%	8 44%	1 13%	9 34%	3 12%	21 42%	1 17%
To earn interest on your balance	7 8%	-	1 4%	2 9%	-	-	4 20%	-	6 9%	1 4%	1 7%	1 5%	3 13%	3 6%	-
To hold long-term savings - for a house deposit or emergency	6 8%	-	1 5%	3 12%	1 8%	1 21%	1 5%	-	3 4%	3 15%	1 14%	4 15%	1 3%	5 11%	-
To borrow through an overdraft	4 5%	1 12%	1 4%	1 5%	1 6%	-	1 5%	-	2 4%	1 6%	1 13%	2 8%	-	4 8%	-
To take advantage of a cash bonus	2 2%	-	-	1 5%	-	-	1 4%	-	1 2%	1 5%	-	1 3%	1 4%	1 2%	-

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 32

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Co-operative Bank**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	83	9	21	21	9	4	20	-	58	17	8	25	27	51	4
None of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 33

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Other****Base: All respondents with an active current account with each**

	Gender		Age					Social Grade				Region							Employment Sector							
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	220	110	110	17	32	42	39	40	50	64	55	32	69	9	11	28	27	37	9	7	26	20	28	18	21	92
Weighted base	210	100	110	24	30	41	37	36	42	63	51	34	62	9	13	29	25	35	8	6	22	20	25	18	19	96
Debit card to get money out of cash machines or to pay for things in shops or online	179 85%	84 83%	96 87%	15 63%	22 72%	34 84%	34 92%	33 92%	41 97%	55 86%	43 85%	29 86%	52 84%	8 89%	10 77%	27 93%	23 90%	35 100%	8 90%	4 63%	20 92%	12 61%	17 66%	17 94%	17 89%	83 86%
Pay in salary, pension or other income	173 82%	81 81%	92 84%	15 63%	21 71%	35 84%	33 89%	32 89%	37 88%	54 86%	43 84%	26 77%	50 80%	8 89%	10 77%	24 84%	22 89%	31 91%	6 66%	5 78%	19 86%	13 66%	18 70%	17 94%	18 94%	82 85%
Pay bills, mortgage or rent using direct debits	167 79%	85 84%	82 74%	14 59%	20 66%	35 84%	35 95%	31 85%	33 77%	51 80%	39 77%	28 82%	48 78%	8 89%	9 68%	25 85%	22 86%	24 70%	7 82%	4 63%	18 84%	14 68%	21 84%	15 85%	17 89%	78 81%
Pay in or withdraw cash at a bank branch	147 70%	70 70%	77 70%	14 57%	16 53%	29 70%	29 80%	27 74%	33 77%	41 65%	39 76%	23 68%	45 72%	7 73%	4 29%	17 59%	22 90%	27 79%	6 66%	4 63%	16 73%	11 56%	20 81%	13 72%	15 76%	64 66%
To pay off a credit card	108 51%	56 55%	52 47%	11 48%	13 44%	21 52%	18 50%	19 53%	24 57%	37 59%	26 52%	17 51%	27 43%	5 54%	4 34%	14 47%	11 44%	19 53%	3 37%	2 32%	12 56%	12 59%	18 71%	8 45%	10 54%	51 53%
To transfer money to other people - family members, or housemates for example	107 51%	53 53%	54 49%	10 41%	13 43%	23 56%	17 46%	21 58%	24 56%	35 56%	23 46%	21 61%	28 44%	6 63%	5 37%	14 48%	10 38%	18 51%	6 69%	3 53%	11 51%	11 55%	11 44%	13 73%	9 46%	48 50%
To write cheques	103 49%	48 48%	54 49%	4 16%	9 31%	18 44%	15 41%	25 71%	31 72%	36 58%	20 39%	17 50%	29 47%	3 36%	7 51%	11 37%	14 56%	17 48%	6 75%	2 42%	13 59%	10 50%	10 40%	9 53%	8 41%	41 43%
To hold short-term savings - for a holiday or special treat	54 26%	25 25%	30 27%	4 19%	5 17%	8 20%	10 28%	11 31%	16 37%	15 24%	11 21%	10 30%	18 29%	3 27%	4 27%	7 26%	5 20%	14 39%	- -	- -	5 23%	6 29%	7 29%	4 23%	5 27%	20 21%
To take advantage of a cash bonus	41 20%	21 21%	20 18%	5 20%	3 8%	15 36%	6 17%	5 15%	7 17%	11 17%	13 25%	7 20%	11 17%	- -	- -	3 10%	4 17%	7 19%	1 15%	2 42%	6 28%	7 33%	3 14%	7 42%	4 20%	22 23%
To borrow through an overdraft	34 16%	16 16%	18 16%	2 9%	6 18%	10 25%	5 14%	6 17%	5 11%	10 16%	9 18%	8 24%	7 11%	- -	- -	7 23%	2 8%	7 21%	2 26%	2 41%	3 12%	3 13%	6 22%	3 17%	2 12%	22 23%
To earn interest on your balance	34 16%	25 25%	9 8%	1 3%	5 17%	12 28%	7 19%	6 16%	4 9%	9 14%	5 9%	9 27%	11 18%	- -	- -	1 2%	6 25%	5 14%	1 15%	2 27%	4 16%	6 29%	5 21%	5 26%	1 4%	24 25%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 33

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Other**

**Base: All respondents with an active current account with each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	210	100	110	24	30	41	37	36	42	63	51	34	62	9	13	29	25	35	8	6	22	20	25	18	19	96
To hold long-term savings - for a house deposit or emergency	24 11%	15 15%	9 8%	1 3%	2 6%	6 14%	2 5%	6 16%	8 19%	9 14%	4 7%	6 19%	5 8%	1 9%	-	5 16%	2 10%	6 18%	-	-	3 16%	3 15%	2 9%	1 6%	2 12%	10 10%
None of the above	6 3%	1 1%	5 5%	3 12%	2 8%	-	-	1 2%	-	1 1%	1 2%	2 5%	3 5%	-	3 23%	-	-	-	1 10%	1 15%	-	2 8%	-	-	-	1 1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 33

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?****Other****Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	220	32	47	47	37	22	35	-	146	52	22	74	50	147	12
Weighted base	210	31	47	44	34	20	33	-	140	46	23	70	47	138	14
Debit card to get money out of cash machines or to pay for things in shops or online	179 85%	28 90%	44 92%	36 81%	31 90%	17 88%	23 70%	-	131 93%	36 77%	12 53%	48 69%	39 84%	121 87%	9 65%
Pay in salary, pension or other income	173 82%	27 85%	41 86%	41 92%	27 78%	17 84%	21 64%	-	129 92%	33 72%	11 46%	44 63%	37 80%	116 84%	9 64%
Pay bills, mortgage or rent using direct debits	167 79%	22 71%	38 81%	41 93%	27 79%	17 87%	20 61%	-	121 86%	32 70%	13 54%	45 65%	40 85%	111 80%	7 48%
Pay in or withdraw cash at a bank branch	147 70%	24 75%	33 69%	32 73%	27 78%	14 69%	18 55%	-	104 74%	33 72%	10 42%	43 62%	33 71%	97 70%	10 69%
To pay off a credit card	108 51%	6 20%	18 37%	24 55%	22 64%	17 87%	20 60%	-	73 52%	25 55%	10 42%	35 50%	23 49%	79 57%	2 11%
To transfer money to other people - family members, or housemates for example	107 51%	15 47%	22 47%	26 59%	20 59%	11 54%	13 40%	-	78 56%	20 43%	9 38%	29 41%	18 38%	77 56%	5 34%
To write cheques	103 49%	9 27%	17 35%	28 64%	21 60%	10 52%	18 54%	-	75 53%	20 42%	8 34%	28 40%	25 53%	69 50%	2 14%
To hold short-term savings - for a holiday or special treat	54 26%	8 24%	9 18%	14 31%	6 18%	4 21%	14 42%	-	29 21%	19 40%	7 29%	26 37%	15 32%	34 24%	5 35%
To take advantage of a cash bonus	41 20%	4 13%	8 18%	7 15%	11 33%	4 22%	6 19%	-	27 19%	8 17%	6 25%	14 20%	7 15%	28 20%	4 26%
To borrow through an overdraft	34 16%	5 15%	8 16%	8 19%	4 11%	6 31%	3 10%	-	24 17%	9 20%	1 5%	10 15%	5 12%	23 17%	2 15%
To earn interest on your balance	34 16%	1 2%	8 17%	10 22%	7 19%	1 6%	7 22%	-	20 14%	8 17%	6 25%	14 20%	5 11%	26 19%	1 7%
To hold long-term savings - for a house deposit or emergency	24 11%	2 6%	4 8%	7 16%	3 9%	2 11%	6 18%	-	12 9%	9 19%	3 14%	12 17%	6 14%	16 12%	1 5%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 33

**Q.4 Thinking of your current accounts with the banks below, what do you use them for?**

**Other**

**Base: All respondents with an active current account with each**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	210	31	47	44	34	20	33	-	140	46	23	70	47	138	14
None of the above	6	-	3	-	2	1	1	-	3	3	1	3	-	3	3
	3%	-	6%	-	5%	4%	2%	-	2%	5%	3%	5%	-	2%	20%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 34

**Q.5 Why do you have more than one account?****Base: All respondents with more than one active current account**

	Gender		Age						Social Grade					Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	362	189	173	25	54	49	61	71	102	132	107	60	63	37	11	42	26	38	29	12	31	42	62	32	37	149
Weighted base	371	190	181	24	56	50	68	69	104	126	106	79	60	40	12	48	25	32	32	16	34	47	57	30	43	166
To keep household and personal expenses separate	109 29%	55 29%	55 30%	8 32%	10 17%	21 41%	25 37%	13 20%	33 31%	30 24%	34 32%	28 35%	18 29%	12 30%	1 5%	11 22%	8 33%	9 29%	12 38%	6 39%	14 41%	12 25%	17 29%	8 28%	16 38%	53 32%
Left account open after opening a new one	97 26%	53 28%	43 24%	4 17%	13 23%	16 33%	21 31%	19 28%	23 22%	31 25%	30 28%	19 24%	17 27%	10 25%	2 15%	11 23%	9 35%	9 28%	9 30%	3 20%	7 21%	13 29%	13 23%	10 34%	12 28%	42 25%
One is a shared account with a partner or housemates	95 26%	48 25%	47 26%	6 26%	12 22%	13 26%	14 20%	16 24%	33 32%	25 20%	29 27%	22 28%	19 31%	10 25%	- -	14 29%	2 7%	9 28%	10 33%	6 38%	14 41%	1 3%	18 31%	12 39%	13 31%	33 20%
Use one as a savings account	77 21%	36 19%	41 23%	8 35%	5 9%	7 14%	14 21%	15 22%	28 27%	30 24%	24 23%	14 18%	9 15%	8 20%	3 24%	18 37%	4 17%	7 21%	4 14%	* 3%	8 25%	6 12%	13 23%	6 20%	5 11%	33 20%
To earn a better rate of interest on credit balances	76 20%	41 21%	35 19%	- -	10 18%	5 11%	14 21%	22 32%	24 23%	33 26%	20 18%	13 16%	10 17%	6 15%	5 38%	7 15%	8 30%	7 23%	10 33%	1 10%	6 17%	5 12%	12 21%	8 28%	5 10%	31 19%
To access other services from each bank or building society	75 20%	38 20%	37 21%	3 14%	15 27%	3 5%	10 14%	16 24%	28 27%	26 21%	25 23%	9 12%	15 25%	10 25%	3 27%	18 38%	4 17%	5 17%	6 20%	1 5%	3 10%	9 19%	12 21%	2 8%	5 11%	34 20%
To help keep track of payments or direct debits	61 16%	29 15%	31 17%	5 21%	5 8%	11 21%	9 14%	11 16%	19 18%	7 6%	22 21%	17 21%	15 24%	7 18%	2 16%	8 16%	6 25%	4 14%	3 8%	1 7%	2 6%	11 24%	11 20%	5 17%	7 17%	26 16%
To take advantage of a cash bonus	42 11%	22 12%	20 11%	2 8%	3 6%	7 15%	7 11%	13 19%	10 9%	15 12%	16 15%	7 9%	5 8%	4 11%	1 7%	6 13%	4 14%	3 11%	5 17%	2 12%	1 2%	3 7%	8 14%	5 17%	4 9%	18 11%
Wanted to try out a different bank or building society or a different account type	36 10%	21 11%	14 8%	3 10%	5 9%	3 6%	6 9%	8 12%	11 10%	10 8%	11 10%	10 13%	5 8%	5 14%	- -	2 4%	1 2%	3 11%	- -	4 25%	2 6%	6 13%	9 15%	3 11%	3 7%	14 8%
One is for my business	29 8%	16 9%	12 7%	2 8%	5 10%	6 12%	5 7%	6 8%	5 5%	11 9%	8 8%	5 6%	4 7%	3 7%	- -	4 9%	1 5%	3 11%	5 15%	1 7%	2 7%	2 3%	5 8%	3 10%	2 4%	22 14%
Unable to pay overdraft on old account and wanted a fresh start	11 3%	7 4%	4 2%	2 6%	2 4%	1 2%	5 7%	- -	1 1%	5 4%	1 1%	3 4%	1 2%	- -	- -	1 2%	1 4%	1 4%	1 4%	1 7%	- -	1 3%	3 4%	1 5%	1 3%	6 4%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 34

**Q.5 Why do you have more than one account?****Base: All respondents with more than one active current account**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	371	190	181	24	56	50	68	69	104	126	106	79	60	40	12	48	25	32	32	16	34	47	57	30	43	166
Paying off an old overdraft in monthly instalments	10 3%	4 2%	6 3%	1 5%	1 1%	4 7%	4 5%	-	1 1%	2 2%	2 2%	3 4%	3 4%	1 2%	-	2 4%	1 2%	-	2 5%	-	-	2 5%	2 4%	1 2%	1 2%	7 4%
One is a betting account	9 3%	8 4%	2 1%	2 7%	2 4%	1 2%	3 5%	-	1 1%	-	4 4%	2 2%	4 6%	2 6%	-	-	-	1 4%	4 13%	1 7%	-	-	1 1%	*	-	6 3%
One is for a club or a charity	5 1%	4 2%	1 1%	-	1 2%	-	2 3%	-	2 2%	2 2%	-	2 2%	1 2%	-	-	-	1 4%	1 5%	-	1 7%	1 2%	-	1 2%	-	-	5 3%
Other	23 6%	18 9%	5 3%	2 10%	4 7%	* 1%	* 1%	6 8%	10 10%	7 6%	4 4%	9 12%	2 3%	1 2%	2 19%	4 9%	-	1 2%	2 7%	4 23%	1 2%	3 7%	5 8%	1 2%	4 8%	2 1%
Don't know	8 2%	4 2%	4 2%	-	5 10%	1 1%	2 2%	1 1%	-	3 2%	1 1%	3 4%	2 3%	-	-	-	-	1 4%	-	-	2 5%	2 5%	2 3%	1 4%	-	4 2%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 34

**Q.5 Why do you have more than one account?****Base: All respondents with more than one active current account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	362	-	26	62	80	55	139	-	-	295	67	362	86	237	26
Weighted base	371	-	23	62	81	55	150	-	-	300	71	371	89	241	26
To keep household and personal expenses separate	109 29%	-	4 17%	14 23%	32 39%	11 19%	49 33%	-	-	86 29%	24 33%	109 29%	32 35%	63 26%	11 41%
Left account open after opening a new one	97 26%	-	7 29%	13 20%	16 20%	20 37%	41 27%	-	-	79 26%	18 25%	97 26%	21 24%	62 26%	10 39%
One is a shared account with a partner or housemates	95 26%	-	4 17%	11 17%	17 21%	18 33%	46 30%	-	-	79 26%	16 23%	95 26%	28 31%	60 25%	4 16%
Use one as a savings account	77 21%	-	3 14%	12 19%	11 14%	11 20%	40 27%	-	-	46 15%	32 44%	77 21%	24 27%	47 20%	5 19%
To earn a better rate of interest on credit balances	76 20%	-	1 4%	13 21%	9 11%	7 12%	46 31%	-	-	45 15%	30 43%	76 20%	12 13%	57 24%	3 12%
To access other services from each bank or building society	75 20%	-	2 10%	11 18%	11 14%	7 12%	43 29%	-	-	59 20%	16 23%	75 20%	16 18%	54 22%	2 8%
To help keep track of payments or direct debits	61 16%	-	4 19%	13 21%	12 15%	7 12%	24 16%	-	-	50 17%	11 15%	61 16%	16 17%	37 15%	5 19%
To take advantage of a cash bonus	42 11%	-	1 5%	5 8%	8 10%	3 6%	25 17%	-	-	27 9%	15 22%	42 11%	12 13%	24 10%	5 19%
Wanted to try out a different bank or building society or a different account type	36 10%	-	3 13%	3 5%	10 12%	3 6%	16 11%	-	-	27 9%	9 12%	36 10%	6 7%	23 9%	5 19%
One is for my business	29 8%	-	4 18%	3 5%	9 12%	3 6%	9 6%	-	-	21 7%	8 11%	29 8%	7 8%	17 7%	2 9%
Unable to pay overdraft on old account and wanted a fresh start	11 3%	-	1 5%	5 8%	1 1%	1 2%	3 2%	-	-	10 3%	1 2%	11 3%	1 1%	8 3%	2 6%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 34

**Q.5 Why do you have more than one account?****Base: All respondents with more than one active current account**

	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	371	-	23	62	81	55	150	-	-	300	71	371	89	241	26
Paying off an old overdraft in monthly instalments	10 3%	-	1 6%	2 4%	1 1%	-	6 4%	-	-	7 2%	3 4%	10 3%	2 2%	6 3%	2 6%
One is a betting account	9 3%	-	1 6%	1 1%	1 1%	2 4%	4 3%	-	-	9 3%	-	9 3%	3 3%	4 2%	-
One is for a club or a charity	5 1%	-	-	-	4 5%	-	1 1%	-	-	3 1%	2 3%	5 1%	1 2%	3 1%	-
Other	23 6%	-	2 7%	7 11%	5 7%	4 7%	6 4%	-	-	23 8%	1 1%	23 6%	2 2%	19 8%	* 2%
Don't know	8 2%	-	1 4%	-	3 4%	1 2%	3 2%	-	-	8 3%	1 1%	8 2%	-	7 3%	1 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 35

**Q.6 You told us that you have current accounts with more than one supplier, but only use your account with one at present.**

**Why have you stopped using your other bank account(s)?**

**Base: All respondents with more than one current account but only one active account**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	65	31	34	9	17	8	14	4	13	21	18	13	13	5	1	5	4	6	3	3	4	12	16	6	11	24
Weighted base	77	34	44	12	32	6	13	3	12	22	15	23	17	4	2	9	3	5	2	5	7	11	22	8	16	39
My main account suits my needs better	24 32%	10 31%	14 32%	1 10%	8 25%	3 50%	4 35%	1 30%	7 56%	13 58%	5 34%	1 6%	5 29%	3 61%	-	1 8%	-	1 19%	*	2 30%	1 9%	4 39%	12 54%	1 18%	2 13%	10 27%
I wanted all my banking activity in one place	21 28%	13 39%	8 19%	1 8%	9 29%	1 24%	5 44%	1 28%	4 29%	5 23%	5 34%	8 32%	4 23%	1 33%	2 100%	1 9%	1 29%	3 62%	1 43%	4 83%	1 9%	4 33%	3 14%	1 17%	5 32%	10 26%
My main account offers a better online or mobile service	18 24%	8 24%	10 24%	2 18%	10 32%	-	4 34%	1 28%	1 7%	5 21%	5 36%	6 25%	3 15%	2 47%	2 100%	2 18%	1 32%	1 14%	-	5 100%	-	1 14%	4 18%	1 11%	5 34%	10 27%
My main account offers a better deal	17 22%	4 13%	12 28%	9 73%	1 2%	2 38%	2 20%	-	3 24%	9 39%	3 17%	1 5%	4 26%	1 14%	-	3 31%	1 22%	1 24%	-	1 17%	5 78%	1 14%	2 10%	2 24%	4 26%	9 24%
It's easier to access the branch of my main account provider	15 20%	8 23%	8 17%	4 33%	7 22%	2 35%	-	1 23%	2 15%	5 22%	6 38%	4 18%	1 4%	3 76%	-	-	-	1 14%	-	-	2 31%	4 34%	6 26%	-	6 41%	4 9%
My main account provider has better customer service	14 18%	9 26%	5 12%	* 4%	9 28%	2 28%	2 16%	1 28%	-	4 17%	3 18%	3 12%	5 27%	1 33%	2 100%	2 18%	-	1 24%	1 33%	-	-	2 19%	1 6%	4 53%	5 32%	7 18%
It is difficult to close accounts I don't need anymore	13 16%	3 7%	10 23%	* 4%	10 30%	-	2 13%	-	1 8%	3 13%	3 22%	5 20%	2 10%	1 33%	-	5 52%	-	-	-	-	-	3 24%	3 15%	* 6%	3 20%	8 20%
I only want to log into one online account	10 13%	6 19%	3 8%	1 10%	4 11%	2 28%	1 9%	1 28%	1 11%	2 7%	2 12%	6 26%	* 3%	-	-	-	-	1 27%	-	4 83%	1 9%	2 20%	* 2%	1 11%	-	7 19%
Don't know	5 7%	1 4%	4 9%	-	4 12%	-	1 7%	1 19%	-	-	2 13%	3 15%	-	* 11%	-	-	1 17%	1 12%	-	-	-	-	3 13%	1 11%	1 5%	3 9%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 35

**Q.6 You told us that you have current accounts with more than one supplier, but only use your account with one at present.**

**Why have you stopped using your other bank account(s)?**

**Base: All respondents with more than one current account but only one active account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	65	-	8	19	10	11	17	-	65	-	-	-	14	40	8
Weighted base	77	-	6	28	8	12	24	-	77	-	-	-	15	49	11
My main account suits my needs better	24 32%	-	*	4	3	5	11	-	24 32%	-	-	-	4 27%	15 30%	4 33%
I wanted all my banking activity in one place	21 28%	-	1	8	1	5	6	-	21 28%	-	-	-	2 14%	14 28%	5 42%
My main account offers a better online or mobile service	18 24%	-	*	4	3	4	7	-	18 24%	-	-	-	2 15%	10 21%	6 55%
My main account offers a better deal	17 22%	-	2	1	1	2	10	-	17 22%	-	-	-	4 23%	11 23%	1 12%
It's easier to access the branch of my main account provider	15 20%	-	2	4	2	4	4	-	15 20%	-	-	-	5 34%	8 17%	1 6%
My main account provider has better customer service	14 18%	-	-	4	2	4	4	-	14 18%	-	-	-	1 8%	6 12%	6 59%
It is difficult to close accounts I don't need anymore	13 16%	-	-	7	-	2	3	-	13 16%	-	-	-	3 17%	10 21%	-
I only want to log into one online account	10 13%	-	*	5	2	2	1	-	10 13%	-	-	-	1 4%	7 15%	1 9%
Don't know	5 7%	-	1	3	1	1	-	-	5 7%	-	-	-	3 22%	2 4%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 36

**Q.7 Have you used any of the products listed below from a company you do not have a bank account with?**

**Base: All respondents who have a bank account**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Online money payment or transfer (e.g. PayPal, Apple Pay)	724 39%	372 41%	352 37%	52 29%	132 44%	108 34%	121 36%	132 44%	178 41%	218 42%	197 38%	139 36%	169 39%	76 45%	30 43%	81 40%	50 29%	67 40%	52 39%	31 34%	82 42%	86 39%	100 37%	69 40%	81 33%	310 38%
Credit card	682 37%	358 39%	324 34%	32 18%	90 30%	121 38%	124 37%	127 43%	189 43%	225 43%	204 40%	124 32%	129 30%	68 41%	27 39%	75 37%	55 33%	62 37%	50 37%	31 33%	78 40%	67 30%	108 40%	61 36%	80 33%	290 36%
Insurance (e.g. motor insurance, home insurance, medical insurance, life insurance)	652 35%	349 38%	303 32%	28 16%	73 24%	96 31%	128 39%	129 43%	197 45%	202 39%	186 36%	126 33%	138 32%	68 40%	23 32%	67 33%	60 36%	60 36%	50 37%	25 27%	75 39%	57 26%	102 38%	66 39%	68 28%	270 33%
Savings product (e.g. savings accounts and cash ISAs)	355 19%	193 21%	162 17%	15 8%	48 16%	38 12%	62 19%	69 23%	124 29%	133 25%	101 20%	63 16%	59 14%	20 12%	15 21%	46 23%	34 20%	36 22%	21 15%	11 12%	36 18%	41 18%	62 23%	33 19%	31 12%	134 16%
Pensions	317 17%	194 21%	123 13%	10 6%	32 11%	49 16%	62 19%	77 26%	86 20%	98 19%	103 20%	60 16%	55 13%	28 16%	7 10%	32 16%	33 20%	35 21%	25 19%	15 16%	45 23%	24 11%	45 17%	27 16%	35 14%	167 20%
Store card	253 14%	103 11%	150 16%	11 6%	37 12%	35 11%	44 13%	43 14%	83 19%	74 14%	72 14%	53 14%	55 13%	35 21%	10 15%	25 12%	14 9%	25 15%	18 13%	11 12%	33 17%	17 8%	46 17%	18 11%	20 8%	108 13%
Mortgage	232 13%	121 13%	112 12%	9 5%	29 10%	62 20%	60 18%	40 13%	32 7%	88 17%	69 13%	39 10%	37 8%	22 13%	9 13%	25 12%	21 13%	29 18%	13 10%	14 15%	28 14%	25 11%	26 10%	19 11%	38 15%	131 16%
Investment product (e.g. equity ISA, stocks and shares, share dealing account etc.)	230 12%	158 17%	72 8%	11 6%	27 9%	27 9%	30 9%	49 16%	87 20%	105 20%	58 11%	41 10%	27 6%	18 11%	10 15%	19 9%	21 12%	25 15%	16 12%	10 11%	24 12%	30 13%	37 14%	20 12%	22 9%	86 10%
Personal loans	125 7%	61 7%	64 7%	7 4%	30 10%	23 7%	25 8%	24 8%	17 4%	46 9%	35 7%	28 7%	16 4%	14 8%	3 4%	15 8%	9 5%	13 8%	10 7%	9 10%	20 10%	8 4%	15 6%	10 6%	24 10%	60 7%
Short-term loan (e.g. Wonga, QuickQuid)	64 3%	31 3%	33 3%	3 1%	23 8%	14 4%	8 2%	15 5%	2 1%	6 1%	30 6%	15 4%	13 3%	14 8%	5 7%	5 2%	5 3%	3 2%	4 3%	1 1%	2 1%	8 4%	13 5%	5 3%	15 6%	35 4%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 36

**Q.7 Have you used any of the products listed below from a company you do not have a bank account with?**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Peer to peer investment (e.g. Zoopla, Funding Circle, Kickstarter)	51 3%	31 3%	20 2%	13 7%	10 3%	14 4%	6 2%	6 2%	3 1%	12 2%	16 3%	9 2%	14 3%	5 3%	1 1%	8 4%	2 1%	4 2%	4 3%	- -	7 4%	10 4%	6 2%	4 2%	7 3%	34 4%
Other	5 *	4 *	1 *	* *	1 *	- -	- -	1 *	2 *	1 *	2 *	- -	1 *	- -	- -	1 *	1 1%	- -	- -	- -	- -	1 1%	1 1%	- -	- -	2 *
None of these	485 26%	226 25%	259 27%	62 34%	77 26%	93 30%	89 27%	65 22%	100 23%	117 22%	123 24%	116 30%	129 30%	42 25%	18 26%	50 25%	44 26%	48 29%	38 28%	36 39%	49 25%	62 28%	62 23%	35 21%	72 29%	207 25%
Don't know	39 2%	22 2%	17 2%	9 5%	13 4%	9 3%	2 1%	5 2%	1 *	5 1%	15 3%	11 3%	8 2%	4 2%	1 2%	4 2%	3 2%	1 1%	3 2%	1 1%	6 3%	7 3%	6 2%	3 2%	7 3%	22 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 36

**Q.7 Have you used any of the products listed below from a company you do not have a bank account with?**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Online money payment or transfer (e.g. PayPal, Apple Pay)	724 39%	62 28%	146 36%	165 38%	107 36%	92 52%	147 49%	20 13%	517 39%	148 49%	39 55%	187 51%	151 30%	480 44%	53 40%
Credit card	682 37%	37 17%	123 30%	138 32%	115 38%	101 57%	164 55%	31 20%	485 36%	140 47%	27 37%	167 45%	158 32%	447 41%	37 28%
Insurance (e.g. motor insurance, home insurance, medical insurance, life insurance)	652 35%	47 21%	94 23%	158 37%	115 38%	83 47%	150 50%	23 15%	463 35%	133 44%	33 47%	167 45%	159 32%	411 37%	47 35%
Savings product (e.g. savings accounts and cash ISAs)	355 19%	17 8%	55 13%	72 17%	52 17%	49 27%	111 37%	14 9%	245 18%	77 26%	19 26%	96 26%	83 17%	226 21%	22 16%
Pensions	317 17%	10 5%	55 13%	52 12%	57 19%	41 23%	100 33%	8 5%	233 17%	57 19%	19 26%	76 21%	64 13%	216 20%	13 10%
Store card	253 14%	17 8%	33 8%	60 14%	50 17%	25 14%	67 22%	16 11%	167 13%	60 20%	10 14%	70 19%	78 16%	133 12%	22 17%
Mortgage	232 13%	10 5%	37 9%	43 10%	41 14%	34 19%	67 22%	13 9%	170 13%	36 12%	13 19%	49 13%	54 11%	150 14%	12 9%
Investment product (e.g. equity ISA, stocks and shares, share dealing account etc.)	230 12%	8 4%	26 6%	36 8%	41 14%	32 18%	86 29%	9 6%	148 11%	55 18%	19 26%	74 20%	58 12%	146 13%	8 6%
Personal loans	125 7%	14 7%	16 4%	24 6%	21 7%	18 10%	29 10%	10 7%	84 6%	27 9%	3 4%	30 8%	24 5%	80 7%	10 7%
Short-term loan (e.g. Wonga, QuickQuid)	64 3%	9 4%	17 4%	13 3%	7 2%	4 2%	12 4%	11 7%	41 3%	11 4%	2 2%	13 3%	17 3%	37 3%	5 4%
Peer to peer investment (e.g. Zoopla, Funding Circle, Kickstarter)	51 3%	1 *	10 2%	6 1%	5 2%	3 2%	25 8%	4 3%	33 2%	9 3%	5 7%	14 4%	9 2%	36 3%	2 1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 36

**Q.7 Have you used any of the products listed below from a company you do not have a bank account with?**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Other	5 *	- -	1 *	1 *	1 *	1 *	1 *	1 *	4 *	- -	- -	- -	2 *	3 *	- -
None of these	485 26%	99 45%	122 30%	124 29%	75 25%	21 12%	35 12%	59 39%	353 26%	61 20%	11 16%	72 19%	152 30%	256 23%	33 25%
Don't know	39 2%	7 3%	15 4%	4 1%	4 1%	2 1%	7 2%	9 6%	27 2%	2 1%	1 1%	2 1%	5 1%	23 2%	8 6%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 37

**Q.8 How would you describe these services in relation to your banks or building societies?****Summary****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Products											
	Savings product	Personal loans	Credit card	Store card	Mortgage	Pensions	Investment product	Insurance	Online money payment or transfer	Short-term loan	Peer to peer investment	Other
Unweighted base	342	123	674	239	210	305	219	628	731	69	45	6
Weighted base	355	125	682	253	232	317	230	652	724	64	51	5
They have fully replaced services I would previously have bought from a bank or building society	47 13%	21 17%	79 12%	6 2%	38 16%	32 10%	30 13%	99 15%	66 9%	13 20%	17 33%	-
I use them to do something I have never done with a bank or building society	46 13%	10 8%	71 10%	43 17%	33 14%	100 32%	74 32%	277 43%	95 13%	13 20%	15 29%	1 19%
I use them alongside more conventional tools from my bank or building society	191 54%	32 26%	358 53%	84 33%	81 35%	65 20%	87 38%	163 25%	416 57%	5 9%	10 19%	1 13%
I don't use them regularly	49 14%	54 43%	126 18%	104 41%	27 11%	56 18%	28 12%	54 8%	124 17%	30 46%	8 16%	2 45%
Other	6 2%	4 3%	27 4%	8 3%	21 9%	27 9%	8 3%	20 3%	9 1%	-	1 3%	-
Don't know	15 4%	4 3%	21 3%	7 3%	32 14%	36 11%	4 2%	39 6%	14 2%	3 5%	-	1 23%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 38

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Savings product (e.g. savings accounts and cash ISAs)**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	342	191	151	14	41	32	59	72	124	137	104	48	53	18	15	41	35	36	19	13	33	43	59	30	31	115
Weighted base	355	193	162	15	48	38	62	69	124	133	101	63	59	20	15	46	34	36	21	11	36	41	62	33	31	134
I use them alongside more conventional tools from my bank or building society	191 54%	98 51%	93 58%	2 14%	23 49%	16 42%	32 52%	39 56%	79 64%	75 56%	63 63%	32 51%	21 36%	11 55%	10 70%	27 58%	21 61%	16 44%	7 33%	7 60%	27 76%	19 47%	33 54%	12 38%	18 58%	56 42%
I don't use them regularly	49 14%	25 13%	24 15%	4 27%	11 23%	1 3%	9 14%	14 20%	11 9%	16 12%	9 9%	12 20%	11 19%	3 15%	3 20%	3 7%	4 13%	5 13%	5 25%	3 27%	2 7%	8 20%	7 11%	5 15%	5 17%	17 13%
They have fully replaced services I would previously have bought from a bank or building society	47 13%	34 17%	13 8%	- -	7 15%	12 32%	9 15%	5 8%	13 10%	18 13%	11 11%	3 5%	14 25%	2 12%	- -	8 17%	4 12%	2 6%	4 20%	1 13%	2 5%	4 11%	9 15%	9 28%	1 3%	28 21%
I use them to do something I have never done with a bank or building society	46 13%	25 13%	21 13%	8 56%	4 9%	5 14%	6 10%	9 13%	13 11%	18 14%	13 13%	6 9%	9 15%	- -	2 11%	6 13%	4 11%	10 28%	2 12%	- -	2 5%	5 12%	10 17%	5 15%	5 18%	23 17%
Other	6 2%	4 2%	3 2%	- -	- -	1 3%	3 4%	2 2%	1 1%	- -	3 3%	3 6%	- -	- -	- -	1 2%	1 2%	- -	- -	- -	2 6%	1 3%	2 3%	- -	1 2%	5 3%
Don't know	15 4%	8 4%	7 5%	1 4%	2 4%	2 6%	3 4%	1 1%	7 6%	5 4%	1 1%	6 9%	3 5%	4 18%	- -	1 3%	- -	3 9%	2 11%	- -	1 1%	3 7%	- -	2 5%	1 2%	5 4%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 38

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Savings product (e.g. savings accounts and cash ISAs)**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	342	18	55	71	53	49	95	12	242	69	19	88	81	218	20
Weighted base	355	17	55	72	52	49	111	14	245	77	19	96	83	226	22
I use them alongside more conventional tools from my bank or building society	191 54%	5 32%	19 35%	34 48%	35 67%	26 54%	70 64%	5 34%	121 49%	49 64%	16 86%	65 68%	40 48%	128 57%	8 37%
I don't use them regularly	49 14%	2 10%	10 18%	17 24%	6 12%	4 9%	10 9%	3 19%	39 16%	7 8%	1 4%	7 8%	11 13%	29 13%	6 27%
They have fully replaced services I would previously have bought from a bank or building society	47 13%	5 32%	8 15%	6 9%	4 8%	10 21%	13 11%	4 28%	35 14%	7 9%	1 4%	7 8%	13 16%	28 12%	4 21%
I use them to do something I have never done with a bank or building society	46 13%	2 14%	11 20%	9 12%	4 8%	5 11%	14 13%	2 18%	29 12%	13 17%	1 6%	14 15%	12 14%	27 12%	3 13%
Other	6 2%	2 12%	1 2%	2 2%	1 2%	1 1%	- -	- -	6 3%	- -	- -	- -	4 5%	2 1%	- -
Don't know	15 4%	- -	5 10%	4 5%	1 3%	2 4%	3 3%	- -	14 6%	2 2%	- -	2 2%	3 3%	12 5%	1 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 39

**Q.8 How would you describe these services in relation to your banks or building societies?****Personal loans****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	123	66	57	7	25	23	26	22	20	48	35	19	21	14	3	16	9	14	9	5	18	8	15	12	20	57
Weighted base	125	61	64	7	30	23	25	24	17	46	35	28	16	14	3	15	9	13	10	9	20	8	15	10	24	60
I don't use them regularly	54 43%	27 45%	27 42%	3 44%	13 43%	4 17%	14 56%	12 49%	9 51%	18 40%	12 34%	14 51%	9 57%	3 22%	1 39%	10 64%	4 45%	7 55%	4 45%	8 90%	5 24%	2 29%	7 49%	2 22%	14 58%	19 32%
I use them alongside more conventional tools from my bank or building society	32 26%	14 23%	19 29%	2 29%	4 14%	11 49%	3 12%	8 36%	3 20%	13 27%	12 35%	6 20%	2 12%	3 21%	2 61%	1 9%	3 40%	3 21%	3 32%	1 10%	10 50%	2 26%	2 16%	2 19%	3 13%	20 34%
They have fully replaced services I would previously have bought from a bank or building society	21 17%	12 19%	9 14%	1 19%	8 28%	5 22%	3 13%	* 2%	2 14%	6 12%	7 19%	5 18%	4 22%	6 41%	- -	3 17%	1 8%	1 6%	2 17%	- -	1 7%	1 18%	3 20%	4 38%	3 11%	12 19%
I use them to do something I have never done with a bank or building society	10 8%	4 6%	6 9%	- -	4 14%	2 7%	1 5%	1 5%	1 9%	4 8%	3 8%	2 6%	2 9%	* 3%	- -	2 10%	1 8%	1 9%	- -	- -	4 19%	1 7%	1 5%	1 8%	3 11%	5 8%
Other	4 3%	3 5%	1 2%	- -	- -	- -	3 11%	2 7%	- -	3 6%	2 5%	- -	- -	1 8%	- -	- -	- -	- -	- -	- -	- -	2 21%	2 11%	- -	2 7%	3 4%
Don't know	4 3%	1 2%	2 4%	1 8%	- -	1 5%	1 3%	* 2%	1 6%	3 6%	- -	1 4%	- -	1 7%	- -	- -	- -	1 9%	1 5%	- -	- -	- -	- -	1 12%	- -	2 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 39

**Q.8 How would you describe these services in relation to your banks or building societies?****Personal loans****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	123	17	15	25	24	13	28	14	82	25	2	27	27	75	11
Weighted base	125	14	16	24	21	18	29	10	84	27	3	30	24	80	10
I don't use them regularly	54 43%	7 45%	7 44%	10 41%	11 53%	8 42%	11 38%	3 30%	34 40%	15 54%	2 70%	17 56%	7 29%	36 45%	5 57%
I use them alongside more conventional tools from my bank or building society	32 26%	5 37%	5 30%	3 13%	5 25%	4 22%	10 32%	1 8%	26 31%	4 16%	1 30%	5 17%	6 26%	23 28%	1 9%
They have fully replaced services I would previously have bought from a bank or building society	21 17%	2 12%	3 16%	6 23%	2 8%	4 21%	5 16%	4 37%	13 15%	4 15%	-	4 13%	7 28%	11 13%	3 27%
I use them to do something I have never done with a bank or building society	10 8%	-	2 10%	2 8%	1 7%	2 13%	2 8%	2 17%	6 7%	2 8%	-	2 7%	2 9%	6 8%	1 7%
Other	4 3%	-	-	2 7%	1 5%	-	2 5%	-	3 3%	2 6%	-	2 5%	2 7%	1 1%	-
Don't know	4 3%	1 6%	-	2 9%	1 2%	* 2%	-	1 8%	2 3%	1 2%	-	1 2%	* 1%	3 4%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 40

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Credit card**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	674	362	312	28	75	113	129	133	196	243	214	96	121	61	27	72	57	62	46	26	74	66	118	65	77	258
Weighted base	682	358	324	32	90	121	124	127	189	225	204	124	129	68	27	75	55	62	50	31	78	67	108	61	80	290
I use them alongside more conventional tools from my bank or building society	358 53%	193 54%	166 51%	8 25%	39 43%	51 42%	64 52%	76 60%	121 64%	140 62%	107 52%	59 48%	52 40%	33 48%	17 62%	43 57%	29 53%	34 55%	29 58%	16 52%	49 63%	32 47%	51 48%	25 42%	47 59%	132 45%
I don't use them regularly	126 18%	54 15%	72 22%	6 19%	15 17%	26 22%	24 19%	21 16%	34 18%	28 12%	34 17%	31 25%	33 25%	10 15%	4 14%	13 17%	14 26%	10 16%	4 9%	8 25%	12 15%	14 21%	19 18%	18 30%	11 14%	52 18%
They have fully replaced services I would previously have bought from a bank or building society	79 12%	41 12%	38 12%	6 20%	14 16%	18 15%	11 9%	12 10%	17 9%	26 12%	24 12%	14 11%	15 11%	9 13%	4 13%	12 15%	3 6%	11 18%	9 17%	1 3%	6 7%	3 5%	15 14%	7 11%	7 8%	40 14%
I use them to do something I have never done with a bank or building society	71 10%	40 11%	31 10%	12 36%	16 17%	13 11%	11 9%	10 8%	11 6%	15 7%	25 12%	10 8%	22 17%	12 17%	-	3 4%	3 5%	4 7%	5 9%	4 12%	5 6%	11 17%	19 17%	6 10%	6 7%	44 15%
Other	27 4%	17 5%	10 3%	* 1%	-	7 6%	10 8%	6 5%	3 2%	6 3%	9 4%	8 7%	3 3%	4 6%	2 6%	3 4%	3 6%	1 2%	2 3%	1 2%	4 5%	4 5%	2 2%	2 4%	4 5%	14 5%
Don't know	21 3%	12 3%	9 3%	-	6 7%	5 4%	5 4%	2 2%	3 2%	10 4%	4 2%	2 2%	5 4%	1 1%	1 5%	2 3%	2 4%	1 2%	2 3%	2 6%	3 3%	3 5%	2 2%	2 4%	6 7%	9 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 40

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Credit card**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	674	38	120	145	122	99	145	30	480	134	30	164	152	449	36
Weighted base	682	37	123	138	115	101	164	31	485	140	27	167	158	447	37
I use them alongside more conventional tools from my bank or building society	358 53%	16 43%	51 42%	57 41%	68 59%	66 66%	98 60%	10 32%	252 52%	76 54%	20 76%	97 58%	67 42%	259 58%	16 42%
I don't use them regularly	126 18%	14 37%	40 33%	36 26%	15 13%	10 10%	10 6%	7 24%	96 20%	19 13%	3 13%	22 13%	33 21%	78 18%	8 21%
They have fully replaced services I would previously have bought from a bank or building society	79 12%	2 6%	12 10%	14 10%	17 15%	7 7%	25 15%	5 16%	56 11%	17 12%	2 7%	19 11%	23 15%	37 8%	6 18%
I use them to do something I have never done with a bank or building society	71 10%	4 10%	13 11%	18 13%	8 7%	9 9%	19 11%	4 14%	49 10%	16 12%	1 5%	18 11%	24 15%	39 9%	6 15%
Other	27 4%	1 4%	2 2%	6 4%	3 3%	6 6%	8 5%	- -	17 4%	9 7%	- -	9 6%	4 2%	21 5%	* 1%
Don't know	21 3%	- -	4 3%	7 5%	3 3%	3 3%	4 2%	5 15%	14 3%	3 2%	- -	3 2%	7 4%	12 3%	1 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 41  
**Q.8 How would you describe these services in relation to your banks or building societies?**  
**Store card**  
**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	239	103	136	12	29	32	44	44	78	80	71	34	54	26	9	28	16	25	16	12	29	18	42	18	21	90
Weighted base	253	103	150	11	37	35	44	43	83	74	72	53	55	35	10	25	14	25	18	11	33	17	46	18	20	108
I don't use them regularly	104 41%	37 35%	68 45%	7 61%	9 26%	13 38%	17 38%	17 40%	41 49%	32 43%	25 34%	19 37%	28 52%	13 38%	3 27%	6 25%	6 44%	13 50%	5 28%	5 41%	14 44%	8 47%	22 49%	8 46%	7 37%	38 36%
I use them alongside more conventional tools from my bank or building society	84 33%	33 32%	51 34%	1 7%	14 39%	17 47%	11 25%	15 36%	26 32%	25 34%	29 40%	20 38%	10 19%	6 17%	4 35%	16 65%	5 37%	9 36%	7 40%	4 32%	10 29%	6 36%	14 32%	3 17%	9 46%	34 31%
I use them to do something I have never done with a bank or building society	43 17%	21 20%	22 15%	4 32%	5 14%	5 13%	11 25%	6 14%	12 15%	13 17%	12 17%	7 13%	11 20%	10 29%	2 23%	2 10%	2 12%	2 9%	3 16%	2 18%	6 17%	2 14%	5 11%	6 32%	1 7%	23 22%
They have fully replaced services I would previously have bought from a bank or building society	6 2%	3 3%	3 2%	-	4 10%	-	* 1%	1 1%	1 2%	1 1%	3 4%	2 3%	1 1%	1 4%	2 14%	-	-	1 3%	1 3%	-	-	-	1 3%	1 3%	2 8%	2 2%
Other	8 3%	4 4%	4 3%	-	-	1 2%	4 8%	3 6%	1 2%	3 5%	2 3%	1 1%	2 4%	-	-	-	-	* 2%	2 12%	1 8%	2 6%	1 4%	1 3%	* 3%	* 2%	4 4%
Don't know	7 3%	6 6%	1 1%	-	4 12%	-	1 3%	1 2%	1 1%	-	1 1%	4 8%	2 4%	4 12%	-	-	1 8%	-	-	-	1 3%	-	1 2%	-	-	5 5%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 41  
**Q.8 How would you describe these services in relation to your banks or building societies?**

**Store card**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	239	19	28	52	51	26	60	16	158	57	8	65	69	131	20
Weighted base	253	17	33	60	50	25	67	16	167	60	10	70	78	133	22
I don't use them regularly	104 41%	8 46%	19 59%	26 43%	21 41%	10 42%	20 30%	5 31%	73 44%	22 37%	4 38%	26 37%	26 33%	59 44%	11 51%
I use them alongside more conventional tools from my bank or building society	84 33%	7 39%	7 21%	15 26%	22 44%	10 39%	23 35%	4 23%	53 32%	25 41%	3 31%	28 40%	25 33%	52 39%	2 10%
I use them to do something I have never done with a bank or building society	43 17%	2 10%	6 18%	9 15%	7 13%	2 10%	17 25%	5 32%	26 15%	9 15%	3 31%	12 17%	19 24%	14 11%	6 27%
They have fully replaced services I would previously have bought from a bank or building society	6 2%	-	1 2%	1 2%	1 2%	1 3%	2 2%	1 7%	4 2%	1 1%	-	1 1%	-	1 1%	2 11%
Other	8 3%	1 5%	-	3 5%	-	2 6%	3 4%	-	5 3%	3 5%	-	3 5%	3 3%	5 4%	-
Don't know	7 3%	-	-	5 9%	-	-	2 3%	1 7%	6 4%	-	-	-	5 7%	2 2%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 42

**Q.8 How would you describe these services in relation to your banks or building societies?****Mortgage****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade					Region								Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	210	110	100	6	22	56	55	36	35	83	67	29	31	19	9	23	22	23	13	12	23	26	23	17	34	109
Weighted base	232	121	112	9	29	62	60	40	32	88	69	39	37	22	9	25	21	29	13	14	28	25	26	19	38	131
I use them alongside more conventional tools from my bank or building society	81 35%	36 29%	46 41%	5 57%	9 32%	21 34%	22 37%	16 40%	8 25%	34 39%	26 38%	12 30%	9 25%	9 39%	3 33%	7 30%	8 38%	11 39%	6 43%	4 31%	12 42%	8 32%	7 26%	7 34%	19 50%	38 29%
They have fully replaced services I would previously have bought from a bank or building society	38 16%	21 17%	17 15%	1 15%	5 19%	17 27%	6 10%	5 11%	3 11%	7 8%	10 14%	11 29%	10 26%	2 10%	2 26%	5 21%	3 12%	5 16%	4 31%	-	5 19%	3 12%	7 29%	1 3%	6 17%	24 19%
I use them to do something I have never done with a bank or building society	33 14%	15 13%	18 16%	3 27%	5 16%	6 10%	7 11%	6 16%	7 22%	18 20%	10 14%	4 10%	2 5%	3 13%	1 13%	1 3%	3 16%	7 24%	1 7%	5 37%	2 6%	2 9%	3 10%	5 27%	4 10%	20 16%
I don't use them regularly	27 11%	15 13%	11 10%	-	4 14%	7 11%	11 18%	4 9%	1 5%	6 7%	5 8%	7 18%	8 22%	5 23%	-	6 24%	2 11%	1 4%	2 19%	2 13%	2 6%	2 7%	2 9%	2 12%	4 10%	19 15%
Other	21 9%	12 10%	9 8%	-	2 7%	1 2%	4 6%	7 17%	7 23%	12 14%	5 7%	1 4%	3 8%	2 10%	1 12%	2 7%	2 10%	-	-	2 11%	5 18%	3 12%	2 9%	3 14%	1 3%	8 6%
Don't know	32 14%	21 18%	10 9%	-	4 13%	10 16%	10 17%	3 7%	5 16%	10 12%	12 18%	4 10%	5 15%	1 5%	1 16%	4 16%	3 13%	5 18%	-	1 7%	3 9%	7 29%	5 18%	2 9%	4 11%	21 16%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 42

**Q.8 How would you describe these services in relation to your banks or building societies?****Mortgage****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	210	10	34	42	40	30	53	12	158	30	10	40	48	137	9
Weighted base	232	10	37	43	41	34	67	13	170	36	13	49	54	150	12
I use them alongside more conventional tools from my bank or building society	81 35%	3 29%	7 19%	10 23%	16 39%	15 46%	31 46%	1 11%	63 37%	14 38%	3 24%	17 34%	10 19%	62 41%	3 26%
They have fully replaced services I would previously have bought from a bank or building society	38 16%	-	7 20%	2 4%	6 15%	7 20%	16 23%	1 7%	28 16%	7 20%	2 16%	9 19%	13 25%	20 13%	4 34%
I use them to do something I have never done with a bank or building society	33 14%	4 35%	6 15%	9 21%	5 12%	2 7%	7 10%	3 23%	25 15%	6 15%	-	6 11%	9 17%	19 13%	1 10%
I don't use them regularly	27 11%	2 23%	7 20%	5 13%	4 11%	4 11%	3 5%	4 31%	18 10%	1 3%	4 27%	5 10%	8 14%	14 9%	3 29%
Other	21 9%	* 5%	-	7 15%	6 14%	2 5%	7 11%	-	15 9%	4 11%	2 16%	6 13%	4 8%	17 11%	-
Don't know	32 14%	1 8%	10 26%	10 24%	4 9%	4 11%	3 5%	4 28%	22 13%	4 12%	2 16%	6 13%	10 18%	19 13%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 43

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Pensions**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender		Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	305	186	119	7	24	46	61	82	85	105	107	45	48	22	9	28	30	37	24	11	43	24	49	28	33	147
Weighted base	317	194	123	10	32	49	62	77	86	98	103	60	55	28	7	32	33	35	25	15	45	24	45	27	35	167
I use them to do something I have never done with a bank or building society	100 32%	66 34%	35 28%	1 8%	7 22%	15 30%	21 34%	34 45%	22 26%	40 41%	29 28%	14 23%	17 31%	8 29%	1 8%	9 27%	15 44%	14 39%	9 35%	5 33%	15 33%	4 18%	12 27%	9 35%	11 32%	56 34%
I use them alongside more conventional tools from my bank or building society	65 20%	42 22%	23 18%	2 24%	3 11%	11 22%	12 18%	19 24%	18 21%	22 22%	21 20%	16 27%	6 10%	3 10%	2 30%	6 18%	7 20%	8 24%	4 16%	3 19%	7 15%	3 12%	12 26%	10 38%	7 21%	32 19%
I don't use them regularly	56 18%	27 14%	30 24%	6 53%	12 38%	9 18%	11 17%	9 12%	10 12%	17 17%	19 19%	7 12%	13 24%	5 19%	1 15%	6 20%	5 16%	5 15%	2 9%	4 29%	9 19%	5 20%	11 24%	2 9%	7 19%	35 21%
They have fully replaced services I would previously have bought from a bank or building society	32 10%	19 10%	13 10%	2 15%	4 12%	5 10%	2 3%	4 5%	15 18%	6 6%	11 11%	7 12%	7 13%	7 24%	1 12%	6 19%	1 4%	1 4%	1 5%	4 7%	4 10%	6 23%	2 4%	1 3%	2 7%	15 9%
Other	27 9%	17 9%	10 8%	- -	- -	3 7%	8 13%	8 10%	8 10%	6 6%	11 11%	5 9%	6 10%	1 3%	- -	4 13%	3 9%	4 10%	2 9%	2 12%	6 13%	2 9%	1 3%	3 10%	5 15%	8 5%
Don't know	36 11%	23 12%	13 10%	- -	5 16%	7 13%	9 15%	3 4%	12 14%	8 8%	12 11%	10 17%	6 10%	4 15%	3 35%	1 3%	2 6%	3 7%	7 26%	- -	5 11%	5 18%	7 15%	1 4%	2 7%	21 13%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 43

**Q.8 How would you describe these services in relation to your banks or building societies?****Pensions****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	305	11	57	48	62	41	85	8	221	57	19	76	62	209	13
Weighted base	317	10	55	52	57	41	100	8	233	57	19	76	64	216	13
I use them to do something I have never done with a bank or building society	100 32%	1 12%	13 25%	12 23%	23 40%	12 28%	38 39%	2 31%	67 29%	25 44%	6 33%	31 41%	23 35%	70 32%	3 26%
I use them alongside more conventional tools from my bank or building society	65 20%	1 7%	8 15%	13 25%	15 26%	8 19%	19 19%	3 33%	43 19%	14 24%	5 27%	19 25%	13 20%	47 22%	- -
I don't use them regularly	56 18%	1 12%	17 32%	12 23%	7 12%	6 14%	13 14%	1 8%	47 20%	7 12%	2 9%	9 11%	7 11%	39 18%	6 44%
They have fully replaced services I would previously have bought from a bank or building society	32 10%	2 23%	7 13%	2 4%	3 4%	5 12%	13 13%	- -	25 11%	5 9%	2 9%	7 9%	7 11%	21 10%	2 18%
Other	27 9%	1 8%	4 8%	2 3%	5 9%	7 17%	9 9%	- -	22 9%	3 5%	3 15%	6 8%	3 4%	21 10%	- -
Don't know	36 11%	4 39%	4 8%	12 22%	5 8%	4 9%	7 7%	2 28%	29 12%	4 7%	1 7%	5 7%	12 19%	17 8%	2 12%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 44

**Q.8 How would you describe these services in relation to your banks or building societies?****Investment product (e.g. equity ISA, stocks and shares, share dealing account etc.)****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	219	155	64	10	22	21	29	53	84	105	61	28	25	16	10	16	21	27	15	10	23	26	34	21	20	70
Weighted base	230	158	72	11	27	27	30	49	87	105	58	41	27	18	10	19	21	25	16	10	24	30	37	20	22	86
I use them alongside more conventional tools from my bank or building society	87 38%	57 36%	30 41%	5 46%	5 18%	8 30%	10 32%	24 49%	35 40%	38 37%	26 44%	16 40%	6 22%	3 16%	7 65%	4 20%	8 37%	10 38%	7 45%	5 44%	13 56%	9 31%	14 39%	7 34%	8 37%	24 28%
I use them to do something I have never done with a bank or building society	74 32%	51 32%	23 31%	5 42%	15 56%	7 26%	7 22%	13 27%	27 32%	35 33%	18 32%	12 30%	8 32%	8 45%	3 25%	7 37%	4 19%	5 20%	5 31%	4 37%	2 9%	14 46%	13 36%	9 46%	6 30%	27 32%
They have fully replaced services I would previously have bought from a bank or building society	30 13%	20 12%	11 15%	- -	3 11%	7 27%	3 9%	4 9%	13 15%	15 14%	6 11%	- -	9 34%	3 15%	- -	5 25%	3 14%	4 15%	2 13%	2 19%	5 20%	2 7%	4 12%	1 5%	1 3%	14 17%
I don't use them regularly	28 12%	21 13%	7 10%	1 11%	3 10%	3 13%	5 18%	5 11%	10 11%	9 9%	5 9%	10 25%	3 13%	4 24%	1 10%	3 18%	4 21%	4 14%	2 11%	- -	1 4%	3 10%	3 9%	2 12%	3 13%	15 17%
Other	8 3%	6 4%	1 2%	- -	1 5%	1 4%	3 11%	- -	2 2%	3 3%	2 4%	2 5%	- -	- -	- -	- -	2 10%	1 5%	- -	- -	3 11%	- -	1 3%	1 4%	1 3%	5 6%
Don't know	4 2%	4 2%	1 1%	- -	- -	- -	2 8%	2 4%	- -	4 4%	- -	- -	- -	- -	- -	- -	- -	2 8%	- -	- -	- -	2 6%	1 2%	- -	3 14%	1 1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 44

**Q.8 How would you describe these services in relation to your banks or building societies?****Investment product (e.g. equity ISA, stocks and shares, share dealing account etc.)****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	219	8	25	34	44	32	75	8	143	47	21	68	51	145	6
Weighted base	230	8	26	36	41	32	86	9	148	55	19	74	58	146	8
I use them alongside more conventional tools from my bank or building society	87 38%	2 22%	7 27%	16 44%	17 40%	12 39%	33 38%	4 41%	51 35%	27 50%	4 24%	32 43%	21 37%	53 37%	2 28%
I use them to do something I have never done with a bank or building society	74 32%	2 25%	15 56%	12 33%	11 27%	5 17%	29 34%	1 7%	50 34%	15 27%	8 45%	23 32%	15 25%	52 36%	3 39%
They have fully replaced services I would previously have bought from a bank or building society	30 13%	1 18%	2 10%	2 6%	7 16%	5 17%	12 14%	1 8%	20 13%	8 14%	2 10%	10 13%	10 17%	18 12%	-
I don't use them regularly	28 12%	1 12%	2 7%	3 9%	4 10%	7 23%	10 12%	4 44%	17 11%	4 8%	2 13%	7 9%	10 17%	15 10%	2 24%
Other	8 3%	2 24%	-	1 4%	2 4%	-	3 3%	-	6 4%	-	1 8%	1 2%	2 3%	5 3%	1 9%
Don't know	4 2%	-	-	2 5%	1 3%	1 4%	-	-	4 3%	1 1%	-	1 1%	-	2 1%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 45

**Q.8 How would you describe these services in relation to your banks or building societies?****Insurance (e.g. motor insurance, home insurance, medical insurance, life insurance)****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	628	346	282	22	57	87	120	138	204	210	192	90	136	57	24	66	54	62	49	25	72	55	98	66	65	223
Weighted base	652	349	303	28	73	96	128	129	197	202	186	126	138	68	23	67	60	60	50	25	75	57	102	66	68	270
I use them to do something I have never done with a bank or building society	277	159	118	13	26	39	57	53	89	94	79	46	58	33	12	21	26	23	17	13	31	25	43	31	33	111
	43%	46%	39%	44%	36%	41%	44%	41%	45%	47%	42%	37%	42%	50%	53%	32%	44%	39%	35%	53%	41%	44%	43%	47%	49%	41%
I use them alongside more conventional tools from my bank or building society	163	77	86	3	13	26	25	39	58	55	51	29	28	15	5	14	16	18	17	8	26	12	16	15	16	57
	25%	22%	29%	12%	18%	27%	19%	30%	29%	27%	27%	23%	21%	21%	22%	22%	27%	30%	35%	33%	34%	22%	15%	24%	24%	21%
They have fully replaced services I would previously have bought from a bank or building society	99	51	47	7	16	19	18	12	26	28	27	21	22	10	2	17	8	10	9	1	11	7	16	8	7	51
	15%	15%	16%	26%	22%	19%	14%	9%	13%	14%	15%	17%	16%	14%	8%	25%	14%	17%	18%	2%	15%	12%	16%	13%	11%	19%
I don't use them regularly	54	31	23	1	8	3	15	14	14	13	19	12	11	5	2	7	6	4	5	1	5	4	9	6	6	24
	8%	9%	7%	5%	11%	3%	12%	11%	7%	6%	10%	9%	8%	7%	11%	10%	10%	7%	9%	3%	6%	7%	9%	10%	9%	9%
Other	20	13	7	-	1	3	5	5	6	5	4	3	7	1	-	4	1	2	1	1	-	5	6	1	1	6
	3%	4%	2%	-	1%	3%	4%	4%	3%	3%	2%	3%	5%	1%	-	5%	1%	3%	1%	3%	-	8%	6%	2%	2%	2%
Don't know	39	18	21	3	9	7	10	7	4	7	6	15	11	4	1	4	3	3	1	2	2	4	12	3	4	21
	6%	5%	7%	12%	12%	8%	7%	5%	2%	4%	3%	12%	8%	6%	6%	5%	5%	5%	2%	6%	3%	7%	12%	4%	5%	8%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 45

**Q.8 How would you describe these services in relation to your banks or building societies?****Insurance (e.g. motor insurance, home insurance, medical insurance, life insurance)****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	628	52	100	147	113	76	135	22	453	119	34	153	150	407	37
Weighted base	652	47	94	158	115	83	150	23	463	133	33	167	159	411	47
I use them to do something I have never done with a bank or building society	277 43%	20 44%	49 53%	67 42%	46 40%	30 37%	62 41%	10 43%	196 42%	59 45%	12 36%	71 43%	73 46%	179 43%	14 29%
I use them alongside more conventional tools from my bank or building society	163 25%	12 26%	20 21%	33 21%	33 29%	20 24%	42 28%	4 18%	113 24%	38 29%	8 23%	46 28%	35 22%	108 26%	8 17%
They have fully replaced services I would previously have bought from a bank or building society	99 15%	3 6%	13 14%	26 16%	20 17%	11 13%	24 16%	2 11%	68 15%	22 17%	6 17%	28 17%	17 11%	60 14%	16 33%
I don't use them regularly	54 8%	5 11%	6 6%	10 7%	7 6%	13 16%	12 8%	5 23%	35 8%	9 7%	5 16%	14 8%	15 9%	33 8%	5 11%
Other	20 3%	1 2%	1 1%	3 2%	3 2%	4 5%	8 5%	- -	16 3%	2 2%	2 5%	4 2%	7 4%	13 3%	- -
Don't know	39 6%	5 10%	4 5%	19 12%	6 5%	4 5%	2 1%	1 4%	35 8%	3 2%	1 2%	3 2%	13 8%	19 5%	4 10%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 46

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Online money payment or transfer (e.g. PayPal, Apple Pay)**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	731	381	350	55	108	108	130	147	183	235	205	111	180	64	34	75	55	73	56	31	81	85	107	70	74	276
Weighted base	724	372	352	52	132	108	121	132	178	218	197	139	169	76	30	81	50	67	52	31	82	86	100	69	81	310
I use them alongside more conventional tools from my bank or building society	416 57%	204 55%	212 60%	26 49%	54 41%	67 62%	70 58%	81 62%	117 66%	134 61%	115 58%	71 51%	96 57%	40 52%	18 62%	46 57%	35 70%	39 58%	26 50%	17 54%	53 64%	42 49%	64 64%	36 53%	46 57%	164 53%
I don't use them regularly	124 17%	54 15%	70 20%	8 15%	29 22%	11 10%	18 15%	22 17%	35 20%	27 12%	34 17%	32 23%	31 18%	8 11%	4 13%	15 18%	6 12%	21 31%	12 23%	6 21%	16 19%	16 18%	9 9%	11 16%	14 17%	48 15%
I use them to do something I have never done with a bank or building society	95 13%	60 16%	35 10%	8 16%	23 17%	18 17%	16 13%	15 11%	15 8%	32 15%	27 14%	12 9%	23 14%	14 18%	2 6%	13 16%	6 12%	6 9%	8 16%	4 13%	11 14%	9 10%	13 13%	9 13%	10 13%	50 16%
They have fully replaced services I would previously have bought from a bank or building society	66 9%	41 11%	26 7%	6 11%	22 17%	10 9%	13 10%	10 8%	7 4%	16 7%	16 8%	22 16%	12 7%	11 15%	5 16%	6 8%	2 4%	2 2%	5 9%	2 7%	1 1%	14 17%	11 11%	7 10%	9 12%	38 12%
Other	9 1%	8 2%	1 *	1 3%	1 1%	* *	1 1%	2 1%	3 2%	3 2%	2 1%	- -	3 2%	3 4%	- -	- -	- -	- -	1 1%	- -	- -	4 5%	- -	1 2%	1 1%	3 1%
Don't know	14 2%	5 1%	9 3%	3 6%	3 2%	2 2%	3 3%	2 1%	1 *	6 3%	2 1%	2 2%	4 3%	- -	1 3%	1 1%	1 2%	- -	1 1%	2 5%	1 1%	1 1%	3 3%	5 7%	1 1%	6 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 46

**Q.8 How would you describe these services in relation to your banks or building societies?****Online money payment or transfer (e.g. PayPal, Apple Pay)****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	731	77	163	156	111	87	132	23	525	145	38	183	145	493	52
Weighted base	724	62	146	165	107	92	147	20	517	148	39	187	151	480	53
I use them alongside more conventional tools from my bank or building society	416 57%	33 53%	77 53%	96 58%	69 64%	56 61%	83 56%	6 30%	305 59%	88 59%	17 43%	105 56%	70 46%	300 63%	31 59%
I don't use them regularly	124 17%	15 24%	28 19%	29 18%	13 12%	21 23%	17 11%	6 31%	84 16%	29 20%	4 10%	33 18%	30 20%	73 15%	11 21%
I use them to do something I have never done with a bank or building society	95 13%	8 12%	23 16%	19 11%	12 11%	9 10%	23 16%	3 14%	63 12%	16 11%	12 31%	28 15%	25 17%	57 12%	7 12%
They have fully replaced services I would previously have bought from a bank or building society	66 9%	2 3%	14 9%	15 9%	10 9%	4 4%	21 14%	4 21%	46 9%	10 7%	6 16%	16 8%	23 15%	31 6%	3 7%
Other	9 1%	-	3 2%	1 1%	2 2%	1 1%	2 1%	-	4 1%	5 3%	-	5 3%	2 1%	6 1%	-
Don't know	14 2%	4 7%	1 1%	5 3%	2 2%	1 1%	1 1%	1 4%	13 2%	1 *	-	1 *	1 *	12 3%	1 1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 47

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Short-term loan (e.g. Wonga, QuickQuid)**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	69	33	36	4	22	13	12	15	3	7	27	14	21	12	5	5	5	4	5	2	3	8	14	6	17	31
Weighted base	64	31	33	3	23	14	8	15	2	6	30	15	13	14	5	5	5	3	4	1	2	8	13	5	15	35
I don't use them regularly	30 46%	11 35%	19 57%	1 50%	8 36%	7 50%	6 81%	5 37%	2 69%	3 53%	11 37%	7 47%	9 65%	6 44%	2 36%	2 48%	1 27%	2 77%	2 43%	* 38%	1 33%	5 69%	5 38%	3 60%	5 33%	14 40%
They have fully replaced services I would previously have bought from a bank or building society	13 20%	5 17%	8 23%	1 50%	6 26%	4 30%	* 4%	1 9%	-	2 26%	6 21%	5 31%	* 3%	3 18%	2 29%	-	1 13%	-	2 47%	-	* 18%	1 16%	4 31%	1 18%	3 20%	9 27%
I use them to do something I have never done with a bank or building society	13 20%	10 33%	3 8%	-	4 19%	2 12%	1 7%	6 38%	1 31%	1 21%	8 26%	3 22%	* 4%	4 27%	1 13%	1 24%	2 38%	1 23%	-	1 62%	1 49%	1 16%	1 11%	* 9%	3 23%	7 20%
I use them alongside more conventional tools from my bank or building society	5 9%	2 7%	3 10%	-	4 16%	1 9%	1 7%	-	-	-	3 11%	-	2 17%	1 10%	1 21%	1 27%	-	-	* 10%	-	-	-	1 10%	-	2 13%	4 10%
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	3 5%	2 8%	1 2%	-	1 3%	-	-	2 17%	-	-	2 5%	-	2 12%	-	-	-	1 21%	-	-	-	-	-	1 11%	1 13%	2 12%	1 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 47

**Q.8 How would you describe these services in relation to your banks or building societies?****Short-term loan (e.g. Wonga, QuickQuid)****Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	69	12	20	12	8	5	10	11	45	11	2	13	16	42	6
Weighted base	64	9	17	13	7	4	12	11	41	11	2	13	17	37	5
I don't use them regularly	30 46%	5 56%	13 78%	4 33%	5 68%	1 13%	2 17%	4 35%	19 47%	6 56%	* 26%	7 52%	6 35%	19 51%	3 56%
They have fully replaced services I would previously have bought from a bank or building society	13 20%	-	2 10%	1 6%	2 24%	1 32%	5 42%	3 33%	7 16%	3 27%	-	3 23%	2 13%	5 15%	2 44%
I use them to do something I have never done with a bank or building society	13 20%	3 31%	1 6%	5 41%	-	1 18%	3 26%	2 24%	10 23%	1 7%	-	1 6%	7 43%	6 15%	-
I use them alongside more conventional tools from my bank or building society	5 9%	-	-	2 14%	1 8%	1 37%	2 14%	* 4%	3 7%	1 10%	1 74%	2 18%	2 10%	4 10%	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	3 5%	1 13%	1 6%	1 7%	-	-	-	1 5%	3 6%	-	-	-	-	3 9%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 48

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Peer to peer investment (e.g. Zoopla, Funding Circle, Kickstarter)**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	East-ern	London	South East	South West	Public	Private
Unweighted base	45	29	16	7	9	10	8	8	3	12	19	7	7	5	1	5	2	4	4	3	9	6	6	7	25
Weighted base	51	31	20	13	10	14	6	6	3	12	16	9	14	5	1	8	2	4	4	7	10	6	4	7	34
They have fully replaced services I would previously have bought from a bank or building society	17 33%	11 35%	6 31%	4 34%	3 35%	8 61%	1 10%	-	-	1 9%	3 18%	3 28%	10 76%	1 25%	-	5 63%	-	-	1 29%	4 60%	4 46%	-	1 13%	2 28%	14 42%
I use them to do something I have never done with a bank or building society	15 29%	7 24%	7 36%	3 22%	4 39%	-	2 43%	4 66%	2 70%	7 56%	5 29%	2 25%	1 9%	1 27%	-	2 27%	1 28%	2 48%	2 48%	-	1 11%	3 59%	3 62%	3 39%	7 20%
I use them alongside more conventional tools from my bank or building society	10 19%	6 21%	4 17%	1 11%	2 15%	3 25%	1 20%	1 26%	1 30%	3 24%	4 22%	3 36%	-	1 11%	-	-	1 72%	-	1 23%	3 40%	2 21%	1 17%	1 26%	-	8 22%
I don't use them regularly	8 16%	6 21%	2 8%	3 23%	1 10%	2 14%	2 27%	* 8%	-	1 11%	5 31%	1 11%	1 5%	2 38%	1 100%	1 11%	-	2 52%	-	-	2 22%	-	-	2 33%	6 16%
Other	1 3%	-	1 7%	1 10%	-	-	-	-	-	-	-	-	1 10%	-	-	-	-	-	-	-	-	1 24%	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 48

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Peer to peer investment (e.g. Zoopla, Funding Circle, Kickstarter)**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	45	1	9	7	5	2	20	4	27	8	6	14	5	33	3
Weighted base	51	1	10	6	5	3	25	4	33	9	5	14	9	36	2
They have fully replaced services I would previously have bought from a bank or building society	17 33%	-	5 49%	1 12%	-	-	11 45%	1 32%	14 44%	1 13%	-	1 9%	6 67%	8 23%	1 65%
I use them to do something I have never done with a bank or building society	15 29%	-	3 34%	2 36%	3 61%	1 28%	5 19%	* 11%	9 28%	3 35%	2 41%	5 37%	1 16%	13 36%	-
I use them alongside more conventional tools from my bank or building society	10 19%	-	1 10%	1 23%	-	2 72%	5 21%	-	5 15%	4 42%	1 22%	5 34%	1 17%	8 23%	-
I don't use them regularly	8 16%	1 100%	1 7%	2 29%	2 39%	-	2 10%	1 25%	4 13%	1 10%	2 37%	3 19%	-	6 17%	1 35%
Other	1 3%	-	-	-	-	-	1 5%	1 33%	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 49

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Other**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Gender			Age						Social Grade				Region							Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	East-ern	London	South East	South West	Public	Private
Unweighted base	6	5	1	1	1	-	-	2	2	2	3	-	1	-	1	1	-	-	-	2	2	-	-	2
Weighted base	5	4	1	*	1	-	-	1	2	1	2	-	1	-	1	1	-	-	-	1	1	-	-	2
I don't use them regularly	2	2	-	*	-	-	-	-	2	-	1	-	1	-	1	-	-	-	-	1	-	-	-	-
	45%	59%	-	100%	-	-	-	-	100%	-	56%	-	100%	-	100%	-	-	-	-	100%	-	-	-	-
I use them to do something I have never done with a bank or building society	1	1	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	1	-	-	1
	19%	25%	-	-	-	-	-	60%	-	60%	-	-	-	-	-	-	-	-	-	-	60%	-	-	45%
I use them alongside more conventional tools from my bank or building society	1	1	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-
	13%	16%	-	-	-	-	-	40%	-	40%	-	-	-	-	-	-	-	-	-	-	40%	-	-	-
They have fully replaced services I would previously have bought from a bank or building society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	1	-	1	-	1	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	1
	23%	-	100%	-	100%	-	-	-	-	-	44%	-	-	-	-	100%	-	-	-	-	-	-	-	55%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 49

**Q.8 How would you describe these services in relation to your banks or building societies?**

**Other**

**Base: All respondents who hold each product with a provider they don't have a bank account with**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	6	-	1	1	1	1	2	1	5	-	-	-	2	3	-
Weighted base	5	-	1	1	1	1	1	1	4	-	-	-	2	3	-
I don't use them regularly	2 45%	-	1 100%	-	-	1 100%	* 35%	1 100%	1 35%	-	-	-	2 100%	-	-
I use them to do something I have never done with a bank or building society	1 19%	-	-	-	-	-	1 65%	-	1 23%	-	-	-	-	1 35%	-
I use them alongside more conventional tools from my bank or building society	1 13%	-	-	-	1 100%	-	-	-	1 15%	-	-	-	-	1 23%	-
They have fully replaced services I would previously have bought from a bank or building society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	1 23%	-	-	1 100%	-	-	-	-	1 28%	-	-	-	-	1 42%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 50

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

#### Summary

**Base: All respondents who have any product with each**

	Bank/Building Society													
	Lloyds	TSB	Barclays	HSBC	Santander	Nationwide	RBS	First Direct	NatWest	Bank of Scotland	Clydesdale	Yorkshire Bank	Co-operative Bank	Other
Unweighted base	380	156	553	254	505	463	122	98	372	119	43	88	156	671
Weighted base	387	167	565	272	548	493	129	115	385	141	59	100	167	667
Visit a branch	246 64%	88 52%	262 46%	162 60%	306 56%	317 64%	64 49%	19 17%	249 65%	66 47%	22 37%	51 51%	65 39%	172 26%
Telephone	102 26%	58 35%	135 24%	77 28%	152 28%	109 22%	37 29%	64 55%	92 24%	41 29%	20 34%	34 34%	53 32%	144 22%
Online	272 70%	101 60%	400 71%	187 69%	359 65%	301 61%	93 72%	89 77%	271 70%	74 52%	31 52%	47 47%	98 59%	400 60%
Mobile app	68 18%	37 22%	116 21%	59 22%	82 15%	63 13%	17 13%	30 26%	92 24%	20 14%	14 24%	12 12%	18 11%	81 12%
Other	12 3%	17 10%	8 1%	14 5%	15 3%	13 3%	6 5%	2 2%	12 3%	11 8%	4 6%	4 4%	13 8%	29 4%
None of these	23 6%	9 6%	31 5%	9 3%	34 6%	14 3%	5 4%	2 2%	21 6%	18 12%	4 7%	3 3%	11 7%	110 16%
Don't know	2 1%	1 1%	11 2%	3 1%	1 *	4 1%	3 3%	3 2%	3 1%	3 2%	1 2%	3 3%	4 3%	34 5%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 51

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Lloyds**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	380	193	187	41	58	63	63	67	88	115	119	63	83	13	14	43	26	58	27	20	31	53	54	41	47	159
Weighted base	387	190	197	43	69	66	57	69	82	109	119	75	83	14	15	48	27	49	25	25	39	55	50	40	50	182
Online	272	138	134	33	52	53	40	41	53	83	79	54	56	11	8	32	15	34	18	17	27	39	35	37	31	128
	70%	73%	68%	77%	75%	79%	71%	59%	65%	76%	67%	72%	67%	78%	55%	68%	55%	70%	73%	67%	70%	70%	70%	91%	62%	70%
Visit a branch	246	111	136	26	43	38	38	50	52	69	83	48	47	7	9	29	19	36	20	17	26	31	24	29	28	109
	64%	58%	69%	59%	62%	57%	66%	72%	64%	63%	70%	64%	56%	49%	62%	62%	71%	73%	80%	66%	66%	56%	48%	72%	57%	60%
Telephone	102	49	53	15	19	14	13	25	16	29	32	24	18	2	5	10	7	16	9	11	10	16	5	11	13	47
	26%	26%	27%	35%	28%	20%	23%	36%	20%	26%	27%	32%	21%	12%	32%	21%	27%	32%	37%	44%	26%	29%	10%	28%	25%	26%
Mobile app	68	43	26	16	21	12	6	5	7	17	23	11	18	1	2	7	5	8	5	8	9	9	4	10	13	32
	18%	22%	13%	37%	31%	18%	11%	8%	9%	15%	19%	15%	21%	10%	14%	15%	20%	15%	19%	31%	23%	17%	9%	25%	25%	18%
Other	12	6	6	1	2	2	3	1	3	4	3	2	3	1	2	1	2	-	1	-	-	1	2	1	5	2
	3%	3%	3%	3%	2%	3%	6%	1%	4%	4%	3%	2%	4%	6%	10%	2%	9%	-	6%	-	-	2%	4%	3%	10%	1%
None of these	23	9	14	3	5	3	3	4	4	4	9	4	6	1	2	-	1	1	-	3	5	5	6	-	3	10
	6%	5%	7%	7%	8%	4%	6%	6%	5%	3%	8%	5%	8%	5%	12%	-	4%	2%	-	11%	12%	9%	12%	-	6%	6%
Don't know	2	-	2	1	-	-	-	-	1	-	-	1	1	-	-	-	-	1	-	-	-	-	1	-	-	-
	1%	-	1%	3%	-	-	-	-	1%	-	-	1%	2%	-	-	-	-	2%	-	-	-	-	3%	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 51

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Lloyds**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	380	24	70	74	71	37	104	23	244	82	31	113	110	231	23
Weighted base	387	19	66	78	67	38	119	31	248	77	30	108	114	232	23
Online	272 70%	14 74%	45 69%	65 83%	55 83%	22 58%	71 59%	14 46%	179 72%	57 73%	23 75%	79 74%	53 47%	200 86%	14 60%
Visit a branch	246 64%	15 79%	57 86%	55 71%	45 68%	22 58%	52 43%	13 42%	164 66%	57 73%	13 43%	70 65%	93 81%	138 60%	9 39%
Telephone	102 26%	3 14%	23 35%	21 27%	24 36%	9 23%	22 19%	6 18%	70 28%	20 25%	7 22%	26 24%	41 36%	46 20%	6 27%
Mobile app	68 18%	3 16%	10 16%	18 23%	13 20%	6 17%	18 15%	4 13%	39 16%	17 23%	8 26%	25 23%	8 7%	42 18%	15 64%
Other	12 3%	-	-	1 2%	2 3%	1 4%	8 6%	3 8%	4 2%	4 6%	1 4%	6 5%	4 4%	6 3%	2 6%
None of these	23 6%	* 2%	-	4 5%	-	3 9%	15 13%	3 9%	16 7%	4 5%	-	4 3%	3 3%	14 6%	4 15%
Don't know	2 1%	-	-	-	-	1 3%	1 1%	1 4%	1 *	-	-	-	-	1 *	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 52

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**TSB**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	156	74	82	17	29	22	25	28	35	53	40	24	39	43	7	12	12	13	11	8	11	17	10	12	25	55
Weighted base	167	77	90	18	37	23	27	28	34	48	39	34	46	49	6	12	12	10	13	11	13	19	12	11	25	67
Online	101	49	52	6	23	15	20	16	22	30	29	23	19	35	2	7	7	7	8	2	11	9	4	7	12	41
	60%	64%	58%	32%	61%	67%	72%	57%	64%	63%	74%	66%	42%	72%	42%	63%	61%	70%	62%	14%	83%	50%	32%	71%	47%	62%
Visit a branch	88	36	51	8	12	15	13	17	23	22	21	15	29	36	3	6	5	7	4	4	7	5	4	5	12	27
	52%	47%	57%	43%	32%	66%	47%	62%	68%	47%	53%	45%	64%	73%	56%	49%	40%	66%	35%	37%	58%	29%	37%	50%	48%	40%
Telephone	58	18	39	5	16	8	8	13	7	18	11	14	15	22	2	2	2	1	3	5	5	3	9	3	8	20
	35%	24%	44%	26%	43%	36%	31%	47%	21%	37%	28%	40%	34%	45%	30%	18%	16%	14%	26%	45%	39%	16%	73%	33%	31%	30%
Mobile app	37	17	20	3	16	5	6	2	5	11	6	15	6	17	2	3	1	1	2	-	2	5	1	4	8	13
	22%	22%	22%	19%	44%	20%	23%	6%	15%	22%	15%	43%	13%	35%	25%	23%	6%	13%	14%	-	13%	26%	10%	40%	31%	20%
Other	17	7	10	3	9	1	3	1	-	3	-	5	9	5	2	1	-	-	3	5	-	2	-	-	4	8
	10%	9%	11%	15%	24%	5%	12%	2%	-	7%	-	14%	19%	10%	25%	11%	-	-	24%	40%	-	9%	-	-	16%	12%
None of these	9	4	5	1	1	1	4	1	1	6	2	1	-	-	1	1	2	-	-	2	1	2	-	1	7	1
	6%	5%	6%	7%	2%	6%	13%	3%	4%	12%	5%	4%	-	-	11%	7%	14%	-	-	18%	7%	13%	-	7%	26%	1%
Don't know	1	-	1	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1	-	-	-
	1%	-	2%	8%	-	-	-	-	-	-	-	-	3%	-	-	-	-	-	-	-	-	-	11%	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 52

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**TSB**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	156	9	17	25	24	15	66	15	74	37	30	67	43	93	11
Weighted base	167	10	14	28	22	17	75	19	81	39	28	67	52	92	13
Online	101 60%	7 70%	11 78%	19 66%	19 85%	12 68%	33 44%	4 21%	43 54%	28 72%	25 90%	53 79%	15 28%	76 83%	9 67%
Visit a branch	88 52%	9 95%	8 60%	15 54%	9 39%	13 75%	33 44%	10 50%	47 59%	21 54%	10 35%	31 46%	30 59%	48 52%	7 54%
Telephone	58 35%	4 39%	5 37%	13 47%	7 33%	7 39%	21 28%	6 32%	38 47%	11 27%	3 11%	14 20%	26 49%	25 27%	3 26%
Mobile app	37 22%	1 13%	3 25%	11 40%	3 12%	6 38%	12 16%	2 9%	17 21%	10 26%	8 30%	18 28%	5 10%	20 21%	10 78%
Other	17 10%	-	-	6 20%	-	2 11%	9 12%	2 10%	11 13%	3 8%	1 4%	4 6%	9 17%	4 5%	2 11%
None of these	9 6%	-	1 5%	-	2 9%	-	7 9%	2 10%	5 6%	2 5%	-	2 3%	1 2%	6 7%	-
Don't know	1 1%	-	-	-	-	-	1 2%	1 7%	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 53

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Barclays**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	553	304	249	41	76	94	95	109	138	175	154	91	133	27	24	52	47	49	31	28	70	84	84	57	62	236
Weighted base	565	306	259	46	95	97	93	103	130	161	153	119	132	25	24	54	49	43	30	37	75	91	84	53	70	270
Online	400 71%	223 73%	176 68%	32 69%	69 72%	78 80%	66 71%	60 58%	95 73%	122 76%	101 66%	86 72%	91 69%	22 85%	14 59%	37 69%	38 78%	33 76%	17 55%	25 66%	54 72%	65 71%	56 67%	39 73%	44 63%	198 74%
Visit a branch	262 46%	141 46%	121 47%	19 40%	39 41%	47 48%	47 51%	51 50%	59 45%	71 44%	67 44%	64 54%	60 46%	7 27%	15 62%	25 47%	10 20%	21 48%	19 64%	13 33%	43 57%	49 54%	39 46%	23 44%	36 51%	126 47%
Telephone	135 24%	77 25%	59 23%	16 34%	18 19%	23 24%	22 24%	29 28%	28 21%	39 24%	41 27%	24 20%	31 23%	4 16%	4 19%	12 23%	11 22%	8 20%	9 30%	6 17%	17 23%	25 28%	17 21%	20 38%	17 25%	64 24%
Mobile app	116 21%	67 22%	49 19%	25 55%	34 36%	18 19%	15 16%	12 11%	12 9%	23 14%	32 21%	31 26%	30 23%	2 9%	7 29%	15 27%	5 10%	9 21%	1 3%	5 14%	19 25%	22 24%	20 24%	11 22%	11 16%	69 26%
Other	8 1%	4 1%	4 2%	- -	- -	4 4%	- -	2 2%	3 2%	3 2%	3 2%	- -	3 2%	- -	- -	2 3%	1 2%	- -	2 6%	1 1%	- -	1 1%	2 2%	1 2%	- -	4 2%
None of these	31 5%	10 3%	21 8%	* 1%	5 5%	5 5%	7 7%	6 6%	7 6%	13 8%	7 5%	3 2%	8 6%	1 3%	2 9%	- -	5 9%	- -	1 3%	3 8%	2 3%	3 4%	8 10%	6 11%	8 11%	6 2%
Don't know	11 2%	2 1%	8 3%	4 9%	2 2%	1 1%	- -	1 1%	3 2%	2 1%	2 1%	1 1%	6 5%	1 4%	- -	1 2%	- -	- -	2 8%	3 7%	- -	- -	3 3%	1 2%	- -	6 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 53

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Barclays**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	553	30	93	115	113	64	138	39	356	122	36	158	160	318	48
Weighted base	565	25	87	117	113	66	158	43	365	121	36	158	166	323	50
Online	400 71%	12 47%	63 73%	81 69%	84 74%	52 79%	109 69%	20 47%	261 71%	89 73%	30 82%	119 75%	83 50%	272 84%	34 68%
Visit a branch	262 46%	18 73%	48 55%	69 59%	48 43%	25 39%	53 34%	16 37%	158 43%	70 57%	19 51%	88 56%	120 72%	120 37%	16 31%
Telephone	135 24%	9 34%	24 27%	34 29%	21 18%	11 17%	37 24%	13 31%	87 24%	30 25%	5 13%	35 22%	51 31%	53 16%	17 35%
Mobile app	116 21%	6 24%	30 35%	25 22%	20 17%	9 14%	25 16%	5 13%	72 20%	24 20%	14 39%	39 25%	16 10%	54 17%	43 86%
Other	8 1%	-	2 3%	-	3 2%	1 1%	3 2%	1 3%	5 1%	3 2%	-	3 2%	3 2%	5 2%	-
None of these	31 5%	-	-	3 2%	8 7%	3 5%	17 11%	4 10%	23 6%	3 3%	-	3 2%	5 3%	21 7%	1 2%
Don't know	11 2%	-	-	1 1%	1 1%	2 3%	6 4%	1 3%	6 2%	3 3%	-	3 2%	2 1%	5 2%	-



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 54

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**HSBC**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	254	128	126	37	50	54	23	41	49	81	75	51	47	9	7	28	27	30	13	14	20	41	38	27	38	106
Weighted base	272	137	135	38	60	52	25	43	53	82	66	68	56	10	7	35	27	31	15	16	28	40	40	23	39	132
Online	187 69%	90 65%	97 72%	26 68%	38 63%	36 69%	18 71%	31 72%	38 71%	56 68%	47 71%	50 74%	34 60%	9 87%	4 57%	23 66%	19 70%	21 66%	8 55%	11 70%	22 78%	25 63%	28 70%	17 75%	30 75%	80 61%
Visit a branch	162 60%	80 58%	82 61%	22 58%	27 45%	28 54%	18 73%	31 72%	36 67%	57 69%	40 61%	36 53%	29 52%	2 19%	1 18%	24 68%	13 48%	20 65%	9 58%	8 49%	21 75%	22 54%	28 70%	15 66%	17 44%	78 59%
Telephone	77 28%	40 29%	36 27%	7 18%	16 27%	21 39%	6 24%	15 36%	12 22%	28 34%	19 29%	11 16%	18 33%	3 25%	2 21%	11 31%	10 37%	7 23%	2 12%	3 17%	14 49%	12 31%	9 24%	5 22%	12 30%	41 31%
Mobile app	59 22%	23 17%	36 27%	14 36%	22 37%	11 21%	6 23%	3 8%	3 6%	20 25%	18 27%	14 20%	8 14%	3 28%	1 20%	8 23%	8 28%	7 21%	1 7%	3 18%	4 13%	10 24%	11 28%	4 18%	10 25%	34 26%
Other	14 5%	7 5%	7 5%	2 6%	2 4%	3 6%	1 4%	1 3%	3 6%	5 6%	3 5%	1 2%	4 8%	1 13%	- -	1 2%	2 8%	- -	3 22%	1 4%	- -	3 7%	2 4%	1 6%	2 6%	5 3%
None of these	9 3%	6 5%	3 2%	1 3%	3 6%	2 5%	1 2%	- -	1 3%	2 2%	4 5%	3 4%	1 1%	- -	2 23%	1 2%	2 7%	- -	- -	1 5%	- -	3 7%	- -	1 4%	1 2%	4 3%
Don't know	3 1%	1 1%	1 1%	1 4%	1 2%	- -	- -	- -	- -	- -	1 2%	- -	1 2%	- -	- -	- -	- -	- -	1 8%	- -	- -	- -	1 3%	- -	1 3%	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 54

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**HSBC**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	254	24	36	48	46	32	68	21	161	52	20	72	64	153	16
Weighted base	272	19	31	51	49	37	85	21	173	52	27	78	73	158	16
Online	187 69%	12 63%	25 80%	38 75%	39 79%	29 79%	44 52%	4 18%	127 74%	40 78%	16 59%	56 72%	38 53%	134 85%	10 60%
Visit a branch	162 60%	12 63%	24 79%	24 48%	38 77%	22 58%	42 50%	9 40%	109 63%	29 56%	16 60%	45 58%	57 79%	90 57%	7 44%
Telephone	77 28%	7 38%	10 31%	10 19%	17 36%	9 25%	23 27%	4 19%	46 27%	17 33%	10 37%	27 34%	18 25%	41 26%	4 26%
Mobile app	59 22%	3 13%	11 37%	9 18%	9 18%	13 34%	14 17%	3 12%	40 23%	12 24%	5 17%	17 22%	12 17%	36 23%	11 69%
Other	14 5%	1 5%	-	1 1%	1 2%	1 4%	10 12%	3 12%	6 4%	4 8%	1 4%	5 7%	1 1%	6 4%	1 8%
None of these	9 3%	1 5%	1 3%	1 2%	1 2%	-	5 6%	2 8%	5 3%	3 5%	-	3 4%	-	7 4%	-
Don't know	3 1%	-	-	1 2%	-	-	1 2%	1 6%	1 1%	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 55

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Santander**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	505	270	235	40	68	77	98	99	123	178	145	84	98	37	24	57	50	42	38	27	31	60	86	53	66	200
Weighted base	548	275	272	41	93	84	103	100	127	182	148	114	103	41	25	70	54	43	42	38	30	65	89	50	70	248
Online	359 65%	194 71%	164 60%	25 60%	60 65%	57 67%	62 61%	60 61%	94 74%	127 70%	106 71%	66 58%	59 57%	30 74%	17 67%	49 70%	31 58%	28 65%	27 63%	21 54%	24 79%	41 63%	59 66%	32 63%	36 51%	161 65%
Visit a branch	306 56%	161 58%	145 53%	26 63%	50 54%	42 50%	55 54%	60 60%	72 57%	97 53%	81 55%	67 58%	61 59%	27 65%	13 52%	40 58%	28 52%	21 50%	21 50%	27 70%	17 56%	34 53%	51 57%	26 52%	42 59%	137 55%
Telephone	152 28%	76 28%	76 28%	13 33%	25 27%	21 25%	28 27%	35 35%	29 23%	53 29%	53 35%	18 16%	28 27%	12 30%	6 24%	18 26%	11 21%	13 30%	13 32%	13 34%	7 24%	17 26%	24 26%	17 34%	16 23%	71 29%
Mobile app	82 15%	39 14%	43 16%	18 45%	18 19%	10 11%	13 13%	9 9%	14 11%	31 17%	24 16%	13 11%	14 14%	9 22%	4 16%	11 16%	4 8%	2 4%	9 21%	6 16%	5 16%	10 16%	16 18%	5 11%	10 14%	41 17%
Other	15 3%	12 4%	3 1%	2 5%	3 3%	1 2%	2 2%	3 3%	4 3%	6 3%	4 2%	2 2%	4 3%	- -	- -	1 2%	1 2%	1 3%	4 8%	- -	1 2%	5 8%	1 1%	1 2%	2 2%	6 3%
None of these	34 6%	11 4%	23 8%	- -	7 7%	7 8%	10 10%	4 4%	6 5%	11 6%	9 6%	10 9%	3 3%	3 6%	2 9%	1 1%	8 15%	2 5%	2 5%	2 5%	2 7%	4 5%	2 2%	5 11%	8 12%	13 5%
Don't know	1 *	- -	1 1%	1 3%	- -	- -	- -	- -	- -	- -	- -	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 2%	- -	- -	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 55

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Santander**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	505	36	76	95	94	57	147	40	296	122	47	169	133	316	26
Weighted base	548	33	73	103	96	65	177	48	317	133	49	182	142	343	30
Online	359 65%	21 64%	45 61%	74 71%	63 65%	50 77%	106 60%	17 34%	203 64%	101 76%	37 77%	139 76%	60 42%	267 78%	22 75%
Visit a branch	306 56%	25 74%	46 63%	66 64%	55 57%	41 63%	73 41%	29 59%	185 58%	70 53%	22 46%	93 51%	115 80%	164 48%	15 50%
Telephone	152 28%	12 36%	18 25%	28 28%	20 21%	20 31%	53 30%	20 41%	84 26%	39 29%	9 18%	48 26%	47 33%	77 22%	9 31%
Mobile app	82 15%	5 14%	12 17%	11 11%	6 6%	8 13%	39 22%	9 19%	35 11%	30 23%	7 14%	37 21%	10 7%	47 14%	20 68%
Other	15 3%	1 3%	1 1%	1 1%	2 2%	- -	10 6%	2 4%	8 2%	4 3%	1 3%	6 3%	3 2%	8 2%	- -
None of these	34 6%	2 5%	3 5%	4 4%	7 7%	3 4%	14 8%	3 6%	26 8%	5 4%	- -	5 3%	4 3%	25 7%	2 5%
Don't know	1 *	- -	- -	- -	- -	- -	1 1%	1 3%	- -	- -	- -	- -	- -	- -	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 56

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Nationwide**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	463	238	225	36	54	55	92	98	128	156	130	77	100	32	12	45	33	48	38	18	46	56	89	46	59	182
Weighted base	493	241	252	47	65	56	96	102	128	154	131	100	110	32	11	50	33	51	40	19	52	60	94	51	70	214
Visit a branch	317	148	168	29	30	34	68	68	87	92	82	71	72	20	6	29	18	27	28	11	35	45	62	34	45	126
	64%	61%	67%	63%	47%	61%	70%	67%	68%	60%	63%	71%	66%	63%	53%	58%	55%	53%	69%	61%	67%	76%	66%	67%	65%	59%
Online	301	154	147	21	40	30	60	64	85	99	83	59	60	23	9	26	17	37	18	10	33	35	61	32	38	128
	61%	64%	58%	46%	61%	55%	63%	63%	67%	64%	64%	59%	55%	71%	76%	52%	53%	72%	45%	55%	64%	59%	65%	62%	54%	60%
Telephone	109	50	58	11	17	16	15	23	26	34	29	21	25	8	3	11	6	3	5	10	16	15	27	5	13	54
	22%	21%	23%	24%	26%	29%	16%	23%	20%	22%	22%	21%	23%	24%	27%	22%	19%	5%	14%	52%	31%	25%	29%	9%	18%	25%
Mobile app	63	30	33	9	23	6	7	11	7	16	23	10	13	2	1	5	5	4	8	5	4	8	14	7	8	39
	13%	12%	13%	19%	35%	11%	7%	11%	5%	11%	18%	10%	12%	5%	9%	10%	16%	8%	20%	26%	8%	13%	15%	14%	12%	18%
Other	13	6	7	2	4	1	1	3	1	4	7	1	*	-	-	3	3	*	-	-	-	3	2	1	5	5
	3%	2%	3%	5%	6%	2%	1%	3%	*	2%	5%	1%	*	-	-	6%	8%	1%	-	-	-	5%	2%	2%	7%	3%
None of these	14	3	11	-	4	2	3	2	4	5	6	3	-	1	-	-	2	*	1	1	3	1	2	2	5	4
	3%	1%	4%	-	5%	3%	3%	2%	3%	4%	4%	3%	-	4%	-	-	7%	1%	3%	5%	5%	1%	2%	4%	7%	2%
Don't know	4	1	3	3	-	1	-	-	1	1	2	-	1	2	-	-	-	-	-	-	-	1	1	-	1	1
	1%	1%	1%	6%	-	1%	-	-	1%	1%	1%	-	1%	7%	-	-	-	-	-	-	-	1%	1%	-	1%	1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 56

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Nationwide**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	463	21	61	88	90	68	135	30	283	112	38	150	123	297	19
Weighted base	493	19	55	95	93	70	162	34	296	121	42	163	130	314	23
Visit a branch	317 64%	15 80%	40 73%	66 69%	59 63%	44 63%	93 57%	12 35%	204 69%	77 63%	24 57%	101 62%	117 90%	172 55%	14 60%
Online	301 61%	16 82%	34 62%	59 62%	57 62%	45 65%	90 56%	15 44%	170 57%	84 69%	33 78%	117 71%	42 32%	241 77%	14 61%
Telephone	109 22%	2 10%	15 27%	24 25%	17 19%	13 19%	38 23%	1 4%	73 25%	30 25%	4 10%	34 21%	25 19%	65 21%	6 25%
Mobile app	63 13%	2 13%	8 15%	14 15%	11 12%	5 7%	22 14%	2 6%	32 11%	20 17%	9 22%	29 18%	7 6%	39 12%	12 51%
Other	13 3%	- -	* 1%	2 2%	2 2%	- -	8 5%	3 8%	6 2%	2 2%	1 3%	4 2%	3 2%	6 2%	2 10%
None of these	14 3%	- -	1 2%	1 1%	5 5%	2 4%	4 3%	3 9%	9 3%	2 2%	* 1%	2 1%	1 1%	11 3%	1 5%
Don't know	4 1%	- -	- -	1 1%	- -	1 1%	3 2%	3 8%	2 1%	- -	- -	- -	1 1%	- -	2 9%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 57

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**RBS**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	122	63	59	12	18	19	21	25	27	41	41	14	26	31	1	21	6	6	7	6	10	10	14	10	21	51
Weighted base	129	65	64	16	25	19	18	23	28	37	41	22	29	35	1	25	6	4	8	7	10	11	15	8	21	61
Online	93	41	52	8	19	13	15	16	23	28	29	16	20	30	-	19	2	2	4	5	6	4	13	8	15	38
	72%	63%	81%	49%	77%	71%	81%	68%	80%	76%	72%	73%	68%	88%	-	77%	33%	47%	50%	68%	67%	39%	83%	100%	74%	63%
Visit a branch	64	33	31	6	11	7	9	15	15	19	19	10	15	22	-	15	1	1	2	1	3	4	7	7	12	24
	49%	50%	48%	37%	46%	38%	48%	66%	55%	51%	47%	47%	52%	63%	-	59%	22%	27%	30%	21%	32%	34%	43%	95%	55%	39%
Telephone	37	23	14	5	6	5	3	12	6	12	14	4	6	6	-	5	3	3	4	1	3	3	4	5	5	18
	29%	35%	23%	34%	23%	27%	18%	52%	21%	34%	35%	20%	22%	18%	-	19%	57%	70%	50%	20%	28%	27%	26%	67%	22%	29%
Mobile app	17	7	10	2	2	3	5	1	3	5	4	4	5	10	-	2	-	-	-	-	*	3	-	2	4	7
	13%	11%	15%	12%	8%	18%	30%	3%	12%	12%	9%	16%	17%	28%	-	7%	-	-	-	-	4%	31%	-	20%	19%	12%
Other	6	2	3	1	2	1	-	1	1	1	3	-	2	-	-	2	-	-	*	1	-	3	-	-	2	3
	5%	4%	5%	8%	7%	4%	-	3%	5%	3%	6%	-	7%	-	-	6%	-	-	6%	17%	-	23%	-	-	9%	5%
None of these	5	3	3	-	1	-	2	1	1	2	3	-	-	-	1	1	1	-	-	1	1	-	*	-	2	1
	4%	4%	4%	-	6%	-	11%	5%	3%	6%	8%	-	-	-	100%	5%	12%	-	-	15%	9%	-	2%	-	10%	1%
Don't know	3	2	1	3	-	1	-	-	-	2	-	-	1	1	-	-	-	1	-	-	-	-	1	-	-	2
	3%	3%	2%	16%	-	4%	-	-	-	6%	-	-	5%	4%	-	-	-	19%	-	-	-	-	9%	-	-	3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 57

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**RBS**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	122	3	12	21	20	23	43	15	66	31	10	41	29	71	7
Weighted base	129	2	10	24	19	24	50	19	66	33	11	44	33	74	8
Online	93 72%	2 100%	9 89%	22 91%	14 75%	21 87%	26 51%	8 41%	52 79%	27 80%	7 60%	33 75%	20 62%	65 88%	4 54%
Visit a branch	64 49%	1 39%	6 65%	16 67%	12 62%	13 53%	16 32%	10 54%	29 45%	19 57%	5 46%	24 54%	18 54%	42 57%	1 8%
Telephone	37 29%	2 100%	2 23%	6 24%	5 25%	8 34%	14 29%	5 28%	17 26%	10 29%	5 45%	15 33%	13 41%	15 21%	2 29%
Mobile app	17 13%	-	1 6%	* 2%	2 9%	5 20%	9 18%	4 19%	4 7%	6 18%	3 25%	9 20%	2 6%	10 14%	4 46%
Other	6 5%	-	-	1 3%	-	-	5 10%	3 16%	2 3%	1 2%	-	1 2%	3 9%	2 2%	-
None of these	5 4%	-	-	* 1%	1 7%	1 4%	3 6%	2 9%	3 5%	* 1%	-	* 1%	-	5 6%	1 9%
Don't know	3 3%	-	-	-	1 4%	-	3 5%	3 14%	-	1 2%	-	1 2%	-	1 1%	1 16%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 58

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**First Direct**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	98	50	48	10	13	18	20	14	23	41	30	10	17	2	3	8	13	7	9	4	12	15	18	7	15	43
Weighted base	115	51	64	14	16	20	27	13	25	45	31	15	24	2	3	11	14	5	15	5	16	15	20	8	19	56
Online	89 77%	41 79%	48 76%	6 40%	12 72%	14 71%	25 92%	11 82%	22 88%	34 77%	26 84%	12 78%	16 68%	-	3 100%	9 77%	8 58%	5 100%	14 97%	2 29%	14 93%	12 79%	15 73%	6 85%	13 71%	40 73%
Telephone	64 55%	30 59%	33 52%	1 5%	7 42%	7 37%	17 62%	11 86%	21 83%	28 63%	14 43%	10 69%	12 48%	1 49%	1 43%	3 29%	8 57%	4 73%	12 81%	-	7 48%	7 46%	13 65%	6 84%	8 43%	27 48%
Mobile app	30 26%	13 26%	17 26%	2 16%	8 53%	3 17%	10 37%	2 18%	3 13%	11 24%	11 37%	3 21%	5 19%	-	-	4 32%	3 18%	1 22%	5 33%	1 22%	7 45%	3 23%	5 27%	1 7%	4 22%	20 35%
Visit a branch	19 17%	9 18%	10 16%	5 38%	3 22%	2 10%	2 6%	3 23%	4 17%	5 10%	7 21%	-	8 34%	-	*	2 17%	1 9%	1 23%	3 24%	5 100%	1 8%	3 18%	1 3%	1 16%	1 7%	11 19%
Other	2 2%	1 3%	1 2%	-	-	-	2 9%	-	-	1 3%	-	-	1 5%	-	-	-	2 17%	-	-	-	-	-	-	-	-	1 2%
None of these	2 2%	1 3%	1 1%	-	1 4%	1 7%	-	-	-	1 1%	-	1 9%	-	-	-	-	1 5%	-	-	-	-	1 9%	-	-	2 11%	-
Don't know	3 2%	1 2%	1 2%	3 19%	-	-	-	-	-	1 3%	-	-	1 6%	1 51%	-	-	-	-	-	-	-	-	1 7%	-	-	1 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 58

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**First Direct**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	98	2	8	8	11	17	52	13	53	23	9	32	11	68	5
Weighted base	115	3	9	9	10	19	65	14	59	31	10	41	15	74	7
Online	89 77%	2 65%	7 78%	9 100%	9 88%	17 88%	45 70%	6 39%	47 79%	26 84%	10 100%	36 88%	5 35%	66 90%	6 83%
Telephone	64 55%	3 100%	7 77%	6 72%	8 78%	10 52%	29 45%	4 27%	40 68%	16 52%	3 32%	20 47%	7 49%	41 56%	5 62%
Mobile app	30 26%	-	4 41%	3 39%	-	9 50%	13 21%	2 16%	17 29%	10 31%	1 5%	10 25%	5 35%	14 19%	5 62%
Visit a branch	19 17%	-	1 8%	1 9%	1 13%	2 8%	15 23%	3 23%	9 15%	6 20%	1 11%	7 18%	4 30%	11 16%	-
Other	2 2%	-	-	-	-	-	2 4%	-	1 2%	-	1 13%	1 3%	-	2 3%	-
None of these	2 2%	-	-	-	-	-	2 3%	2 14%	-	-	-	-	-	1 1%	-
Don't know	3 2%	-	-	-	-	-	3 4%	3 18%	-	-	-	-	-	-	1 17%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 59

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**NatWest**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	372	186	186	41	51	76	76	48	80	106	126	59	81	7	14	48	36	23	38	19	31	54	61	41	59	161
Weighted base	385	188	198	48	56	76	71	48	85	104	122	80	80	7	12	51	39	19	44	25	33	55	66	36	66	178
Online	271	129	142	30	41	49	59	34	57	76	88	56	51	2	8	32	28	13	34	19	19	35	52	29	49	118
	70%	69%	72%	62%	73%	65%	82%	71%	67%	73%	72%	71%	63%	28%	63%	64%	73%	69%	78%	74%	59%	63%	79%	80%	75%	66%
Visit a branch	249	130	119	28	34	47	50	27	64	73	79	45	51	4	7	32	24	14	28	15	19	34	45	28	45	108
	65%	69%	60%	57%	60%	62%	70%	56%	75%	70%	65%	57%	64%	63%	58%	62%	62%	74%	63%	58%	60%	62%	69%	76%	69%	61%
Mobile app	92	41	51	23	25	21	13	8	2	21	29	18	23	1	5	11	13	4	15	7	7	13	12	5	14	59
	24%	22%	26%	47%	44%	28%	19%	17%	2%	20%	24%	23%	29%	12%	41%	21%	34%	20%	34%	29%	21%	24%	18%	13%	22%	33%
Telephone	92	47	44	10	13	24	20	11	14	19	45	17	11	-	3	7	7	2	12	9	9	17	15	12	14	47
	24%	25%	22%	20%	23%	32%	27%	23%	17%	18%	37%	21%	14%	-	21%	13%	18%	13%	28%	34%	26%	31%	22%	34%	21%	26%
Other	12	6	6	2	2	4	1	1	2	7	-	2	4	-	2	3	-	-	4	-	-	-	2	1	5	4
	3%	3%	3%	5%	4%	6%	1%	1%	2%	7%	-	2%	5%	-	13%	6%	-	-	10%	-	-	-	3%	3%	8%	2%
None of these	21	10	11	-	3	8	3	6	2	4	9	7	1	1	-	4	4	1	2	1	5	3	-	1	5	14
	6%	5%	6%	-	5%	11%	4%	11%	2%	4%	8%	9%	1%	22%	-	8%	11%	5%	4%	3%	15%	5%	-	2%	7%	8%
Don't know	3	2	1	1	2	-	-	-	-	-	1	-	2	-	-	-	-	-	1	-	*	-	1	-	1	-
	1%	1%	1%	3%	3%	-	-	-	-	-	1%	-	2%	-	-	-	-	-	3%	-	1%	-	2%	-	2%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 59

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**NatWest**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	372	38	81	76	68	43	66	35	244	76	17	93	93	213	41
Weighted base	385	30	80	78	69	47	80	36	249	81	18	100	96	219	44
Online	271 70%	23 74%	68 85%	67 87%	45 65%	31 65%	37 46%	16 45%	190 76%	56 68%	8 45%	64 64%	43 45%	188 86%	31 70%
Visit a branch	249 65%	24 78%	57 71%	53 68%	41 60%	32 68%	42 53%	15 41%	169 68%	51 63%	14 79%	66 66%	81 85%	135 62%	23 52%
Mobile app	92 24%	6 21%	25 32%	19 24%	13 19%	8 17%	20 25%	3 9%	65 26%	20 25%	4 20%	24 24%	14 15%	37 17%	37 83%
Telephone	92 24%	8 25%	25 31%	18 24%	16 23%	8 16%	17 22%	10 27%	69 28%	11 14%	2 9%	13 13%	22 23%	48 22%	10 23%
Other	12 3%	-	3 4%	2 2%	-	1 1%	6 8%	2 6%	9 3%	1 2%	-	1 1%	3 3%	7 3%	2 3%
None of these	21 6%	-	2 3%	1 1%	5 8%	5 11%	8 9%	5 14%	11 4%	5 7%	-	5 5%	3 3%	13 6%	3 6%
Don't know	3 1%	-	* 1%	1 2%	-	-	1 2%	1 4%	1 *	* 1%	-	* *	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 60

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Bank of Scotland**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	119	62	57	17	18	26	21	15	22	36	40	14	29	55	3	9	4	3	4	3	10	12	11	5	21	51
Weighted base	141	74	68	23	25	33	23	15	23	35	40	26	40	59	2	14	5	3	5	4	16	14	15	5	24	76
Online	74 52%	42 57%	32 48%	9 37%	10 42%	19 56%	19 83%	6 44%	11 47%	20 56%	21 53%	12 47%	21 52%	42 71%	2 100%	10 68%	1 26%	2 50%	* 10%	2 38%	8 53%	3 18%	2 15%	2 42%	13 54%	35 46%
Visit a branch	66 47%	36 48%	31 45%	9 40%	14 55%	13 39%	14 61%	3 19%	14 58%	18 50%	24 60%	11 42%	14 35%	48 81%	1 41%	2 12%	1 24%	- -	- -	3 62%	2 11%	5 33%	4 28%	2 39%	15 64%	30 40%
Telephone	41 29%	19 26%	21 31%	8 35%	1 3%	4 12%	12 52%	9 61%	7 30%	13 38%	11 28%	8 29%	8 20%	20 34%	1 28%	3 22%	2 37%	1 36%	1 14%	3 72%	3 18%	3 23%	1 9%	3 59%	5 22%	22 28%
Mobile app	20 14%	9 13%	11 16%	3 14%	5 19%	5 15%	5 23%	1 9%	1 4%	5 15%	8 19%	5 19%	2 5%	13 22%	- -	1 6%	- -	- -	- -	- -	1 4%	1 9%	4 25%	1 20%	5 22%	11 15%
Other	11 8%	3 4%	8 12%	6 26%	2 9%	1 4%	2 8%	- -	- -	5 14%	- -	- -	6 16%	1 2%	- -	3 22%	- -	- -	2 50%	3 62%	- -	1 11%	1 6%	- -	3 11%	9 11%
None of these	18 12%	8 10%	10 15%	2 8%	3 12%	5 14%	- -	2 16%	6 25%	2 7%	7 17%	5 19%	3 8%	2 3%	- -	- -	1 13%	2 50%	- -	- -	5 33%	3 19%	5 32%	1 19%	2 8%	9 12%
Don't know	3 2%	2 2%	1 2%	1 6%	1 5%	1 2%	- -	- -	- -	- -	2 4%	- -	1 3%	1 1%	- -	- -	- -	- -	1 26%	- -	- -	- -	1 9%	- -	1 5%	1 1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 60

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Bank of Scotland**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	119	7	17	17	12	18	48	18	71	19	11	30	34	62	11
Weighted base	141	6	18	18	14	22	63	20	86	22	13	35	44	73	11
Online	74 52%	4 68%	12 66%	9 50%	9 68%	11 50%	28 45%	5 27%	47 55%	14 61%	8 59%	21 60%	11 25%	54 75%	6 55%
Visit a branch	66 47%	4 70%	16 85%	13 71%	7 48%	7 31%	20 32%	4 20%	48 56%	13 58%	1 10%	14 41%	30 68%	32 44%	4 32%
Telephone	41 29%	1 15%	7 38%	7 41%	5 38%	5 20%	15 25%	6 31%	24 27%	6 26%	5 39%	11 31%	13 28%	21 29%	3 30%
Mobile app	20 14%	-	6 33%	1 7%	1 9%	3 12%	9 14%	-	13 15%	3 13%	4 34%	7 21%	5 12%	7 9%	7 63%
Other	11 8%	-	-	-	-	2 8%	9 15%	-	5 6%	5 22%	1 10%	6 18%	5 12%	4 5%	-
None of these	18 12%	-	-	1 3%	2 14%	6 28%	9 14%	6 32%	9 11%	2 7%	-	2 4%	3 7%	11 15%	2 18%
Don't know	3 2%	1 10%	-	1 6%	-	-	1 2%	2 10%	1 1%	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 61

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Clydesdale**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	43	23	20	10	7	10	5	5	6	9	10	11	13	18	-	4	3	-	2	3	2	5	4	2	6	22
Weighted base	59	27	32	17	9	11	7	6	9	10	11	18	20	24	-	5	4	-	3	5	6	6	5	2	6	34
Online	31 52%	14 52%	17 52%	8 45%	3 30%	5 48%	6 88%	2 31%	7 81%	7 66%	3 32%	11 63%	9 46%	20 81%	-	1 31%	-	-	* 16%	1 21%	4 74%	2 34%	1 18%	1 46%	* 8%	16 45%
Visit a branch	22 37%	10 38%	12 37%	4 21%	-	3 28%	4 57%	3 51%	8 94%	6 57%	3 31%	7 40%	6 28%	18 75%	-	1 27%	1 32%	-	-	-	-	1 22%	-	-	2 39%	6 17%
Telephone	20 34%	11 42%	9 27%	3 16%	4 43%	3 25%	4 52%	5 87%	1 16%	5 46%	4 39%	4 20%	7 37%	7 27%	-	2 42%	2 50%	-	3 100%	5 100%	-	-	1 18%	1 54%	2 27%	13 37%
Mobile app	14 24%	7 27%	7 20%	5 32%	2 26%	3 25%	3 48%	-	-	4 36%	1 9%	5 25%	5 24%	6 26%	-	1 18%	-	-	-	4 76%	-	1 23%	1 18%	1 46%	-	12 36%
Other	4 6%	1 5%	2 7%	1 7%	2 24%	-	-	-	-	1 13%	2 21%	-	-	1 5%	-	-	-	-	-	-	-	-	2 45%	-	-	4 10%
None of these	4 7%	2 7%	2 7%	-	1 7%	3 26%	-	-	1 6%	1 7%	1 5%	3 16%	-	-	-	-	1 17%	-	-	-	2 26%	1 21%	1 10%	-	2 34%	2 5%
Don't know	1 2%	-	1 4%	1 8%	-	-	-	-	-	-	-	-	1 7%	-	-	-	-	-	-	-	-	-	1 27%	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 61

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Clydesdale**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	43	2	5	2	5	2	27	13	19	6	5	11	13	17	5
Weighted base	59	2	8	1	6	3	39	16	29	7	7	14	17	25	8
Online	31 52%	2 100%	6 74%	1 65%	5 81%	3 100%	15 37%	5 28%	17 57%	4 58%	5 81%	10 69%	4 25%	18 73%	6 83%
Visit a branch	22 37%	-	7 81%	1 65%	6 100%	3 100%	6 15%	3 19%	12 41%	4 58%	3 42%	7 51%	8 48%	11 44%	2 23%
Telephone	20 34%	-	1 15%	-	4 60%	2 69%	13 34%	6 38%	9 33%	4 57%	-	4 31%	4 27%	9 36%	2 23%
Mobile app	14 24%	1 44%	2 19%	-	-	-	12 30%	1 8%	8 29%	2 28%	2 33%	4 30%	3 18%	7 26%	4 56%
Other	4 6%	-	-	-	-	-	4 9%	1 8%	2 8%	-	-	-	2 14%	-	1 17%
None of these	4 7%	-	-	1 35%	-	-	4 9%	4 22%	1 2%	-	-	-	-	2 9%	-
Don't know	1 2%	-	-	-	-	-	1 3%	1 8%	-	-	-	-	-	-	-



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 62

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Yorkshire Bank**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	88	50	38	10	8	18	13	20	19	24	24	17	23	1	5	10	32	7	7	2	7	7	7	3	13	39
Weighted base	100	54	46	16	9	21	14	21	20	26	22	23	29	1	5	15	30	6	7	2	13	9	9	4	13	57
Visit a branch	51	27	23	5	2	10	5	14	14	13	9	13	15	-	4	7	22	4	4	-	2	3	3	2	7	23
	51%	51%	51%	32%	21%	51%	40%	67%	70%	52%	42%	58%	50%	-	86%	45%	72%	79%	61%	-	13%	30%	34%	47%	55%	40%
Online	47	28	19	6	1	8	8	14	9	12	10	9	15	-	4	4	15	4	3	-	10	2	2	2	4	26
	47%	52%	41%	38%	11%	39%	62%	69%	44%	46%	48%	40%	52%	-	81%	30%	49%	65%	40%	-	80%	27%	26%	53%	29%	45%
Telephone	34	17	17	3	3	10	4	10	3	8	9	9	8	-	3	5	10	2	2	-	2	5	4	3	4	19
	34%	32%	37%	21%	34%	49%	30%	48%	16%	31%	41%	38%	28%	-	51%	35%	32%	32%	24%	-	13%	53%	44%	76%	35%	34%
Mobile app	12	7	5	-	6	2	3	-	1	3	3	2	4	-	-	-	5	-	3	2	-	-	2	-	*	10
	12%	13%	10%	-	65%	9%	19%	-	7%	10%	16%	8%	14%	-	-	-	15%	-	47%	100%	-	-	25%	-	3%	18%
Other	4	2	2	*	-	1	2	1	-	2	1	-	1	-	-	1	-	1	-	-	-	2	1	-	2	1
	4%	4%	5%	3%	-	4%	12%	6%	-	9%	6%	-	3%	-	-	6%	-	10%	-	-	-	25%	8%	-	13%	1%
None of these	3	1	2	-	1	2	-	-	1	1	-	2	-	-	-	-	1	-	-	-	2	-	-	-	1	2
	3%	2%	5%	-	7%	8%	-	-	5%	3%	-	11%	-	-	-	-	2%	-	-	-	20%	-	-	-	5%	3%
Don't know	3	1	1	3	-	-	-	-	-	1	-	-	1	1	-	-	-	-	-	-	-	-	1	-	-	1
	3%	2%	3%	17%	-	-	-	-	-	5%	-	-	5%	100%	-	-	-	-	-	-	-	-	15%	-	-	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 62

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Yorkshire Bank**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	88	6	6	17	11	5	43	12	48	16	12	28	30	43	3
Weighted base	100	7	6	16	11	7	54	16	53	17	14	31	36	45	4
Visit a branch	51	7	3	12	9	3	16	5	30	10	6	16	25	18	1
	51%	100%	52%	80%	84%	38%	31%	32%	56%	57%	46%	52%	70%	41%	27%
Online	47	3	4	8	4	4	24	1	30	9	6	16	8	36	-
	47%	41%	62%	53%	34%	62%	44%	8%	56%	55%	45%	50%	22%	80%	-
Telephone	34	1	-	8	7	3	14	5	18	6	5	11	11	11	3
	34%	21%	-	54%	69%	40%	26%	30%	34%	35%	36%	35%	30%	24%	68%
Mobile app	12	2	2	1	1	-	6	2	6	4	-	4	4	4	-
	12%	26%	33%	8%	6%	-	12%	10%	11%	25%	-	14%	13%	9%	-
Other	4	-	-	2	-	1	2	-	3	1	1	1	1	2	-
	4%	-	-	11%	-	8%	4%	-	5%	5%	4%	5%	2%	3%	-
None of these	3	-	-	-	-	-	3	2	1	-	-	-	1	2	-
	3%	-	-	-	-	-	6%	14%	2%	-	-	-	3%	5%	-
Don't know	3	-	-	-	-	-	3	3	-	-	-	-	-	-	1
	3%	-	-	-	-	-	5%	17%	-	-	-	-	-	-	32%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 63

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Co-operative Bank**

**Base: All respondents who have any product with each**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	156	94	62	9	18	21	34	27	47	44	50	23	39	6	4	23	13	16	13	10	12	22	20	17	21	66
Weighted base	167	97	70	13	21	23	34	27	48	42	51	31	44	7	5	30	12	18	13	12	14	26	16	14	22	86
Online	98 59%	61 62%	38 54%	3 25%	13 61%	15 67%	21 61%	15 56%	31 64%	23 56%	34 67%	19 60%	22 51%	4 51%	4 79%	19 64%	5 43%	10 58%	6 51%	4 36%	9 67%	14 54%	11 69%	11 77%	16 70%	46 54%
Visit a branch	65 39%	37 38%	28 40%	3 19%	8 37%	9 38%	17 50%	8 30%	21 44%	16 38%	19 37%	15 47%	16 37%	2 24%	1 11%	16 54%	5 44%	8 48%	5 41%	7 54%	1 9%	14 55%	3 19%	2 18%	9 39%	35 41%
Telephone	53 32%	37 38%	16 22%	7 52%	7 34%	10 43%	10 28%	6 21%	13 28%	12 29%	19 38%	12 38%	10 22%	1 19%	2 45%	9 31%	2 19%	5 30%	5 36%	8 66%	1 9%	11 41%	3 18%	5 35%	8 37%	29 34%
Mobile app	18 11%	8 8%	10 15%	3 25%	6 26%	3 13%	3 8%	- -	3 7%	3 8%	7 15%	4 15%	3 6%	3 42%	- -	6 20%	- -	2 9%	2 14%	- -	- -	1 5%	1 4%	4 29%	8 36%	7 9%
Other	13 8%	9 9%	4 6%	3 19%	- -	- -	6 17%	2 7%	2 5%	3 8%	5 9%	- -	5 10%	1 18%	- -	3 10%	- -	1 3%	- -	- -	3 22%	1 5%	3 18%	1 5%	3 15%	7 8%
None of these	11 7%	4 4%	7 11%	* 4%	1 3%	4 16%	3 7%	2 9%	2 3%	3 8%	* 1%	3 9%	5 11%	2 31%	- -	- -	2 20%	2 13%	* 3%	- -	2 11%	2 9%	- -	- -	1 3%	5 6%
Don't know	4 3%	2 2%	2 3%	1 10%	2 11%	- -	- -	- -	1 1%	1 2%	- -	- -	4 8%	- -	- -	- -	- -	- -	2 18%	- -	- -	- -	1 8%	1 5%	- -	2 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 63

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Co-operative Bank**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	156	9	25	26	23	10	63	14	90	36	16	52	43	92	9
Weighted base	167	10	25	27	19	7	79	16	99	35	17	52	55	88	10
Online	98 59%	7 71%	19 76%	22 80%	12 63%	3 43%	36 46%	5 34%	65 66%	20 58%	8 45%	28 54%	24 44%	69 79%	2 20%
Visit a branch	65 39%	6 62%	14 56%	13 47%	7 37%	4 54%	21 27%	4 26%	47 47%	6 18%	8 47%	14 28%	36 66%	23 26%	4 37%
Telephone	53 32%	1 14%	10 41%	9 33%	5 29%	5 63%	22 28%	6 37%	39 39%	6 17%	2 14%	8 16%	17 31%	27 31%	3 36%
Mobile app	18 11%	- -	4 16%	4 16%	2 13%	1 8%	7 8%	3 20%	7 7%	6 17%	2 13%	8 16%	3 5%	12 14%	2 20%
Other	13 8%	- -	1 4%	- -	1 4%	- -	11 14%	3 17%	5 5%	4 12%	1 4%	5 10%	3 6%	7 8%	2 22%
None of these	11 7%	- -	- -	1 5%	1 6%	- -	9 11%	3 21%	3 3%	4 12%	1 6%	5 10%	3 6%	6 7%	- -
Don't know	4 3%	- -	- -	- -	1 4%	- -	4 5%	1 9%	1 1%	2 7%	- -	2 4%	1 1%	- -	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 64

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Other**

**Base: All respondents who have any product with each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	671	350	321	37	78	112	126	126	192	222	194	98	157	53	26	75	67	80	46	22	82	74	91	55	77	255
Weighted base	667	343	324	47	86	118	120	117	180	210	182	125	150	59	28	79	65	73	45	21	81	74	92	53	78	280
Online	400 60%	210 61%	190 59%	25 54%	59 68%	80 67%	70 58%	71 61%	96 53%	132 63%	114 63%	74 59%	80 53%	27 46%	16 58%	53 67%	34 52%	39 53%	23 52%	11 54%	48 59%	44 60%	61 66%	44 84%	31 40%	181 65%
Visit a branch	172 26%	83 24%	89 27%	21 46%	15 18%	33 28%	27 22%	34 29%	41 23%	49 23%	42 23%	32 26%	48 32%	7 12%	4 15%	17 22%	28 43%	22 30%	9 20%	8 39%	20 24%	21 29%	21 23%	14 26%	20 25%	70 25%
Telephone	144 22%	74 22%	70 22%	5 10%	15 18%	26 22%	34 29%	32 27%	33 18%	46 22%	43 24%	24 19%	31 21%	11 19%	4 14%	17 21%	19 29%	8 11%	8 17%	2 9%	16 20%	15 21%	30 33%	14 27%	11 14%	66 24%
Mobile app	81 12%	52 15%	29 9%	12 25%	16 19%	24 20%	8 7%	13 11%	8 4%	30 14%	12 7%	12 10%	26 17%	4 8%	4 15%	10 13%	7 10%	15 21%	6 14%	2 9%	8 10%	7 10%	10 11%	6 12%	9 11%	47 17%
Other	29 4%	14 4%	15 5%	2 5%	1 1%	5 4%	9 7%	5 4%	8 4%	12 6%	9 5%	1 1%	7 5%	5 9%	2 7%	5 6%	1 2%	1 2%	1 1%	1 3%	5 7%	3 4%	4 4%	1 2%	3 4%	12 4%
None of these	110 16%	48 14%	62 19%	2 4%	15 18%	18 15%	20 17%	14 12%	40 22%	36 17%	31 17%	21 17%	22 15%	18 30%	4 14%	7 9%	6 9%	11 15%	10 22%	5 24%	14 17%	17 23%	16 17%	3 6%	24 30%	30 11%
Don't know	34 5%	19 5%	15 5%	5 12%	* 1%	3 2%	8 6%	7 6%	10 6%	6 3%	11 6%	5 4%	12 8%	6 10%	2 7%	2 2%	3 4%	3 5%	4 8%	- -	6 8%	3 4%	5 5%	1 1%	8 10%	14 5%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 64

**Q.9 Which of the following methods do you use to communicate or interact with the banks and/or building societies you use?**

**Other**

**Base: All respondents who have any product with each**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	671	36	90	142	134	105	164	40	473	122	36	158	153	447	33
Weighted base	667	35	89	135	123	111	176	42	470	118	37	155	150	441	35
Online	400 60%	27 77%	51 58%	86 64%	74 61%	65 58%	97 55%	16 38%	269 57%	82 70%	33 88%	115 74%	57 38%	313 71%	17 47%
Visit a branch	172 26%	18 53%	32 36%	38 28%	30 24%	21 19%	33 19%	9 21%	122 26%	30 25%	11 29%	41 26%	69 46%	88 20%	9 25%
Telephone	144 22%	10 27%	18 20%	36 27%	19 16%	24 21%	38 21%	10 25%	111 24%	17 15%	6 15%	23 15%	38 25%	83 19%	6 17%
Mobile app	81 12%	11 32%	10 12%	14 10%	15 12%	8 7%	23 13%	1 3%	54 11%	17 15%	9 23%	26 17%	8 5%	50 11%	16 46%
Other	29 4%	1 2%	2 2%	5 4%	3 2%	4 3%	15 9%	1 3%	24 5%	2 2%	1 3%	4 2%	6 4%	15 3%	1 2%
None of these	110 16%	-	13 15%	18 14%	23 19%	26 23%	30 17%	11 25%	85 18%	14 12%	-	14 9%	28 19%	72 16%	2 7%
Don't know	34 5%	-	6 6%	5 4%	9 7%	3 3%	12 7%	4 10%	19 4%	9 7%	2 5%	11 7%	7 5%	23 5%	1 4%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 65

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**Most Important**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Online	1098	560	538	88	166	188	197	182	277	325	319	223	231	98	41	124	105	89	73	52	120	109	169	118	140	466
	59%	61%	57%	49%	55%	60%	59%	61%	64%	62%	62%	57%	53%	58%	58%	61%	62%	54%	54%	55%	62%	49%	63%	70%	57%	57%
Visit a branch	499	235	265	33	68	80	101	84	134	135	134	98	132	49	15	59	43	57	30	25	47	77	64	33	79	211
	27%	26%	28%	18%	23%	25%	30%	28%	31%	26%	26%	25%	30%	29%	21%	29%	26%	34%	22%	27%	24%	35%	24%	19%	32%	26%
Mobile app	133	52	82	45	40	21	14	6	7	35	31	36	31	14	8	11	12	7	13	6	17	19	17	10	13	80
	7%	6%	9%	25%	13%	7%	4%	2%	2%	7%	6%	9%	7%	8%	12%	5%	7%	4%	10%	7%	9%	8%	6%	6%	5%	10%
Telephone	84	46	38	10	14	13	18	18	11	22	14	19	29	5	4	6	5	9	13	7	6	12	14	4	9	37
	5%	5%	4%	5%	5%	4%	5%	6%	3%	4%	3%	5%	7%	3%	6%	3%	3%	5%	10%	8%	3%	5%	5%	2%	4%	5%
Other	8	3	5	1	1	2	-	2	1	1	4	1	1	-	1	-	-	-	2	2	-	2	1	1	1	2
	*	*	*	1%	*	1%	-	1%	*	*	1%	*	*	-	2%	-	-	-	1%	2%	-	1%	*	*	1%	*
None used/ important	35	18	16	3	10	8	2	6	6	3	10	10	11	3	1	3	4	4	4	1	5	3	3	4	5	19
	2%	2%	2%	2%	3%	3%	*	2%	1%	1%	2%	3%	2%	2%	1%	1%	2%	3%	3%	1%	2%	1%	1%	3%	2%	2%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 65

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**Most Important**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Online	1098	102	220	270	198	126	182	54	803	191	50	241	-	1098	-
	59%	46%	54%	63%	66%	71%	61%	36%	60%	64%	71%	65%	-	100%	-
Visit a branch	499	79	110	115	76	41	78	51	359	74	15	89	499	-	-
	27%	36%	27%	27%	25%	23%	26%	34%	27%	25%	21%	24%	100%	-	-
Mobile app	133	18	52	25	13	8	17	8	100	21	5	26	-	-	133
	7%	8%	13%	6%	4%	5%	6%	5%	7%	7%	7%	7%	-	-	100%
Telephone	84	16	19	17	12	2	18	7	62	13	1	14	-	-	-
	5%	7%	5%	4%	4%	1%	6%	5%	5%	4%	1%	4%	-	-	-
Other	8	2	2	1	-	-	3	3	5	-	-	-	-	-	-
	*	1%	*	*	-	-	1%	2%	*	-	-	-	-	-	-
None used/ important	35	4	3	2	-	-	1	28	6	*	-	*	-	-	-
	2%	2%	1%	*	-	-	*	19%	*	*	-	*	-	-	-



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 66

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**2nd Most Important**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Visit a branch	626	328	298	65	85	100	111	105	160	191	159	141	136	63	21	73	61	44	42	41	67	59	88	66	83	260
	34%	36%	32%	36%	29%	32%	33%	35%	37%	37%	31%	36%	31%	38%	30%	36%	36%	26%	31%	44%	35%	27%	33%	39%	34%	32%
Telephone	340	156	184	26	42	49	69	59	94	113	102	50	75	27	12	43	27	23	22	12	43	43	54	33	52	140
	18%	17%	19%	14%	14%	16%	21%	20%	22%	22%	20%	13%	17%	16%	18%	21%	16%	14%	16%	13%	22%	20%	20%	20%	21%	17%
Online	338	159	178	42	61	58	61	48	68	97	84	72	84	32	10	31	22	36	35	20	35	51	43	22	39	161
	18%	17%	19%	24%	21%	18%	18%	16%	16%	19%	16%	18%	19%	19%	15%	15%	13%	22%	26%	22%	18%	23%	16%	13%	16%	20%
Mobile app	165	85	79	25	48	27	22	20	22	41	60	25	39	13	8	20	17	15	8	8	15	17	25	20	22	85
	9%	9%	8%	14%	16%	9%	7%	7%	5%	8%	12%	6%	9%	8%	11%	10%	10%	9%	6%	9%	7%	7%	9%	12%	9%	10%
Other	12	8	4	-	4	1	2	2	2	1	2	2	7	-	2	-	1	1	2	1	-	2	2	2	4	4
	1%	1%	*	-	1%	*	1%	1%	*	*	*	*	2%	-	2%	-	*	1%	2%	1%	-	1%	1%	1%	2%	*
None used/ important	377	178	199	22	58	78	66	63	90	78	106	100	92	33	17	35	41	48	26	12	35	49	54	26	47	165
	20%	19%	21%	12%	19%	25%	20%	21%	21%	15%	21%	26%	21%	20%	24%	18%	25%	29%	19%	12%	18%	22%	20%	16%	19%	20%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 66

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**2nd Most Important**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Visit a branch	626 34%	59 27%	128 32%	149 35%	109 36%	68 38%	113 38%	27 18%	454 34%	113 38%	32 44%	145 39%	- -	565 51%	26 19%
Telephone	340 18%	26 12%	78 19%	81 19%	56 19%	34 19%	65 22%	28 19%	262 20%	41 14%	8 12%	50 13%	142 28%	188 17%	9 7%
Online	338 18%	40 18%	80 20%	74 17%	57 19%	29 16%	58 19%	19 13%	238 18%	68 23%	12 17%	80 22%	224 45%	- -	82 61%
Mobile app	165 9%	12 5%	32 8%	43 10%	25 8%	28 16%	25 8%	6 4%	114 9%	36 12%	8 12%	45 12%	10 2%	149 14%	- -
Other	12 1%	1 1%	3 1%	2 1%	- -	- -	5 2%	1 1%	7 1%	4 1%	- -	4 1%	4 1%	4 *	2 1%
None used/ important	377 20%	83 37%	85 21%	80 19%	53 18%	19 11%	34 11%	70 46%	260 19%	36 12%	11 15%	47 13%	119 24%	192 18%	16 12%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 67

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**3rd Most Important**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Telephone	255 14%	130 14%	124 13%	19 10%	44 15%	44 14%	39 12%	52 17%	56 13%	83 16%	87 17%	37 10%	48 11%	32 19%	7 9%	21 10%	18 11%	20 12%	14 11%	19 20%	31 16%	32 14%	36 13%	26 15%	29 12%	112 14%
Visit a branch	248 13%	113 12%	135 14%	27 15%	43 14%	38 12%	45 13%	44 15%	51 12%	70 13%	73 14%	44 11%	60 14%	22 13%	12 17%	21 11%	17 10%	16 10%	28 21%	8 8%	27 14%	31 14%	42 16%	26 15%	30 12%	107 13%
Mobile app	111 6%	61 7%	50 5%	18 10%	27 9%	17 5%	24 7%	12 4%	13 3%	30 6%	24 5%	34 9%	24 6%	12 7%	3 5%	14 7%	13 8%	13 8%	9 7%	6 6%	10 5%	13 6%	12 5%	4 3%	23 9%	50 6%
Online	91 5%	46 5%	45 5%	15 8%	21 7%	18 6%	13 4%	12 4%	11 3%	32 6%	23 4%	17 4%	19 4%	5 3%	5 6%	11 6%	6 4%	3 2%	10 8%	5 5%	4 2%	17 7%	15 6%	10 6%	14 6%	45 6%
Other	28 1%	13 1%	15 2%	2 1%	3 1%	1 *	9 3%	5 2%	8 2%	15 3%	7 1%	1 *	4 1%	1 *	1 1%	9 4%	3 2%	1 1%	2 1%	1 1%	3 2%	2 1%	2 1%	3 2%	3 1%	11 1%
None used/ important	1124 61%	551 60%	573 61%	98 55%	161 54%	195 62%	202 61%	172 58%	296 68%	291 56%	299 58%	255 66%	279 64%	97 57%	43 62%	125 62%	111 66%	113 68%	71 53%	55 59%	121 62%	127 57%	160 60%	100 59%	146 59%	491 60%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 67

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**3rd Most Important**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Telephone	255 14%	17 8%	37 9%	54 13%	46 15%	34 19%	66 22%	16 10%	169 13%	57 19%	12 17%	69 19%	63 13%	165 15%	25 19%
Visit a branch	248 13%	16 7%	55 14%	58 14%	51 17%	32 18%	35 12%	6 4%	187 14%	48 16%	8 11%	56 15%	- -	194 18%	36 27%
Mobile app	111 6%	8 4%	20 5%	24 6%	13 4%	19 11%	28 9%	6 4%	73 5%	27 9%	6 8%	33 9%	28 6%	74 7%	- -
Online	91 5%	8 4%	17 4%	24 6%	12 4%	5 3%	25 8%	5 3%	71 5%	14 5%	2 2%	16 4%	57 11%	- -	19 15%
Other	28 1%	- -	2 1%	6 1%	6 2%	4 2%	9 3%	2 1%	19 1%	5 2%	2 3%	7 2%	8 2%	18 2%	- -
None used/ important	1124 61%	170 77%	273 67%	263 61%	173 58%	83 47%	136 46%	117 77%	817 61%	148 49%	42 59%	190 51%	344 69%	646 59%	53 39%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 68

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**Top 3 Most Important**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Online	1526	765	761	145	248	265	271	242	356	454	426	312	334	135	55	165	133	128	119	77	159	177	227	151	194	672
	82%	84%	81%	81%	83%	84%	82%	81%	82%	87%	83%	80%	77%	80%	79%	82%	79%	77%	88%	82%	82%	80%	85%	89%	78%	82%
Visit a branch	1374	676	698	125	197	218	257	233	344	396	366	283	328	135	47	153	121	117	99	74	141	167	194	125	193	577
	74%	74%	74%	70%	66%	70%	77%	78%	79%	76%	71%	73%	76%	80%	68%	76%	72%	70%	74%	79%	72%	76%	73%	74%	78%	71%
Telephone	678	333	346	54	101	106	127	130	161	217	203	106	152	64	23	69	50	52	49	38	80	87	104	63	90	289
	37%	36%	37%	30%	34%	34%	38%	44%	37%	42%	39%	27%	35%	38%	33%	34%	29%	31%	37%	41%	41%	39%	39%	37%	37%	36%
Mobile app	410	198	211	88	115	65	60	38	42	105	116	95	94	40	20	46	42	35	30	21	41	48	53	34	58	215
	22%	22%	22%	49%	39%	21%	18%	13%	10%	20%	23%	24%	22%	23%	28%	23%	25%	21%	22%	22%	21%	22%	20%	20%	24%	26%
Other	47	24	24	3	8	4	11	9	12	17	13	4	13	1	3	9	4	3	6	3	3	5	5	6	9	17
	3%	3%	3%	2%	3%	1%	3%	3%	3%	3%	3%	1%	3%	*	5%	4%	2%	2%	4%	3%	2%	2%	2%	4%	3%	2%
None used/ important	35	18	16	3	10	8	2	6	6	3	10	10	11	3	1	3	4	4	4	1	5	3	3	4	5	19
	2%	2%	2%	2%	3%	3%	*	2%	1%	1%	2%	3%	2%	2%	1%	1%	2%	3%	3%	1%	2%	1%	1%	3%	2%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 68

**Q.10 You have said that you use the following methods for communicating with your bank. Which if these is most important to you?**

**Top 3 Most Important**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Online	1526 82%	150 68%	317 78%	368 86%	268 89%	159 90%	264 88%	77 51%	1112 83%	273 91%	64 90%	337 91%	281 56%	1098 100%	101 76%
Visit a branch	1374 74%	154 70%	293 72%	322 75%	237 79%	142 80%	226 76%	84 56%	999 75%	236 79%	54 76%	290 78%	499 100%	759 69%	62 47%
Telephone	678 37%	59 27%	135 33%	152 35%	114 38%	70 40%	149 50%	51 34%	494 37%	112 37%	22 31%	133 36%	205 41%	353 32%	34 25%
Mobile app	410 22%	38 17%	104 26%	92 21%	51 17%	55 31%	70 23%	20 13%	286 21%	84 28%	19 27%	103 28%	38 8%	223 20%	133 100%
Other	47 3%	3 1%	7 2%	9 2%	6 2%	4 2%	18 6%	6 4%	31 2%	9 3%	2 3%	10 3%	12 2%	23 2%	2 1%
None used/ important	35 2%	4 2%	3 1%	2 *	- -	- -	1 *	28 19%	6 *	* *	- -	* *	- -	- -	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 69  
**Q.11 To what extent do you agree or disagree with the following statements?**

**Summary**

**Base: All respondents who have a bank account**

	Statements				
	I see my bank account as bundle of services - payments, savings overdraft - that I use every day	I tend to buy most of my financial services products from the provider of my bank account	My bank account is a necessity, but not something I think about a lot	I spend time thinking about how to get the best value from my bank account	Rather than focusing on my bank account, I try to get the best deal on other financial services like ISAs and loans
Unweighted base	1848	1848	1848	1848	1848
Weighted base	1857	1857	1857	1857	1857
NET: Agree	1227 66%	585 31%	1105 60%	664 36%	681 37%
Strongly agree (+2)	453 24%	178 10%	380 20%	206 11%	253 14%
Somewhat agree (+1)	774 42%	407 22%	725 39%	458 25%	428 23%
Neither agree nor disagree (0)	417 22%	574 31%	396 21%	623 34%	636 34%
Somewhat disagree (-1)	154 8%	402 22%	291 16%	374 20%	307 17%
Strongly disagree (-2)	60 3%	296 16%	65 3%	196 11%	234 13%
NET: Disagree	213 11%	698 38%	356 19%	570 31%	541 29%
Mean	0.76	-0.12	0.57	0.06	0.09
Standard deviation	1.01	1.20	1.09	1.15	1.20
Standard error	0.02	0.03	0.03	0.03	0.03

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 70

**Q.11 To what extent do you agree or disagree with the following statements?****I see my bank account as bundle of services - payments, savings overdraft - that I use every day****Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
NET: Agree	1227	580	647	119	182	201	199	209	317	345	348	246	288	116	48	131	115	109	84	60	128	150	178	109	158	515
	66%	63%	69%	66%	61%	64%	60%	70%	73%	66%	68%	63%	66%	68%	68%	65%	68%	65%	62%	64%	66%	68%	67%	64%	64%	63%
Strongly agree (+2)	453	207	245	40	67	80	67	72	125	128	111	100	114	45	19	45	58	40	25	18	39	59	71	33	53	194
	24%	23%	26%	22%	23%	26%	20%	24%	29%	25%	22%	26%	26%	27%	28%	22%	35%	24%	18%	20%	20%	27%	27%	19%	21%	24%
Somewhat agree (+1)	774	372	402	79	114	120	132	137	192	217	237	146	175	71	28	86	57	69	60	41	89	91	107	76	105	322
	42%	41%	43%	44%	38%	38%	40%	46%	44%	42%	46%	38%	40%	42%	40%	43%	34%	41%	44%	44%	45%	41%	40%	45%	43%	39%
Neither agree nor disagree (0)	417	211	205	42	86	80	97	46	67	108	115	94	99	35	14	49	35	39	34	25	43	49	61	32	61	212
	22%	23%	22%	23%	29%	25%	29%	15%	15%	21%	22%	24%	23%	21%	20%	24%	21%	24%	25%	27%	22%	22%	23%	19%	24%	26%
Somewhat disagree (-1)	154	88	66	14	19	26	25	29	41	57	36	28	32	11	5	20	15	14	11	8	14	15	21	22	22	62
	8%	10%	7%	8%	6%	8%	8%	10%	9%	11%	7%	7%	7%	7%	7%	10%	9%	9%	8%	9%	7%	7%	8%	13%	9%	8%
Strongly disagree (-2)	60	35	24	4	13	7	10	14	11	11	13	21	14	7	3	3	4	4	6	1	10	7	7	7	7	26
	3%	4%	3%	3%	5%	2%	3%	5%	3%	2%	3%	5%	3%	4%	5%	1%	2%	2%	5%	1%	5%	3%	3%	4%	3%	3%
NET: Disagree	213	123	90	19	32	33	35	42	52	68	50	49	47	18	8	22	19	18	17	9	24	23	28	29	28	87
	11%	13%	10%	11%	11%	10%	11%	14%	12%	13%	10%	13%	11%	11%	12%	11%	11%	11%	12%	9%	12%	10%	10%	17%	11%	11%
Mean	0.76	0.69	0.83	0.75	0.68	0.77	0.67	0.76	0.87	0.76	0.77	0.71	0.78	0.80	0.80	0.75	0.89	0.76	0.64	0.74	0.69	0.81	0.80	0.62	0.71	0.73
Standard deviation	1.01	1.05	0.98	0.97	1.03	0.99	0.98	1.07	1.02	1.01	0.95	1.09	1.02	1.03	1.08	0.95	1.06	1.00	1.02	0.90	1.04	1.02	1.00	1.07	0.99	1.01
Standard error	0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.06	0.05	0.04	0.04	0.06	0.05	0.08	0.13	0.07	0.08	0.07	0.09	0.10	0.08	0.07	0.06	0.08	0.06	0.04



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 70

**Q.11 To what extent do you agree or disagree with the following statements?**

**I see my bank account as bundle of services - payments, savings overdraft - that I use every day**

**Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Agree	1227 66%	111 50%	253 62%	289 67%	225 75%	123 69%	212 71%	83 55%	895 67%	203 68%	46 65%	249 67%	319 64%	753 69%	78 59%
Strongly agree	(+2) 453 24%	40 18%	96 24%	99 23%	86 29%	42 24%	82 27%	32 21%	344 26%	66 22%	10 15%	76 21%	128 26%	267 24%	26 19%
Somewhat agree	(+1) 774 42%	71 32%	157 39%	190 44%	139 46%	81 45%	130 43%	51 34%	550 41%	137 46%	36 50%	173 47%	190 38%	486 44%	52 39%
Neither agree nor disagree	(0) 417 22%	72 33%	104 26%	86 20%	61 20%	38 21%	49 16%	52 34%	288 22%	62 21%	15 22%	77 21%	134 27%	219 20%	29 22%
Somewhat disagree	(-1) 154 8%	24 11%	38 9%	32 7%	13 4%	14 8%	33 11%	10 7%	108 8%	28 9%	7 10%	35 10%	32 6%	91 8%	20 15%
Strongly disagree	(-2) 60 3%	13 6%	11 3%	23 5%	3 1%	3 2%	5 2%	6 4%	44 3%	7 2%	2 3%	9 3%	15 3%	35 3%	7 5%
NET: Disagree	213 11%	37 17%	49 12%	55 13%	15 5%	17 9%	38 13%	16 11%	153 11%	35 12%	10 13%	45 12%	47 9%	126 12%	26 20%
Mean	0.76	0.46	0.71	0.72	0.97	0.82	0.84	0.62	0.78	0.75	0.63	0.73	0.77	0.78	0.53
Standard deviation	1.01	1.09	1.01	1.06	0.86	0.94	1.01	1.02	1.02	0.98	0.96	0.98	1.00	1.01	1.11
Standard error	0.02	0.07	0.05	0.05	0.05	0.07	0.06	0.08	0.03	0.06	0.12	0.05	0.04	0.03	0.10

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 71

**Q.11 To what extent do you agree or disagree with the following statements?**

**I tend to buy most of my financial services products from the provider of my bank account**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
NET: Agree	585	271	314	89	111	112	95	69	109	152	172	129	132	59	17	74	57	46	34	43	50	79	82	45	99	284
	31%	30%	33%	50%	37%	36%	29%	23%	25%	29%	34%	33%	30%	35%	24%	37%	34%	28%	25%	46%	25%	36%	31%	27%	40%	35%
Strongly agree	(+2) 178	82	95	27	39	36	22	15	39	46	41	48	44	28	4	23	17	13	11	11	15	24	21	10	39	80
	10%	9%	10%	15%	13%	11%	7%	5%	9%	9%	8%	12%	10%	17%	6%	11%	10%	8%	8%	12%	8%	11%	8%	6%	16%	10%
Somewhat agree	(+1) 407	188	219	62	72	76	73	54	70	106	131	81	88	30	13	52	39	33	23	32	35	54	61	35	60	204
	22%	21%	23%	35%	24%	24%	22%	18%	16%	20%	26%	21%	20%	18%	18%	26%	23%	20%	17%	34%	18%	25%	23%	21%	24%	25%
Neither agree nor disagree	(0) 574	281	293	49	110	107	107	78	123	154	135	133	151	41	22	63	53	55	42	27	55	77	84	54	79	252
	31%	31%	31%	27%	37%	34%	32%	26%	28%	30%	26%	34%	35%	24%	32%	31%	31%	33%	31%	29%	28%	35%	32%	32%	32%	31%
Somewhat disagree	(-1) 402	212	190	24	47	57	81	82	110	123	124	79	76	50	13	34	37	33	31	13	51	38	52	49	43	168
	22%	23%	20%	13%	16%	18%	25%	28%	25%	24%	24%	20%	17%	30%	19%	17%	22%	20%	23%	14%	26%	17%	20%	29%	18%	21%
Strongly disagree	(-2) 296	150	146	17	32	37	49	68	93	92	81	48	76	19	17	30	22	33	28	10	39	27	49	22	26	111
	16%	16%	15%	10%	11%	12%	15%	23%	21%	18%	16%	12%	17%	11%	25%	15%	13%	20%	20%	11%	20%	12%	18%	13%	10%	14%
NET: Disagree	698	363	336	41	78	95	130	150	204	215	206	127	151	69	31	64	59	66	59	23	90	65	101	71	69	279
	38%	40%	36%	23%	26%	30%	39%	50%	47%	41%	40%	33%	35%	41%	44%	32%	35%	39%	44%	25%	46%	30%	38%	42%	28%	34%
Mean	-0.12	-0.17	-0.08	0.33	0.13	0.05	-0.19	-0.45	-0.34	-0.21	-0.14	0.01	-0.12	-0.01	-0.39	0.01	-0.04	-0.24	-0.31	0.21	-0.33	0.05	-0.18	-0.22	0.18	-0.03
Standard deviation	1.20	1.19	1.21	1.17	1.15	1.17	1.13	1.17	1.23	1.21	1.20	1.18	1.21	1.27	1.22	1.21	1.18	1.20	1.21	1.17	1.20	1.16	1.20	1.10	1.20	1.18
Standard error	0.03	0.04	0.04	0.09	0.07	0.07	0.06	0.07	0.06	0.05	0.05	0.07	0.06	0.10	0.14	0.09	0.09	0.09	0.11	0.13	0.09	0.08	0.07	0.08	0.08	0.04

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 71

**Q.11 To what extent do you agree or disagree with the following statements?**

**I tend to buy most of my financial services products from the provider of my bank account**

**Base: All respondents who have a bank account**

	Total	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank		
		1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Agree	585 31%	43 20%	124 31%	153 36%	111 37%	66 37%	77 26%	59 39%	440 33%	73 24%	13 19%	86 23%	172 34%	321 29%	44 33%
Strongly agree	(+2) 178 10%	15 7%	41 10%	43 10%	28 9%	19 11%	29 10%	21 14%	127 10%	26 9%	3 5%	29 8%	52 10%	89 8%	22 16%
Somewhat agree	(+1) 407 22%	28 13%	82 20%	110 26%	84 28%	47 27%	48 16%	37 25%	313 23%	47 16%	10 14%	57 15%	120 24%	232 21%	22 16%
Neither agree nor disagree	(0) 574 31%	90 41%	152 37%	129 30%	83 28%	38 21%	74 25%	60 40%	414 31%	90 30%	10 14%	100 27%	180 36%	300 27%	50 38%
Somewhat disagree	(-1) 402 22%	45 20%	70 17%	86 20%	67 22%	44 25%	88 29%	19 12%	277 21%	79 26%	27 38%	106 29%	90 18%	267 24%	27 20%
Strongly disagree	(-2) 296 16%	42 19%	60 15%	62 14%	39 13%	30 17%	61 20%	13 9%	205 15%	57 19%	21 29%	78 21%	58 12%	210 19%	13 10%
NET: Disagree	698 38%	87 40%	130 32%	148 34%	106 35%	73 41%	149 50%	32 21%	482 36%	137 46%	48 67%	185 50%	148 30%	477 43%	39 30%
Mean	-0.12	-0.32	-0.06	-0.03	-0.02	-0.10	-0.35	0.23	-0.09	-0.32	-0.73	-0.40	0.03	-0.25	0.10
Standard deviation	1.20	1.13	1.17	1.20	1.18	1.27	1.24	1.11	1.20	1.20	1.17	1.20	1.14	1.22	1.18
Standard error	0.03	0.07	0.06	0.06	0.07	0.10	0.08	0.09	0.03	0.07	0.14	0.06	0.05	0.04	0.11

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 72

**Q.11 To what extent do you agree or disagree with the following statements?**

**My bank account is a necessity, but not something I think about a lot**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736	
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815	
NET: Agree	1105	520	585	114	189	173	196	176	258	327	293	223	262	99	43	121	98	107	80	55	114	130	160	98	155	489	
	60%	57%	62%	63%	63%	55%	59%	59%	59%	63%	57%	57%	60%	59%	61%	60%	58%	64%	59%	59%	59%	59%	60%	58%	63%	60%	
Strongly agree	(+2)	380	188	192	45	55	64	62	56	99	106	102	79	94	15	41	37	39	24	19	30	56	59	34	51	172	
		20%	21%	20%	25%	18%	20%	19%	19%	23%	20%	20%	22%	15%	22%	20%	22%	23%	18%	21%	15%	25%	22%	20%	21%	21%	
Somewhat agree	(+1)	725	332	393	69	134	109	134	120	159	222	191	145	168	27	80	61	68	56	36	84	74	100	64	103	317	
		39%	36%	42%	38%	45%	35%	40%	40%	36%	43%	37%	37%	39%	44%	39%	40%	36%	41%	41%	38%	43%	33%	38%	42%	39%	
Neither agree nor disagree	(0)	396	192	204	30	58	83	79	59	86	92	106	100	98	15	45	35	32	27	18	43	49	61	41	52	182	
		21%	21%	22%	17%	19%	27%	24%	20%	20%	18%	21%	26%	22%	17%	21%	21%	19%	20%	20%	22%	22%	23%	24%	21%	22%	
Somewhat disagree	(-1)	291	157	134	29	45	44	49	49	75	81	94	53	63	9	30	30	22	23	19	36	34	38	20	35	121	
		16%	17%	14%	16%	15%	14%	15%	16%	17%	15%	18%	14%	14%	13%	15%	18%	13%	17%	21%	19%	16%	14%	11%	14%	15%	
Strongly disagree	(-2)	65	45	20	6	7	13	7	14	17	21	20	12	12	3	5	5	5	5	1	2	8	9	11	5	22	
		3%	5%	2%	3%	2%	4%	2%	5%	4%	4%	4%	3%	3%	4%	2%	3%	3%	4%	1%	1%	4%	3%	6%	2%	3%	
NET: Disagree		356	202	154	35	52	57	57	63	92	101	114	65	75	12	35	35	27	28	20	38	43	46	30	40	144	
		19%	22%	16%	20%	17%	18%	17%	21%	21%	19%	22%	17%	17%	24%	17%	17%	16%	21%	21%	21%	20%	19%	17%	18%	16%	18%
Mean		0.57	0.50	0.64	0.66	0.62	0.53	0.58	0.52	0.57	0.60	0.51	0.58	0.62	0.43	0.62	0.61	0.56	0.68	0.53	0.58	0.54	0.61	0.62	0.53	0.65	0.61
Standard deviation		1.09	1.14	1.02	1.12	1.02	1.09	1.02	1.12	1.13	1.09	1.12	1.06	1.06	1.14	1.10	1.05	1.11	1.07	1.09	1.07	0.99	1.14	1.08	1.13	1.03	1.06
Standard error		0.03	0.04	0.03	0.09	0.06	0.06	0.05	0.06	0.05	0.05	0.05	0.06	0.05	0.09	0.13	0.07	0.08	0.08	0.10	0.12	0.07	0.08	0.06	0.08	0.07	0.04

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 72

**Q.11 To what extent do you agree or disagree with the following statements?**

**My bank account is a necessity, but not something I think about a lot**

**Base: All respondents who have a bank account**

	Total	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank		
		1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Agree	1105 60%	132 60%	245 60%	268 62%	176 58%	110 62%	155 52%	81 53%	819 61%	171 57%	35 49%	205 55%	308 62%	630 57%	83 62%
Strongly agree (+2)	380 20%	53 24%	87 21%	100 23%	57 19%	25 14%	51 17%	30 20%	283 21%	55 18%	12 17%	67 18%	110 22%	206 19%	23 17%
Somewhat agree (+1)	725 39%	79 36%	158 39%	168 39%	118 39%	85 48%	104 35%	51 34%	536 40%	116 39%	23 32%	138 37%	198 40%	424 39%	60 45%
Neither agree nor disagree (0)	396 21%	58 26%	97 24%	80 19%	60 20%	34 19%	62 21%	46 31%	277 21%	59 20%	13 19%	72 20%	111 22%	223 20%	32 24%
Somewhat disagree (-1)	291 16%	23 10%	56 14%	72 17%	52 17%	26 15%	62 21%	18 12%	198 15%	60 20%	15 21%	75 20%	65 13%	196 18%	16 12%
Strongly disagree (-2)	65 3%	7 3%	8 2%	11 2%	13 4%	7 4%	19 6%	6 4%	41 3%	10 3%	8 11%	18 5%	15 3%	48 4%	3 2%
NET: Disagree	356 19%	30 14%	64 16%	82 19%	65 22%	33 19%	82 27%	24 16%	239 18%	70 23%	23 33%	93 25%	80 16%	244 22%	19 14%
Mean	0.57	0.68	0.64	0.64	0.52	0.53	0.35	0.53	0.62	0.49	0.22	0.44	0.65	0.50	0.64
Standard deviation	1.09	1.05	1.03	1.09	1.11	1.03	1.17	1.06	1.07	1.10	1.28	1.14	1.05	1.12	0.97
Standard error	0.03	0.07	0.05	0.05	0.06	0.08	0.07	0.09	0.03	0.06	0.16	0.06	0.05	0.03	0.09

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 73

**Q.11 To what extent do you agree or disagree with the following statements?****I spend time thinking about how to get the best value from my bank account****Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
NET: Agree	664	341	323	67	112	117	101	102	164	222	173	126	143	61	21	72	61	56	43	33	62	92	100	64	89	285
	36%	37%	34%	38%	38%	37%	31%	34%	38%	43%	34%	32%	33%	36%	29%	36%	36%	33%	32%	35%	32%	42%	37%	38%	36%	35%
Strongly agree (+2)	206	113	93	29	31	39	26	35	46	71	54	48	33	23	4	26	22	18	16	8	10	30	30	18	30	93
	11%	12%	10%	16%	10%	12%	8%	12%	11%	14%	11%	12%	8%	14%	6%	13%	13%	11%	12%	9%	5%	14%	11%	10%	12%	11%
Somewhat agree (+1)	458	229	230	38	82	78	75	67	118	151	118	79	110	38	17	46	39	37	27	24	52	62	70	47	60	192
	25%	25%	24%	21%	27%	25%	23%	23%	27%	29%	23%	20%	25%	22%	24%	23%	23%	22%	20%	26%	27%	28%	26%	27%	24%	24%
Neither agree nor disagree (0)	623	293	330	58	101	109	123	103	128	164	167	147	146	45	22	72	55	60	55	30	75	63	90	56	75	300
	34%	32%	35%	33%	34%	35%	37%	34%	29%	31%	32%	38%	34%	26%	31%	36%	33%	36%	40%	32%	39%	28%	34%	33%	30%	37%
Somewhat disagree (-1)	374	185	189	35	62	59	69	64	84	88	128	73	85	45	17	35	27	35	19	21	40	45	49	41	54	158
	20%	20%	20%	19%	21%	19%	21%	21%	19%	17%	25%	19%	19%	26%	25%	18%	16%	21%	14%	22%	21%	20%	18%	24%	22%	19%
Strongly disagree (-2)	196	94	101	19	23	28	37	29	59	46	46	42	61	19	10	22	25	16	19	10	17	22	27	8	29	72
	11%	10%	11%	10%	8%	9%	11%	10%	14%	9%	9%	11%	14%	11%	14%	11%	15%	10%	14%	10%	9%	10%	10%	5%	12%	9%
NET: Disagree	570	280	290	53	86	87	107	93	144	135	174	116	146	64	27	57	52	51	38	30	57	66	77	49	83	230
	31%	31%	31%	30%	29%	28%	32%	31%	33%	26%	34%	30%	34%	38%	39%	28%	31%	31%	28%	33%	29%	30%	29%	29%	34%	28%
Mean	0.06	0.09	0.03	0.14	0.11	0.13	-0.05	0.05	0.02	0.22	0.02	0.04	-0.07	0.01	-0.19	0.09	0.04	0.04	0.02	0.01	-0.01	0.15	0.09	0.14	0.03	0.09
Standard deviation	1.15	1.16	1.13	1.21	1.09	1.13	1.10	1.14	1.20	1.15	1.12	1.15	1.15	1.22	1.13	1.16	1.23	1.13	1.17	1.13	1.02	1.19	1.14	1.06	1.19	1.11
Standard error	0.03	0.04	0.04	0.09	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.07	0.05	0.10	0.13	0.08	0.09	0.08	0.10	0.12	0.08	0.08	0.07	0.08	0.08	0.04

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 73

**Q.11 To what extent do you agree or disagree with the following statements?****I spend time thinking about how to get the best value from my bank account****Base: All respondents who have a bank account**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Agree	664 36%	38 17%	113 28%	142 33%	119 40%	75 42%	164 55%	58 38%	440 33%	120 40%	46 64%	166 45%	172 34%	398 36%	48 36%
Strongly agree	(+2) 206 11%	13 6%	24 6%	33 8%	35 12%	26 15%	68 23%	22 15%	115 9%	43 14%	26 37%	70 19%	55 11%	114 10%	19 14%
Somewhat agree	(+1) 458 25%	25 11%	90 22%	109 25%	84 28%	49 27%	96 32%	36 24%	326 24%	77 26%	20 28%	97 26%	117 23%	284 26%	29 21%
Neither agree nor disagree	(0) 623 34%	86 39%	158 39%	154 36%	82 27%	46 26%	89 30%	63 42%	444 33%	103 34%	13 18%	116 31%	184 37%	351 32%	46 34%
Somewhat disagree	(-1) 374 20%	56 26%	83 21%	90 21%	63 21%	42 24%	38 13%	22 15%	297 22%	47 16%	7 10%	55 15%	98 20%	228 21%	22 16%
Strongly disagree	(-2) 196 11%	40 18%	51 13%	43 10%	36 12%	15 8%	9 3%	8 5%	153 11%	29 10%	5 7%	34 9%	46 9%	120 11%	18 14%
NET: Disagree	570 31%	97 44%	135 33%	133 31%	99 33%	57 32%	46 16%	30 20%	451 34%	77 26%	12 17%	89 24%	144 29%	348 32%	40 30%
Mean	0.06	-0.39	-0.12	*	0.06	0.16	0.59	0.28	-0.04	0.19	0.77	0.30	0.08	0.04	0.06
Standard deviation	1.15	1.09	1.07	1.09	1.20	1.19	1.06	1.05	1.13	1.16	1.25	1.20	1.11	1.15	1.23
Standard error	0.03	0.07	0.05	0.05	0.07	0.09	0.07	0.09	0.03	0.07	0.15	0.06	0.05	0.03	0.11

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 74

**Q.11 To what extent do you agree or disagree with the following statements?**

**Rather than focusing on my bank account, I try to get the best deal on other financial services like ISAs and loans**

**Base: All respondents who have a bank account**

	Gender		Age							Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736	
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815	
NET: Agree	681	338	342	65	110	106	92	112	195	235	193	138	114	47	24	86	54	68	50	35	75	79	94	68	89	281	
	37%	37%	36%	36%	37%	34%	28%	38%	45%	45%	38%	36%	26%	28%	35%	42%	32%	41%	37%	38%	38%	36%	35%	40%	36%	35%	
Strongly agree	(+2)	253	125	128	20	34	30	34	40	93	96	63	54	40	21	12	33	21	26	14	13	26	27	39	21	36	99
		14%	14%	14%	11%	11%	10%	10%	13%	21%	18%	12%	14%	9%	13%	17%	16%	13%	15%	11%	14%	13%	12%	15%	12%	15%	12%
Somewhat agree	(+1)	428	213	215	45	76	76	58	72	102	139	130	84	74	26	12	53	33	42	35	23	49	52	55	48	53	183
		23%	23%	23%	25%	25%	24%	17%	24%	23%	27%	25%	22%	17%	15%	18%	26%	20%	25%	26%	24%	25%	24%	21%	28%	21%	22%
Neither agree nor disagree	(0)	636	324	312	58	104	114	137	104	119	166	174	133	162	58	24	63	60	57	48	33	77	71	84	59	85	307
		34%	35%	33%	32%	35%	36%	41%	35%	27%	32%	34%	34%	37%	34%	34%	31%	35%	34%	35%	36%	40%	32%	32%	35%	34%	38%
Somewhat disagree	(-1)	307	139	167	27	55	62	59	41	63	75	97	60	74	35	12	36	33	29	16	15	21	40	42	27	45	138
		17%	15%	18%	15%	18%	20%	18%	14%	15%	14%	19%	16%	17%	21%	17%	18%	19%	17%	12%	16%	11%	18%	16%	16%	18%	17%
Strongly disagree	(-2)	234	113	121	29	30	31	44	40	59	44	49	57	84	28	9	16	22	12	22	10	22	31	46	16	27	88
		13%	12%	13%	16%	10%	10%	13%	14%	14%	9%	10%	15%	19%	17%	13%	8%	13%	7%	16%	10%	11%	14%	17%	9%	11%	11%
NET: Disagree		541	252	288	56	85	93	103	82	122	120	146	117	158	63	22	53	55	41	38	24	43	71	88	43	73	227
		29%	28%	31%	31%	28%	30%	31%	27%	28%	23%	29%	30%	36%	37%	31%	26%	32%	25%	28%	26%	22%	32%	33%	25%	29%	28%
Mean		0.09	0.11	0.06	*	0.10	0.04	-0.06	0.10	0.24	0.32	0.12	0.05	-0.20	-0.13	0.08	0.25	-0.01	0.24	0.03	0.15	0.18	0.02	-0.01	0.18	0.10	0.08
Standard deviation		1.20	1.19	1.21	1.23	1.14	1.11	1.14	1.21	1.31	1.18	1.14	1.23	1.20	1.24	1.27	1.17	1.19	1.14	1.21	1.16	1.14	1.21	1.28	1.13	1.19	1.14
Standard error		0.03	0.04	0.04	0.09	0.07	0.06	0.06	0.07	0.06	0.05	0.05	0.07	0.06	0.10	0.15	0.08	0.09	0.08	0.11	0.13	0.08	0.08	0.08	0.08	0.08	0.04



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 74

**Q.11 To what extent do you agree or disagree with the following statements?**

**Rather than focusing on my bank account, I try to get the best deal on other financial services like ISAs and loans**

**Base: All respondents who have a bank account**

	Total	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank		
		1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Agree	681 37%	27 12%	118 29%	137 32%	125 42%	85 48%	176 59%	53 35%	458 34%	138 46%	32 44%	169 46%	195 39%	410 37%	30 23%
Strongly agree (+2)	253 14%	8 4%	38 9%	35 8%	40 13%	36 20%	90 30%	15 10%	161 12%	61 20%	15 22%	77 21%	66 13%	158 14%	12 9%
Somewhat agree (+1)	428 23%	19 9%	80 20%	102 24%	85 28%	49 27%	87 29%	38 25%	297 22%	76 26%	16 23%	93 25%	130 26%	252 23%	19 14%
Neither agree nor disagree (0)	636 34%	85 38%	160 40%	156 36%	106 35%	48 27%	71 24%	63 42%	459 34%	90 30%	23 33%	113 31%	164 33%	364 33%	61 46%
Somewhat disagree (-1)	307 17%	47 22%	58 14%	86 20%	39 13%	35 19%	41 14%	18 12%	228 17%	48 16%	13 18%	61 16%	75 15%	190 17%	24 18%
Strongly disagree (-2)	234 13%	61 28%	69 17%	51 12%	30 10%	10 6%	11 4%	17 11%	190 14%	24 8%	3 5%	27 7%	65 13%	134 12%	19 14%
NET: Disagree	541 29%	108 49%	127 31%	137 32%	69 23%	45 25%	52 17%	35 23%	418 31%	72 24%	16 23%	88 24%	140 28%	325 30%	42 32%
Mean	0.09	-0.60	-0.10	-0.04	0.22	0.37	0.68	0.10	0.01	0.34	0.38	0.35	0.11	0.10	-0.14
Standard deviation	1.20	1.09	1.18	1.12	1.14	1.18	1.15	1.10	1.20	1.20	1.16	1.19	1.20	1.21	1.10
Standard error	0.03	0.07	0.06	0.05	0.07	0.09	0.07	0.09	0.03	0.07	0.14	0.06	0.05	0.04	0.10

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 75

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**Summary**

**Base: All respondents**

Q.12 Summary									
	Electricity supplier	Internet/ broadband provider	Mobile phone contract	TV services (e.g. Sky, Virgin, Freeview)	Supermarket	Insurance provider	Job	Political allegiance	Where you live
Unweighted base	1848	1848	1848	1848	1848	1848	1848	1848	1848
Weighted base	1857	1857	1857	1857	1857	1857	1857	1857	1857
Easier	521 28%	589 32%	580 31%	590 32%	357 19%	450 24%	1020 55%	550 30%	1072 58%
The same	1083 58%	1013 55%	960 52%	992 53%	682 37%	1050 57%	529 28%	773 42%	513 28%
More difficult	253 14%	254 14%	318 17%	275 15%	818 44%	356 19%	308 17%	534 29%	271 15%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 76

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**Electricity supplier**

**Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	521	264	258	55	95	80	87	86	117	157	124	110	130	49	18	66	41	56	40	21	45	62	75	49	61	257
	28%	29%	27%	31%	32%	26%	26%	29%	27%	30%	24%	28%	30%	29%	26%	32%	25%	33%	30%	23%	23%	28%	28%	29%	25%	32%
The same	1083	524	559	96	156	189	195	179	268	289	310	227	257	97	36	112	102	91	80	54	127	125	153	106	138	460
	58%	57%	59%	54%	52%	60%	59%	60%	62%	56%	60%	58%	59%	57%	52%	55%	60%	55%	59%	58%	65%	57%	57%	62%	56%	56%
More difficult	253	127	126	28	49	44	49	33	50	75	79	52	47	23	16	25	25	20	14	18	23	34	39	15	49	98
	14%	14%	13%	16%	16%	14%	15%	11%	12%	14%	15%	13%	11%	14%	22%	12%	15%	12%	11%	19%	12%	15%	15%	9%	20%	12%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 76

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Electricity supplier****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	521 28%	53 24%	116 29%	124 29%	74 25%	53 30%	91 30%	42 28%	361 27%	101 34%	18 25%	119 32%	141 28%	297 27%	45 33%
The same	1083 58%	132 60%	245 60%	249 58%	182 61%	94 53%	168 56%	90 60%	787 59%	162 54%	44 61%	205 55%	285 57%	657 60%	66 50%
More difficult	253 14%	34 16%	44 11%	57 13%	44 15%	31 17%	41 14%	18 12%	187 14%	37 12%	10 14%	47 13%	73 15%	144 13%	23 17%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 77

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Internet/broadband provider****Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	589	303	286	55	99	79	103	107	146	169	163	125	133	58	19	75	59	64	45	26	40	62	85	55	72	266
	32%	33%	30%	31%	33%	25%	31%	36%	33%	32%	32%	32%	31%	34%	28%	37%	35%	38%	34%	28%	20%	28%	32%	33%	29%	33%
The same	1013	490	523	98	154	187	179	152	243	273	282	213	245	87	35	109	83	82	71	53	123	123	152	97	128	443
	55%	54%	55%	55%	52%	60%	54%	51%	56%	52%	55%	55%	56%	51%	50%	54%	49%	49%	53%	56%	63%	55%	57%	57%	52%	54%
More difficult	254	121	134	26	46	47	50	39	47	79	67	52	56	24	15	18	27	21	18	15	32	36	30	18	47	106
	14%	13%	14%	14%	15%	15%	15%	13%	11%	15%	13%	13%	13%	14%	22%	9%	16%	12%	14%	16%	17%	16%	11%	11%	19%	13%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 77

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**Internet/broadband provider**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	589 32%	63 29%	119 29%	148 34%	86 29%	57 32%	110 37%	38 25%	403 30%	115 38%	34 48%	149 40%	160 32%	349 32%	45 34%
The same	1013 55%	124 56%	245 61%	222 52%	169 56%	88 50%	149 50%	93 62%	743 56%	147 49%	29 41%	176 48%	273 55%	598 54%	71 53%
More difficult	254 14%	33 15%	42 10%	59 14%	45 15%	32 18%	41 14%	20 13%	189 14%	37 13%	8 11%	45 12%	67 13%	151 14%	17 13%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 78

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**Mobile phone contract**

**Base: All respondents**

	Gender		Age							Social Grade				Region									Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	580 31%	290 32%	289 31%	58 32%	90 30%	96 31%	104 31%	95 32%	137 31%	172 33%	143 28%	125 32%	139 32%	56 33%	13 18%	77 38%	44 26%	62 37%	47 35%	22 24%	42 22%	68 31%	81 30%	66 39%	79 32%	263 32%
The same	960 52%	464 51%	495 53%	87 48%	152 51%	166 53%	158 48%	163 55%	235 54%	260 50%	265 52%	206 53%	228 53%	86 51%	39 56%	96 47%	88 52%	80 48%	67 50%	57 61%	115 59%	104 47%	136 51%	93 55%	120 49%	423 52%
More difficult	318 17%	160 17%	158 17%	35 19%	58 19%	51 16%	70 21%	40 13%	65 15%	88 17%	105 20%	57 15%	67 15%	26 16%	18 26%	30 15%	37 22%	25 15%	21 16%	14 15%	37 19%	49 22%	49 19%	11 6%	48 19%	129 16%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 78

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Mobile phone contract****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	580 31%	66 30%	115 28%	142 33%	91 30%	59 33%	99 33%	43 29%	406 30%	104 35%	27 37%	130 35%	143 29%	348 32%	50 38%
The same	960 52%	118 54%	224 55%	201 47%	161 54%	89 50%	151 51%	90 60%	683 51%	149 50%	37 52%	186 50%	271 54%	562 51%	58 43%
More difficult	318 17%	36 16%	67 17%	86 20%	48 16%	30 17%	49 17%	17 11%	246 18%	47 16%	7 10%	54 15%	85 17%	187 17%	25 19%



**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 79

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**TV services (e.g. Sky, Virgin, Freeview)**

**Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	590 32%	290 32%	301 32%	63 35%	97 32%	83 27%	100 30%	107 36%	141 32%	177 34%	164 32%	117 30%	133 31%	52 31%	20 28%	76 38%	56 33%	64 38%	49 36%	36 38%	48 25%	54 24%	75 28%	61 36%	71 29%	275 34%
The same	992 53%	483 53%	509 54%	95 53%	139 46%	182 58%	178 54%	152 51%	246 57%	271 52%	271 53%	215 55%	236 54%	83 49%	37 54%	99 49%	86 51%	84 50%	71 53%	46 49%	116 59%	130 59%	150 56%	90 53%	128 52%	430 53%
More difficult	275 15%	142 15%	133 14%	22 12%	63 21%	48 15%	54 16%	39 13%	49 11%	73 14%	79 15%	57 15%	66 15%	33 20%	13 18%	27 13%	27 16%	19 11%	15 11%	12 12%	31 16%	38 17%	42 16%	19 11%	48 19%	110 13%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 79

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**TV services (e.g. Sky, Virgin, Freeview)**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	590 32%	65 29%	125 31%	148 34%	91 30%	49 28%	105 35%	41 27%	420 31%	102 34%	27 39%	129 35%	144 29%	349 32%	56 42%
The same	992 53%	115 52%	241 59%	212 49%	158 53%	100 57%	150 50%	92 61%	710 53%	156 52%	34 47%	189 51%	286 57%	577 53%	60 45%
More difficult	275 15%	40 18%	40 10%	70 16%	52 17%	28 16%	45 15%	17 11%	205 15%	42 14%	10 14%	52 14%	70 14%	171 16%	18 14%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 80

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Supermarket****Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	357 19%	159 17%	198 21%	27 15%	74 25%	60 19%	65 20%	59 20%	72 17%	85 16%	91 18%	89 23%	92 21%	28 17%	10 14%	37 18%	31 19%	41 25%	23 17%	18 19%	20 10%	63 28%	53 20%	32 19%	45 18%	173 21%
The same	682 37%	344 38%	337 36%	57 32%	103 34%	124 40%	107 32%	124 42%	167 38%	157 30%	183 36%	160 41%	182 42%	59 35%	22 31%	76 38%	59 35%	63 38%	49 37%	40 42%	91 47%	71 32%	91 34%	61 36%	88 36%	294 36%
More difficult	818 44%	411 45%	407 43%	95 53%	122 41%	129 41%	160 48%	115 39%	197 45%	279 54%	240 47%	140 36%	160 37%	82 48%	38 54%	88 44%	79 47%	63 38%	62 46%	36 39%	84 43%	88 40%	122 46%	77 45%	114 46%	348 43%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 80

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Supermarket****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	357 19%	41 18%	85 21%	87 20%	68 22%	27 15%	46 15%	42 28%	251 19%	49 16%	15 21%	64 17%	103 21%	194 18%	28 21%
The same	682 37%	100 45%	169 42%	145 34%	93 31%	57 32%	102 34%	75 50%	491 37%	95 32%	20 28%	115 31%	195 39%	393 36%	37 28%
More difficult	818 44%	80 36%	152 38%	197 46%	141 47%	93 53%	151 51%	33 22%	593 44%	155 52%	36 51%	192 52%	201 40%	511 47%	69 51%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 81  
**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**  
**Insurance provider**  
**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern London	South East	South West	Public	Private	
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	450 24%	220 24%	230 24%	45 25%	79 26%	58 19%	78 23%	70 23%	120 28%	129 25%	106 21%	105 27%	111 26%	49 29%	13 19%	56 28%	41 25%	46 28%	29 21%	21 23%	35 18%	53 24%	61 23%	45 27%	55 22%	206 25%
The same	1050 57%	502 55%	549 58%	101 57%	161 54%	186 59%	184 56%	174 58%	244 56%	282 54%	297 58%	217 56%	255 59%	89 53%	35 50%	103 51%	92 55%	89 53%	81 60%	62 66%	120 62%	126 57%	156 58%	99 58%	133 54%	460 56%
More difficult	356 19%	192 21%	164 17%	33 18%	59 20%	69 22%	70 21%	54 18%	71 16%	110 21%	110 21%	68 17%	69 16%	31 18%	22 32%	43 21%	35 21%	32 19%	25 19%	10 11%	40 20%	42 19%	50 19%	26 16%	59 24%	148 18%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 81

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Insurance provider****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	450 24%	55 25%	103 25%	114 26%	67 22%	34 19%	70 23%	31 21%	325 24%	72 24%	22 31%	94 25%	126 25%	267 24%	32 24%
The same	1050 57%	123 56%	245 60%	234 54%	172 57%	103 58%	157 53%	97 64%	744 56%	173 58%	37 52%	210 57%	287 58%	610 56%	73 55%
More difficult	356 19%	42 19%	57 14%	82 19%	62 20%	40 23%	72 24%	23 15%	267 20%	55 18%	12 17%	67 18%	86 17%	221 20%	28 21%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 82

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Job****Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	1020	510	509	90	151	158	199	194	228	313	299	203	204	100	36	120	99	97	70	54	99	110	139	94	139	440
	55%	56%	54%	50%	50%	50%	60%	65%	52%	60%	58%	52%	47%	59%	52%	60%	59%	58%	52%	58%	51%	50%	52%	55%	56%	54%
The same	529	266	262	58	97	101	73	59	140	129	139	112	149	42	17	51	47	45	37	30	63	64	82	52	65	230
	28%	29%	28%	33%	32%	32%	22%	20%	32%	25%	27%	29%	34%	25%	25%	25%	28%	27%	27%	32%	33%	29%	31%	30%	26%	28%
More difficult	308	137	171	31	52	54	59	45	67	79	75	73	80	27	16	31	23	25	28	10	32	47	46	24	43	145
	17%	15%	18%	17%	17%	17%	18%	15%	15%	15%	15%	19%	19%	16%	23%	15%	13%	15%	21%	11%	16%	21%	17%	14%	18%	18%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 82

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Job****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	1020 55%	102 46%	217 53%	228 53%	177 59%	114 64%	175 58%	54 36%	724 54%	191 64%	51 72%	242 65%	239 48%	645 59%	84 63%
The same	529 28%	71 32%	131 32%	118 27%	65 22%	45 25%	85 28%	68 45%	390 29%	60 20%	12 16%	71 19%	175 35%	274 25%	26 20%
More difficult	308 17%	47 21%	58 14%	84 20%	59 20%	19 11%	40 13%	29 19%	222 17%	50 17%	8 12%	58 16%	85 17%	179 16%	24 18%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 83

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?**

**Political allegiance**

**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	550 30%	279 31%	271 29%	40 22%	78 26%	91 29%	99 30%	103 35%	140 32%	155 30%	161 31%	103 26%	132 30%	54 32%	23 33%	49 24%	52 31%	63 38%	39 29%	18 19%	59 30%	64 29%	84 32%	44 26%	62 25%	244 30%
The same	773 42%	350 38%	423 45%	92 51%	134 45%	148 47%	117 35%	104 35%	179 41%	189 36%	201 39%	193 50%	190 44%	60 36%	21 30%	85 42%	71 42%	60 36%	58 43%	56 60%	81 42%	95 43%	111 42%	74 44%	114 46%	345 42%
More difficult	534 29%	285 31%	249 26%	48 27%	87 29%	74 24%	116 35%	91 31%	117 27%	177 34%	151 29%	93 24%	113 26%	54 32%	26 38%	67 33%	46 27%	43 26%	39 29%	19 20%	55 28%	62 28%	72 27%	52 30%	70 29%	225 28%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 83

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Political allegiance****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	550 30%	51 23%	129 32%	124 29%	107 36%	56 32%	78 26%	36 24%	410 31%	78 26%	27 37%	105 28%	137 27%	340 31%	40 30%
The same	773 42%	103 47%	188 46%	168 39%	105 35%	67 38%	126 42%	76 50%	541 41%	132 44%	24 33%	156 42%	207 41%	433 39%	65 48%
More difficult	534 29%	67 30%	88 22%	137 32%	88 29%	54 31%	95 32%	39 26%	384 29%	89 30%	21 29%	110 30%	155 31%	325 30%	29 22%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 84

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Where you live****Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1848	938	910	170	255	310	350	315	448	545	548	308	447	157	71	196	172	180	130	83	185	215	276	183	233	736
Weighted base	1857	914	943	179	299	313	332	298	436	521	513	389	434	169	70	202	169	167	135	93	195	221	267	170	247	815
Easier	1072	537	535	107	165	162	209	197	232	331	311	207	224	96	44	122	99	98	75	51	106	125	153	104	146	481
	58%	59%	57%	60%	55%	52%	63%	66%	53%	63%	61%	53%	52%	57%	63%	60%	59%	59%	56%	55%	55%	56%	57%	61%	59%	59%
The same	513	239	274	49	86	107	78	64	128	122	132	115	144	41	16	48	45	40	40	34	68	55	76	50	73	215
	28%	26%	29%	28%	29%	34%	24%	22%	29%	23%	26%	30%	33%	24%	23%	24%	26%	24%	30%	37%	35%	25%	29%	29%	30%	26%
More difficult	271	138	133	23	48	44	44	36	76	68	71	66	66	32	10	32	25	28	20	8	21	41	38	16	28	120
	15%	15%	14%	13%	16%	14%	13%	12%	17%	13%	14%	17%	15%	19%	15%	16%	15%	17%	15%	9%	11%	19%	14%	9%	11%	15%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 84

**Q.12 How easy do you think it is to switch your bank account provider compared to changing the following?****Where you live****Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1848	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	1857	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Easier	1072 58%	105 47%	221 55%	242 56%	179 60%	126 71%	193 65%	52 35%	757 57%	212 71%	51 72%	263 71%	243 49%	690 63%	83 62%
The same	513 28%	78 35%	130 32%	116 27%	68 23%	35 20%	72 24%	72 48%	374 28%	57 19%	10 15%	68 18%	171 34%	258 24%	31 23%
More difficult	271 15%	38 17%	55 13%	72 17%	53 18%	17 9%	34 11%	27 18%	205 15%	30 10%	10 14%	40 11%	85 17%	149 14%	19 14%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 85  
**Gender**  
**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Male	1004	1004	-	79	172	176	194	164	220	281	269	225	229	95	48	110	99	91	71	52	89	128	132	89	125	487
	49%	100%	-	32%	50%	51%	53%	54%	49%	51%	47%	50%	47%	51%	58%	49%	54%	49%	50%	50%	43%	48%	46%	48%	47%	55%
Female	1044	-	1044	165	173	169	171	141	226	266	299	221	258	90	34	115	86	94	72	51	116	138	154	95	140	395
	51%	-	100%	68%	50%	49%	47%	46%	51%	49%	53%	50%	53%	49%	42%	51%	46%	51%	50%	50%	57%	52%	54%	52%	53%	45%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 85  
**Gender**  
**Base: All respondents**

	Total	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank		
		1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Male	1004 49%	107 48%	179 44%	206 48%	152 51%	89 50%	170 57%	61 41%	663 50%	149 50%	42 58%	190 51%	235 47%	560 51%	52 39%
Female	1044 51%	114 52%	227 56%	224 52%	149 49%	89 50%	129 43%	90 59%	672 50%	151 50%	30 42%	181 49%	265 53%	538 49%	82 61%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 86

**Age****Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
18-24	243	79	165	243	-	-	-	-	-	57	93	36	57	17	9	24	20	19	9	17	27	35	38	27	27	97
	12%	8%	16%	100%	-	-	-	-	-	10%	16%	8%	12%	9%	11%	11%	11%	10%	6%	17%	13%	13%	13%	15%	10%	11%
25-34	345	172	173	-	345	-	-	-	-	94	88	105	57	40	16	40	29	31	25	24	26	51	39	24	60	224
	17%	17%	17%	-	100%	-	-	-	-	17%	15%	24%	12%	22%	20%	18%	16%	17%	17%	24%	12%	19%	14%	13%	23%	25%
35-44	345	176	169	-	-	345	-	-	-	81	104	83	77	36	8	42	29	24	25	14	26	63	47	32	61	210
	17%	18%	16%	-	-	100%	-	-	-	15%	18%	19%	16%	20%	10%	18%	16%	13%	17%	14%	13%	24%	16%	17%	23%	24%
45-54	365	194	171	-	-	-	365	-	-	84	104	83	94	34	14	38	32	31	35	18	34	44	54	31	81	197
	18%	19%	16%	-	-	-	100%	-	-	15%	18%	19%	19%	18%	17%	17%	18%	17%	24%	17%	17%	16%	19%	17%	31%	22%
55-64	304	164	141	-	-	-	-	304	-	79	78	71	76	13	16	32	35	37	18	15	34	29	45	30	28	121
	15%	16%	13%	-	-	-	-	100%	-	14%	14%	16%	16%	7%	20%	14%	19%	20%	13%	14%	17%	11%	16%	16%	11%	14%
65+	446	220	226	-	-	-	-	-	446	153	101	67	125	45	17	50	39	42	32	14	58	44	64	41	8	32
	22%	22%	22%	-	-	-	-	-	100%	28%	18%	15%	26%	24%	21%	22%	21%	23%	22%	14%	28%	17%	22%	22%	3%	4%
Average age	47.26	48.49	46.08	21.69	30.13	39.81	49.79	59.40	69.86	49.18	45.05	45.56	49.22	46.89	47.86	47.06	47.92	48.73	48.81	43.52	49.83	43.90	47.85	47.38	41.92	41.22

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 86  
**Age**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
18-24	243 12%	33 15%	67 16%	36 8%	14 5%	7 4%	20 7%	11 8%	143 11%	20 7%	4 6%	24 7%	33 7%	88 8%	45 33%
25-34	345 17%	30 13%	60 15%	90 21%	40 13%	37 21%	36 12%	26 17%	217 16%	48 16%	8 11%	56 15%	68 14%	166 15%	40 30%
35-44	345 17%	43 20%	75 19%	58 13%	56 19%	28 16%	48 16%	32 21%	231 17%	37 12%	13 18%	50 14%	80 16%	188 17%	21 16%
45-54	365 18%	46 21%	79 19%	71 17%	39 13%	39 22%	55 19%	28 18%	236 18%	54 18%	14 19%	68 18%	101 20%	197 18%	14 11%
55-64	304 15%	32 15%	54 13%	57 13%	57 19%	31 18%	62 21%	23 15%	206 15%	53 18%	15 21%	69 19%	84 17%	182 17%	6 4%
65+	446 22%	35 16%	71 18%	117 27%	95 32%	34 19%	78 26%	30 20%	302 23%	86 29%	17 24%	104 28%	134 27%	277 25%	7 6%
Average age	47.26	45.21	45.05	49.05	52.30	48.73	51.19	47.20	47.99	51.17	50.42	51.02	50.68	49.69	33.70



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 87  
**Social Grade**  
**Base: All respondents**

	Gender		Age							Social Grade				Region									Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
AB	547	281	266	57	94	81	84	79	153	547	-	-	-	48	26	72	53	49	35	25	49	71	74	46	97	233
	27%	28%	25%	23%	27%	23%	23%	26%	34%	100%	-	-	-	26%	32%	32%	29%	26%	24%	24%	24%	27%	26%	25%	37%	26%
C1	568	269	299	93	88	104	104	78	101	-	568	-	-	53	18	54	51	45	34	29	58	89	77	57	96	253
	28%	27%	29%	38%	25%	30%	29%	26%	23%	-	100%	-	-	29%	22%	24%	28%	25%	24%	29%	29%	33%	27%	31%	36%	29%
C2	446	225	221	36	105	83	83	71	67	-	-	446	-	50	15	38	46	47	34	25	37	54	64	36	54	235
	22%	22%	21%	15%	31%	24%	23%	23%	15%	-	-	100%	-	27%	18%	17%	25%	26%	23%	25%	18%	20%	22%	20%	20%	27%
DE	487	229	258	57	57	77	94	76	125	-	-	-	487	34	23	60	34	43	41	23	60	52	71	46	18	161
	24%	23%	25%	23%	17%	22%	26%	25%	28%	-	-	-	100%	18%	28%	27%	18%	23%	28%	22%	29%	19%	25%	25%	7%	18%
NET: ABC1	1115	550	565	150	182	185	188	157	254	547	568	-	-	101	44	127	104	94	69	54	108	160	152	102	193	486
	54%	55%	54%	62%	53%	54%	51%	51%	57%	100%	100%	-	-	55%	54%	56%	56%	51%	48%	53%	53%	60%	53%	55%	73%	55%
NET: C2DE	933	454	479	94	163	160	177	148	192	-	-	446	487	83	38	99	80	90	74	48	97	106	135	82	72	396
	46%	45%	46%	38%	47%	46%	49%	49%	43%	-	-	100%	100%	45%	46%	44%	44%	49%	52%	47%	47%	40%	47%	45%	27%	45%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 87  
**Social Grade**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
AB	547 27%	38 17%	93 23%	115 27%	95 32%	64 36%	113 38%	31 20%	364 27%	97 32%	28 40%	126 34%	135 27%	325 30%	35 26%
C1	568 28%	51 23%	111 27%	117 27%	91 30%	55 31%	84 28%	33 22%	373 28%	84 28%	22 31%	106 29%	134 27%	319 29%	31 24%
C2	446 22%	42 19%	88 22%	113 26%	58 19%	33 18%	48 16%	38 25%	272 20%	66 22%	13 18%	79 21%	98 20%	223 20%	36 27%
DE	487 24%	90 41%	114 28%	86 20%	56 19%	26 14%	55 18%	49 33%	325 24%	52 17%	8 11%	60 16%	132 26%	231 21%	31 23%
NET: ABC1	1115 54%	89 40%	204 50%	232 54%	186 62%	119 67%	196 66%	64 43%	738 55%	182 61%	51 71%	232 63%	269 54%	643 59%	67 50%
NET: C2DE	933 46%	131 60%	201 50%	198 46%	114 38%	58 33%	103 34%	87 57%	598 45%	118 39%	21 29%	139 37%	230 46%	454 41%	67 50%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 88  
GO Region  
Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Scotland	184	95	90	17	40	36	34	13	45	48	53	50	34	184	-	-	-	-	-	-	-	-	-	-	34	59
		9%	9%	7%	12%	10%	9%	4%	10%	9%	9%	11%	7%	100%	-	-	-	-	-	-	-	-	-	-	13%	7%
North East	82	48	34	9	16	8	14	16	17	26	18	15	23	-	82	-	-	-	-	-	-	-	-	-	11	24
		4%	5%	4%	5%	2%	4%	5%	4%	5%	3%	3%	5%	-	100%	-	-	-	-	-	-	-	-	-	4%	3%
North West	225	110	115	24	40	42	38	32	50	72	54	38	60	-	-	225	-	-	-	-	-	-	-	-	24	116
		11%	11%	10%	11%	12%	10%	11%	11%	13%	10%	9%	12%	-	-	100%	-	-	-	-	-	-	-	-	9%	13%
Yorkshire & Humberside	184	99	86	20	29	29	32	35	39	53	51	46	34	-	-	-	184	-	-	-	-	-	-	-	29	81
		9%	10%	8%	8%	8%	9%	11%	9%	10%	9%	10%	7%	-	-	-	100%	-	-	-	-	-	-	-	11%	9%
West Midlands	184	91	94	19	31	24	31	37	42	49	45	47	43	-	-	-	-	184	-	-	-	-	-	-	24	83
		9%	9%	8%	9%	7%	9%	12%	9%	9%	8%	11%	9%	-	-	-	-	100%	-	-	-	-	-	-	9%	9%
East Midlands	143	71	72	9	25	25	35	18	32	35	34	34	41	-	-	-	-	-	143	-	-	-	-	-	14	67
		7%	7%	4%	7%	7%	9%	6%	7%	6%	6%	8%	8%	-	-	-	-	-	100%	-	-	-	-	-	5%	8%
Wales	102	52	51	17	24	14	18	15	14	25	29	25	23	-	-	-	-	-	-	102	-	-	-	-	23	48
		5%	5%	7%	7%	4%	5%	5%	3%	5%	5%	6%	5%	-	-	-	-	-	-	100%	-	-	-	-	9%	5%
Eastern	205	89	116	27	26	26	34	34	58	49	58	37	60	-	-	-	-	-	-	-	205	-	-	-	16	87
		10%	9%	11%	11%	7%	8%	9%	11%	13%	9%	10%	8%	12%	-	-	-	-	-	-	100%	-	-	-	6%	10%
London	266	128	138	35	51	63	44	29	44	71	89	54	52	-	-	-	-	-	-	-	-	266	-	-	41	124
		13%	13%	15%	15%	18%	12%	9%	10%	13%	16%	12%	11%	-	-	-	-	-	-	-	-	100%	-	-	15%	14%
South East	287	132	154	38	39	47	54	45	64	74	77	64	71	-	-	-	-	-	-	-	-	-	287	-	24	118
		14%	13%	15%	16%	11%	14%	15%	14%	14%	14%	14%	15%	-	-	-	-	-	-	-	-	-	100%	-	9%	13%
South West	184	89	95	27	24	32	31	30	41	46	57	36	46	-	-	-	-	-	-	-	-	-	-	184	25	74
		9%	9%	9%	11%	7%	9%	9%	10%	9%	8%	10%	8%	9%	-	-	-	-	-	-	-	-	-	100%	10%	8%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 88  
GO Region  
Base: All respondents

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Scotland	184 9%	17 8%	40 10%	39 9%	25 8%	23 13%	22 7%	16 10%	113 8%	31 11%	9 12%	40 11%	49 10%	98 9%	14 10%
North East	82 4%	14 7%	15 4%	13 3%	8 3%	10 5%	11 4%	4 3%	54 4%	12 4%	- -	12 3%	15 3%	41 4%	8 6%
North West	225 11%	17 8%	51 13%	41 10%	30 10%	23 13%	39 13%	12 8%	142 11%	33 11%	15 21%	48 13%	59 12%	124 11%	11 8%
Yorkshire & Humberside	184 9%	23 11%	36 9%	42 10%	34 11%	10 6%	21 7%	12 8%	132 10%	18 6%	7 11%	25 7%	43 9%	105 10%	12 9%
West Midlands	184 9%	23 11%	32 8%	36 8%	27 9%	20 11%	24 8%	17 11%	118 9%	20 7%	12 16%	32 9%	57 11%	89 8%	7 5%
East Midlands	143 7%	15 7%	34 8%	31 7%	20 7%	9 5%	22 8%	12 8%	92 7%	30 10%	2 2%	32 9%	30 6%	73 7%	13 10%
Wales	102 5%	11 5%	19 5%	18 4%	18 6%	12 7%	14 5%	8 6%	69 5%	15 5%	* 1%	16 4%	25 5%	52 5%	6 5%
Eastern	205 10%	27 12%	36 9%	39 9%	30 10%	24 14%	35 12%	14 10%	147 11%	28 9%	5 7%	34 9%	47 9%	120 11%	17 13%
London	266 13%	15 7%	63 16%	59 14%	33 11%	8 4%	40 13%	18 12%	156 12%	36 12%	11 16%	47 13%	77 15%	109 10%	19 14%
South East	287 14%	36 16%	45 11%	59 14%	55 18%	24 13%	47 16%	25 17%	185 14%	54 18%	3 4%	57 15%	64 13%	169 15%	17 12%
South West	184 9%	20 9%	34 8%	52 12%	20 7%	15 8%	25 8%	13 9%	128 10%	22 7%	7 10%	30 8%	33 7%	118 11%	10 7%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 89  
**Have you taken a foreign holiday in the last 3 years?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Yes	1249	643	606	157	228	196	205	171	292	394	359	268	228	117	45	154	118	99	85	56	125	172	170	108	175	564
	61%	64%	58%	65%	66%	57%	56%	56%	66%	72%	63%	60%	47%	63%	55%	68%	64%	54%	59%	55%	61%	65%	59%	58%	66%	64%
No	799	361	438	86	117	149	160	133	153	153	209	178	258	68	37	71	67	86	58	46	79	94	116	77	89	318
	39%	36%	42%	35%	34%	43%	44%	44%	34%	28%	37%	40%	53%	37%	45%	32%	36%	46%	41%	45%	39%	35%	41%	42%	34%	36%

**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 89  
**Have you taken a foreign holiday in the last 3 years?**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Yes	1249 61%	96 44%	228 56%	275 64%	189 63%	131 74%	235 79%	95 63%	813 61%	203 68%	56 79%	260 70%	304 61%	703 64%	96 72%
No	799 39%	124 56%	178 44%	154 36%	111 37%	47 26%	64 21%	56 37%	522 39%	96 32%	15 21%	111 30%	196 39%	395 36%	37 28%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 90  
Tenure  
Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
NET: Homeowners	1331	649	682	107	188	215	238	223	359	438	382	278	232	105	50	162	131	134	100	66	148	119	189	126	170	573
	65%	65%	65%	44%	55%	62%	65%	73%	81%	80%	67%	62%	48%	57%	61%	72%	71%	73%	70%	64%	72%	45%	66%	69%	64%	65%
Owned outright - without mortgage	676	338	337	37	44	49	99	143	304	230	189	129	128	57	24	82	64	55	54	36	78	60	96	69	53	197
	33%	34%	32%	15%	13%	14%	27%	47%	68%	42%	33%	29%	26%	31%	29%	36%	35%	30%	37%	35%	38%	23%	34%	37%	20%	22%
Owned with a mortgage or loan	656	311	345	70	144	166	140	80	55	208	193	149	105	48	26	80	67	80	46	30	70	59	92	57	117	376
	32%	31%	33%	29%	42%	48%	38%	26%	12%	38%	34%	33%	22%	26%	32%	36%	36%	43%	32%	29%	34%	22%	32%	31%	44%	43%
NET: Renters	691	339	351	127	150	126	123	78	87	101	181	164	244	79	31	59	52	47	41	37	51	144	92	58	94	295
	34%	34%	34%	52%	43%	36%	34%	26%	19%	19%	32%	37%	50%	43%	38%	26%	28%	25%	29%	36%	25%	54%	32%	31%	36%	33%
Rented from the council	287	154	132	36	63	48	64	36	40	29	59	74	124	38	13	13	30	20	16	19	19	73	29	15	36	109
	14%	15%	13%	15%	18%	14%	18%	12%	9%	5%	10%	17%	26%	21%	16%	6%	16%	11%	11%	19%	9%	27%	10%	8%	14%	12%
Rented from a housing association	142	64	78	26	19	22	29	23	23	17	39	26	59	17	5	16	5	9	9	6	14	28	20	13	15	56
	7%	6%	8%	11%	5%	6%	8%	7%	5%	3%	7%	6%	12%	9%	6%	7%	3%	5%	6%	6%	7%	11%	7%	7%	5%	6%
Rented from someone else	262	121	140	64	68	56	31	20	24	56	83	63	61	24	13	30	17	17	17	11	18	43	43	30	44	130
	13%	12%	13%	26%	20%	16%	8%	7%	5%	10%	15%	14%	12%	13%	16%	13%	9%	9%	12%	11%	9%	16%	15%	16%	17%	15%
Rent free	26	16	11	10	7	4	3	2	-	8	4	4	10	-	1	4	1	3	3	-	6	3	6	-	1	14
	1%	2%	1%	4%	2%	1%	1%	1%	-	1%	1%	1%	2%	-	1%	2%	1%	2%	2%	-	3%	1%	2%	-	*	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 90  
**Tenure**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Homeowners	1331	80	223	280	232	146	265	98	869	217	57	275	334	761	64
	65%	36%	55%	65%	77%	82%	89%	65%	65%	73%	80%	74%	67%	69%	48%
Owned outright - without mortgage	676	48	129	159	116	56	123	46	435	130	30	159	189	395	18
	33%	22%	32%	37%	39%	32%	41%	31%	33%	43%	41%	43%	38%	36%	13%
Owned with a mortgage or loan	656	32	95	121	116	90	142	52	434	88	28	115	145	366	46
	32%	14%	23%	28%	39%	51%	47%	34%	32%	29%	39%	31%	29%	33%	35%
NET: Renters	691	137	178	145	66	29	31	52	455	75	13	88	164	327	64
	34%	62%	44%	34%	22%	16%	10%	34%	34%	25%	19%	24%	33%	30%	48%
Rented from the council	287	62	59	71	19	7	15	23	188	25	4	29	75	126	20
	14%	28%	15%	17%	6%	4%	5%	15%	14%	8%	6%	8%	15%	11%	15%
Rented from a housing association	142	30	46	22	15	7	3	14	94	16	3	19	37	63	15
	7%	14%	11%	5%	5%	4%	1%	9%	7%	5%	4%	5%	7%	6%	11%
Rented from someone else	262	44	73	52	31	14	12	15	172	34	6	40	51	137	30
	13%	20%	18%	12%	10%	8%	4%	10%	13%	11%	9%	11%	10%	12%	22%
Rent free	26	3	4	5	2	3	3	1	11	7	1	8	2	11	5
	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	2%	*	1%	4%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 91  
**What is the highest educational level that you have achieved to date?**  
**Base: All respondents**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
No formal education	12 1%	6 1%	6 1%	- -	2 1%	5 2%	2 *	1 *	2 *	3 *	1 *	2 *	8 2%	1 *	- -	4 2%	2 1%	1 1%	- -	- -	1 1%	- -	2 1%	1 1%	- -	6 1%
Primary	16 1%	8 1%	8 1%	2 1%	2 1%	3 1%	2 1%	4 1%	2 1%	- -	1 *	6 1%	9 2%	- -	1 1%	3 1%	3 1%	2 1%	1 1%	2 2%	1 1%	1 *	2 1%	1 1%	2 1%	7 1%
Secondary school, high school, NVQ levels 1 to 3, etc.	1039 51%	508 51%	531 51%	79 32%	129 37%	171 50%	224 61%	181 59%	256 57%	172 31%	281 49%	254 57%	332 68%	68 37%	38 46%	113 50%	103 56%	94 51%	92 64%	54 53%	131 64%	103 39%	142 49%	101 55%	87 33%	452 51%
University degree or equivalent professional qualification, NVQ level 4, etc.	668 33%	345 34%	323 31%	60 25%	140 41%	118 34%	102 28%	92 30%	156 35%	255 47%	197 35%	129 29%	88 18%	77 42%	28 34%	82 37%	54 29%	72 39%	33 23%	29 28%	44 21%	87 33%	105 37%	58 31%	112 42%	295 33%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	205 10%	89 9%	116 11%	29 12%	57 16%	42 12%	30 8%	22 7%	25 6%	105 19%	36 6%	34 8%	30 6%	24 13%	11 13%	20 9%	15 8%	7 4%	12 8%	11 11%	15 7%	48 18%	25 9%	16 9%	60 23%	93 11%
Still in full time education	69 3%	29 3%	40 4%	61 25%	5 1%	1 *	2 1%	- -	- -	10 2%	39 7%	11 2%	9 2%	11 6%	3 4%	3 1%	4 2%	6 3%	4 3%	5 5%	8 4%	9 3%	10 4%	6 4%	1 *	11 1%
Don't know	4 *	1 *	3 *	* *	1 *	- -	2 1%	1 *	- -	1 *	2 *	- -	1 *	- -	- -	- -	1 1%	- -	- -	2 2%	- -	- -	* *	1 *	- -	2 *
Prefer not to answer	35 2%	18 2%	17 2%	13 5%	10 3%	4 1%	1 *	3 1%	4 1%	2 *	11 2%	11 3%	10 2%	5 3%	1 1%	1 *	2 1%	1 1%	1 1%	- -	5 2%	18 7%	1 *	- -	2 1%	15 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 91  
**What is the highest educational level that you have achieved to date?**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
No formal education	12 1%	3 1%	* *	3 1%	- -	- -	4 2%	3 2%	5 *	1 *	1 2%	3 1%	2 *	5 *	1 1%
Primary	16 1%	3 1%	6 1%	- -	1 *	2 1%	1 *	1 1%	11 1%	- -	1 2%	1 *	7 1%	4 *	2 2%
Secondary school, high school, NVQ levels 1 to 3, etc.	1039 51%	138 62%	220 54%	227 53%	160 53%	76 43%	124 42%	73 48%	713 53%	148 49%	28 39%	176 47%	272 54%	554 51%	68 51%
University degree or equivalent professional qualification, NVQ level 4, etc.	668 33%	53 24%	121 30%	142 33%	110 37%	81 45%	114 38%	47 31%	435 33%	114 38%	29 41%	143 38%	163 33%	394 36%	33 25%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	205 10%	15 7%	39 10%	40 9%	23 8%	13 7%	49 16%	18 12%	127 10%	27 9%	9 13%	36 10%	39 8%	108 10%	20 15%
Still in full time education	69 3%	7 3%	15 4%	10 2%	5 2%	5 3%	1 *	2 1%	31 2%	10 3%	2 3%	12 3%	6 1%	23 2%	10 7%
Don't know	4 *	1 *	- -	- -	- -	- -	2 1%	1 1%	2 *	- -	- -	- -	1 *	2 *	- -
Prefer not to answer	35 2%	1 1%	4 1%	8 2%	2 1%	- -	4 1%	6 4%	12 1%	- -	1 1%	1 *	11 2%	7 1%	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 92

**Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?**

**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Yes - responsible for half or more of the items bought	1895	899	996	189	327	334	346	292	408	507	519	409	460	174	72	206	178	166	133	94	186	258	258	170	257	829
	93%	90%	95%	78%	95%	97%	95%	96%	91%	93%	91%	92%	95%	95%	88%	91%	97%	90%	93%	92%	91%	97%	90%	92%	97%	94%
No - not responsible for most of the items bought	153	105	48	55	18	11	19	12	38	40	49	37	27	10	10	19	6	19	11	8	19	8	29	15	8	53
	7%	10%	5%	22%	5%	3%	5%	4%	9%	7%	9%	8%	5%	5%	12%	9%	3%	10%	7%	8%	9%	3%	10%	8%	3%	6%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 92

**Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Yes - responsible for half or more of the items bought	1895 93%	202 92%	377 93%	393 91%	294 98%	162 91%	281 94%	144 95%	1241 93%	282 94%	67 93%	348 94%	482 96%	1011 92%	118 89%
No - not responsible for most of the items bought	153 7%	18 8%	29 7%	37 9%	6 2%	15 9%	18 6%	7 5%	94 7%	18 6%	5 7%	22 6%	17 4%	87 8%	15 11%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 93  
**How many cars are there in your household?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
No cars in the household	430 21%	187 19%	243 23%	74 30%	72 21%	75 22%	84 23%	61 20%	64 14%	68 13%	127 22%	68 15%	166 34%	54 29%	17 21%	40 18%	28 15%	27 15%	22 16%	18 17%	33 16%	119 45%	50 17%	23 13%	63 24%	167 19%
NET: Any	1618 79%	817 81%	801 77%	170 70%	273 79%	270 78%	281 77%	243 80%	381 86%	479 87%	440 78%	378 85%	321 66%	130 71%	65 79%	186 82%	157 85%	157 85%	121 84%	85 83%	172 84%	147 55%	237 83%	161 87%	202 76%	715 81%
1	860 42%	449 45%	411 39%	57 24%	122 35%	156 45%	145 40%	135 44%	246 55%	232 42%	244 43%	195 44%	189 39%	81 44%	36 45%	93 41%	88 48%	74 40%	65 45%	30 29%	89 43%	109 41%	116 41%	78 42%	110 41%	344 39%
2	573 28%	293 29%	280 27%	65 27%	122 35%	97 28%	100 27%	71 23%	118 26%	187 34%	153 27%	143 32%	91 19%	42 23%	20 24%	69 31%	54 29%	57 31%	45 32%	42 41%	59 29%	38 14%	89 31%	57 31%	75 28%	263 30%
3+	184 9%	75 7%	109 10%	47 19%	29 9%	16 5%	37 10%	37 12%	18 4%	60 11%	44 8%	40 9%	41 8%	8 4%	9 10%	23 10%	14 8%	26 14%	11 8%	12 12%	24 12%	-	31 11%	26 14%	18 7%	109 12%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 93  
**How many cars are there in your household?**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
No cars in the household	430 21%	79 36%	108 27%	76 18%	35 11%	23 13%	28 9%	41 27%	262 20%	44 15%	10 14%	54 15%	101 20%	186 17%	36 27%
NET: Any	1618 79%	141 64%	297 73%	354 82%	266 89%	155 87%	271 91%	110 73%	1073 80%	256 85%	61 86%	317 85%	398 80%	912 83%	98 73%
1	860 42%	79 36%	167 41%	185 43%	159 53%	71 40%	130 43%	61 40%	589 44%	125 42%	26 37%	152 41%	222 44%	481 44%	43 33%
2	573 28%	42 19%	93 23%	130 30%	91 30%	70 40%	94 32%	40 26%	360 27%	98 33%	27 39%	125 34%	144 29%	325 30%	30 22%
3+	184 9%	20 9%	37 9%	39 9%	16 5%	14 8%	47 16%	9 6%	124 9%	32 11%	8 11%	40 11%	32 6%	107 10%	25 18%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 94  
**To which of the following ethnic groups do you consider you belong?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794	
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882	
White	1860	916	944	203	288	296	343	294	435	499	506	414	441	173	81	216	175	172	135	94	192	178	267	176	232	782	
	91%	91%	90%	84%	84%	86%	94%	97%	98%	91%	89%	93%	91%	94%	99%	96%	95%	93%	94%	92%	94%	67%	93%	95%	88%	89%	
NET: Non-white	168	75	93	39	52	41	21	9	7	44	54	29	41	8	*	8	8	11	9	8	10	84	15	7	30	91	
	8%	8%	9%	16%	15%	12%	6%	3%	1%	8%	10%	6%	8%	4%	1%	4%	4%	6%	6%	8%	5%	32%	5%	4%	11%	10%	
Mixed	31	16	15	6	6	4	9	4	2	6	14	5	5	3	-	1	1	-	3	2	4	12	4	1	6	16	
	1%	2%	1%	2%	2%	1%	2%	1%	*	1%	2%	1%	1%	1%	-	*	*	-	2%	1%	2%	5%	1%	1%	2%	2%	
Asian	83	39	44	22	35	17	6	2	1	24	21	19	19	2	-	6	7	10	3	5	1	37	10	4	13	50	
	4%	4%	4%	9%	10%	5%	2%	1%	*	4%	4%	4%	4%	1%	-	2%	4%	5%	2%	5%	*	14%	4%	2%	5%	6%	
Black	41	15	26	10	3	17	5	2	3	10	14	4	13	-	*	-	-	1	3	1	5	29	1	1	7	22	
	2%	1%	3%	4%	1%	5%	1%	1%	1%	2%	2%	1%	3%	-	1%	-	-	*	2%	1%	3%	11%	*	*	2%	2%	
Chinese	9	4	5	1	6	1	1	-	-	2	2	1	4	3	-	1	-	1	-	1	-	4	-	-	4	2	
	*	*	*	1%	2%	*	*	-	-	*	*	*	1%	2%	-	1%	-	*	-	1%	-	1%	-	-	-	1%	*
Other ethnic group	4	1	3	*	1	1	1	-	1	1	3	-	-	-	-	-	-	-	-	-	-	3	-	1	1	2	
	*	*	*	*	*	*	*	-	*	*	*	-	-	-	-	-	-	-	-	-	-	1%	-	*	*	*	
Prefer not to answer	20	12	8	1	4	8	1	2	4	5	8	3	5	3	-	2	1	2	-	-	2	5	4	2	2	8	
	1%	1%	1%	*	1%	2%	*	1%	1%	1%	1%	1%	1%	2%	-	1%	*	1%	-	-	1%	2%	1%	1%	1%	1%	

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 94

**To which of the following ethnic groups do you consider you belong?**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
White	1860 91%	200 91%	362 89%	403 94%	280 93%	163 91%	268 89%	130 86%	1230 92%	274 91%	63 88%	337 91%	450 90%	1016 93%	116 87%
NET: Non-white	168 8%	18 8%	42 10%	23 5%	15 5%	15 9%	26 9%	16 11%	95 7%	22 7%	7 10%	29 8%	45 9%	68 6%	16 12%
Mixed	31 1%	4 2%	13 3%	3 1%	2 1%	4 2%	4 1%	5 3%	19 1%	4 1%	2 3%	6 2%	8 2%	12 1%	6 4%
Asian	83 4%	6 3%	13 3%	13 3%	8 3%	8 4%	15 5%	7 4%	44 3%	11 4%	3 5%	14 4%	22 4%	31 3%	6 4%
Black	41 2%	5 2%	10 2%	7 2%	4 1%	4 2%	5 2%	5 3%	21 2%	7 2%	1 2%	8 2%	11 2%	16 2%	4 3%
Chinese	9 *	1 *	5 1%	1 *	1 *	- -	2 1%	- -	8 1%	1 *	1 1%	1 *	1 *	8 1%	- -
Other ethnic group	4 *	1 1%	1 *	- -	- -	- -	* *	- -	3 *	- -	- -	- -	2 *	1 *	- -
Prefer not to answer	20 1%	3 1%	2 *	3 1%	6 2%	- -	5 2%	4 3%	10 1%	4 1%	1 2%	5 1%	4 1%	13 1%	1 1%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 95

**To which of the following religious groups do you consider yourself to be a member of?**

**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Christian	1115	547	568	76	140	158	209	197	336	294	299	261	260	98	49	139	83	116	79	44	120	143	144	99	143	440
	54%	54%	54%	31%	40%	46%	57%	65%	75%	54%	53%	59%	54%	53%	60%	62%	45%	63%	55%	43%	58%	54%	50%	54%	54%	50%
NET: Other	129	62	67	22	34	32	23	9	10	36	27	27	39	9	2	15	13	10	7	4	8	36	18	7	20	66
	6%	6%	6%	9%	10%	9%	6%	3%	2%	7%	5%	6%	8%	5%	2%	7%	7%	5%	5%	4%	4%	14%	6%	4%	7%	8%
Muslim	52	27	25	16	16	13	4	2	2	13	9	12	18	2	-	3	7	6	5	2	1	22	5	-	6	29
	3%	3%	2%	7%	5%	4%	1%	1%	*	2%	2%	3%	4%	1%	-	2%	4%	3%	3%	1%	*	8%	2%	-	2%	3%
Hindu	14	6	9	-	11	3	1	-	-	5	5	2	2	-	-	-	-	1	-	-	-	9	3	1	3	9
	1%	1%	1%	-	3%	1%	*	-	-	1%	1%	1%	*	-	-	-	1%	-	-	-	-	3%	1%	1%	1%	1%
Jewish	9	3	6	1	-	1	2	2	5	4	1	-	4	1	-	2	-	-	1	-	1	2	1	1	1	2
	*	*	1%	*	-	*	*	1%	1%	1%	*	-	1%	1%	-	1%	-	-	*	-	1%	1%	*	1%	*	*
Sikh	3	3	-	-	1	1	1	-	-	1	-	2	-	-	-	-	1	2	-	-	-	-	-	-	1	2
	*	*	-	-	*	*	*	-	-	*	-	*	-	-	-	-	1%	1%	-	-	-	-	-	-	*	*
Buddhist	15	9	6	2	4	2	6	1	1	5	2	3	5	3	1	4	1	1	-	2	2	*	1	*	5	7
	1%	1%	1%	1%	1%	1%	2%	*	*	1%	*	1%	1%	2%	1%	2%	*	1%	-	2%	1%	*	1%	*	2%	1%
Other	36	15	20	3	3	12	10	5	2	6	10	9	10	3	1	5	4	*	1	1	4	4	7	5	3	17
	2%	2%	2%	1%	1%	4%	3%	2%	*	1%	2%	2%	2%	2%	1%	2%	2%	*	1%	1%	2%	1%	3%	3%	1%	2%
None	754	373	381	125	166	146	127	95	96	204	222	148	179	74	29	68	88	54	56	54	76	67	115	73	92	359
	37%	37%	36%	51%	48%	42%	35%	31%	21%	37%	39%	33%	37%	40%	35%	30%	48%	29%	39%	53%	37%	25%	40%	39%	35%	41%
Prefer not to say	50	22	28	21	5	9	7	3	5	13	19	10	8	3	2	2	1	5	2	-	1	20	9	5	9	17
	2%	2%	3%	9%	1%	3%	2%	1%	1%	2%	3%	2%	2%	2%	3%	1%	*	3%	1%	-	*	7%	3%	3%	3%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 95

**To which of the following religious groups do you consider yourself to be a member of?**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Christian	1115 54%	100 46%	207 51%	241 56%	174 58%	107 60%	193 64%	80 53%	719 54%	196 65%	38 53%	234 63%	322 65%	591 54%	58 43%
NET: Other	129 6%	17 8%	29 7%	16 4%	15 5%	12 7%	25 8%	11 7%	80 6%	16 5%	7 10%	23 6%	39 8%	55 5%	9 7%
Muslim	52 3%	5 2%	12 3%	5 1%	8 3%	2 1%	12 4%	7 5%	24 2%	10 3%	3 4%	12 3%	16 3%	16 1%	8 6%
Hindu	14 1%	1 1%	2 *	3 1%	1 *	2 1%	4 1%	- -	13 1%	- -	1 1%	1 *	6 1%	5 *	1 *
Jewish	9 *	- -	2 *	2 *	2 1%	1 1%	2 1%	1 *	7 1%	1 *	- -	1 *	3 1%	6 1%	- -
Sikh	3 *	- -	- -	- -	- -	1 *	1 *	- -	2 *	- -	- -	- -	1 *	1 *	- -
Buddhist	15 1%	2 1%	7 2%	- -	2 1%	3 2%	- -	- -	12 1%	2 1%	- -	2 1%	3 1%	10 1%	- -
Other	36 2%	9 4%	7 2%	6 1%	2 1%	2 1%	6 2%	3 2%	22 2%	3 1%	4 6%	7 2%	11 2%	17 2%	1 *
None	754 37%	97 44%	161 40%	167 39%	106 35%	59 33%	77 26%	59 39%	510 38%	85 28%	25 35%	110 30%	133 27%	436 40%	62 46%
Prefer not to say	50 2%	5 2%	8 2%	7 2%	6 2%	- -	5 2%	1 1%	26 2%	3 1%	1 1%	3 1%	5 1%	16 1%	5 3%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 96  
Which of the following best describes where you live?  
Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
NET: Urban	1632	808	824	211	293	290	297	237	304	430	465	348	390	138	59	214	143	154	92	63	131	263	241	134	224	717
	80%	81%	79%	87%	85%	84%	81%	78%	68%	79%	82%	78%	80%	75%	72%	95%	77%	84%	64%	61%	64%	99%	84%	73%	84%	81%
Urban - Population over 10,000	854	473	381	115	163	165	153	123	134	230	274	163	187	81	24	93	61	78	45	24	52	226	109	62	137	373
	42%	47%	36%	47%	47%	48%	42%	40%	30%	42%	48%	36%	39%	44%	29%	41%	33%	43%	31%	23%	25%	85%	38%	34%	52%	42%
Town and Fringe	779	335	443	96	130	125	144	114	169	200	191	185	203	58	35	122	82	76	47	39	79	38	132	72	87	344
	38%	33%	42%	40%	38%	36%	39%	38%	38%	36%	34%	41%	42%	31%	43%	54%	44%	41%	33%	38%	39%	14%	46%	39%	33%	39%
NET: Rural	416	196	220	33	52	54	68	67	142	118	103	99	97	46	23	11	42	30	52	40	74	3	45	50	41	165
	20%	19%	21%	13%	15%	16%	19%	22%	32%	21%	18%	22%	20%	25%	28%	5%	23%	16%	36%	39%	36%	1%	16%	27%	16%	19%
Village	358	176	182	24	47	47	59	56	125	95	92	87	84	40	19	11	39	28	47	30	64	2	40	37	35	143
	18%	18%	17%	10%	14%	14%	16%	18%	28%	17%	16%	20%	17%	22%	23%	5%	21%	15%	33%	30%	31%	1%	14%	20%	13%	16%
Hamlet & Isolated Dwelling	57	19	38	9	4	8	9	11	17	23	10	12	13	6	4	-	2	3	5	9	10	1	5	12	7	21
	3%	2%	4%	4%	1%	2%	2%	3%	4%	4%	2%	3%	3%	3%	5%	-	1%	1%	3%	9%	5%	*	2%	7%	2%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 96  
Which of the following best describes where you live?  
Base: All respondents

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Urban	1632	177	325	361	235	139	217	130	1075	210	58	269	416	837	111
	80%	80%	80%	84%	78%	79%	72%	86%	81%	70%	82%	72%	83%	76%	83%
Urban - Population over 10,000	854	80	172	174	136	69	118	49	567	106	35	142	205	432	59
	42%	36%	42%	41%	45%	39%	39%	33%	42%	36%	50%	38%	41%	39%	44%
Town and Fringe	779	97	154	186	99	71	98	81	509	104	23	127	212	405	53
	38%	44%	38%	43%	33%	40%	33%	54%	38%	35%	32%	34%	42%	37%	40%
NET: Rural	416	44	80	69	65	38	83	21	260	89	13	102	83	260	22
	20%	20%	20%	16%	22%	21%	28%	14%	19%	30%	18%	28%	17%	24%	17%
Village	358	39	76	61	53	33	63	15	227	77	11	88	74	218	20
	18%	18%	19%	14%	18%	18%	21%	10%	17%	26%	15%	24%	15%	20%	15%
Hamlet & Isolated Dwelling	57	5	4	8	12	6	19	6	33	13	2	15	9	42	2
	3%	2%	1%	2%	4%	3%	6%	4%	2%	4%	3%	4%	2%	4%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 97  
Which of the following best describes your current working status?  
Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
NET: Working	1147	612	535	124	284	271	278	149	41	330	349	289	179	93	34	140	110	107	81	71	104	165	142	99	265	882
	56%	61%	51%	51%	82%	79%	76%	49%	9%	60%	61%	65%	37%	50%	42%	62%	60%	58%	57%	70%	51%	62%	50%	54%	100%	100%
Working full time - working 30 hours per week or more	901	539	362	94	235	223	224	111	14	267	275	242	117	78	26	113	84	91	63	55	78	130	114	69	215	686
	44%	54%	35%	38%	68%	65%	61%	37%	3%	49%	48%	54%	24%	42%	32%	50%	45%	50%	44%	54%	38%	49%	40%	38%	81%	78%
Working part time - working between 8 and 29 hours per week	246	73	173	30	49	48	54	38	26	63	74	47	61	15	8	27	26	16	19	16	26	35	28	30	50	196
	12%	7%	17%	12%	14%	14%	15%	12%	6%	12%	13%	11%	13%	8%	9%	12%	14%	9%	13%	16%	13%	13%	10%	16%	19%	22%
NET: Not working	901	392	509	120	61	74	87	155	405	217	219	157	308	91	48	85	74	77	62	31	101	101	145	85	-	-
	44%	39%	49%	49%	18%	21%	24%	51%	91%	40%	39%	35%	63%	50%	58%	38%	40%	42%	43%	30%	49%	38%	50%	46%	-	-
Not working but seeking work or temporarily unemployed or sick	89	53	36	16	17	14	29	14	-	8	13	9	60	9	6	8	6	4	5	2	7	7	25	10	-	-
	4%	5%	3%	7%	5%	4%	8%	5%	-	2%	2%	2%	12%	5%	7%	4%	3%	2%	3%	2%	4%	3%	9%	5%	-	-
Not working and not seeking work/ student	131	60	71	86	10	10	12	14	-	9	57	18	48	18	8	11	9	12	10	7	11	17	17	11	-	-
	6%	6%	7%	35%	3%	3%	3%	4%	-	2%	10%	4%	10%	10%	9%	5%	5%	7%	7%	7%	6%	6%	6%	6%	-	-
Retired on a state pension only	133	41	92	-	1	-	*	18	113	9	12	5	106	7	4	14	11	16	8	5	15	18	24	11	-	-
	6%	4%	9%	-	*	-	*	6%	25%	2%	2%	1%	22%	4%	5%	6%	6%	9%	5%	5%	7%	7%	9%	6%	-	-
Retired with a private pension	379	219	160	2	1	-	4	82	292	166	113	67	33	41	23	36	32	32	28	14	47	37	51	39	-	-
	19%	22%	15%	1%	*	-	1%	27%	65%	30%	20%	15%	7%	22%	29%	16%	17%	17%	19%	14%	23%	14%	18%	21%	-	-
House person, housewife, househusband, etc.	170	19	150	16	33	50	42	27	1	24	25	59	61	17	7	16	17	13	12	3	20	22	27	15	-	-
	8%	2%	14%	7%	9%	15%	12%	9%	*	4%	4%	13%	13%	9%	9%	7%	9%	7%	8%	3%	10%	8%	10%	8%	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 97  
Which of the following best describes your current working status?  
Base: All respondents

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Working	1147 56%	112 51%	248 61%	236 55%	149 50%	117 66%	185 62%	91 60%	762 57%	163 54%	46 65%	209 56%	290 58%	606 55%	92 69%
Working full time - working 30 hours per week or more	901 44%	81 37%	185 46%	187 44%	122 41%	95 54%	153 51%	67 45%	611 46%	120 40%	36 51%	157 42%	226 45%	471 43%	78 58%
Working part time - working between 8 and 29 hours per week	246 12%	31 14%	63 16%	48 11%	27 9%	21 12%	32 11%	24 16%	151 11%	43 14%	10 14%	52 14%	64 13%	135 12%	14 11%
NET: Not working	901 44%	109 49%	157 39%	194 45%	151 50%	61 34%	114 38%	60 40%	574 43%	137 46%	25 35%	162 44%	209 42%	492 45%	41 31%
Not working but seeking work or temporarily unemployed or sick	89 4%	26 12%	21 5%	15 4%	2 1%	4 2%	7 2%	4 2%	60 5%	11 4%	* 1%	11 3%	24 5%	39 4%	6 4%
Not working and not seeking work/ student	131 6%	18 8%	29 7%	17 4%	9 3%	3 2%	5 2%	8 6%	63 5%	10 3%	2 3%	12 3%	10 2%	44 4%	15 11%
Retired on a state pension only	133 6%	21 10%	27 7%	35 8%	25 8%	4 3%	9 3%	12 8%	99 7%	12 4%	1 1%	13 4%	50 10%	65 6%	2 2%
Retired with a private pension	379 19%	18 8%	45 11%	98 23%	86 29%	41 23%	83 28%	24 16%	246 18%	88 29%	17 23%	104 28%	96 19%	254 23%	7 5%
House person, housewife, househusband, etc.	170 8%	26 12%	35 9%	29 7%	29 10%	8 5%	9 3%	11 8%	106 8%	17 6%	5 7%	21 6%	30 6%	89 8%	11 8%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 98

**Do you work in any of the following occupations?****Base: All respondents who work**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1041	557	484	100	230	257	280	137	37	315	348	215	163	82	36	122	99	102	69	56	88	153	133	101	247	794
Weighted base	1147	612	535	124	284	271	278	149	41	330	349	289	179	93	34	140	110	107	81	71	104	165	142	99	265	882
NET: Public Sector	265 23%	125 20%	140 26%	27 22%	60 21%	61 23%	81 29%	28 19%	8 20%	97 29%	96 28%	54 19%	18 10%	34 37%	11 31%	24 17%	29 26%	24 23%	14 17%	23 32%	16 16%	41 25%	24 17%	25 25%	265 100%	-
Central government including all administrative departments and central government agencies such as the Bank of England	30 3%	15 2%	15 3%	1 1%	6 2%	12 5%	8 3%	1 1%	-	11 3%	13 4%	5 2%	1 1%	4 4%	4 10%	1 1%	2 2%	2 2%	1 2%	5 7%	2 2%	8 5%	-	1 1%	30 11%	-
HM Forces	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
National Health Service	59 5%	23 4%	35 7%	10 8%	15 5%	11 4%	13 5%	7 5%	2 5%	15 4%	24 7%	13 5%	7 4%	12 13%	1 4%	6 4%	7 7%	5 4%	-	8 11%	-	8 5%	7 5%	5 5%	59 22%	-
Universities and Academies funded by government	25 2%	10 2%	15 3%	4 3%	6 2%	3 1%	8 3%	4 3%	-	13 4%	9 3%	3 1%	-	4 4%	-	1 1%	-	4 4%	2 2%	2 3%	3 3%	6 4%	1 1%	2 2%	25 9%	-
Courts service	3 *	1 *	2 *	-	-	1 *	2 1%	-	-	1 *	-	2 1%	-	-	-	-	-	-	-	1 1%	-	2 1%	-	-	3 1%	-
Local government administration	47 4%	22 4%	25 5%	1 1%	11 4%	17 6%	17 6%	1 1%	-	14 4%	30 9%	4 1%	-	5 6%	-	4 3%	7 6%	5 5%	7 9%	2 3%	1 1%	7 4%	4 3%	5 5%	47 18%	-
Police service	3 *	1 *	2 *	-	1 *	2 1%	-	-	-	-	2 1%	1 *	-	-	-	-	1 1%	-	-	-	1 1%	-	1 *	-	3 1%	-
Public sector housing	9 1%	6 1%	4 1%	1 1%	3 1%	2 1%	3 1%	-	-	2 1%	2 1%	5 2%	-	-	1 2%	-	2 2%	1 1%	-	-	-	3 2%	3 2%	-	9 3%	-
Teaching employed by local education authority including voluntary aided schools and foundation schools	44 4%	23 4%	21 4%	2 2%	9 3%	8 3%	15 5%	4 3%	4 10%	31 9%	10 3%	3 1%	-	5 5%	1 3%	6 4%	4 3%	2 2%	1 2%	1 1%	6 6%	3 2%	4 3%	10 11%	44 16%	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 98

**Do you work in any of the following occupations?****Base: All respondents who work**

	Gender			Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Weighted base	1147	612	535	124	284	271	278	149	41	330	349	289	179	93	34	140	110	107	81	71	104	165	142	99	265	882	
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	9 1%	6 1%	3 1%	2 2%	1 *	1 *	4 1%	1 1%	-	1 *	1 *	6 2%	2 1%	-	1 3%	-	1 1%	1 1%	-	-	2 2%	3 2%	1 1%	1 1%	9 3%	-	
Bradford and Bingley or Northern Rock Building societies	1 *	-	1 *	-	1 *	-	-	-	-	1 *	-	-	-	-	-	-	1 1%	-	-	-	-	-	-	-	-	1 *	-
Other public sector occupation (please specify as much detail as possible)	37 3%	19 3%	19 3%	5 4%	7 2%	3 1%	11 4%	9 6%	2 5%	9 3%	6 2%	14 5%	8 5%	5 5%	3 8%	6 4%	4 4%	5 5%	3 4%	4 6%	2 1%	2 1%	3 2%	1 1%	37 14%	-	
None of the above (Private Sector)	882 77%	487 80%	395 74%	97 78%	224 79%	210 77%	197 71%	121 81%	32 80%	233 71%	253 72%	235 81%	161 90%	59 63%	24 69%	116 83%	81 74%	83 77%	67 83%	48 68%	87 84%	124 75%	118 83%	74 75%	-	882 100%	



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 98

**Do you work in any of the following occupations?****Base: All respondents who work**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	1041	119	242	208	144	98	144	87	696	147	39	186	268	551	80
Weighted base	1147	112	248	236	149	117	185	91	762	163	46	209	290	606	92
NET: Public Sector	265	19	55	56	35	40	39	20	184	37	6	43	79	140	13
	23%	17%	22%	24%	24%	34%	21%	22%	24%	23%	14%	21%	27%	23%	14%
Central government including all administrative departments and central government agencies such as the Bank of England	30	3	2	6	4	8	2	6	18	2	-	2	7	14	1
	3%	2%	1%	3%	3%	7%	1%	6%	2%	1%	-	1%	2%	2%	1%
HM Forces	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
National Health Service	59	4	16	12	6	12	7	6	36	14	2	16	18	36	2
	5%	4%	6%	5%	4%	10%	4%	7%	5%	9%	3%	8%	6%	6%	3%
Universities and Academies funded by government	25	3	6	5	2	3	5	-	20	2	1	4	5	15	1
	2%	2%	2%	2%	1%	2%	3%	-	3%	1%	3%	2%	2%	2%	1%
Courts service	3	-	-	1	-	-	-	-	1	-	-	-	-	1	-
	*	-	-	*	-	-	-	-	*	-	-	-	-	*	-
Local government administration	47	1	7	10	6	7	14	-	37	7	2	9	12	28	4
	4%	1%	3%	4%	4%	6%	7%	-	5%	4%	5%	4%	4%	5%	5%
Police service	3	-	-	-	3	-	-	1	2	-	-	-	-	2	-
	*	-	-	-	2%	-	-	1%	*	-	-	-	-	*	-
Public sector housing	9	1	-	4	2	-	3	1	7	1	-	1	3	5	-
	1%	1%	-	2%	1%	-	1%	1%	1%	*	-	*	1%	1%	-
Teaching employed by local education authority including voluntary aided schools and foundation schools	44	5	7	9	7	6	4	3	32	5	*	5	15	20	2
	4%	4%	3%	4%	5%	5%	2%	3%	4%	3%	1%	2%	5%	3%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 98

**Do you work in any of the following occupations?****Base: All respondents who work**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	1147	112	248	236	149	117	185	91	762	163	46	209	290	606	92
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	9 1%	2 1%	1 *	4 2%	-	-	-	-	6 1%	-	-	-	3 1%	3 *	-
Bradford and Bingley or Northern Rock Building societies	1 *	-	-	-	-	-	1 *	1 1%	-	-	-	-	-	1 *	-
Other public sector occupation (please specify as much detail as possible)	37 3%	1 1%	15 6%	6 2%	6 4%	3 3%	4 2%	3 3%	26 3%	6 3%	1 2%	6 3%	17 6%	16 3%	2 2%
None of the above (Private Sector)	882 77%	93 83%	194 78%	180 76%	114 76%	77 66%	146 79%	71 78%	578 76%	126 77%	40 86%	166 79%	211 73%	466 77%	80 86%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 99  
**Do you have any children aged 18 or under? If so, how old are they?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
No children aged 18 or under	1472	733	739	198	192	139	243	260	439	394	434	281	363	136	56	160	126	132	92	70	154	183	224	136	170	565
	72%	73%	71%	81%	56%	40%	66%	86%	99%	72%	76%	63%	75%	74%	69%	71%	69%	72%	65%	69%	75%	69%	78%	74%	64%	64%
NET: Yes	567	263	303	45	152	203	123	40	4	151	130	162	124	48	26	64	55	51	51	32	51	82	60	48	92	313
	28%	26%	29%	19%	44%	59%	34%	13%	1%	28%	23%	36%	25%	26%	31%	29%	30%	28%	35%	31%	25%	31%	21%	26%	35%	36%
Yes - children aged under 5 years old	204	89	115	27	102	65	8	3	-	56	42	56	51	16	3	24	14	15	18	16	15	39	25	19	28	117
	10%	9%	11%	11%	30%	19%	2%	1%	-	10%	7%	12%	10%	9%	4%	11%	8%	8%	13%	15%	7%	15%	9%	10%	11%	13%
Yes - children aged 5 to 10 years old	272	130	142	23	84	111	42	8	3	71	70	71	59	22	10	29	23	26	21	20	28	44	31	19	43	144
	13%	13%	14%	10%	24%	32%	11%	3%	1%	13%	12%	16%	12%	12%	12%	13%	12%	14%	15%	20%	14%	16%	11%	10%	16%	16%
Yes - children aged 11 to 15 years old	233	121	113	14	35	101	64	19	1	55	52	75	50	26	10	28	21	23	24	8	17	30	24	22	42	127
	11%	12%	11%	6%	10%	29%	17%	6%	*	10%	9%	17%	10%	14%	12%	12%	11%	13%	17%	8%	8%	11%	9%	12%	16%	14%
Yes - children aged 16 to 18 years old	130	59	71	3	1	36	64	22	3	38	27	37	27	8	6	14	14	13	13	6	15	12	17	13	24	68
	6%	6%	7%	1%	*	11%	17%	7%	1%	7%	5%	8%	6%	4%	8%	6%	7%	7%	9%	6%	7%	4%	6%	7%	9%	8%
Refused	10	7	2	-	-	3	-	4	2	2	4	3	-	1	-	1	3	1	-	-	-	2	2	-	3	4
	*	1%	*	-	-	1%	-	1%	1%	*	1%	1%	-	*	-	*	2%	1%	-	-	-	1%	1%	-	1%	*

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 99

**Do you have any children aged 18 or under? If so, how old are they?**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
No children aged 18 or under	1472 72%	155 70%	294 73%	337 78%	225 75%	117 66%	211 70%	94 62%	983 74%	225 75%	52 73%	277 75%	360 72%	813 74%	98 73%
NET: Yes	567 28%	65 30%	110 27%	90 21%	75 25%	61 34%	84 28%	53 35%	348 26%	74 25%	18 26%	92 25%	133 27%	283 26%	36 27%
Yes - children aged under 5 years old	204 10%	23 10%	48 12%	26 6%	24 8%	28 16%	30 10%	21 14%	128 10%	25 8%	7 9%	32 9%	38 8%	108 10%	18 14%
Yes - children aged 5 to 10 years old	272 13%	30 14%	45 11%	45 10%	42 14%	33 19%	40 13%	22 15%	171 13%	35 12%	9 13%	44 12%	64 13%	138 13%	17 13%
Yes - children aged 11 to 15 years old	233 11%	24 11%	36 9%	39 9%	26 9%	24 14%	41 14%	21 14%	135 10%	33 11%	7 9%	40 11%	67 13%	104 9%	9 7%
Yes - children aged 16 to 18 years old	130 6%	18 8%	26 7%	24 6%	14 5%	16 9%	14 5%	11 7%	82 6%	19 6%	4 5%	23 6%	29 6%	74 7%	4 3%
Refused	10 *	1 *	1 *	3 1%	1 *	- -	4 1%	4 2%	4 *	1 *	1 2%	2 *	7 1%	2 *	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 100

Which of the following ITV regions do you live in?

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Anglia	211	93	118	33	30	24	33	33	58	45	53	43	69	-	-	-	-	-	19	-	173	-	19	-	16	95
	10%	9%	11%	14%	9%	7%	9%	11%	13%	8%	9%	10%	14%	-	-	-	-	-	13%	-	85%	-	6%	-	6%	11%
Border	20	13	7	1	1	4	4	1	9	8	4	4	5	12	1	7	-	-	-	-	-	-	-	-	2	7
	1%	1%	1%	*	*	1%	1%	*	2%	1%	1%	1%	1%	7%	1%	3%	-	-	-	-	-	-	-	-	1%	1%
Central	287	138	149	28	50	41	60	49	60	75	71	76	65	4	-	1	-	182	87	1	2	-	7	3	36	131
	14%	14%	14%	11%	15%	12%	16%	16%	13%	14%	12%	17%	13%	2%	-	*	-	99%	61%	1%	1%	-	2%	2%	13%	15%
Granada	222	109	113	27	39	42	35	33	47	70	56	36	60	-	*	216	-	2	*	4	-	-	-	-	23	117
	11%	11%	11%	11%	11%	12%	10%	11%	11%	13%	10%	8%	12%	-	1%	96%	-	1%	*	4%	-	-	-	-	9%	13%
London	379	180	200	42	68	84	68	44	74	112	119	74	74	-	-	-	-	*	4	-	25	266	83	1	51	173
	19%	18%	19%	17%	20%	24%	19%	14%	17%	20%	21%	17%	15%	-	-	-	-	*	3%	-	12%	100%	29%	*	19%	20%
Meridian	203	91	112	32	27	32	37	33	42	46	65	42	50	-	-	-	-	-	1	-	1	-	178	23	17	81
	10%	9%	11%	13%	8%	9%	10%	11%	9%	8%	11%	10%	10%	-	-	-	-	-	*	-	1%	-	62%	12%	7%	9%
STV	167	85	82	15	37	33	31	13	38	41	50	46	31	167	-	-	-	-	-	-	-	-	-	-	33	55
	8%	9%	8%	6%	11%	10%	9%	4%	9%	8%	9%	10%	6%	91%	-	-	-	-	-	-	-	-	-	-	12%	6%
Tyne Tees	83	47	36	8	16	10	14	17	17	26	17	15	25	-	80	-	2	-	-	-	-	-	-	-	11	25
	4%	5%	3%	3%	5%	3%	4%	6%	4%	5%	3%	3%	5%	-	98%	-	1%	-	-	-	-	-	-	-	4%	3%
Wales	97	50	47	14	24	14	17	14	14	24	27	25	20	-	-	-	-	-	-	97	-	-	-	-	23	44
	5%	5%	4%	6%	7%	4%	5%	5%	3%	4%	5%	6%	4%	-	-	-	-	-	-	94%	-	-	-	-	9%	5%
West	63	29	35	6	13	12	9	7	16	15	17	13	19	-	-	1	-	*	-	1	-	-	-	61	6	27
	3%	3%	3%	3%	4%	4%	2%	2%	4%	3%	3%	3%	4%	-	-	1%	-	*	-	1%	-	-	-	33%	2%	3%
Westcountry	96	53	44	13	11	14	17	21	21	26	25	19	27	-	-	-	-	-	-	-	-	-	-	96	15	35
	5%	5%	4%	6%	3%	4%	5%	7%	5%	5%	4%	4%	5%	-	-	-	-	-	-	-	-	-	-	52%	6%	4%
Yorkshire	218	116	102	22	30	35	41	41	50	60	63	53	42	-	*	-	182	-	32	-	3	-	-	-	32	92
	11%	12%	10%	9%	9%	10%	11%	13%	11%	11%	11%	12%	9%	-	1%	-	99%	-	22%	-	2%	-	-	-	12%	10%
UTV	1	-	1	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	*	*	-	-	-	-	-	-	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-	-

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 100

Which of the following ITV regions do you live in?

Base: All respondents

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Anglia	211 10%	34 15%	44 11%	39 9%	25 8%	22 12%	35 12%	18 12%	149 11%	32 11%	3 4%	35 9%	53 11%	115 10%	19 14%
Border	20 1%	1 1%	4 1%	2 *	4 1%	3 2%	6 2%	1 1%	13 1%	5 2%	1 1%	6 2%	7 1%	10 1%	2 1%
Central	287 14%	35 16%	57 14%	63 15%	38 13%	25 14%	41 14%	26 17%	190 14%	36 12%	13 19%	49 13%	79 16%	141 13%	16 12%
Granada	222 11%	17 8%	47 12%	41 10%	30 10%	21 12%	41 14%	12 8%	140 10%	34 11%	15 21%	48 13%	57 11%	123 11%	11 9%
London	379 19%	24 11%	75 19%	86 20%	65 22%	20 11%	55 18%	26 17%	225 17%	63 21%	15 21%	78 21%	101 20%	180 16%	24 18%
Meridian	203 10%	23 11%	34 8%	38 9%	34 11%	14 8%	38 13%	18 12%	130 10%	34 11%	2 3%	36 10%	39 8%	125 11%	9 7%
STV	167 8%	16 7%	39 10%	35 8%	23 7%	23 13%	16 5%	14 9%	104 8%	26 9%	8 11%	34 9%	41 8%	92 8%	12 9%
Tyne Tees	83 4%	15 7%	15 4%	13 3%	7 2%	10 6%	11 4%	4 3%	54 4%	12 4%	- -	12 3%	13 3%	43 4%	8 6%
Wales	97 5%	11 5%	17 4%	18 4%	18 6%	11 6%	11 4%	8 6%	64 5%	15 5%	* 1%	16 4%	23 5%	49 4%	6 4%
West	63 3%	6 3%	12 3%	17 4%	10 3%	4 2%	8 3%	2 1%	44 3%	6 2%	5 6%	11 3%	9 2%	39 4%	7 6%
Westcountry	96 5%	12 5%	18 5%	29 7%	9 3%	10 6%	11 4%	8 5%	68 5%	13 4%	2 3%	15 4%	21 4%	63 6%	2 2%
Yorkshire	218 11%	27 12%	43 11%	48 11%	39 13%	14 8%	27 9%	13 9%	155 12%	23 8%	7 11%	31 8%	53 11%	118 11%	16 12%
UTV	1 *	- -	- -	1 *	- -	- -	- -	- -	1 *	- -	- -	- -	- -	1 *	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 101  
**Marital Status**  
**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Single	584 29%	301 30%	283 27%	179 73%	138 40%	107 31%	88 24%	49 16%	24 5%	127 23%	214 38%	93 21%	151 31%	59 32%	20 24%	65 29%	47 25%	46 25%	30 21%	26 26%	47 23%	100 37%	87 30%	58 31%	94 35%	286 32%
NET: Married/ Civil partnership/ co habiting	1204 59%	609 61%	596 57%	63 26%	200 58%	221 64%	225 62%	185 61%	311 70%	359 66%	278 49%	312 70%	256 53%	98 53%	50 61%	136 60%	121 66%	114 62%	101 71%	67 66%	131 64%	125 47%	158 55%	102 55%	139 52%	514 58%
Married	919 45%	479 48%	440 42%	20 8%	125 36%	154 45%	179 49%	151 50%	291 65%	283 52%	207 36%	243 54%	187 38%	80 43%	39 48%	104 46%	85 46%	90 49%	72 50%	47 46%	107 52%	86 32%	125 44%	85 46%	97 37%	351 40%
Civil Partnership	16 1%	7 1%	9 1%	1 1%	5 1%	8 2%	* *	- -	1 *	5 1%	1 *	7 1%	4 1%	* *	- -	1 *	4 2%	- -	4 3%	- -	1 1%	3 1%	2 1%	1 *	1 *	13 1%
Co Habiting	269 13%	122 12%	146 14%	41 17%	70 20%	58 17%	46 12%	34 11%	19 4%	71 13%	70 12%	63 14%	64 13%	18 10%	11 13%	31 14%	31 17%	24 13%	26 18%	20 20%	23 11%	36 13%	31 11%	17 9%	41 15%	151 17%
NET: Widowed/ separated/ divorced	249 12%	87 9%	162 16%	- -	7 2%	12 3%	52 14%	69 23%	109 24%	61 11%	71 12%	40 9%	78 16%	24 13%	12 15%	21 9%	16 9%	23 13%	12 8%	9 9%	27 13%	40 15%	41 14%	24 13%	31 12%	76 9%
Widowed	62 3%	15 1%	47 5%	- -	- -	- -	3 1%	12 4%	48 11%	16 3%	13 2%	4 1%	29 6%	6 3%	2 2%	11 5%	2 1%	5 3%	2 1%	2 2%	9 4%	11 4%	9 3%	4 2%	4 2%	7 1%
Separated	37 2%	21 2%	16 2%	- -	3 1%	6 2%	14 4%	6 2%	7 2%	11 2%	8 1%	12 3%	6 1%	5 3%	- -	3 1%	1 1%	3 2%	2 2%	3 2%	3 2%	5 2%	5 2%	5 3%	5 2%	18 2%
Divorced	151 7%	51 5%	99 10%	- -	4 1%	6 2%	35 10%	51 17%	54 12%	34 6%	50 9%	23 5%	43 9%	13 7%	10 13%	8 3%	12 7%	15 8%	7 5%	5 5%	14 7%	24 9%	27 9%	15 8%	22 8%	51 6%
Prefer not to answer	10 1%	7 1%	3 *	2 1%	1 *	5 1%	- -	1 *	2 *	1 *	5 1%	2 *	2 *	3 2%	- -	3 1%	1 *	1 1%	- -	- -	- -	2 1%	- -	- -	2 1%	6 1%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 101  
**Marital Status**  
**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Single	584 29%	75 34%	136 33%	120 28%	54 18%	38 22%	69 23%	40 27%	375 28%	63 21%	19 27%	82 22%	127 25%	287 26%	48 36%
NET: Married/ Civil partnership/ co habiting	1204 59%	109 50%	213 53%	249 58%	206 69%	120 68%	199 66%	90 60%	785 59%	192 64%	47 66%	239 64%	300 60%	659 60%	77 58%
Married	919 45%	75 34%	151 37%	180 42%	168 56%	97 55%	170 57%	71 47%	590 44%	151 51%	41 58%	193 52%	250 50%	514 47%	35 26%
Civil Partnership	16 1%	2 1%	2 *	3 1%	3 1%	- -	- -	7 4%	6 *	* *	- -	* *	3 1%	5 1%	2 2%
Co Habiting	269 13%	32 15%	60 15%	65 15%	35 12%	23 13%	29 10%	12 8%	189 14%	40 13%	6 8%	46 12%	48 10%	140 13%	40 30%
NET: Widowed/ separated/ divorced	249 12%	35 16%	55 14%	58 14%	39 13%	18 10%	30 10%	20 13%	172 13%	43 14%	4 6%	47 13%	71 14%	146 13%	8 6%
Widowed	62 3%	9 4%	12 3%	16 4%	9 3%	7 4%	6 2%	8 5%	43 3%	9 3%	1 1%	10 3%	24 5%	34 3%	1 1%
Separated	37 2%	6 3%	7 2%	9 2%	5 2%	2 1%	7 2%	4 3%	24 2%	6 2%	2 3%	8 2%	5 1%	26 2%	3 3%
Divorced	151 7%	20 9%	37 9%	33 8%	24 8%	10 6%	17 6%	8 5%	105 8%	28 9%	1 1%	29 8%	41 8%	87 8%	3 3%
Prefer not to answer	10 1%	1 *	1 *	3 1%	1 *	1 *	1 *	1 *	4 *	2 1%	1 2%	3 1%	2 *	5 *	1 1%



## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 102

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Glasgow	96 5%	59 6%	37 4%	9 4%	24 7%	21 6%	19 5%	8 2%	16 3%	21 4%	28 5%	22 5%	25 5%	96 52%	-	-	-	-	-	-	-	-	-	-	16 6%	36 4%
Edinburgh	73 4%	26 3%	48 5%	7 3%	17 5%	12 3%	9 2%	4 1%	25 6%	26 5%	20 3%	24 5%	4 1%	73 40%	-	-	-	-	-	-	-	-	-	-	17 7%	18 2%
Newcastle	82 4%	50 5%	32 3%	5 2%	15 4%	9 3%	16 4%	16 5%	20 4%	27 5%	17 3%	17 4%	21 4%	-	76 93%	6 2%	-	-	-	-	-	-	-	-	11 4%	26 3%
Leeds	95 5%	53 5%	43 4%	13 5%	12 3%	16 5%	15 4%	20 7%	19 4%	30 5%	23 4%	28 6%	15 3%	-	2 2%	-	94 51%	-	-	-	-	-	-	-	13 5%	46 5%
Hull	51 2%	27 3%	24 2%	4 1%	8 2%	5 2%	8 2%	12 4%	15 3%	14 3%	19 3%	5 1%	13 3%	-	-	-	40 21%	-	8 5%	-	3 1%	-	1 *	-	9 3%	20 2%
Sheffield	44 2%	20 2%	25 2%	7 3%	6 2%	9 2%	10 3%	4 1%	10 2%	9 2%	16 3%	9 2%	9 2%	-	-	-	35 19%	-	9 6%	-	-	-	-	-	8 3%	13 1%
Manchester	168 8%	79 8%	90 9%	20 8%	33 9%	32 9%	23 6%	19 6%	42 9%	60 11%	40 7%	25 6%	44 9%	-	*	151 67%	2 1%	11 6%	-	4 4%	-	-	-	-	12 5%	95 11%
Liverpool	72 4%	39 4%	33 3%	11 4%	15 4%	11 3%	14 4%	14 4%	8 2%	22 4%	17 3%	14 3%	19 4%	-	-	58 26%	-	-	-	14 14%	-	-	-	-	13 5%	41 5%
Nottingham	86 4%	43 4%	42 4%	4 2%	19 5%	14 4%	21 6%	9 3%	18 4%	26 5%	18 3%	19 4%	24 5%	-	-	-	5 3%	1 1%	77 54%	-	2 1%	-	-	-	3 1%	45 5%
Birmingham	169 8%	85 8%	84 8%	17 7%	28 8%	23 7%	32 9%	32 10%	38 8%	39 7%	44 8%	44 10%	42 9%	-	-	-	-	159 86%	7 5%	1 1%	-	-	-	3 1%	24 9%	75 9%
Norwich	91 4%	38 4%	53 5%	16 7%	10 3%	15 4%	12 3%	15 5%	22 5%	19 3%	28 5%	16 4%	28 6%	-	-	-	-	-	1 *	-	88 43%	-	2 1%	-	6 2%	39 4%
Milton Keynes	66 3%	33 3%	33 3%	5 2%	17 5%	5 2%	15 4%	10 3%	14 3%	15 3%	17 3%	14 3%	20 4%	-	-	-	-	1 1%	22 16%	-	27 13%	-	15 5%	-	8 3%	34 4%
Brighton	46 2%	22 2%	24 2%	5 2%	3 1%	4 1%	11 3%	12 4%	10 2%	8 1%	12 2%	10 2%	15 3%	-	-	-	-	-	-	-	-	-	46 16%	-	2 1%	21 2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 102

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Oxford	16 1%	8 1%	7 1%	1 1%	5 1%	1 *	1 *	4 1%	4 1%	3 *	3 *	6 1%	4 1%	-	-	-	-	1 *	1 *	-	-	-	13 5%	1 1%	3 1%	3 *
London	445 22%	198 20%	248 24%	52 21%	74 22%	89 26%	83 23%	53 17%	93 21%	127 23%	136 24%	93 21%	89 18%	-	-	-	-	-	1 1%	-	50 25%	266 100%	127 44%	1 *	62 24%	193 22%
Southampton	87 4%	42 4%	45 4%	16 6%	14 4%	22 6%	12 3%	10 3%	13 3%	16 3%	32 6%	26 6%	14 3%	-	-	-	-	-	-	-	-	-	61 21%	26 14%	9 3%	46 5%
Bristol	86 4%	39 4%	46 4%	13 6%	12 3%	15 4%	13 3%	11 4%	22 5%	22 4%	22 4%	16 4%	26 5%	-	-	-	-	1 *	-	1 1%	-	-	-	84 45%	9 4%	39 4%
Plymouth	57 3%	32 3%	25 2%	6 3%	9 2%	6 2%	12 3%	15 5%	9 2%	15 3%	17 3%	12 3%	14 3%	-	-	-	-	-	-	-	-	-	-	57 31%	12 4%	16 2%
Cardiff	69 3%	40 4%	29 3%	12 5%	18 5%	13 4%	10 3%	7 2%	9 2%	14 3%	20 4%	21 5%	13 3%	-	-	-	-	-	-	69 67%	-	-	-	-	16 6%	31 4%
None of these	149 7%	72 7%	77 7%	20 8%	7 2%	23 7%	28 8%	30 10%	40 9%	37 7%	39 7%	25 6%	48 10%	15 8%	4 4%	11 5%	8 4%	10 5%	17 12%	14 13%	35 17%	-	21 7%	14 7%	12 5%	43 5%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 102

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
Glasgow	96 5%	12 6%	15 4%	17 4%	11 4%	13 7%	15 5%	7 5%	54 4%	16 5%	6 9%	22 6%	22 4%	45 4%	12 9%
Edinburgh	73 4%	2 1%	23 6%	19 4%	12 4%	8 5%	6 2%	6 4%	53 4%	10 3%	2 3%	13 3%	23 5%	43 4%	2 1%
Newcastle	82 4%	14 6%	14 3%	13 3%	8 3%	12 7%	11 4%	4 3%	55 4%	12 4%	- -	12 3%	16 3%	44 4%	5 4%
Leeds	95 5%	11 5%	20 5%	19 4%	20 7%	4 2%	14 5%	6 4%	67 5%	10 3%	5 7%	15 4%	19 4%	56 5%	9 7%
Hull	51 2%	6 3%	10 2%	9 2%	9 3%	4 3%	8 3%	2 1%	38 3%	5 2%	2 2%	7 2%	15 3%	24 2%	5 3%
Sheffield	44 2%	10 5%	8 2%	13 3%	5 2%	3 2%	1 *	5 3%	29 2%	6 2%	- -	6 2%	10 2%	23 2%	3 2%
Manchester	168 8%	15 7%	36 9%	32 7%	22 7%	17 9%	30 10%	12 8%	106 8%	24 8%	11 16%	35 9%	49 10%	83 8%	12 9%
Liverpool	72 4%	11 5%	14 3%	10 2%	10 3%	7 4%	13 4%	3 2%	50 4%	7 2%	5 6%	12 3%	17 3%	44 4%	2 1%
Nottingham	86 4%	6 3%	19 5%	18 4%	11 4%	7 4%	17 6%	4 3%	55 4%	17 6%	3 4%	19 5%	16 3%	43 4%	9 7%
Birmingham	169 8%	18 8%	33 8%	36 8%	21 7%	17 10%	23 8%	16 11%	106 8%	20 7%	10 14%	30 8%	51 10%	83 8%	6 4%
Norwich	91 4%	10 5%	17 4%	12 3%	13 4%	9 5%	21 7%	7 4%	63 5%	13 4%	2 3%	14 4%	21 4%	57 5%	2 1%
Milton Keynes	66 3%	13 6%	15 4%	14 3%	8 3%	10 6%	4 1%	9 6%	46 3%	10 3%	1 2%	11 3%	19 4%	35 3%	7 5%
Brighton	46 2%	3 1%	11 3%	9 2%	10 3%	6 3%	3 1%	3 2%	29 2%	9 3%	1 2%	11 3%	8 2%	27 2%	3 3%
Oxford	16 1%	- -	2 1%	5 1%	3 1%	- -	3 1%	1 1%	11 1%	1 *	1 2%	2 *	4 1%	9 1%	- -

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 102

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
London	445 22%	38 17%	89 22%	102 24%	69 23%	22 12%	67 23%	31 21%	272 20%	72 24%	15 21%	87 24%	119 24%	211 19%	34 26%
Southampton	87 4%	11 5%	14 3%	22 5%	8 3%	6 3%	15 5%	13 8%	53 4%	12 4%	1 1%	13 3%	16 3%	56 5%	2 1%
Bristol	86 4%	12 5%	17 4%	17 4%	13 4%	6 3%	11 4%	5 3%	58 4%	11 4%	4 6%	15 4%	12 2%	53 5%	10 7%
Plymouth	57 3%	6 3%	8 2%	21 5%	4 1%	8 4%	6 2%	4 2%	43 3%	4 1%	1 2%	5 1%	15 3%	36 3%	1 1%
Cardiff	69 3%	3 1%	16 4%	14 3%	12 4%	9 5%	7 2%	5 4%	42 3%	13 4%	* 1%	13 4%	12 2%	37 3%	5 4%
None of these	149 7%	19 9%	26 6%	29 7%	31 10%	10 6%	25 8%	8 5%	105 8%	27 9%	1 1%	28 8%	35 7%	89 8%	7 5%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 103

**What is the combined annual income of your household, prior to tax being deducted?**

**Base: All respondents**

		Gender		Age						Social Grade				Region							Employment Sector						
		Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base		2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base		2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Up to £7,000	(3.5)	104	40	64	43	13	12	15	14	6	3	32	6	64	11	5	8	7	6	5	9	7	22	15	9	1	19
		5%	4%	6%	18%	4%	4%	4%	5%	1%	*	6%	1%	13%	6%	6%	3%	4%	3%	4%	9%	4%	8%	5%	5%	*	2%
£7,001 to £14,000	(10.5)	276	112	164	25	34	29	50	55	83	30	69	37	140	26	15	31	21	27	22	14	24	28	43	26	18	79
		13%	11%	16%	10%	10%	8%	14%	18%	19%	5%	12%	8%	29%	14%	18%	14%	11%	15%	15%	13%	11%	11%	15%	14%	7%	9%
£14,001 to £21,000	(17.5)	403	172	230	47	51	70	62	55	117	67	124	96	116	43	9	41	36	33	30	25	49	51	52	33	49	159
		20%	17%	22%	19%	15%	20%	17%	18%	26%	12%	22%	22%	24%	23%	11%	18%	20%	18%	21%	24%	24%	19%	18%	18%	19%	18%
£21,001 to £28,000	(24.5)	380	190	190	39	65	53	68	60	96	98	121	93	68	33	15	45	40	36	27	23	37	42	44	39	47	165
		19%	19%	18%	16%	19%	15%	19%	20%	21%	18%	21%	21%	14%	18%	19%	20%	21%	19%	19%	22%	18%	16%	15%	21%	18%	19%
£28,001 to £34,000	(31)	337	186	150	26	63	54	66	51	76	118	81	90	48	31	14	43	31	27	22	11	38	44	48	28	51	161
		16%	19%	14%	11%	18%	16%	18%	17%	17%	21%	14%	20%	10%	17%	17%	19%	17%	14%	15%	11%	19%	17%	17%	15%	19%	18%
£34,001 to £41,000	(37.5)	180	111	69	18	31	37	36	26	32	70	56	38	16	16	7	18	17	18	15	6	23	20	20	21	30	94
		9%	11%	7%	7%	9%	11%	10%	9%	7%	13%	10%	9%	3%	9%	9%	8%	9%	10%	10%	5%	11%	8%	7%	11%	11%	11%
£41,001 to £48,000	(44.5)	93	58	36	13	24	31	12	4	9	41	27	21	5	6	3	11	11	10	2	7	3	15	17	7	18	55
		5%	6%	3%	5%	7%	9%	3%	1%	2%	7%	5%	5%	1%	3%	4%	5%	6%	6%	2%	7%	2%	6%	6%	4%	7%	6%
£48,001 to £55,000	(51.5)	61	25	36	4	14	9	19	11	4	36	12	11	2	2	3	9	8	3	5	4	4	10	8	5	17	30
		3%	3%	3%	2%	4%	3%	5%	4%	1%	7%	2%	3%	*	1%	4%	4%	4%	2%	3%	4%	2%	4%	3%	3%	6%	3%
£55,001 to £62,000	(58.5)	18	6	12	4	5	5	4	-	*	9	3	3	3	-	3	-	-	2	-	1	3	4	5	1	1	10
		1%	1%	1%	2%	1%	1%	1%	-	*	2%	*	1%	1%	-	4%	-	-	1%	-	1%	1%	1%	2%	1%	*	1%
£62,001 to £69,000	(65.5)	35	22	13	1	11	5	10	5	4	20	5	9	-	1	-	4	4	7	1	2	-	7	8	2	4	26
		2%	2%	1%	1%	3%	1%	3%	2%	1%	4%	1%	2%	-	*	-	2%	2%	4%	1%	2%	-	3%	3%	1%	1%	3%
£69,001 to £76,000	(72.5)	11	4	8	-	4	3	4	-	-	7	2	2	-	-	-	-	-	2	3	-	-	2	5	-	-	10
		1%	*	1%	-	1%	1%	1%	-	-	1%	*	*	-	-	-	-	-	1%	2%	-	-	1%	2%	-	-	1%
£76,001 to £83,000	(79.5)	5	4	1	3	1	-	1	-	-	3	-	-	2	-	-	-	-	-	-	-	-	3	-	2	1	3
		*	*	*	1%	*	-	*	-	-	*	-	-	*	-	-	-	-	-	-	-	-	1%	-	1%	*	*
£83,001 or more	(86)	31	12	19	4	9	8	4	3	4	25	3	3	-	-	-	6	2	3	6	-	5	1	7	2	13	16
		2%	1%	2%	2%	2%	2%	1%	1%	1%	5%	1%	1%	-	-	-	2%	1%	1%	4%	-	3%	*	2%	1%	5%	2%

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 103

**What is the combined annual income of your household, prior to tax being deducted?**

**Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
Prefer not to answer	114	60	54	17	19	29	15	19	15	23	33	35	23	15	6	10	9	13	6	3	12	17	13	9	16	54
	6%	6%	5%	7%	6%	8%	4%	6%	3%	4%	6%	8%	5%	8%	8%	5%	5%	7%	4%	3%	6%	6%	5%	5%	6%	6%
Average income (£000's)	26.53	27.80	25.32	23.56	30.53	29.39	27.81	24.52	23.27	35.29	24.94	27.54	17.57	22.91	25.06	27.34	26.93	27.66	27.38	23.83	26.17	26.98	28.25	26.12	32.27	30.09

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 103

**What is the combined annual income of your household, prior to tax being deducted?**

**Base: All respondents**

	Total	Number of Open Bank Accounts (Any Product)						Number of Active Current Accounts					Most Important Method of Communication With Bank			
		1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app	
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125	
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133	
Up to £7,000	(3.5) 5%	104 5%	26 12%	23 6%	8 2%	4 1%	2 1%	6 2%	11 7%	51 4%	9 3%	1 1%	10 3%	23 5%	35 3%	6 5%
£7,001 to £14,000	(10.5) 13%	276 13%	51 23%	64 16%	64 15%	35 12%	15 9%	18 6%	21 14%	192 14%	35 12%	3 4%	38 10%	87 17%	129 12%	13 10%
£14,001 to £21,000	(17.5) 20%	403 20%	49 22%	93 23%	74 17%	71 24%	31 18%	40 13%	33 22%	273 20%	49 16%	9 13%	58 16%	94 19%	222 20%	27 21%
£21,001 to £28,000	(24.5) 19%	380 19%	29 13%	68 17%	95 22%	62 21%	43 24%	52 17%	28 19%	252 19%	63 21%	13 18%	76 20%	94 19%	216 20%	19 14%
£28,001 to £34,000	(31) 16%	337 16%	32 14%	57 14%	64 15%	58 19%	30 17%	79 27%	17 11%	228 17%	52 17%	24 34%	76 20%	81 16%	200 18%	21 16%
£34,001 to £41,000	(37.5) 9%	180 9%	3 1%	35 9%	38 9%	34 11%	21 12%	36 12%	10 7%	114 9%	43 14%	2 2%	45 12%	33 7%	113 10%	12 9%
£41,001 to £48,000	(44.5) 5%	93 5%	7 3%	19 5%	22 5%	9 3%	10 6%	12 4%	3 2%	64 5%	12 4%	1 2%	13 3%	16 3%	55 5%	7 5%
£48,001 to £55,000	(51.5) 3%	61 3%	4 2%	7 2%	17 4%	6 2%	7 4%	14 5%	2 1%	39 3%	11 4%	3 4%	14 4%	16 3%	29 3%	4 3%
£55,001 to £62,000	(58.5) 1%	18 1%	- -	5 1%	3 1%	3 1%	5 3%	- -	2 1%	11 1%	3 1%	- -	3 1%	- -	12 1%	3 2%
£62,001 to £69,000	(65.5) 2%	35 2%	- -	4 1%	10 2%	4 1%	6 3%	9 3%	2 1%	23 2%	4 1%	3 5%	7 2%	13 3%	14 1%	1 1%
£69,001 to £76,000	(72.5) 1%	11 1%	1 *	1 *	4 1%	- -	1 *	5 2%	- -	8 1%	3 1%	- -	3 1%	2 *	4 *	6 4%
£76,001 to £83,000	(79.5) *	5 *	- -	2 1%	- -	- -	- -	2 1%	- -	3 *	- -	1 2%	1 *	1 *	1 *	2 2%
£83,001 or more	(86) 2%	31 2%	1 1%	- -	7 2%	4 1%	5 3%	13 4%	1 1%	15 1%	8 3%	6 8%	14 4%	7 1%	22 2%	2 1%
Prefer not to answer	114 6%	17 8%	29 7%	23 5%	11 3%	3 1%	12 4%	20 13%	63 5%	8 3%	6 8%	13 4%	32 6%	46 4%	10 8%	
Average income (£000's)	26.53	19.67	24.01	27.76	26.58	30.91	33.11	23.06	26.38	28.99	35.56	30.20	25.51	27.50	29.89	

## Multibanking Survey

### ONLINE Fieldwork: 17th-19th April 2015

Absolutes/col percents

Table 104

**Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?**

**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2048	1031	1017	241	294	344	389	323	457	577	609	356	506	172	85	221	190	198	141	92	195	257	299	198	247	794
Weighted base	2048	1004	1044	243	345	345	365	304	446	547	568	446	487	184	82	225	184	184	143	102	205	266	287	184	265	882
NET: Yes	426	215	211	33	40	52	91	79	131	74	97	87	168	50	17	49	37	31	31	19	43	33	66	49	30	122
	21%	21%	20%	14%	12%	15%	25%	26%	29%	13%	17%	19%	35%	27%	21%	22%	20%	17%	22%	19%	21%	12%	23%	27%	11%	14%
Yes - physical condition	260	121	139	13	17	27	59	54	89	46	58	55	100	28	10	35	22	22	19	10	25	18	40	31	15	68
	13%	12%	13%	5%	5%	8%	16%	18%	20%	8%	10%	12%	21%	15%	12%	15%	12%	12%	13%	9%	12%	7%	14%	17%	6%	8%
Yes - disability	152	86	66	5	9	20	40	28	49	19	33	30	70	16	10	17	14	9	15	7	11	15	20	17	8	37
	7%	9%	6%	2%	3%	6%	11%	9%	11%	4%	6%	7%	14%	9%	12%	7%	8%	5%	11%	7%	6%	6%	7%	9%	3%	4%
Yes - mental condition	127	66	61	21	21	20	38	23	4	15	28	27	57	14	3	13	9	7	8	6	16	12	25	14	11	38
	6%	7%	6%	9%	6%	6%	10%	8%	1%	3%	5%	6%	12%	8%	3%	6%	5%	4%	5%	6%	8%	4%	9%	8%	4%	4%
Yes - other	23	15	9	4	2	4	4	6	4	6	6	3	7	1	1	2	1	-	3	3	3	2	2	3	2	10
	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	1%	-	2%	3%	2%	1%	1%	2%	1%	1%
No	1574	765	809	202	291	285	266	219	311	459	456	349	309	130	62	171	140	147	111	83	159	221	217	133	228	740
	77%	76%	77%	83%	84%	83%	73%	72%	70%	84%	80%	78%	64%	70%	76%	76%	76%	80%	77%	81%	78%	83%	76%	72%	86%	84%
Prefer not to say	48	24	24	8	13	8	8	7	4	15	14	10	9	5	2	5	7	7	1	-	3	13	3	2	6	21
	2%	2%	2%	3%	4%	2%	2%	2%	1%	3%	3%	2%	2%	3%	2%	2%	4%	4%	1%	-	1%	5%	1%	1%	2%	2%



**Multibanking Survey**  
**ONLINE Fieldwork: 17th-19th April 2015**

Absolutes/col percents

Table 104

**Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?**

**Base: All respondents**

	Number of Open Bank Accounts (Any Product)							Number of Active Current Accounts					Most Important Method of Communication With Bank		
	Total	1	2	3	4	5	6+	None	1	2	3+	NET: 2+	Visit a branch	Online	Mobile app
Unweighted base	2048	247	430	413	306	168	260	149	1337	295	67	362	496	1101	125
Weighted base	2048	220	406	430	301	178	299	151	1335	300	71	371	499	1098	133
NET: Yes	426 21%	62 28%	90 22%	85 20%	70 23%	37 21%	46 15%	29 19%	291 22%	65 22%	12 17%	77 21%	89 18%	246 22%	29 21%
Yes - physical condition	260 13%	36 16%	49 12%	59 14%	43 14%	28 16%	26 9%	18 12%	182 14%	38 13%	7 10%	45 12%	55 11%	152 14%	13 10%
Yes - disability	152 7%	26 12%	33 8%	32 7%	25 8%	9 5%	15 5%	17 11%	98 7%	25 8%	5 7%	30 8%	30 6%	90 8%	7 5%
Yes - mental condition	127 6%	29 13%	30 7%	17 4%	14 5%	8 5%	14 5%	2 1%	96 7%	14 5%	2 2%	16 4%	21 4%	72 7%	10 7%
Yes - other	23 1%	3 1%	3 1%	5 1%	5 2%	1 1%	4 1%	1 1%	16 1%	4 1%	2 2%	6 2%	5 1%	12 1%	5 4%
No	1574 77%	150 68%	308 76%	334 78%	223 74%	141 79%	249 83%	115 76%	1021 76%	227 76%	58 81%	285 77%	400 80%	834 76%	101 76%
Prefer not to say	48 2%	8 4%	7 2%	11 3%	8 3%	- -	4 1%	7 5%	23 2%	7 2%	1 2%	9 2%	10 2%	18 2%	4 3%