

BANK OF ENGLAND CREDIT CONDITIONS SURVEY
UNSECURED LENDING CONDITIONS

[Click here to begin](#)

Respondent name:

[Help](#)

Please type in the name of your organisation and press enter.

Please use the most commonly used shortform.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED LOAN DEMAND: HOUSEHOLDS

1 How has demand for unsecured lending from HOUSEHOLDS changed over the LATEST 3 MONTHS relative to the previous 3 months? And what is your expectation for the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Next 3 Months

Credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Non-credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments?

Additional Comments Yes No

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED LOAN DEMAND: SMALL BUSINESSES

2 How has demand for unsecured lending from SMALL BUSINESSES changed over the LATEST 3 MONTHS relative to the previous 3 months? And what do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Next 3 Months

Credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Non-credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments?

Additional Comments Yes No

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED CREDIT SCORING CRITERIA: HOUSEHOLDS

3 How have your credit-scoring criteria for granting loan applications by HOUSEHOLDS changed over the LATEST 3 MONTHS relative to the previous 3 months? And how do you expect them to change over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months: Implications for getting credit

Next 3 Months: Implications for getting credit

Credit card:

Latest 3 Months: Implications for getting credit

Much harder A little harder Same A little easier Much easier N/A

Next 3 Months: Implications for getting credit

Much harder A little harder Same A little easier Much easier N/A

Non-credit card:

Latest 3 Months: Implications for getting credit

Much harder A little harder Same A little easier Much easier N/A

Next 3 Months: Implications for getting credit

Much harder A little harder Same A little easier Much easier N/A

Do you have additional comments?

Additional Comments

Yes No

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND CREDIT CONDITIONS SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED LOAN APPROVALS: HOUSEHOLDS

4 How has the proportion of HOUSEHOLDS' loan applications being approved changed over the LATEST 3 MONTHS relative to the previous 3 months? And how do you expect your approval rate to change over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Next 3 Months

Credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Non-credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments?

Additional Comments Yes No

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED LOAN TERMS: HOUSEHOLDS

5 How have the following price and non-price terms on approved new loan applications by HOUSEHOLDS changed over the LATEST 3 MONTHS relative to the previous 3 months? And what do you expect for the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

	Latest 3 Months	Next 3 Months
Spreads on credit card lending:	Latest 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A
Spreads on non-credit card lending:	Latest 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A
Credit card limits:	Latest 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A
Minimum proportion of balance paid:	Latest 3 Months <input type="radio"/> Much higher <input type="radio"/> A little higher <input type="radio"/> Same <input type="radio"/> A little lower <input type="radio"/> Much lower <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Much higher <input type="radio"/> A little higher <input type="radio"/> Same <input type="radio"/> A little lower <input type="radio"/> Much lower <input type="radio"/> N/A
Maximum maturities on loans:	Latest 3 Months <input type="radio"/> Much shorter <input type="radio"/> A little shorter <input type="radio"/> Same <input type="radio"/> A little longer <input type="radio"/> Much longer <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Much shorter <input type="radio"/> A little shorter <input type="radio"/> Same <input type="radio"/> A little longer <input type="radio"/> Much longer <input type="radio"/> N/A
Do you have additional comments?	Additional Comments <input type="radio"/> Yes <input type="radio"/> No	

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED CREDIT AVAILABILITY: HOUSEHOLDS

6 Has the availability of credit you provide to HOUSEHOLDS become tighter or looser over the LATEST 3 MONTHS relative to the previous 3 months? What are the prospects for the NEXT 3 MONTHS relative to the latest 3 months? Which of the following factors have been/are likely to be important reasons for change?

[Help](#)

	Latest 3 Months: Credit available	Next 3 Months: Credit available
Overall credit availability:	Latest 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	Next 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Changing economic outlook:	Latest 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	Next 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Market share objectives:	Latest 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	Next 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Changing appetite for risk:	Latest 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	Next 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Changing cost/availability of funds:	Latest 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	Next 3 Months: Credit available <input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Do you have additional comments?	Additional Comments <input type="radio"/> Yes <input type="radio"/> No	

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED LOAN DEFAULTS: HOUSEHOLDS

7 Has there been any change in the default rate on unsecured loans to HOUSEHOLDS over the LATEST 3 MONTHS relative to the previous 3 months? What do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Next 3 Months

Credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Non-credit card:

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments?

Additional Comments Yes No

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND SURVEY
UNSECURED LENDING CONDITIONS**

UNSECURED LOAN LOSS GIVEN DEFAULT: HOUSEHOLDS

8 Has there been any change in Loss Given Default on unsecured lending to HOUSEHOLDS over the LATEST 3 MONTHS relative to the previous 3 months? What do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

	Latest 3 Months	Next 3 Months
Credit card:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Non-credit card:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Do you have additional comments?	<input type="radio"/> Yes <input type="radio"/> No	

Other Comments (optional)

THIS QUESTION CURRENTLY HAS UNANSWERED QUESTIONS. PLEASE FILL IN THE ORANGE BOXES.