

## Provision of evidence

The following companies and organizations have supplied substantive written or oral evidence during the investigation.

### Home credit providers

A & N Vause Credit Traders  
 AA Finance Ltd  
 AJ Cockle Finance Company  
 Bee Clothing and Supply Company Ltd  
 Bristol Finance & Credit Services Ltd (t/a  
 Bristol Finance)  
 Burton Financial Services  
 Careys  
 Carson Finance Ltd  
 Cattles plc  
 Clarkes Finance  
 CLC Finance Ltd  
 County Finance (Wiltshire) Ltd  
 Cowans Financial Services  
 DAJ Loans  
 DC Finance  
 Deebank Financial Services Ltd  
 Ealing Trading Company Ltd  
 Easyloan Ltd  
 Eccles Savings & Loans Ltd  
 Frith Finance  
 Gardiner & Farquhar  
 Hafod Finance Co Ltd  
 Hays Credit Ltd  
 I&M Williams Ltd  
 Ideal Credit and Loans  
 JD & D May  
 KDS Finance Ltd  
 London Scottish Bank plc  
 Milplan Finance Ltd  
 MMF Ltd  
 Muirhead Finance Ltd  
 Mutual Clothing and Supply Company Ltd  
 Northern Credit Ltd  
 Norton Financial Services Ltd  
 P&SL Skyes  
 Panter & Son Ltd  
 Park Group plc  
 Pennine Credit Services  
 Pilvale Ltd  
 Pinewood Company Finance Ltd  
 Pinfold Finance Ltd  
 Provident Financial plc  
 Rogerstan Finance Ltd  
 S&G&F Finance (Crosby)

S&U plc  
 Short Term Finance (Holdings) Ltd  
 Sol Supply/Loans  
 Smith Cole Financial plc  
 Sunnyside Clothing & Supplies Ltd  
 Universal Trading Company Leicester Ltd  
 Walkers Enterprises (Devon) Ltd  
 Waverley Finance Ltd  
 Winslow Bros  
 Your Finance Ltd

### Third parties

Association of British Credit Unions Ltd  
 Bank of Ireland  
 Barclays Bank plc  
 British Bankers' Association  
 British Cheque Cashers Association  
 Callcredit plc  
 Capital One Bank (Europe) Plc  
 Church Action on Poverty  
 Citizens Advice Scotland  
 Citizens Advice UK  
 Community Development Finance  
 Association  
 Competition Directorate-General,  
 European Commission (DG Comp)  
 Consumer Council, Northern Ireland  
 Consumer Credit Association  
 Consumer Credit Counselling Service  
 Credit Action  
 Debt on our Doorstep  
 Department for Work and Pensions  
 Department of Trade and Industry—  
 Consumer Credit Bill Team  
 Energywatch  
 Equifax Plc  
 Experian Limited  
 Finance and Leasing Association  
 Financial Services Authority  
 HM Courts Service  
 HM Treasury  
 HSBC Bank plc  
 Information Commissioner  
 Irish Financial Regulator IFSRA  
 Irish League of Credit Unions

MBNA Europe Bank Ltd  
Money Advice Trust/National Debtline  
National Consumer Council  
National Housing Federation  
National Pawnbrokers Association  
New Economics Foundation  
North Devon Homes Ltd  
Office of Fair Trading  
One Parent Families  
Otto UK Home Shopping  
Paul Jones, Liverpool John Moores  
University  
Personal Finance Research Centre,  
University of Bristol  
Policis  
Redcats UK  
Royal Bank of Scotland  
Steering Committee on Reciprocity  
(SCOR)  
Teletrack  
The Housing Corporation  
Trading Standards Institute  
West Town Home Finance  
Zacchaeus 2000 Trust