

Documents published on CC website

Core inquiry documents

1. Terms of reference
2. Members of inquiry
3. Administrative timetable
4. Issues statement
5. Emerging Thinking
6. Provisional findings
7. Possible Remedies
8. Proposed Remedies (incorporating Further Thoughts on Remedies paper)
9. Changes to Remedies
10. Report

Announcements

1. CC publishes home credit report
2. Home Credit Proposed Remedies
3. Notice of Possible Remedies
4. Notice of Provisional Findings
5. CC publishes Emerging Thinking document
6. OFT refers home credit to Competition Commission: CC invites evidence
7. CC publishes home credit issues statement
8. CC Home Credit open meeting
9. CC holds Home Credit open meeting

Initial submissions from home credit providers

1. A&N Vause Credit Traders
2. Bristol Finance
3. Burton Financial Services
4. Cattles plc
5. CLC Finance
6. County Finance
7. DAJ Loans
8. Deebank Financial Services
9. Easy Loan Ltd
10. Hafod Finance
11. London Scottish Bank plc
12. Muirhead Finance
13. Park Direct Credit Ltd
14. Provident Financial plc
15. Provident Financial—Critique on submission from Debt on our Doorstep
16. S&U plc
17. Sunnyside Clothing and Supplies
18. Waverley Finance
19. Six submissions from anonymous home credit providers

Initial submissions from other interested parties

1. Association of British Credit Unions Ltd
2. British Cheque Cashers Association
3. Citizens Advice Scotland (two submissions)
4. Consumer Credit Association (two submissions)
5. Credit Action
6. Debt on our Doorstep
7. Financial Ombudsman Service
8. Foundation for Credit Counselling
9. HSBC Bank
10. Irish League of Credit Unions
11. National Consumer Council (three submissions)
12. National Pawnbrokers Association
13. North Devon Homes Ltd
14. One Parent Families
15. Personal Finance Research Centre, University of Bristol
16. Zacchaeus 2000 Trust

Oral evidence

1. Note of CC Staff Meeting with Call Credit
2. Note of CC Staff Meeting with Equifax
3. Note of CC Staff Meeting with Experian
4. Summary of hearing with Muirhead Finance
5. Summary of hearings with providers of mainstream credit products
6. Note of CC Staff Meeting with Which?
7. Summary of hearing with Brian Pomeroy, Financial Inclusion Task Force, HM Treasury
8. Summary of hearings with Call Credit, Equifax, Experian and the Information Commissioner

Open meeting

1. Letter of invitation and annex
2. Transcript of proceedings 1: What market are we in?
3. Transcript of proceedings 2: The relationship between lenders, agents and customers
4. Transcript of proceedings 3: How do customers measure how much they are paying?
5. Transcript of proceedings 4: Entry and expansion
6. Note from Reverend Paul Nicolson of the Zacchaeus 2000 Trust

Surveys, analyses and reports

1. Report from Andrew Irving Associates: qualitative survey
2. Home Credit customer report: quantitative research prepared by NOP World
3. MFS survey of personal finance
4. BMRB/target group index survey
5. Summary of feedback from home credit customers
6. Analyses of questionnaire responses from providers of mainstream credit products

Emerging Thinking: responses from home credit providers

1. Cattles plc
2. Mutual Clothing and Supply Company Ltd
3. Park Direct Credit Ltd
4. Provident Financial plc
5. S&U plc

Emerging Thinking: Responses from other interested parties

1. The Consumer Council, Northern Ireland
2. Debt on our Doorstep
3. National Consumer Council
4. Peter Milne
5. Public Finance Research Centre, University of Bristol
6. Zacchaeus 2000 Trust

Provisional Findings and Notice of Possible Remedies: Responses from home credit providers

1. A&N Vause Ltd
2. Cattles plc
3. CLC Finance
4. London Scottish Bank plc
5. Mutual Clothing and Supply Co Ltd
6. Park Direct Credit Ltd
7. Provident Financial plc
8. S&U plc
9. P&SL Skyes Ltd

Provisional Findings and Notice of Possible Remedies: Responses from other interested parties

1. Bank of Ireland
2. Barclays Bank plc
3. Capital One Bank plc
4. Citizens Advice
5. Community Development Finance Association
6. Consumer Credit Association
7. Debt on our Doorstep
8. Experian
9. HSBC Fred Counsel
10. MBNA Europe Bank Ltd
11. Money Advice Trust and National Debtline
12. National Consumer Council
13. National Housing Federation
14. Redcats UK
15. Royal Bank of Scotland

Proposed Remedies: Responses from home credit providers

1. (Anonymous lender)
2. Bee Clothing & Supply
3. Bristol Finance & Credit Services

4. Cattles plc
5. Eccles Finance
6. London Scottish Bank plc
7. P&SL Skyes
8. Provident Financial plc
9. S&U plc
10. West Town Home Finance

Proposed Remedies: Responses from other interested parties

1. Citizens Advice
2. Citizens Advice Scotland
3. Community Development Finance Association
4. Consumer Credit Association
5. National Consumer Council
6. National Pawnbrokers Association
7. Professor Jonathan Crook
8. Steering Committee on Reciprocity (SCOR)
9. Trading Standards Institute

Public events

Peter Freeman's talk at CCA convention on 20 April 2005

Working papers

Papers published alongside Emerging Thinking

1. Agents
2. Barriers to entry and expansion
3. Evolution of size and structure of the home credit industry
4. The Consumer Credit (Early Settlement) Regulations 2004
5. Cost of capital
6. Credit scoring
7. Customer turnover, switching and multi-sourcing
8. Pricing
9. Product market definition
10. Profitability of the five listed home credit providers
11. Renewal loans

Other papers prepared by the CC

1. Annual percentage rates (APRs)
2. Early settlement rebates—further analysis
3. Independent research—summary
4. Small sum credit—overview
5. Small and medium providers
6. Regulation: regulatory roles
7. Regulation: legal framework
8. Republic of Ireland