

**1st Alliance Ayrshire Credit Union
Personal Loan Questionnaire – Multi mode Survey**

WEB: Introduction on landing page:

We would like to invite you to take part in a short online survey on behalf of The Fairbanking Foundation, which is a charitable organisation interested in the financial well-being of customers. The research has been commissioned by Barclays, and it will help them to understand more about your experience with your personal loan.

The survey will only take around 15 minutes to complete.

Please work through the survey by answering all questions on each page. If you are not able to answer the question, please choose the 'don't know' or 'not applicable' option to proceed.

When navigating please use the Back and Next buttons at the bottom of the survey screen as using the buttons on your browser will cause the survey to fail.

If you need to complete the survey in more than one go, just close the survey window and your answers will be automatically saved. When you're ready to start again, click on the link in your invitation email and this will take you back to the point where you last answered a question.

Please click on the Next button below to begin your survey.

Should you have any problems with the link to the questionnaire or with the questionnaire itself, please do not hesitate to contact the Fairbanking survey team at Ipsos MORI on 020 7347 3000, or email Fairbanking@ipsos-mori.com who will be happy to help.

CATI:

Good morning/afternoon. My name is and I am calling from Ipsos MORI, an independent research organisation. We are calling on behalf of <**1st Alliance Ayrshire Credit Union**> and the Fairbanking Foundation, which is a charitable organisation interested in the financial well-being of customers. The research, will help them to understand more about your experience with your personal loan.

Would you be able to spare 20 minutes to help with this now?

[INTERVIEWER: PROCEED WITH SURVEY OR ARRANGE CALL BACK?]

Proceed with survey	1
Arrange call back	2
Customer asks not to be contacted again for research purposes	3

IF CODE 3 SLECTED AT INTRO 1 PLEASE SHOW:

[INTERVIEWER: THANK YOU FOR YOUR TIME TODAY, YOUR DETAILS WILL BE NOW EXCLUDED FROM THE RESEARCH DATABASE]

Screeners

ASK ALL

S1. Please can you tell us, do you have, or have you ever had, a personal loan with <1st Alliance Ayrshire Credit Union>? SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Yes **GO TO S1a**
2. No **THANK AND CLOSE**
3. Don't know **THANK AND CLOSE**
4. Refused **THANK AND CLOSE**

ASK ALL

S1a. And which of the following best describes the personal loan you had with 1st Alliance Ayrshire Credit Union>? SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I am currently paying back a loan
2. I don't have a loan with them at present but I had a loan in the past which is now paid off
3. Don't know – **THANK AND CLOSE CATI: DO NOT READ OUT**
4. Refused – **THANK AND CLOSE CATI: DO NOT READ OUT**

ASK ALL CURRENTLY IN PAYMENT (CODE 1 AT S1a)

S2. Please can you tell us, approximately when will you finish paying off the loan? If you're unsure, please give your best guess. SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. In the next month
2. In 1 to 3 months' time
3. 4 to 6 months' time
4. 7 to 12 months' time
5. More than 12 months' time
6. I have already paid off my loan
7. Don't know **CATI: DO NOT READ OUT**
8. Refused **CATI: DO NOT READ OUT**

About the loan and the application process

ASK ALL

Q1. Please can you tell us, what was the purpose for taking the loan? If you have had more than one loan with <1st Alliance Ayrshire Credit Union>, please think about your most recent loan.

SELECT ALL THAT APPLY. ROTATE LIST.

CATI: SPONTANEOUS. PLEASE CODE INTO MOST APPROPRIATE CODE, PROBING AS NECESSARY/ SELECT ALL THAT APPLY.

1. To pay for a special occasion (e.g. Wedding / Christmas / Birthdays, etc.)
2. To make home improvements
3. To pay for household repairs
4. To pay for a holiday
5. To cover unexpected outgoings
6. Purchasing household electrics (e.g. TV, Fridge, Freezer, etc.)
7. To pay for everyday living expenses (make up for a shortfall in my income)
8. Purchase a car / bike
9. For my children's education
10. For my own education / further education
11. To fund a career break
12. To consolidate my debts – so they are all in one place
13. To help my adult children
14. For emergencies or backup in case I need more money
15. To help tide me over whilst I was ill
16. To help pay for a funeral
17. Something else (Please specify)
18. Don't know
19. Refused

FIX AND SINGLE CODE

FIX AND SINGLE CODE CATI: DO NOT READ

OUT

FIX AND SINGLE CODE CATI: DO NOT READ

OUT

ASK ALL

Q1a. Which of the following applies to your personal loan with <1st Alliance Ayrshire Credit Union>? **SELECT ALL THAT APPLY**

CATI: READ OUT. SELECT ALL THAT APPLY.

1. This is my first personal loan with them
2. I had a loan before which has been completely paid off
3. I have had a top-up to my existing loan
4. None of the above
5. Don't know
6. Refused

SINGLE CODE

SINGLE CODE CATI: DO NOT READ OUT

SINGLE CODE CATI: DO NOT READ OUT

SINGLE CODE CATI: DO NOT READ OUT

ASK ALL

Q2. And do you have any other products with <1st Alliance Ayrshire Credit Union>?

SELECT ALL THAT APPLY

CATI: SPONTANEOUS. PLEASE CODE INTO MOST APPROPRIATE CODE, PROBING AS NECESSARY/ SELECT ALL THAT APPLY.

1. I have a savings account
2. Other loan
3. I have a current account
4. I have a mortgage
5. I have insurance
6. Other (please specify)
7. No, I don't have other products with <1st Alliance Ayrshire Credit Union> **SINGLE CODE CATI: DO NOT READ OUT**
8. Don't know **SINGLE CODE CATI: DO NOT READ OUT**
9. Refused **SINGLE CODE CATI: DO NOT READ OUT**

ASK ALL

Q4. And please can you tell us which of the following applies to how you made the loan application? **MULTICODE**

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I applied in branch
2. I applied online
3. I applied on the telephone
4. Other (please specify)
5. Can't remember **SINGLE CODE CATI: DO NOT READ OUT**
6. Refused **SINGLE CODE CATI: DO NOT READ OUT**

ASK ALL

Q5. Thinking about the interest rate which applies to your personal loan, please can you tell us how does the rate you were offered compare to the rate you expected to be given when you decided to apply for the loan? **SINGLE CODE**

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. It was much higher than I thought it would be
2. It was slightly higher than I thought it would be
3. It was the same as I thought it would be
4. It was slightly lower than I thought it would be
5. It was much lower than I thought it would be
6. Don't know **CATI: DO NOT READ OUT**
7. Refused **CATI: DO NOT READ OUT**

ASK ALL

Q8. During the application process, did you undertake a budget plan detailing your income and expenses to help you decide how much you could afford to borrow?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Yes
2. No
3. Can't remember
4. Refused

CATI: DO NOT READ OUT
CATI: DO NOT READ OUT

ALL USING BUDGET PLANNER (CODE 1 AT Q8)

Q9. Did you keep a copy of that budget plan to refer to later?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1.2

1. Yes
2. No
3. Can't remember
4. Refused

CATI: DO NOT READ OUT

CATI: DO NOT READ OUT

ASK ALL USING BUDGET PLANNER (CODE 1 AT Q8)

1.2

Q10. Please could you tell us in which ways, if any, did using the budget planner (that shows your income and expenses) help you decide on what you could afford to borrow?

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ALL USING BUDGET PLANNER (CODE 1 AT Q8)

Q11. Was the amount you could afford to borrow more or less than you thought you could afford?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1.2

1. It was much higher than I thought it would be
2. It was slightly higher than I thought it would be
3. It was the same as I thought it would be
4. It was slightly lower than I thought it would be
5. It was much lower than I thought it would be
6. Don't know
7. Refused

CATI: DO NOT READ OUT

CATI: DO NOT READ OUT

ASK ALL

Q13. Which, if any, of the following did you do to work out how much your repayments would be, depending on how much you borrow and over what length of time?

MULTICODE

CATI: READ OUT LIST/SELECT ALL THAT APPLY

1.2

1. I had a discussion with a member of staff where I was shown examples of different repayments lengths and amounts
2. I used / was shown an online tool or calculator
3. Other (please specify)
4. Don't know **SINGLE CODE** **CATI: DO NOT READ OUT**
5. Refused **SINGLE CODE** **CATI: DO NOT READ OUT**

ASK ALL CODING 1 - 3 AT Q13

Q15. How helpful, if at all, has it been to calculate possible monthly repayments and repayment periods? **SINGLE CODE**

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1.2

1. Very helpful
2. Fairly helpful
3. Not very helpful
4. Not at all helpful
5. Don't know **CATI: DO NOT READ OUT**
6. Refused **CATI: DO NOT READ OUT**

ASK ALL CODING 1 – 4 AT Q15

Q15a. You said that it was [insert answer from Q15] to calculate possible monthly repayments and repayment periods. Please can you tell us why you say that?

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

1.1

ASK ALL

Q16. During the application process, to what extent, if at all, did you consider all debts, loans, credit cards and other borrowing that you had to pay off?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1.3

1. I took all of my debts and borrowing into account when I applied
2. I thought I had considered all of my debts and borrowing when I applied but realised during or after the process that there were debt(s) that I'd forgotten to consider
3. I didn't really consider my debts and borrowing when I applied
4. Don't know **CATI: DO NOT READ OUT**
5. Refused **CATI: DO NOT READ OUT**

1.3

ASK ALL WHO CONSIDERED ALL DEBT (CODE 1 OR 2 AT Q16)

Q17. How helpful was it to consider all debts and day-to-day bills and outgoings when making the application? **SINGLE CODE**

CATI: READ OUT SCALE AND SELECT ONE OPTION ONLY

1. Very helpful
2. Fairly helpful
3. Not very helpful
4. Not at all helpful
5. Don't know **CATI: DO NOT READ OUT**
6. Refused **CATI: DO NOT READ OUT**

ASK ALL WHO HAD CONSIDERED THEIR DEBT (CODE 1 OR 2 AT Q16)

Q18. Which of the following, if any, applied to you when you considered all of your borrowing as part of the application? **MULTICODE**

CATI: READ OUT LIST AND SELECT ALL THAT APPLY.

1. I felt reassured that I could afford repayments on the debts I already had
2. I felt reassured that I could afford the repayments on the loan I was applying for
3. I re-considered whether I could take out the loan at all
4. I decided to try to decrease my borrowing in the future
5. I decided I needed more advice on how to reduce my debts
6. Other (Please specify)
7. It made no difference; I already had a full picture of my debts. **SINGLE CODE**
8. Don't know **SINGLE CODE CATI: DO NOT READ OUT**
9. Refused **SINGLE CODE CATI: DO NOT READ OUT**

1.2

ASK ALL WHO DID NOT CONSIDER ALL DEBTS AT Q16 (CODE 3 AT Q16)

Q18a. In which ways, if at all, did you decide how much you could afford to borrow?

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

Making payments

ASK ALL

Q19. Which of the following methods of payment do you use to make your monthly personal loan repayments? If you use different methods, please tell us about the one you use most.

2.4

SINGLE CODE

CATI: SPONTANEOUS. PLEASE CODE INTO MOST APPROPRIATE CODE, PROBING AS NECESSARY. SELECT ONE OPTION ONLY.

1. via child benefit/or similar
2. via payroll deduction
3. via online banking transfer
4. via direct debit
5. via standing order
6. online on a mobile phone
7. online with a debit card
8. in a branch
9. on the telephone
10. other (specify)
11. Don't know CATI: DO NOT READ OUT
12. Refused CATI: DO NOT READ OUT

ASK ALL MAKING REPAYMENTS (CODING 1 – 10 AT Q19)

Q20. And how convenient do you find it to make your repayments [insert code chosen at Q19]

2.4

SINGLE CODE

CATI: READ OUT SCALE AND SELECT ONE OPTION ONLY

1. Very convenient
2. Fairly convenient
3. Not very convenient
4. Not at all convenient
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK ALL MAKING REPAYMENTS (CODING 1 – 9 AT Q19)

Q20a. Please can you tell us why you choose to make your repayments [insert channel from Q19]?

2.4

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL

Q20b. Do you make your repayments on the day, or very soon after, you receive income?

2.4

SINGLE CODE CATI: READ OUT SCALE AND SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know CATI: DO NOT READ OUT
4. Refused CATI: DO NOT READ OUT

ASK ALL WHO MAKE PAYMENTS SOON AFTER RECEIVING INCOME (CODING 1 AT Q20b)

2.3

Q20c. And how helpful was it to be making your repayments soon after you receive income?

SINGLE CODE

CATI: READ OUT SCALE AND SELECT ONE OPTION ONLY

1. Very helpful
2. Fairly helpful
3. Not very helpful
4. Not at all helpful
5. Don't know **CATI: DO NOT READ OUT**
6. Refused **CATI: DO NOT READ OUT**

ASK ALL CODING 1 – 4 AT Q20c

Q20d. You said that making your payments soon after you receive income was [insert answer from Q20c], Please can you tell us more about why you say that?

2.3

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL

Q20e. Did your lender at any point suggest making repayments soon after receiving income?

2.3

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know **CATI: DO NOT READ OUT**
4. Refused **CATI: DO NOT READ OUT**

ASK ALL

Q21. Were you aware that you can make additional payments on your personal loan without charge, over and above your normal repayments?

2.1

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know **CATI: DO NOT READ OUT**
4. Refused **CATI: DO NOT READ OUT**

ASK ALL AWARE COULD MAKE ADDITIONAL PAYMENTS (CODING 1 AT Q21)

Q22. Over and above your normal repayments, have you ever made an additional payment on your personal loan?

2.1

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know CATI: DO NOT READ OUT
4. Refused CATI: DO NOT READ OUT

ASK ALL WHO HAVE MADE ADDITIONAL PAYMENTS (CODING 1 AT Q22)

Q23. Which of the following methods did you use to make the additional payment? If you have made more than one additional payment, please tell us about the most recent one that you made.

2.1

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. via payroll deduction
2. via online banking transfer
3. via direct debit
4. via standing order
5. online on a mobile phone
6. online with a debit card
7. in a branch
8. on the telephone
9. other (specify)
10. Don't know CATI: DO NOT READ OUT
11. Refused CATI: DO NOT READ OUT

ASK ALL WHO HAVE MADE ADDITIONAL PAYMENTS (CODING 1 AT Q22)

Q23a. In which ways, if any, did you decide how much you could afford to overpay your loan by?

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL

Q24. Do you recall your provider reminding you to consider repaying your loan early or overpaying if you could? This could have been in person in branch, on the telephone, a letter, an email, as part of your statement, or via some other method.

2.2

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know CATI: DO NOT READ OUT
4. Refused CATI: DO NOT READ OUT

ASK ALL WHO RECEIVED ENCOURAGEMENT TO REPAY EARLY Q24 (Code 1 AT Q24)

Q24aa. Please can you tell us what, if anything, did you do as a result of receiving that reminder from your provider about being able to repay early (and save interest)?

2.2

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL WHO HAVE MADE ADDITIONAL PAYMENTS (CODING 1 AT Q22)

Q24a. Please can you tell us, which of the following best applies to how often you have been able to make additional payments on your personal loan?

2.2

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I once made an additional payment
2. I have occasionally made an additional payment
3. I regularly make additional payments
4. I always make additional payments
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK ALL WHO HAVE MADE ADDITIONAL PAYMENTS (CODING 1 AT Q22)

Q25. For what reasons were you motivated to make an additional payment on your personal loan?

2.2

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL WHO HAVE MADE ADDITIONAL PAYMENTS (CODING 1 AT Q22)

Q26a. Please can you tell us how helpful it is to be able to make additional/early payments on your personal loan?

2.2

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Very helpful
2. Fairly helpful
3. Not very helpful
4. Not at all helpful
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK ALL WHO HAVE MADE ADDITIONAL PAYMENTS (CODING 1 AT Q22)

Q26b. You said that being able to make additional payments is [insert answer from Q26a]. Please can you tell us what makes you say that?

2.2

OPEN END CATI: TYPE IN ANSWER IN THE BOX

Change in circumstances

ASK ALL

Q27. Were you aware that <1st Alliance Ayrshire Credit Union> offers the ability to discuss your personal financial circumstances, including ways to help you manage your finances and meet your repayment obligations?

3.3

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know CATI: DO NOT READ OUT
4. Refused CATI: DO NOT READ OUT

ASK ALL

Q27a. Please tell us which of the following best applies to what you think about the assistance <1st Alliance Ayrshire Credit Union> offers to customers who wish to manage their finances better

3.3

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I feel better knowing that the help is available should I require it
2. It doesn't matter at all to me whether it's there or not
3. I think the assistance offered has a negative impact on customers
4. Other (specify)
5. None of these CATI: DO NOT READ OUT
6. Don't know CATI: DO NOT READ OUT
7. Refused CATI: DO NOT READ OUT

ASK ALL

Q27b. How likely would you be to get in touch with <1st Alliance Ayrshire Credit Union> if you thought you might miss a payment due to a financial problem?

3.3

SINGLE CODE ONLY

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Very likely
2. Fairly likely
3. Fairly unlikely
4. Very unlikely
5. Don't know CATI: DO NOT READ OUT

3.3

ASK ALL

Q27c. You said that you are [insert answer from Q27b] to get in touch with the <1st Alliance Ayrshire Credit Union> about your personal financial circumstances if you ever think you are going to miss a payment. Please can you tell us what makes you say that?

OPEN END CATI: TYPE IN ANSWER IN THE BOX

Intro screen: We would like to understand the service offered by your provider when you experienced a change in circumstances. Please be assured that your answers are completely confidential.

ASK ALL

Q28. Please can you tell us, which of the following applies to you?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I have missed a payment on more than one occasion
2. I have missed a payment only once
3. I have always made my payments on time but have come close to missing a payment at least once
4. I have always been able to make my payments on time and have never come close to missing a payment
5. Don't know **CATI: DO NOT READ OUT**
6. Refused **CATI: DO NOT READ OUT**

ASK ALL COMING CLOSE TO MISSING PAYMENTS (CODE 3 AT Q28)

Q28a. Please can you tell us what actions, if any, did you take when you nearly missed the payment(s)?

OPEN ENDED

3.1

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL WHO HAVE MISSED A PAYMENT (CODE 1 OR 2 AT Q28)

Q29a. Please can you tell us which, if any, of the following did you experience with <1st Alliance Ayrshire Credit Union> after you missed the payment(s)?

MULTI CODE

3.1

CATI: READ OUT LIST/SELECT ALL THAT APPLIES

1. They contacted me by telephone
2. They contacted me by letter
3. They contacted me by text message
4. They contacted me by email
5. A branch put me in touch with someone to talk about my financial situation
6. The 1st Alliance Ayrshire Credit Union call centre put me in touch with someone to talk about my financial situation
7. Other (please specify)

OR

8. I contacted them to alert them before the payment was missed **SINGLE CODE**
9. I contacted them after the payment was missed but before they contacted me **SINGLE CODE**
10. I had no contact with my provider about missing the payment **SINGLE CODE**
11. Don't know **SINGLE CODE CATI: DO NOT READ OUT**
12. Refused **SINGLE CODE CATI: DO NOT READ OUT**

ASK ALL WHO CODE 1 – 7 AT Q29a.

Q29aa. Please can you tell us which of the following best applies to the contact you had with your loans provider after you missed a payment. **SINGLE CODE**

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

3.1

1. My provider contacted me straight away, within a day or two of me missing the payment
2. My provider contacted me fairly soon afterwards, within a week of missing the payment
3. My provider contacted me more than a week after missing the payment
4. My provider never contacted me about missing the payment
5. Don't know **CATI: DO NOT READ OUT**
6. Refused **CATI: DO NOT READ OUT**

ASK ALL WHO CODE 1 – 9 AT Q29a.

Q29b. You said that you had contact with <1st Alliance Ayrshire Credit Union> recently about missing a loan repayment. Please can you tell us what happened as a result of that communication? **OPEN END**

3.1

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL WHO CODE 1 – 9 AT Q29a.

Q30. Please can you tell us which of the following applies to what happened as a result of your contact with <1st Alliance Ayrshire Credit Union>? **MULTICODE**

3.2

CATI: READ OUT LIST/SELECT ALL THAT APPLY

1. Given a revised repayment plan
2. Given a repayment break
3. Refunded interest
4. Given amended repayment dates so the loan term was extended
5. Referred to a third party such as a Debt Advice Charity
6. Provided further information/advice
7. Other (please specify)
8. No solution provided **SINGLE CODE**
9. Don't know **SINGLE CODE CATI: DO NOT READ OUT**
10. Refused **SINGLE CODE CATI: DO NOT READ OUT**

ASK ALL WHO CODE 1 – 7 AT Q30.

Q31. And thinking about the outcome of your contact with <1st Alliance Ayrshire Credit Union>, how helpful would you say you found each of the following?

3.2

INSERT GRID WITH CODES SELECTED AT Q30 DOWN THE SIDE AND VERY HELPFUL TO VERY UNHELPFUL ACROSS THE TOP FROM LEFT TO RIGHT. SINGLE CODE FOR EACH CHANNEL

READ OUT EACH STATEMENT AND SCALE FOR EACH OF THEM AND SELECT ONE OPTION ONLY PER STATEMENT

1. Very helpful
2. Fairly helpful
3. Fairly unhelpful
4. Very unhelpful
5. Don't know **CATI: DO NOT READ OUT**

ASK ALL WHO CODE 1 – 4 AT Q31; REPEAT FOR EACH STATEMENT SELECTED AT Q30

3.2

Q31a. You said that you were [insert answer from Q30] and that this was [insert rating from Q31]. Please can you tell us more about what makes you say that?

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL WHO SELECTED 'I WAS GIVEN A REVISED REPAYMENT PLAN' (CODE 1 AT Q30)

3.2

Q32. Please can you tell us for how long have you been on your revised repayment plan? If you're unsure, please give your best guess.

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Less than 3 months
2. Between 3 and 6 months
3. Between 6 and 9 months
4. Between 9 and 12 months
5. Between 1 and 2 years
6. More than 2 years

ASK ALL WHO SELECTED 'I WAS GIVEN A REVISED REPAYMENT PLAN' (CODE 1 AT Q30)

3.2

Q33. Still thinking about your revised repayment plan, please can you tell us how affordable this was for you at the time it was set up?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Very affordable
2. Fairly affordable
3. More affordable
4. Fairly unaffordable
5. Very unaffordable
6. Don't know **CATI: DO NOT READ OUT**

ASK ALL WHO SELECTED 'I WAS GIVEN A REVISED REPAYMENT PLAN' (CODE 1 AT Q30)

3.2

Q34. Please can you tell us to what extent you have been able to keep up your repayments?

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I have always kept up with repayments
2. I have mostly kept up with repayments
3. I have mostly not kept up with repayments
4. I have never kept up with repayments
5. Don't know CATI: DO NOT READ OUT

ASK ALL CODING 1, 2 OR 3 AT Q 28 (MISSED OR NEARLY MISSED A PAYMENT)

Q35. Please can you tell us, overall, how effective you feel <1st Alliance Ayrshire Credit Union> has been in helping you to reduce your debt? SINGLE CODE

3.2

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. Very effective
2. Fairly effective
3. Not very effective
4. Not at all effective
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK ALL

Q35a. You said that <1st Alliance Ayrshire Credit Union> was [insert answer given at Q35.] Please can you tell us why you say that?

3.2

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

Connecting loans and savings

ASK ALL

Q36. Was a regular payment into a savings account with your Credit Union set up alongside your loan repayment?

4.1

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Don't know CATI: DO NOT READ OUT
4. Refused CATI: DO NOT READ OUT

ASK ALL SAVING DURING THE LOAN (CODE 1 AT Q36)

Q37. How helpful is it [for paid off: was it] to be saving at the same time as paying off your loan?

4.1

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

5. Very helpful
6. Fairly helpful
7. Not very helpful

8. Not at all helpful
9. Don't know CATI: DO NOT READ OUT
10. Refused CATI: DO NOT READ OUT

ASK ALL SAVING DURING THE LOAN (CODE 1 AT Q36)

Q37a. You said that saving alongside making your loan repayments is [for paid off: was] [insert answer from Q37a]. Please can you tell us what makes you say that?

4.1

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL

Q38. Which of the following statements best applies to your savings habits, before you took out the personal loan?

4.1

By saving, we mean putting money into savings products such as a savings account or ISA

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

4.2

1. I saved regularly throughout the year
2. I saved whenever I could
3. I sometimes saved a one-off lump sum
4. I was never able to save at all
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK TO PAID OFF CUSTOMERS ONLY (CODE 2 AT S1A)

Q38a. Which of the following statements best applies to your savings habits, since you finished paying off your loan?

By saving, we mean putting money into savings products such as a savings account with <1st Alliance Ayrshire Credit Union>

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

4.2

1. I save regularly throughout the year
2. I save whenever I can
3. I sometimes save a one-off lump sum
4. I am never able to save at all
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK ALL IN PAYMENT (CODE 1 AT S1A)

Q39. Please can you tell us which of the following statements best applies to your future savings plans after your loan has been paid off?

4.1

SINGLE CODE

CATI: READ OUT LIST/SELECT ONE OPTION ONLY

1. I will save regularly throughout the year
2. I save whenever I can
3. I will sometimes save a one-off lump sum

4. I will not be able to save at all
5. Don't know CATI: DO NOT READ OUT
6. Refused CATI: DO NOT READ OUT

ASK ALL

Q40. In what ways, if any, has taking out your personal loan with <1st Alliance Ayrshire Credit Union> , helped you with your savings habits?

4.2

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

ASK ALL

Q41. By building up a savings amount with <1st Alliance Ayrshire Credit Union> at the same time as paying off your loan, you will pay more interest back to <1st Alliance Ayrshire Credit Union> as the loan will take longer to pay off. Do you feel it is worth the extra interest on your loan, to have an amount in savings available when your loan is paid off?

4.1

SINGLE CODE

CATI: SELECT ONE OPTION ONLY

1. Yes
2. No
3. Unsure CATI: DO NOT READ OUT
4. Refused CATI: DO NOT READ OUT

ASK ALL

Q41a. And please can you tell us why you say that?

3.2

OPEN END

CATI: TYPE IN ANSWER IN THE BOX

Thank you for taking part in this survey, your feedback is of great value to FairBanking and <1st Alliance Ayrshire Credit Union>

The Fair Banking Foundation is also interested in speaking with some users of the product in more detail to understand how it has helped you to manage your finances. Would you be interested in taking part?

- Yes
- No

Should you have any problems or queries, please do not hesitate to contact the Fair Banking survey team at Ipsos MORI on 020 7347 3000, or email FairBanking@ipsos-mori.com who will be happy to help.