

EUROBAROMETER 2003.5

PUBLIC OPINION IN THE CANDIDATE COUNTRIES

Fieldwork: November-December 2003

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FINANCIAL SERVICES AND CONSUMER PROTECTION

FULL REPORT

This survey was requested by the Directorate General Health and Consumer Protection and coordinated by the Directorate General Press and Communication

This document does not represent the point of view of the European Commission.
The interpretations and opinions contained in it are solely those of the authors.

Introduction

The Candidate Countries Eurobarometer (CC-EB) gathers information from the societies that are to become members of the European Union in a way that is fully comparable with the Standard Eurobarometer. The CC-EB continuously tracks support for EU membership in each country, and records attitudes related to European issues.

This report covers the results of the wave of survey conducted in November-December 2003, in the 10 countries that were set to join the EU in May 2004: Cyprus, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Romania, Slovakia and Slovenia.

An identical set of questions was asked of representative samples of the population aged 15 years and older in each accession country. The sample size in Candidate Countries Eurobarometer surveys is at least 1000 people per country, except for Cyprus and Malta, in which the sample size is 500 respondents each. The achieved sample sizes of the 2003.5 wave are:

Cyprus	500	Latvia	1005	Slovakia	1000
Czech Rep	1000	Lithuania	1017	Slovenia	1003
Estonia	1000	Malta	500		
Hungary	1015	Poland	1000	Total	9040

The survey is carried out by national institutes associated with and coordinated by The Gallup Organization, Hungary, in each of the countries. This network of institutes was selected by tender. All institutes are members of the "European Society for Opinion and Marketing Research" (ESOMAR) or comply with its standards.

The figures shown in this report are weighted by sex, age, region, community size, education level and marital status. The figures given for the ten 2004 Member States (MS-2004) and are weighted on the basis of the adult population in each country.

Due to the rounding of figures in certain cases, the total percentage in a table does not always add exactly to 100%, but to a number very close to it (e.g., 99% or 101%). When questions allow for several responses, percentages often add to more than 100%. Percentages shown in the graphics may display a difference of one percentage point in comparison to the tables because of the way previously rounded percentages are added.

Types of surveys in the Eurobarometer series

The European Commission (Directorate-General Press and Communication) organizes general public opinion, specific target group, as well as qualitative (group discussion, in-depth interview) surveys in all member states and, occasionally, in third countries. There are four different types of polls available:

- Traditional standard Eurobarometer surveys with reports published twice a year
- Telephone Flash EB, also used for special target group surveys (e.g., Top Decision Makers)
- Qualitative research ("focus groups"; in-depth interviews)
- Candidate Countries Eurobarometer

The face-to-face general public standard Eurobarometer surveys and the EB Applicant Countries surveys, the telephone Flash EB polls and qualitative research serve primarily to carry out surveys for the different Directorates General and comparable special services of the Commission on their behalf and on their account.

The Eurobarometer Web site address is:
http://europa.eu.int/comm/public_opinion

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This Candidate Eurobarometer has investigated how citizens evaluate the financial services available for them. The survey also asked questions about their attitudes toward the protection of their interest in dealing with financial institutions. During this study we examined various aspects of personal finances and the citizens' relationship with financial institutions, such as banks or insurance companies in the 2004 member countries, comparing them with the citizens of the current EU member countries. Our main topics are as follows:

- New Europeans' top financial priorities and their views regarding their finances and financial services.
- Main types of financial products and services used by old and new Europeans.
- Use of telephone or computer for financial transactions.
- Cross-border trade in financial services and obstacles to this kind of trade.
- Preferred means of payment.
- Consumer issues relating to financial institutions and financial services.

1. Europeans' top financial priorities

For the population of the Union members prior to 2004 May (the EU-15) the four top financial priorities are:

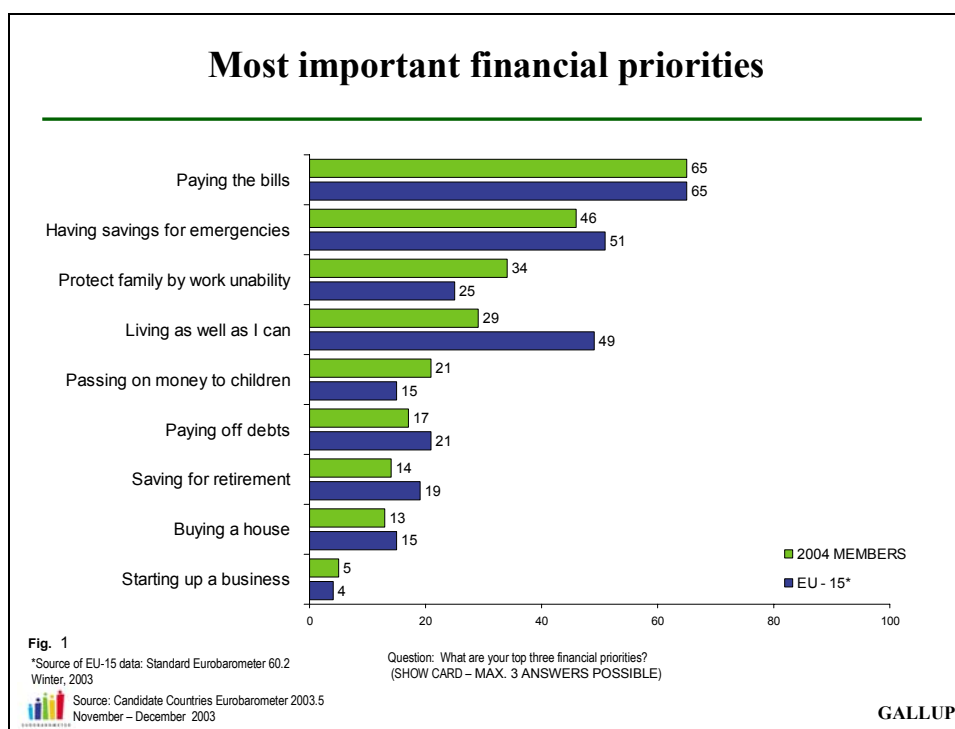
1. Paying the bills – 65%
2. Having some savings for emergencies – 51%
3. Living as well as I can on my current income – 49%
4. Protecting my family in case I am ill / unable to work – 25%

The population of the 2004 member countries holds the same priorities as the EU-15, yet the priority of the third and fourth items are reversed (*ANNEX TABLE 1a*):

1. Paying the bills – 65%
2. Having some savings for emergencies – 46%
3. Protecting my family in case I am ill / unable to work – 34%
4. Living as well as I can on my current income – 29%

In both parts of Europe, the most important financial transaction is paying the bills. At the same time, our data also reflect that 2004 members - as regards financial issues - are more concerned about work inability and illness than are current members, and therefore they attribute a higher importance of allocating savings for such occasion.

Those living in the EU-15 look at their own financial matters with some technical pragmatism: 49% consider financial matters to be about "how to get the most out of my money", that is, living as well as I can on my current income. This attitude is much less characteristic of the 2004 members' population: only 29% looks at financial matters this way.



In almost all old member countries, the most important priority is paying the bills. The only exception is Italy, where first place was taken by the consideration that one should have some savings for emergencies.

The first three priorities in the EU-15 countries are *paying the bills*, *savings for emergencies*, and *living as well as one can on one's current income*. The only exception was Finland, where paying off debt was placed third, and savings for emergencies did not find its way among the first three priorities.

Among the 2004 members, *paying the bills*, and *savings for emergencies* were both mentioned among the first three considerations in all ten new member countries. In eight countries, "*living as well as I can on my current income*" was also mentioned among the most important three items. On the other hand, in Poland and Hungary this consideration was replaced by the priority of protecting the family by *savings for the case of an inability to work or illness*.

In the countries that were members of the Union prior to May 2004 (EU-15), the first and most important priority among personal finances was, in all socio-demographic segments, the *payment of bills*. Second and third places were taken in all groups by *living as well as one can on one's current income* and *savings for emergencies*.

In the 2004 member countries, *paying the bills* was the first priority in all socio-demographic groups, too. The only exceptions were the still studying respondents, for whom this consideration was the second top priority preceded by *savings for emergencies*. One obvious reason for this is that a segment of the students demographic does not pay the bills related to living and public utilities themselves.

In the group of the 2004 member countries, women and men regard the same three aspects as top priorities in personal finances: (1) *paying the bills*, (2) *savings for emergencies*, and (3) *protecting the family in case of illness or work inability*. (ANNEX TABLE 1b)

On the other hand, for the youngest age group (15-24 years), *living as well as one can on one's current income* is more important than *the financial security of the family*. In this age group the protection of the family's financial security is even preceded by *buying a house and savings for that purchase*. Obviously, many in this age group do not have their own family yet.

Those older than 55 years regard *passing money on to their children or grandchildren* as important as the *financial protection of the family* (both 31%).

For managers, *living as well as one can on one's current income* is as important a priority as *securing the financial protection of the family* (both 37%). For the unemployed, on the other hand, three other considerations are equally important in addition to *paying the bills* and *savings for emergencies*: ensuring the *financial protection of the family*, *living as well as one can on one's current income* and *paying off debts*. Retired people regard *passing money on to their children or grandchildren* more important (30%) than the others do.

When looking at educational groups, we found only one significant difference: for those who attained lower levels of education it is more important to *pass money on to their children or grandchildren*. This phenomenon is caused by the fact that older people tend to have lower education levels than the younger people, and – as we saw – this consideration is more important for the elderly citizens.

For those still studying, *buying an apartment or house* and saving for this purpose ties in third among the previously mentioned leading considerations in the area of financial issues.

In the 2004 member countries, the size of the settlement did not have significant effect on which aspects people selected to be among the personally most important financial issues.

2. Views regarding finances and financial services

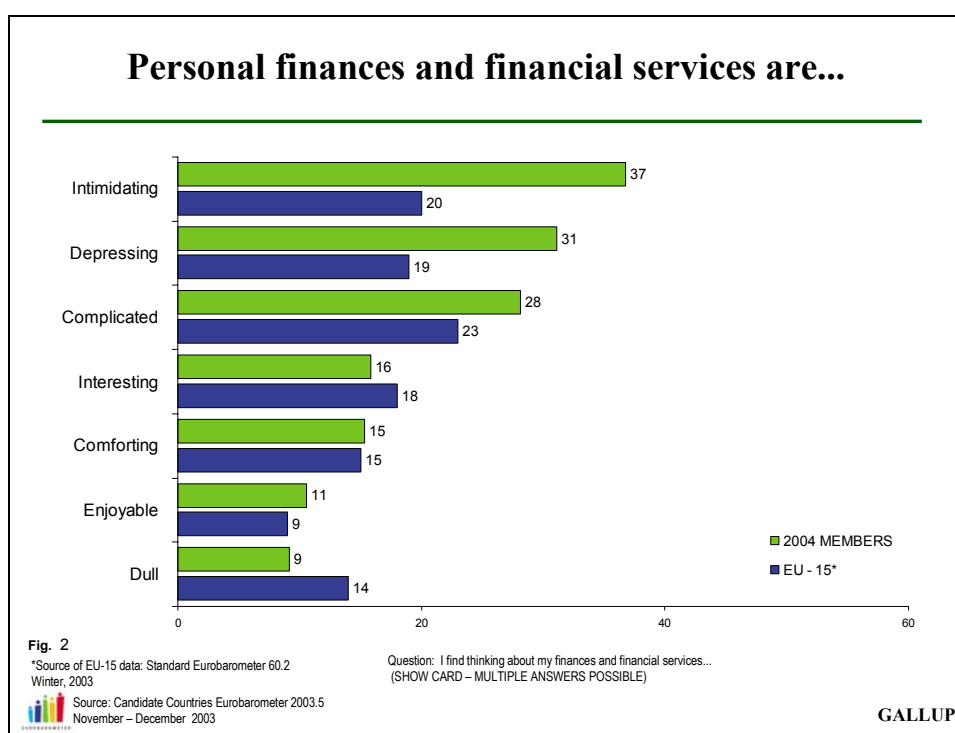
In the 2004 member countries, people mostly find thinking about their financial situation and financial services to be *intimidating* (37% of them picked this expression as the most characteristic). The second most frequent expression was “*depressing*” (31%). Besides these, many (28%) viewed their financial matters as *complicated*. (ANNEX TABLE 2a)

In the first fifteen member countries (EU-15) most people used the expression “*complicated*” to describe their finances (23%), and compared to the new entrants, significantly less people found their personal finances and financial issues in general to be *intimidating* (20%) or *depressing* (19%).

In the EU-15 countries, 18% of the people believe financial matters are *interesting*, and 14% *dull*. In the 2004 member countries 16% find them *interesting* and 9% *dull*. Compared to the new entrants, therefore, people used the dull-interesting dimension in significantly higher proportions in the older EU member countries to express their attitude to their financial matters.

9% of the population in the older member countries find their financial matters *enjoyable*, while this proportion is, interestingly, 11% in the new member countries.

One word was regarded as much characteristic of the financial situation in both the older and newer member countries: 15% said in both groups of countries that their financial situation was *comforting*.



The Polish regard their finances as **intimidating** in an outstandingly high proportion (52%). The second and third highest proportions of intimidating finances are found in two countries neighbouring Poland: 31% in Slovakia, and 30% in Lithuania. Among the accession countries, the Maltese (4%), Slovenes (11%), and the Cypriots (12%) are least likely to characterize their finances as intimidating.

Those most likely to view their finances as **depressing** are the Hungarians (39%), Polish (33%), and Estonians (31%). The least likely to do so are the Maltese (18%), and Slovenians (19%).

It is interesting that, in addition to being most likely to find their financial situation depressing, the Hungarians are also most likely to find it **comforting** (23%). The Czechs and the Latvians are least likely to characterized their finances as comforting.

Considering complexity, 54% of Latvians, 47% of Estonians, 40% of Lithuanians, 46% of Slovaks, and 38% of Czechs find their financial matters **complicated**. The least likely to regard their own financial matters as complicated are the Cypriots (17%), Maltese (19%), Polish (22%), Hungarians and Slovenes (both 24%). One might note that in these countries the market economy or market reforms started earlier, even before 1989. Hungarians and Estonians least often find their finances enjoyable (3%, and 5%) and interesting (12%, and 11%).

In the 2004 member countries, women find finances significantly more intimidating (40%) and depressing (35%) than men do (33%, and 27%). There is no difference in the consideration, however, of how complicated (both 28%), and dull (both 9%) they regard their finances. At the same time, men consider their finances to be more enjoyable than women do (12% compared to 9% of women), and more interesting (20% compared to 13% of women). (ANNEX TABLE 2b)

Finances are most enjoyable (16%) and most interesting (23%) for those under the age of 25. Financial matters are most often regarded as complicated by the age group between 25 and 54 years (29-30%). In the 2004 member countries, in all age groups among those above 25 years, 39-40% characterize finances as intimidating, and 31-34% as depressing.

In the 2004 member countries, 48% of the unemployed, 44% of the retired, 43% of housepersons, and 40% of manual workers find their financial matters to be "intimidating". On the other hand, only 26% of managers, 27% of other white collar workers, and 28% of self-employed find their financial matters to be intimidating. One's own financial matters are regarded as depressing in the highest proportion by the unemployed (46%), and in the least proportion by the self-employed (14%).

More than every one in five managers (22%) consider their financial matters and financial services to be comforting, while less than one in ten (9%) housepersons feel likewise. The self-employed are most likely to regard their finances as enjoyable (19%) and interesting (27%). A similar proportion of managers (26%) and other white collar workers (20%) also regard their finances as interesting, while only 8% of the retired share this opinion.

In parallel with the increase of educational attainment, less people find their finances intimidating and depressing. Among those with the least education, 44% consider finances to be intimidating, and 38% to be depressing. On the other hand, among those with the highest levels of education, these proportions are 36% and 27%, respectively. Among those with the highest levels of education, twice as many as those who finished education before the age of 15 regard their finances to be comforting (18% vs. 10%). With the increase of education, the proportion of those considering their finances enjoyable increases from 8% to 11%, and the proportion of those considering it interesting rises from 8% to 22%.

The population of rural areas find their finances slightly more enjoyable and less dull than the urban population. A reason for this may be that there are more people in the rural areas who do not live on wages.

3. Financial products and services used by new Europeans

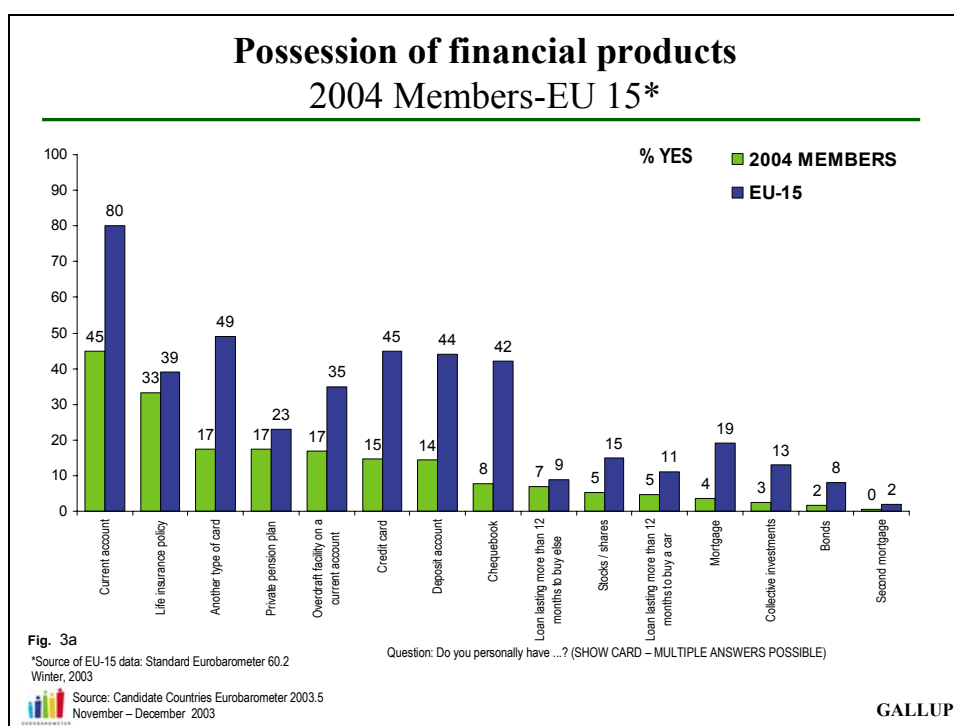
The use of any financial product is significantly less prevalent among the citizens of the 2004 members than among the citizens of those countries which have been members of the Union before 2004.

A full 80% of the population of the EU-15 countries have a current account (combined with chequebook or card), and 44% of them have a deposit account (without chequebook or card). On the other hand, only 45% of the people living in the 2004 members have a current account, and only 14% have deposit account.

In the pre-2004 member countries, 45% possess credit card, while in the 2004 members only 15% do. In the older member countries 49% are in possession of another type of card, while only 17% of the 2004 members have such a banking product. (ANNEX TABLE 3.1a)

We found rather significant differences between the two country groups regarding possession of chequebooks (42% in the older member countries, and 8% in the new ones), overdraft facilities on a current account (35% and 17%, respectively), as well as mortgages (19% and 4%).

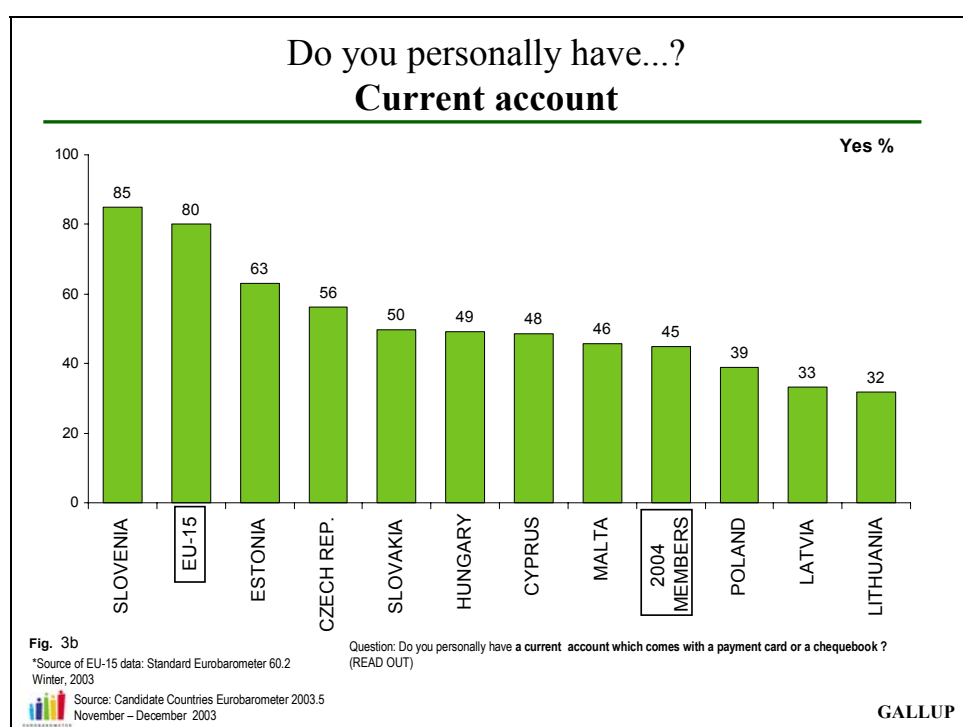
In the first instance, one reason is that the financial system of the new member countries “skipped” this level of development which was introduced by the chequebook a few decades ago in the area of money substitutes. Explaining the low proportion of mortgages in the 2004 members, the significantly lower level of burden carrying capacity of the population offers an explanation.



For some financial products and services the citizens of the new members are hold similar possession to the population of the older member countries, for instance, life insurance (new members, 33%; older members, 39%) and private pension plans (17% and 23%). Other services are also fairly similar: 11% of the EU-15 countries and 5% of the 2004 member countries population have loans lasting more than 12 months to buy a car, and 9% and 7%, respectively, have loans lasting more than 12 months to buy goods (other than a house or a car).

Current accounts

Current accounts with a card or chequebook are possessed most commonly by the Slovenians (85%), Estonians (63%), and the Czechs (56%). Such banking products least characterize the Lithuanian (32%), Latvian (33%), and Polish (39%) consumer banking market.



In the countries joining the Union in May 2004, among the 25-39 age group, 62% possess a current account, and among the 40-54 age group 54% do so. On the other hand, only 28% of those over the age of 55 years possess a current account. (*ANNEX TABLE 3.1b*)

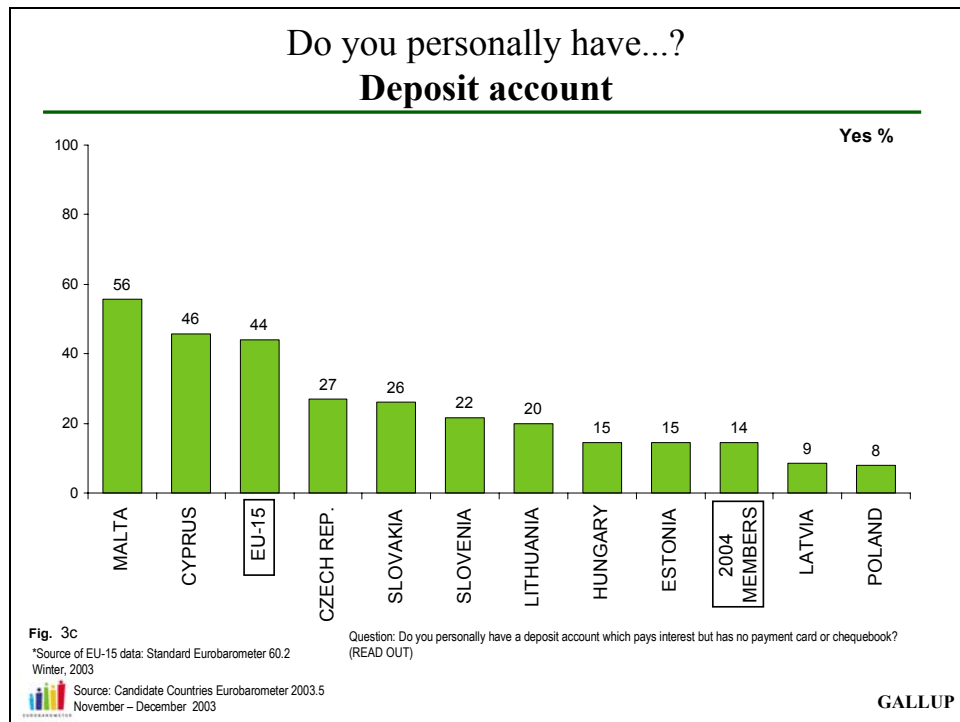
Most current accounts with a card or chequebook are owned by managers (87%), and other white collars (75%). The unemployed (29%) and the retired (28%) are least likely to have such banking products.

The proportion of those possessing a chequebook or card with a current account increases from 20% among low education groups to 70% among the highest education group in the 2004 member countries.

Only 34% of the rural area population, but 50-52% of the people living in urban areas have such accounts.

Deposit accounts

The Maltese (56%) and Cypriots (46%) are most likely to possess a deposit account without chequebook or card. The least likely to possess such banking products are the Polish (8%) and Latvians (9%). The prevalence of this banking product does not exceed 27% in any of the countries with a once planned economy. Among these countries, the highest proportions were measured in Slovakia (26%) and the Czech Republic (27%).



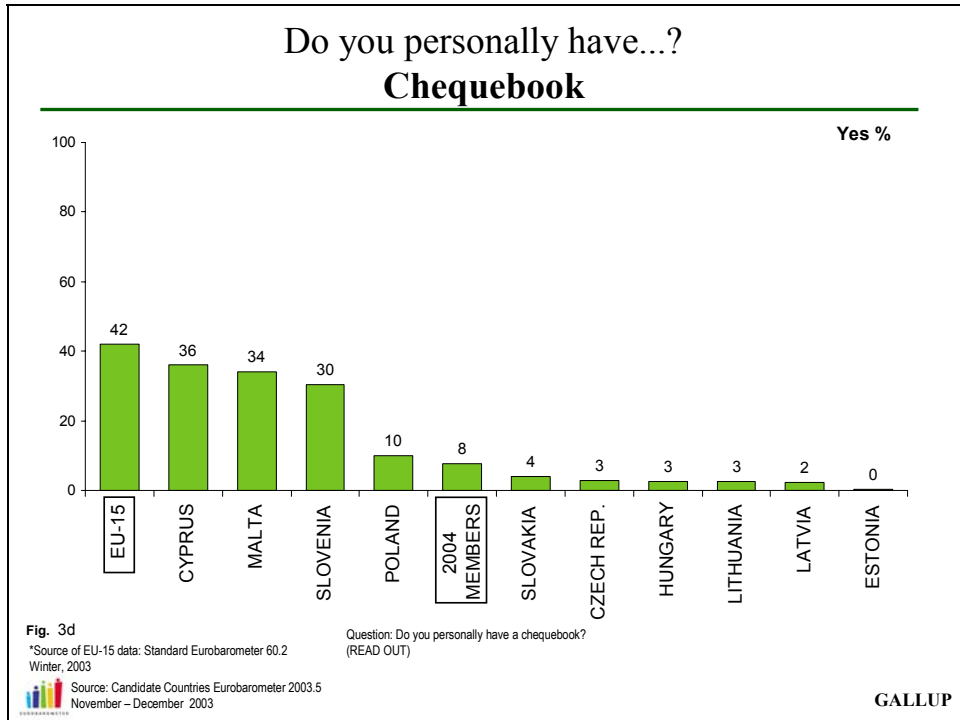
While the young middle-aged (below 40 years) possess a chequebook or card with a current account more frequently than do the older middle aged, in the case of deposit accounts this tendency cannot be identified: in all age groups over the age of 25 15-17% possess a deposit account.

Managers have deposit accounts in the highest proportion (31%), while the unemployed (6%) and house persons (11%) do so in the least.

People with higher education levels are in possession of deposit accounts twice as often as people with lower education levels (21% and 10%, respectively). In rural areas fewer people have a deposit account (12%) than in small towns (15%) or larger towns (17%).

Chequebook

The citizens most likely to use a chequebook live in Cyprus (36%), Malta (34%), and Slovenia (30%). In all other countries the proportion of those in possession of a chequebook is far below 10%, with the exception of Poland, where this proportion is exactly 10%.



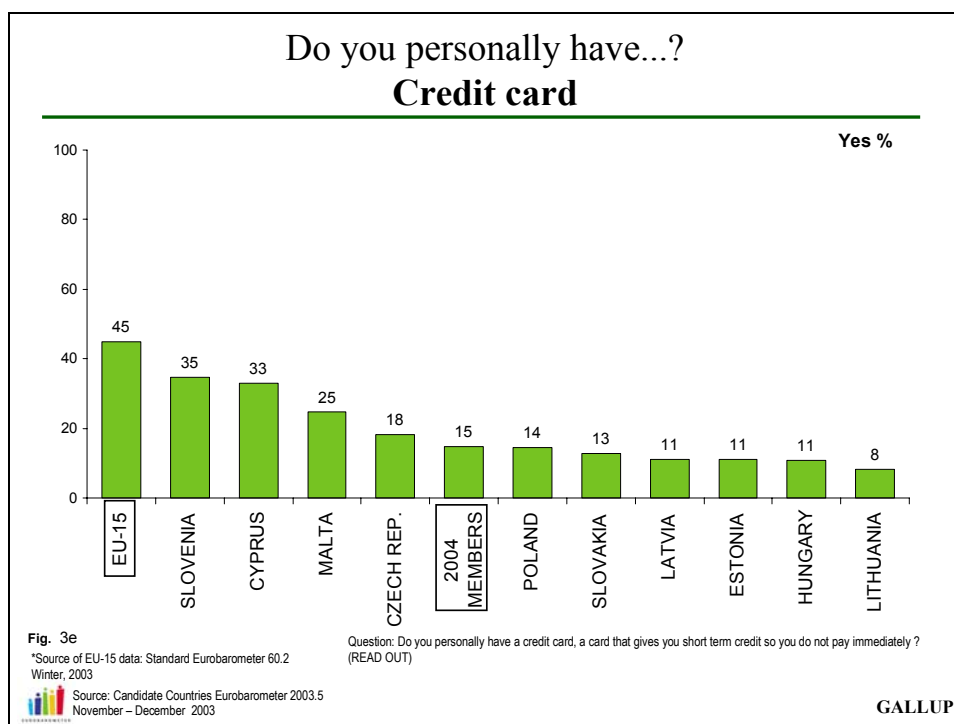
Mainly older middle-aged persons (between 40 and 54 years) possess a chequebook (13%). In both the younger and older age groups 7% have a chequebook.

Managers and the self-employed possess chequebooks in significantly higher proportions than the others (both 17%). And it is the unemployed that use such banking services in the lowest proportion (3%).

Considering education, 14% of those with higher education levels have a chequebook, while only 7% of those with secondary education, and 5% of the lowest education do so.

Credit card

The Slovenes (35%), Cypriots (33%), and the Maltese (25%) are most likely to have credit cards. Lithuanians are the least likely to hold credit cards (8%).



It is more common for men to have a credit card (17%) than women (13%). This type of plastic card is possessed most frequently by those aged between 25 and 39 (23%), while among those over the age of 55 only 6% have such a product.

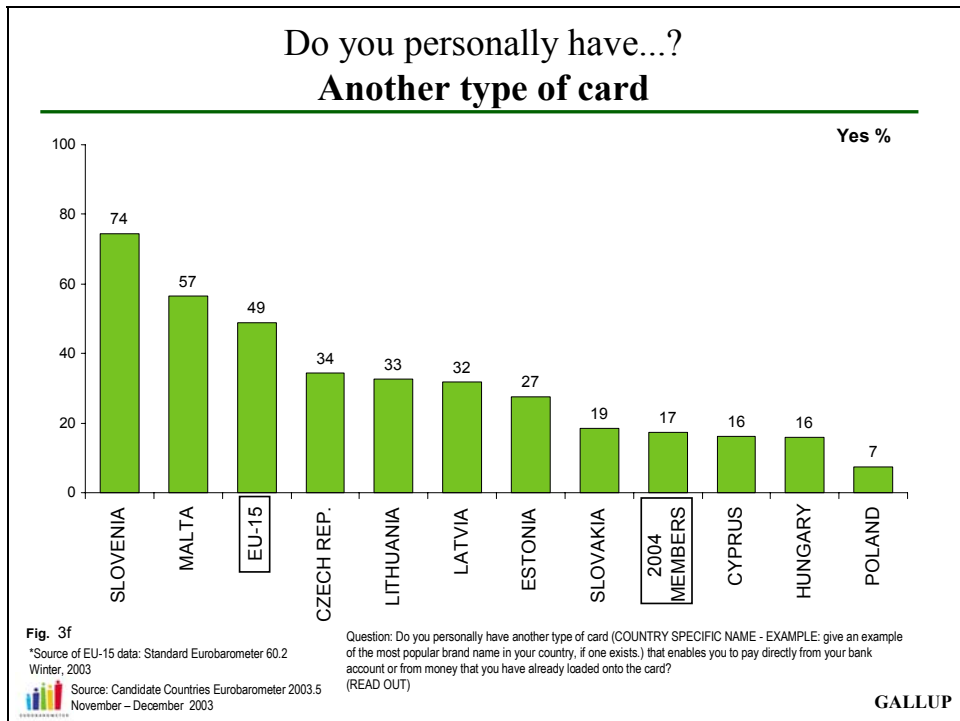
Managers possess a credit card in the highest proportion (34%), and the self-employed also utilize this type of money substitution in high proportions (26%). Other white collar workers and manual workers use credit cards in identical proportions (22 and 23%, respectively). On the other hand, in the other employment groups the occurrence of a credit card is between 6 and 9%.

The frequency of credit card use increases dramatically with the increase of educational attainment. In the lowest attainment group this proportion is only 4%, among those with completed secondary education it is 15%, and in the highest attainment group it reaches 28%.

The size of settlement has a similarly strong influence: only 9% of the people living in rural areas have a credit card, while 16% in small towns, and 20% in large towns utilize this tool.

Another type of card (debit card)

A card without credit facility is owned most frequently in Slovenia (74%) and Malta (57%). The lowest proportion of a plastic card without credit facility is registered in Poland (7%), Cyprus and Hungary (both 16%).



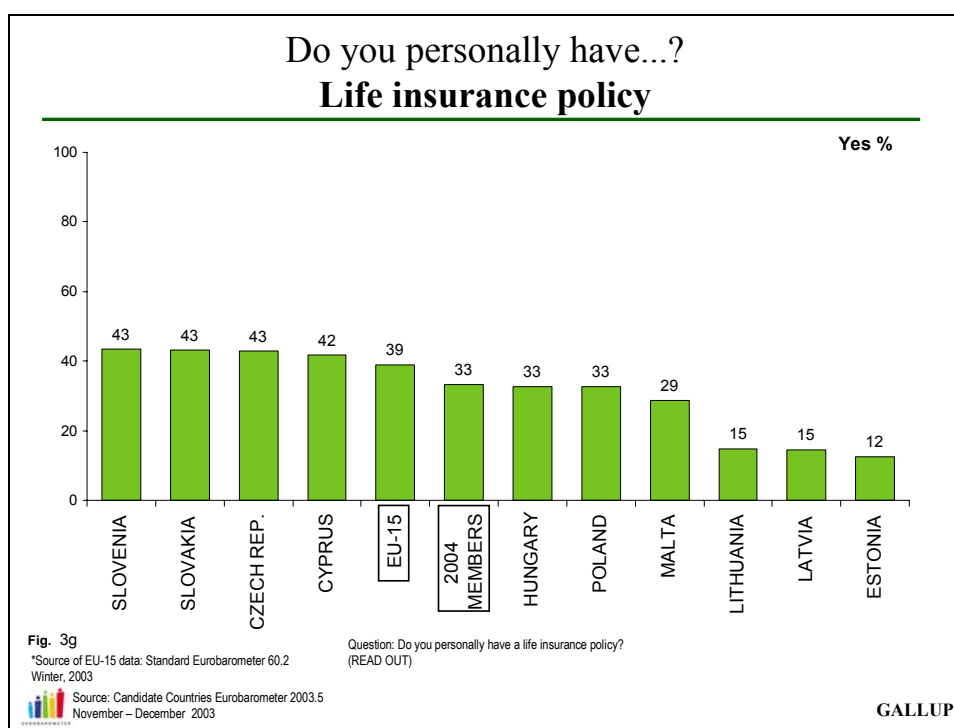
It is obvious from *TABLE 1.* that among the 2004 member countries, Hungary, Poland, and Slovakia are the least covered card markets. The most saturated market, in this respect, is found in Slovenia.

Table 1. Possession of various card types, by country			
Another type of card			
Credit card	above 30%	between 20-30%	below 20%
above 30%	SLOVENIA		
between 15-30%	CZECH REPUBLIK, MALTA		
below 15%	LATVIA, LITHUANIA	ESTONIA	HUNGARY, POLAND, SLOVAKIA

Life insurance

As mentioned earlier, life insurance is an area where the usage of this financial product in the 2004 member countries draws near that of the EU-15 countries. Considering life insurance, 39% of those in the pre-2004 members, and 33% in the 2004 members have a life insurance policy.

The greatest amount of life insurance penetration is found in Slovenia, the Czech Republic, Slovakia, and Cyprus (42-43%). On the other hand, the least amount of this service is in Estonia (12%), and Latvia and Lithuania (both 15%).



It is somewhat surprising that the middle-aged between 25 and 54 years are most likely to have a life insurance policy (41-43%), people younger or older than this group sign life insurance contracts more rarely: the proportion is 19% among those younger than 25 years, and 27% for those above 55 years.

Men have life insurance somewhat more often (36%) than women (30%).

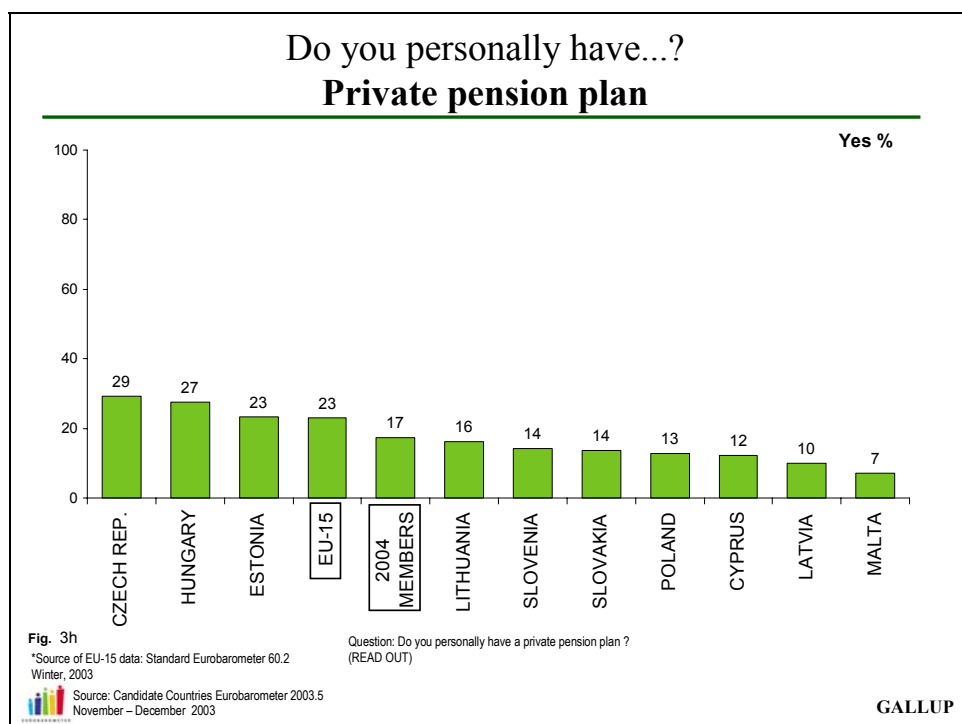
More than half of managers and the self-employed have a life insurance policy (54 and 51%, respectively). However, we did not find a significant difference between other white collar workers (43%) and manual workers (46%) in this aspect. Almost one fourth of the other employment groups have a life insurance policy. This proportion, on the other hand, is only 16% among the unemployed.

The tendency to own a life insurance policy grows as does one's educational level. Among those with low education only 22%, but among the people with the highest education levels 44%, possess life insurance.

Among the urban population, the prevalence of life insurance (34-38%) is significantly higher than among the rural area population (28%).

Private pension plan

In the 2004 member countries, 17% have a private pension plan, while in the EU-15 countries 23% have such an insurance policy. The highest proportion of private pension plan ownership is in the Czech Republic (29%), Hungary (27%), and Estonia (23%). The lowest proportions were recorded in Malta (7%), and Latvia (10%).



Considering private pension plans, 31% of the 25-39 year age group, 24% of the 40-54 year age group, but only 7% of those above this age, and only 6% of those younger than 25 have this type of insurance.

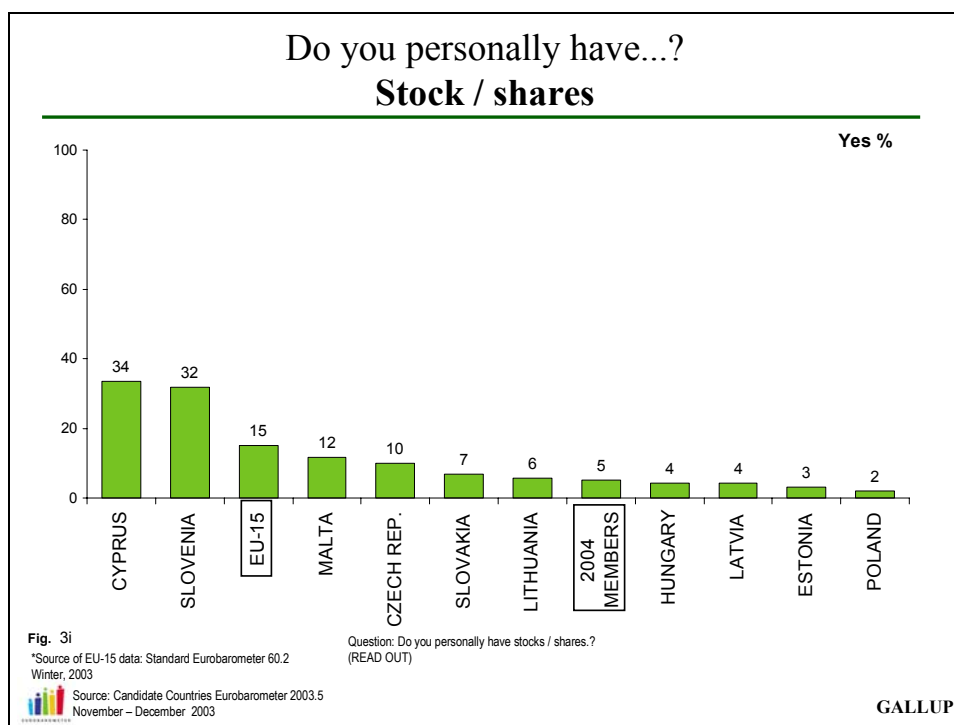
Managers, self-employed and other white collar workers have supplementary pension plans in significantly higher proportions (in order 42%, 35% and 36%), than manual workers (27%) do.

Those with the lowest levels of education are least likely to have such financial products. In the category characterized by low attainment, 6% possess a supplementary pension plan. In the secondary education group, the proportion of those having a supplementary pension plan grows to 21%, then to 29% among people with the highest educational levels.

Size of settlement affects ownership of a supplementary plan as well. The proportion of people possessing such type of investment is 15% in rural areas, 17% in small towns, but 22% in large towns.

Stocks, shares

Stock and shares are owned by only 5% of the 2004 member countries population. In the EU-15 members, this proportion is threefold, at 15%. Among the 2004 member countries, the proportion of shareholders is highest in Cyprus (34%), Slovenia (32%), Malta (12%), and the Czech Republic (10%). In the rest of the countries, only 2-7% of the population own shares. The lowest proportion was measured in Poland with 2% claiming to have such investment.

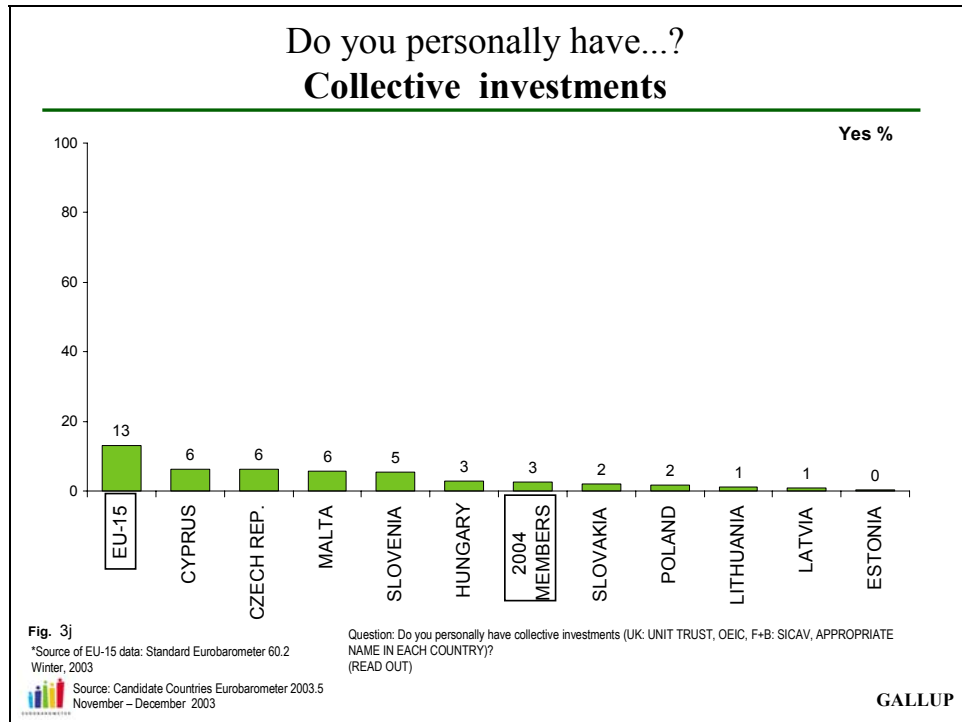


Because of the small numbers, it is difficult to detect significant differences in the social-demographic aspects beyond the self-evident finding that managers (13%) and self-employed (15%) have shares in the largest proportions, and the unemployed and the retired in the smallest.

Higher levels of education, naturally, increase the chance of share ownership. In the three education groups, going from the lowest to the highest, the proportion of those possessing shares is 2%, 5% and 10%, respectively.

Collective investments

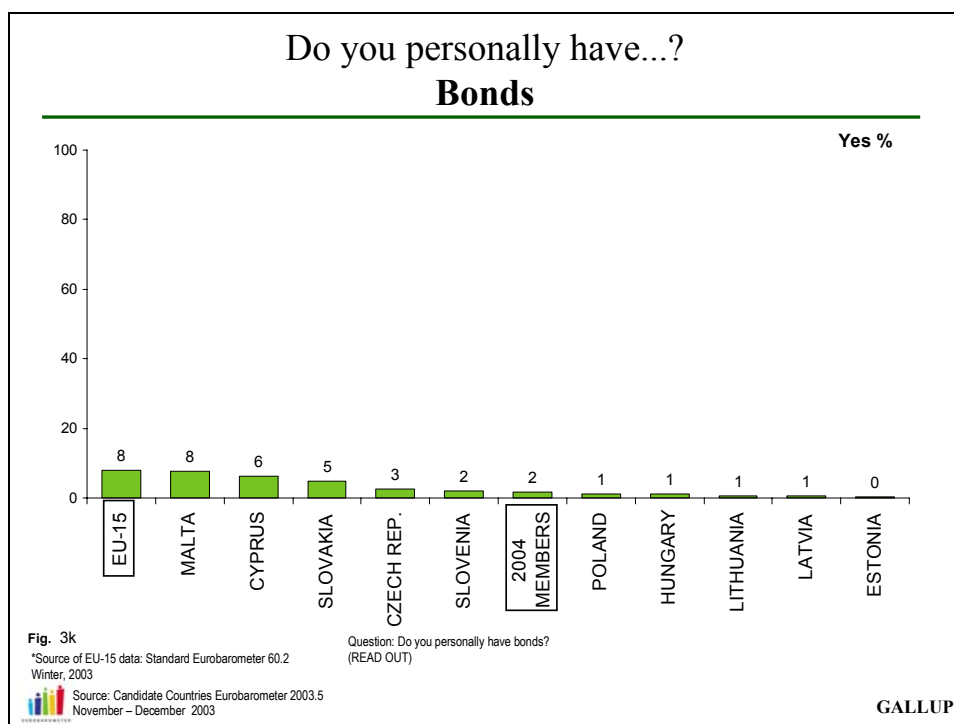
Collective investments are owned only by 3% of the 2004 member countries' population. On the other hand, among the EU-15 countries' citizens this proportion is 13%. The most likely to have collective investments are in Cyprus, the Czech Republic, Malta, and Slovenia (5-6%). The smallest proportions of people having such investments are found in the three Baltic states (0-1%).



In this case, it is again the managers and the self-employed who have such investments more than the average (8%). Due to the small number of cases, the rest of the differences do not prove to be significant.

Bonds

Only 2% of the 2004 member citizens invest their money in bonds. The population of the EU-15 countries own bonds in a four times higher proportion (8%). Among the new members, the highest proportions were recorded for the Maltese (8%), and the Cypriots (6%).

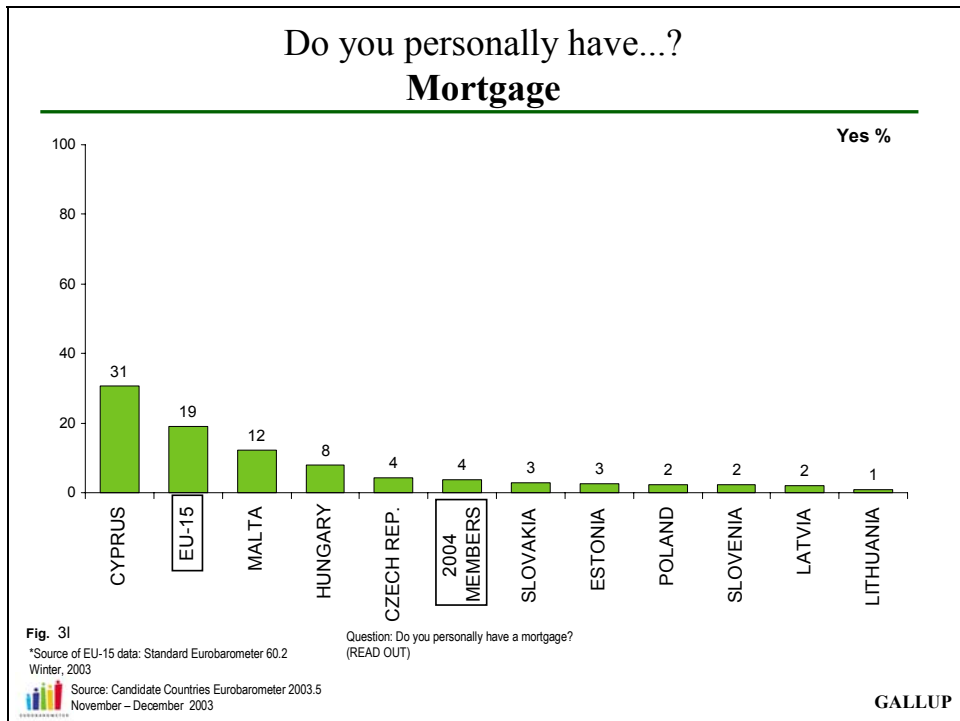


In the case of this type of investment it is also true that managers and the self-employed (6%) own bonds in proportions exceeding those of the other employment groups, and this type of investment is also progressively more common with the increase of education (in the three educational groups in order 0%, 1% and 4%).

Only 4% of the 2004 member countries' population have mortgages. In the pre-2004 members, the proportion of this type of loan is almost five times more, because in these countries 19% of the population have mortgages.

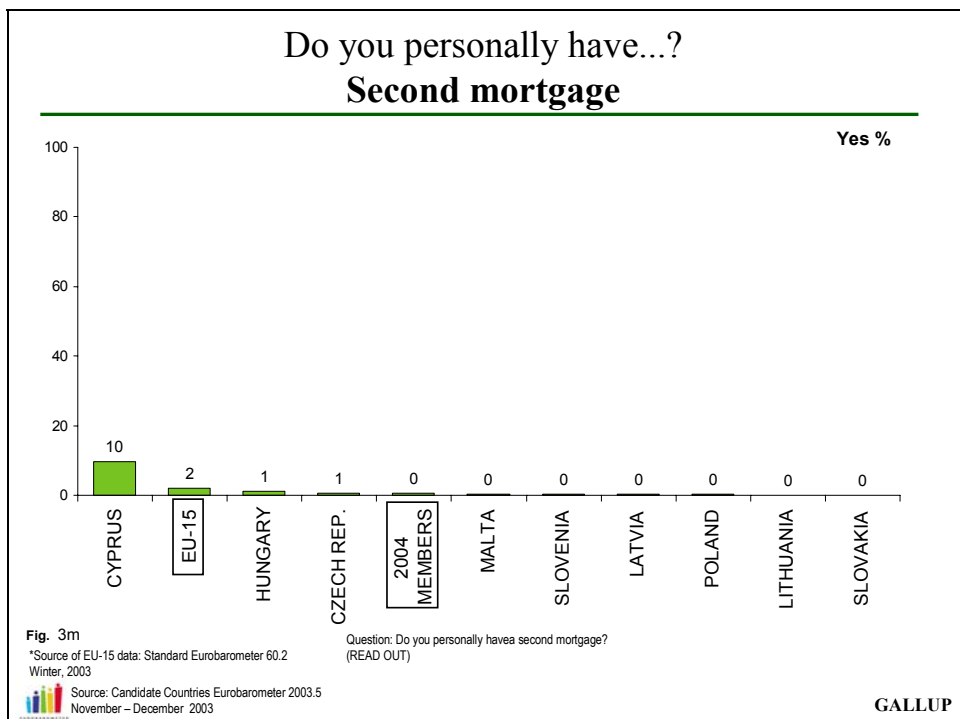
Mortgage, second mortgage

In the 2004 members, the most likely to hold a mortgage loan are Cypriots (31%), and Maltese (12%). They are followed by Hungarians with 8%. In all the other countries, the proportion of mortgage loans does not exceed 4%.



Those aged between 25 and 39 years (9%), managers and the self-employed (8-9%), and those with high educational attainment (7%) have mortgage loans in proportions exceeding the other groups.

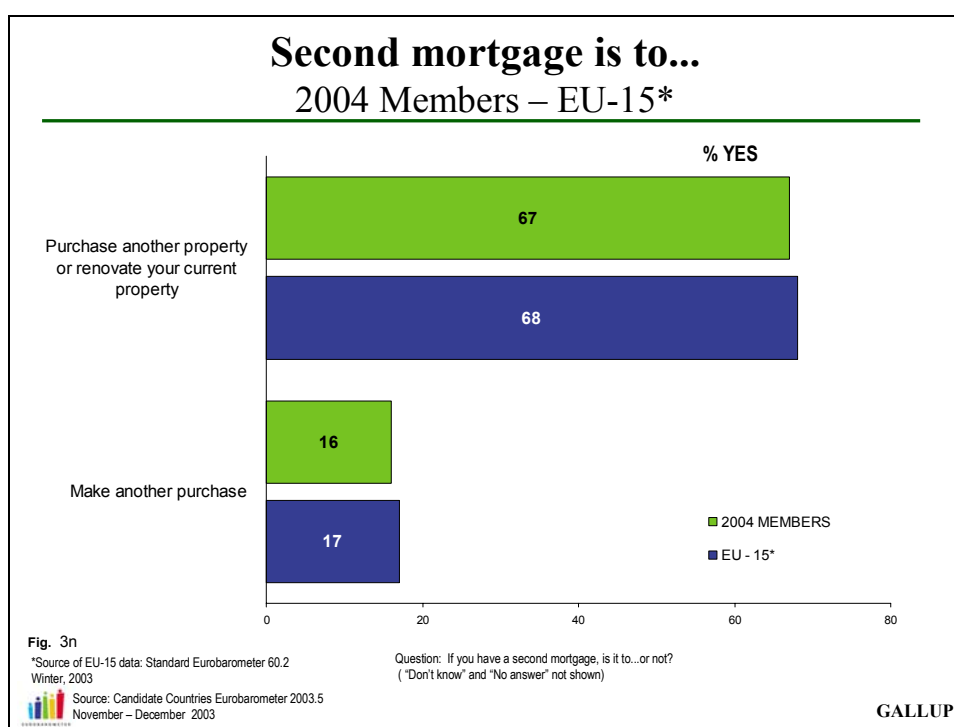
Second or further mortgage loans are owned by less than half a percent of the population in the 2004 member countries. This proportion is 2% in the EU-15 countries.



The proportion of people with more than one mortgage is significant only in Cyprus: here 10% of the population has more than one mortgage loan. In the rest of the 2004 members, this proportion is between 0% and 1,5%. Socio-demographic differences cannot be analysed in such low incidence rates.

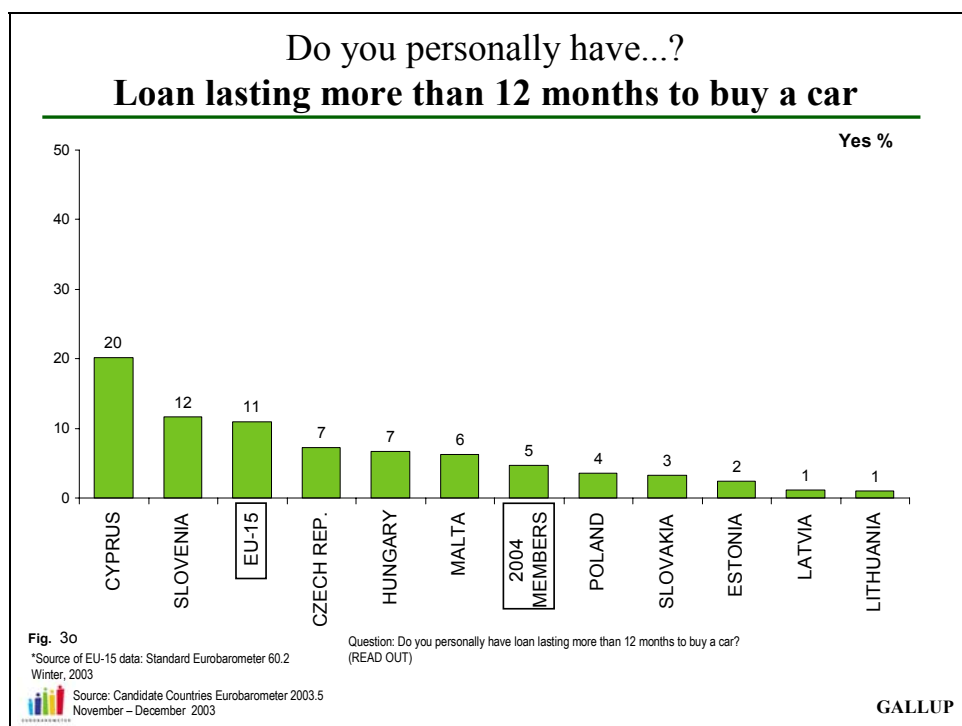
Of those with second or further mortgages, two thirds (67%) use the loan to purchase further real estate or renovate their existing property, and only one sixth (16%) use the loan to cover other expenditures. The remaining few did not want to disclose the purpose of the second or further mortgage. (ANNEX TABLE 3.2a and ANNEX TABLE 3.2b)

These proportions are very similar to the proportions measured in the EU-15 countries (68% used their further mortgage to buy or renovate a real estate, and 17% for some other purpose).



Long-term loan to buy a car

Considering other loans, 5% of the 2004 member countries have a loan lasting more than 12 months to buy a car. In the older EU members, this proportion is more than twice as high, at 11%. The most likely to have this type of loan are Cypriots (20%) and Slovenians (12%). The least likely are in the three Baltic states (1-2%).



Because in the 2004 members one household typically owns only one car (or none), it is not surprising that men are more prone to have such loans (6% compared to 3%). People in the 25-54 age group have this type of loan more often (6-8%) than the younger and older age groups do (2-2%).

Considering occupational groups, 13% of the self-employed and 10% of managers have credit to buy a car. We did not find a difference between other white collar workers and manual workers in this respect; 7% in both groups have a loan to buy a car.

Among the lowest education group only 2%, and among people with higher attainment levels 6-7% have a loan for car. The different types of settlements did not yield significant differences in this area.

Long-term loan for another purpose

Of the 2004 members, 7% have a loan lasting more than 12 months to buy something other than a house or a car. This type of loan is owned by only 9% of the people even in the EU-15 countries. The most likely to have this type of credit are Cypriots (15%), Slovenians (15%), and Slovaks (10%). The least likely were measured among the Maltese (2%).



Those aged 25-54 years use this type of loan more frequently (10-11%) than the younger and older age groups (2-3%).

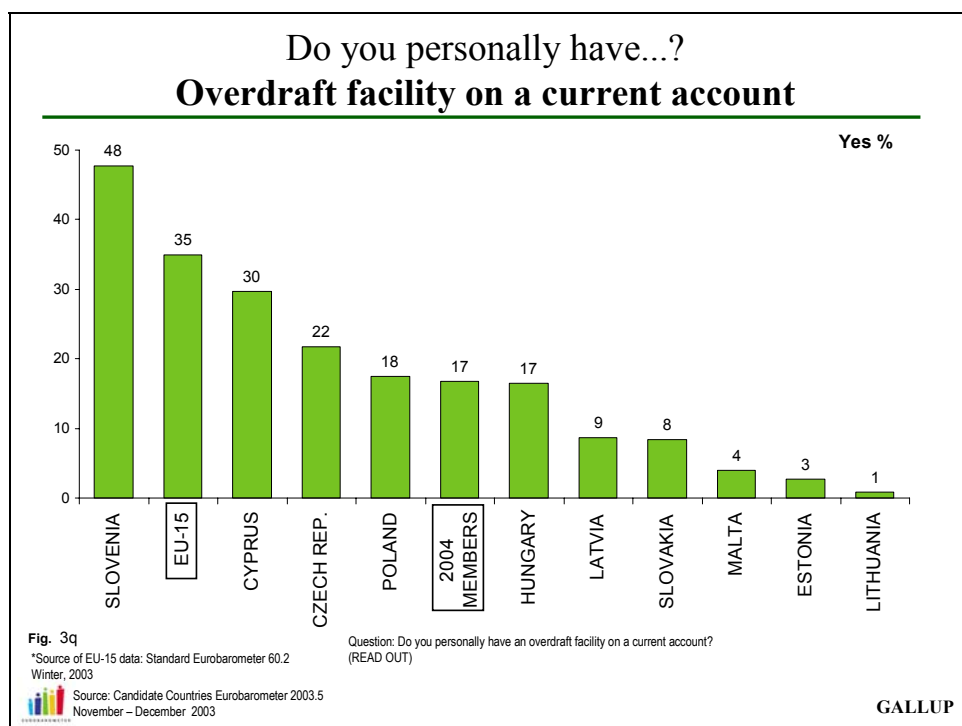
In the case of this type of credit, we did not find the tendency that managers with higher incomes were represented above the average proportion. It seems that this type of credit is for the average income groups in the 2004 member countries. (It is common to take relatively small loans to cover the purchase of some consumer durables.) Among managers, other white collar workers and manual workers 10-11% have this type of loan, but among the self-employed this proportion is 15%.

Low education, nevertheless, acts against taking this type of credit: 5% of people with low education levels, 9% of those with secondary education, and 8% of people with higher education have this type of credit.

Overdraft facility on current account

Considering another financial product, 17% of the 2004 member countries population have an overdraft facility on a current account. In the older member countries, more than twice as large proportion (35%) has this facility.

In this area, however, significant differences exist among the 2004 member countries. In Slovenia 48%, and in Cyprus 30% of the population have an overdraft facility on a current account. At the same time, in Lithuania 1%, and Estonia 3% of the people have such a facility.



The middle-aged, again, more often have this type of credit (23-27%) than the younger (11%) or older (7%) age groups do.

Managers (42%), self-employed and other white collar workers (both 30%) have this type of credit in significantly higher proportions than manual workers (22%).

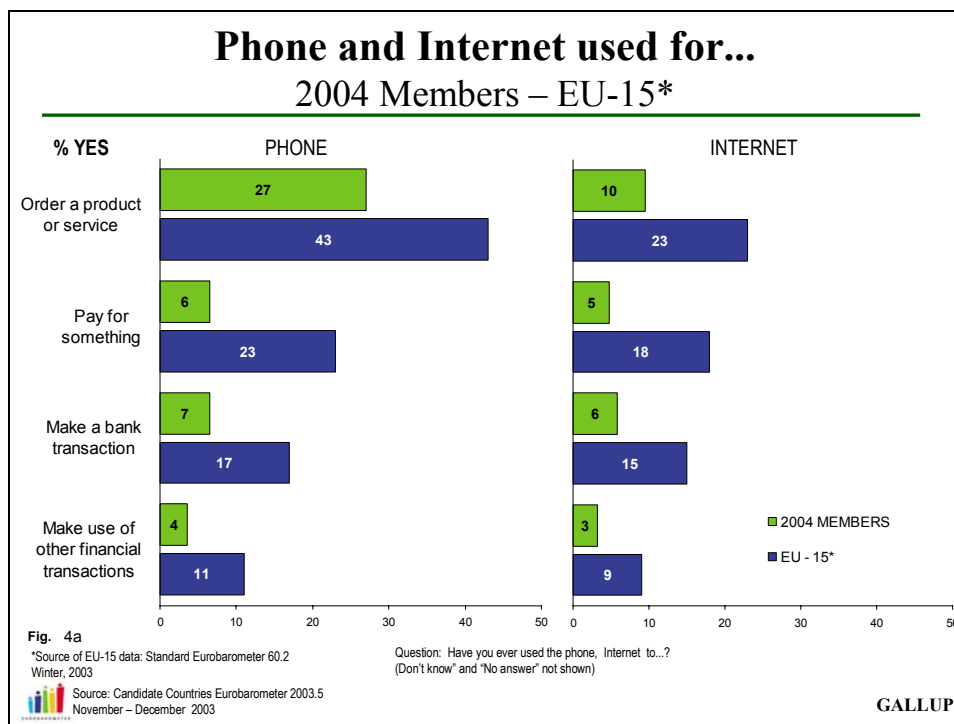
Ownership of an overdraft facility on a current account is strongly influenced by education and the size of settlement. Compared to the purchase credits (which are rather popular even among the lower social strata), in this case those strata have this type of credit that have a more "sophisticated" personal finance policy than the average.

In the three educational groups, parallel to the increase of education, 5%, 17%, and 32%, respectively, have overdraft facility on a current account. That is, among the people with high levels of education six times as many people have this option than among people with low education.

In rural areas 11%, in small towns 19%, and in large towns already 22% of the population have overdraft facility on a current account.

4. Using ICT tools for financial transactions

Citizens of the 2004 member countries use the telephone and the Internet to order products or services, perform payments, bank transactions and other financial business in a significantly lower proportion than the citizens of the EU-15 countries.



In the 2004 member countries, 27% of the population has ordered a product or service (from pizza to catalogue clothes) over the phone and 10% has done so over the Internet. In comparison, among the older EU member countries, almost half (43%) of the population has ordered a product or service on the telephone, and nearly one fourth (23%) has done so over the Internet.

Of those living in the 2004 member countries, only 6% have paid for products or services (e.g. books, hotel or travel reservations, etc.) over the telephone, and only 5% have done so over the Internet. On the other hand, in the EU-15 countries, four times this number has performed these activities (23% over the phone, 18% over the internet).

Among 2004 members, only 7% of the population has used the telephone for a bank transaction, and 6% have done the same via the internet. These proportions are more than twice as high in the older member countries population: 17%, and 15%, respectively.

In the 2004 member countries, only 4% of the population used the telephone and a mere 3% used the Internet to perform other financial transactions. The same proportions are 11% and 9%, respectively, in the older EU member countries.

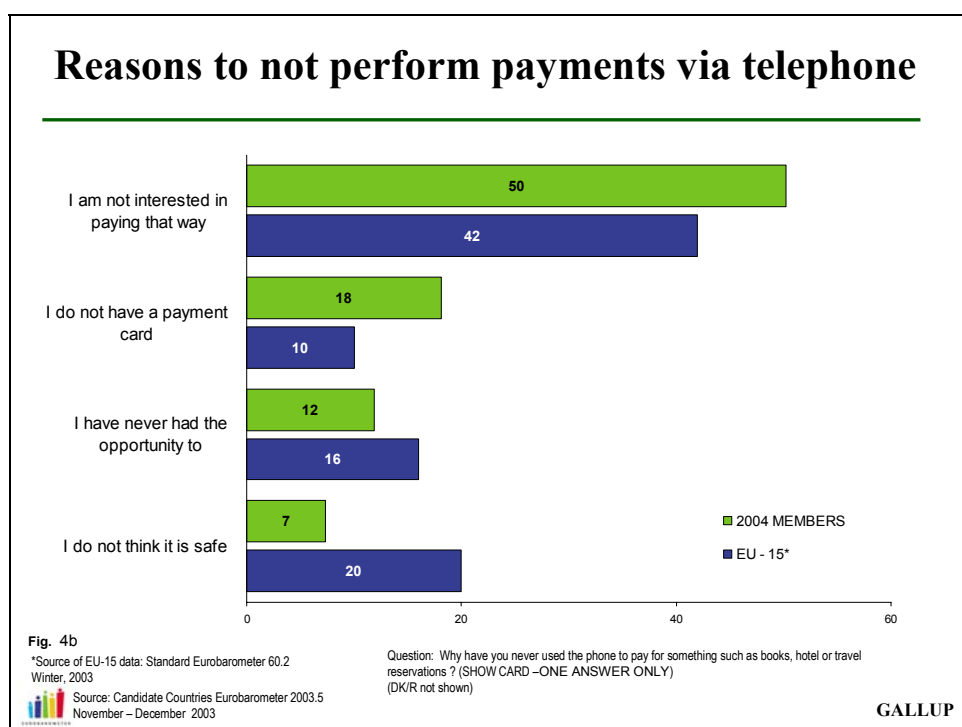
Ordering products and services over the telephone is most widespread in Slovenia (48%) and Malta (42%), and is least utilized in Lithuania (11%), Latvia and Hungary (both 23%). Slovenes (24%) and Maltese (18%) pay over the telephone the most frequently. While the Lithuanians (1%), Slovaks (3%), Latvians (4%) and Hungarians (5%) do so least frequently. (ANNEX TABLE 4.1a)

Besides disinterest, lack of payment card is the greatest burden in telephone payments

Those who have never paid for anything such as books, hotel or travel reservations over the telephone, were most likely (50%) to explain this fact by their disinterest in doing so ("I'm not interested in paying that way").

The second most frequent explanation was the lack of a card to facilitate over the phone payments (18%). A further 12% said that they have never had the opportunity to pay in this manner. The issue of security was raised by 7% ("I do not think it is safe"). It should be noted, however, that a similar doubt in the security of such transactions likely underscores the large number of respondents who stated their disinterest in this form of payment.

In the older EU member countries, significantly more (20%) respondents mentioned the issue of security, while only 10% reasoned that they did not have a card making such a payment possible.



The telephone is used to perform banking transactions more frequently by the Cypriots (24%), the Czechs (11%), and the Estonians (10%) than other new members. This possibility is the least utilized by Lithuanians (2%), Maltese, Polish and Slovaks (5-5%).

In no 2004 member country did even 10% use the telephone to perform financial transactions other than a money transfer. The country showing the greatest proportion who have done so is Cyprus (8%), while on the other hand, in several countries a mere 3% have completed such transactions (the Czech Republic, Lithuania, Poland and Slovakia).

Men use the telephone to order and pay for products and perform banking transactions more frequently than do women. (ANNEX TABLE 4.1b) Using the telephone for purchase, payment, and banking transactions alike, is most characteristic of the 25-39 year old age group.

Managers and the self-employed order, pay for products, and transact bank business over the telephone in a significantly higher proportion than other employment groups do. As one's education level increases their likelihood to use the telephone to order, pay and perform bank transfers or other banking transactions grows significantly.

The size of one's settlement is also related to their likelihood to use the telephone for such transactions: such activity is less characteristic of those living in rural areas and than those in large towns.

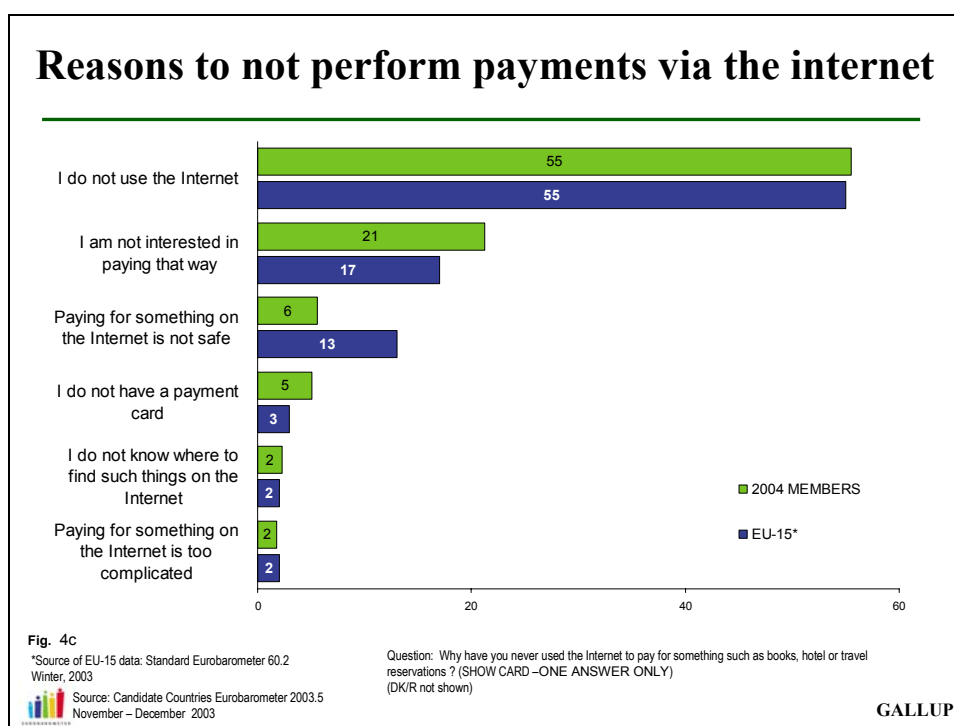
Ordering a product over the Internet is most popular in the Czech Republic (19%), Slovenia (18%), Estonia (17%), and Malta (13%). It is much less common in Lithuania (4%), Latvia (5%), Cyprus (5%) and Hungary (6%). (ANNEX TABLE 4.3a)

Paying for a product or service over the Internet is most frequently done by the Estonians (13%), Slovenes (11%), Maltese (10%), and the Czechs (9%). Among all other candidate countries the proportion of those having already paid for something over the Internet is a mere 2-4%.

The most often cited reason of not using e-payment methods is that citizens do not use the Internet

In the new member countries, more than half of those who have not yet made payments over the Internet most frequently explained this by the fact that they do not use the Internet at all (55%). In the pre-2004 member countries this explanation for a lack of Internet payments was also provided by 55%. (ANNEX TABLE 4.4a)

The greatest difference between citizens of the older EU member countries and the new members, regarding reasons for not making Internet payments, is that the EU-15 countries show a greater awareness of the dangers of making payments over the Internet (13%, compared to the 6% among 2004 members).



To perform bank transfers, the Internet is used in an exceptionally high proportion by the Estonians (36%). In the rest of the countries, this proportion never exceeds 10%. In light of this, the proportion measured in Estonia is six times higher than the 2004 members average (6%).

Similarly, the Internet is used for financial transactions not related to money transfers in an outstanding proportion by the Estonians (18%). In the other new member countries this proportion lies between 2% and 6%, that is, the Estonian proportion is exactly six times higher than the average of the new member countries (3%).

Men use the Internet significantly more often than women do in all four listed activities (order, payment, bank transfer, and other banking transactions). (*ANNEX TABLE 4.3b*)

To order products and services (17-19%) and to pay for these (8-9%) those aged below 40 years use the Internet the most. At the same time, to perform bank transfers and other banking transactions, the 25-39 years group uses the Internet significantly more frequently (almost twice as frequently) than the younger generations. This is probably because those below 25 rarely have their own banking connections, and if they have, they use these less frequently.

Those aged 40-54 years use the Internet to order products and services, make payments, and conduct banking transactions in a significantly lower proportion (half, and one third) than the younger generations. Among those aged over 55 years, only 1-1% said in each of the four groups of activities that they have performed such transactions.

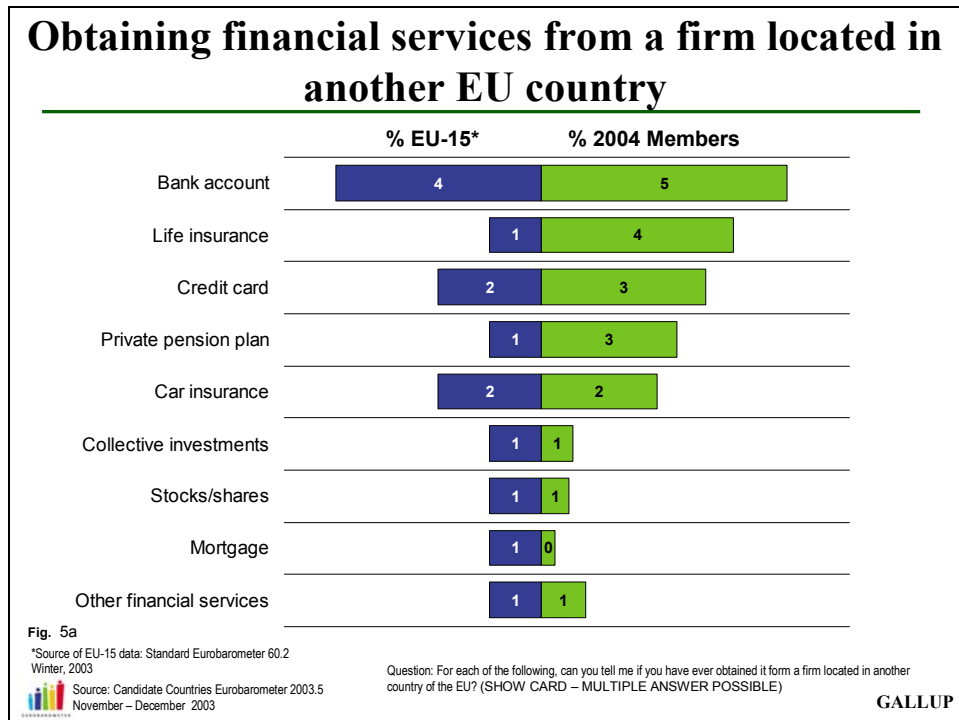
Among managers and the self-employed, the proportion of those using the Internet is significantly (at least twice, but in the case of banking transactions, three times) higher than in the rest of the occupational groups.

Those with primary education do not use the Internet for these purposes at all (more exactly, in a proportion below 0.5%). Only 6% of those with secondary education use the Internet to order products, 3% to provide payment, and 2-4% to perform banking transactions. Among those with the highest levels of education, 19% use the Internet to order goods and services, 10% to pay for these, and 8-14% to perform banking transactions.

The use of the Internet for banking and purchase is more characteristic of those living in large towns than those in small towns or rural areas.

5. Cross-border trade in financial services, and obstacles to trade

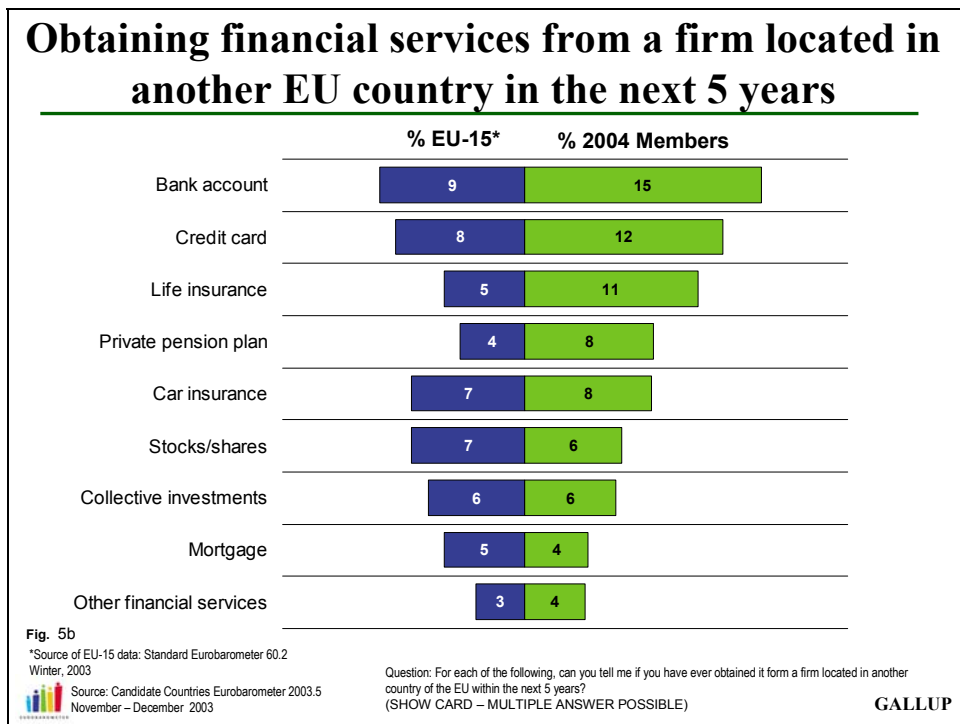
We asked if citizens of the 2004 member countries have obtained financial services from a European Union firm that is not operating in their country of residence. Five percent have a bank account at a company located in another EU country. Interestingly, somewhat fewer in the pre-2004 member countries claim to have such a current account (4%). It seems that cross border trade of financial services is a bit more prevalent – although quite infrequent – in the accession countries where citizens were probably less confident in national financial institutions. (see also *ANNEX TABLE 5.1b*)



As to future plans there seems to be a bright future for cross-border trade of financial services in the accession countries, 15% of the 2004 member countries' population said they would consider opening a bank account through a bank located in another EU country within the next five years, and a further 12% would consider applying for a credit card at a bank operating in another EU member country. (*ANNEX TABLE 5.2a*)

The population of the pre-2004 member countries are less likely to consider purchasing "foreign" financial services in the future (8-9%).

The Slovenians (19%) and the Hungarians (18%) are most likely to be willing to open a bank account in a bank located in another EU member country. The Slovenians (18%), Latvians (14%), Czechs (14%), and Hungarians (13%) have the most intention to obtain a card in another EU member country in the future. The Lithuanians care least about using banking services in another EU member country (bank account: 4%, credit card: 3%).



Younger respondents plan to obtain financial services in other member countries in significantly higher proportions than other age groups. Twenty-six percent of those under the age of 25 will consider opening a bank account abroad. As age increases respondents are less open to this idea: 21% of ages 25 to 39, 13% of ages 40 to 54, and only 4% for those over the age of 55. (ANNEX TABLE 5.2b)

The same age-dependent pattern can be found when considering credit cards. Twenty-four percent of the youngest, 17% of the second youngest, 17% of the middle-aged, 11% of the older, and 2% of the eldest respondents would consider applying for a credit card in another EU member country.

Managers, the self-employed and other white collar workers are most likely to consider obtaining financial services in another member country.

In light of past trends, it is not surprising that the more educated respondents are more likely to consider opening a bank account in another EU member country (24%) than the less educated (4%). The same is true of foreign credit cards (21% and 3%).

The rural population plans to use financial services in another EU member country in significantly lower proportions (10% consider opening a bank account abroad) than the population of small towns (15%) or large towns (21%).

Most citizens believe there are no obstacles in cross-border trade

When asked about obstacles to seeking financial services in other EU states, 30% of the citizens of the 2004 member countries share the opinion that there is no obstacle to his or her personal use of financial services anywhere within the European Union. This is very similar to the impression of pre-2004 EU members, where 28% see no obstacle to the use of foreign financial services (the difference is not significant).

Obstacles preventing the use of financial services anywhere in the EU - **No obstacles**

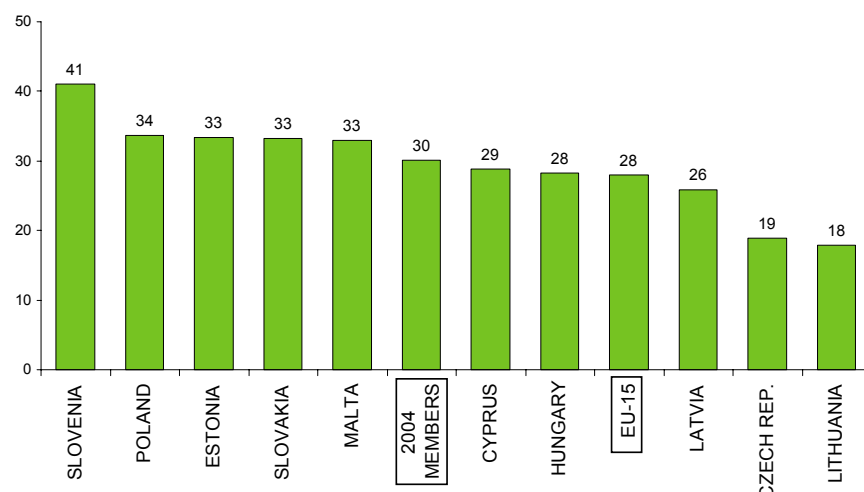


Fig. 5c

*Source of EU-15 data: Standard Eurobarometer 60.2
Winter, 2003

Source: Candidate Countries Eurobarometer 2003.5
November – December 2003

Question: Are there obstacles preventing you from using financial services anywhere in the European Union?
(SHOW CARD – MULTIPLE ANSWER POSSIBLE)

GALLUP

Slovenians are most likely to believe that there are no obstacles within the European Union to obtaining financial services in another EU country (41%). Among the Czechs and Lithuanians, however, less than half as many (19%, and 18%, respectively) agree. (ANNEX TABLE 5.3a)

Language barriers top the list when considering specific obstacles to foreign financial service obtainment for the 2004 member countries. Twenty-six percent consider this to be a possible obstacle. In comparison, only 22% of the older EU member countries regard this as a possible obstacle. This is likely due to a lesser knowledge of foreign language throughout the 2004 member region than within the EU-15.

Obstacles to cross-border trade of financial services

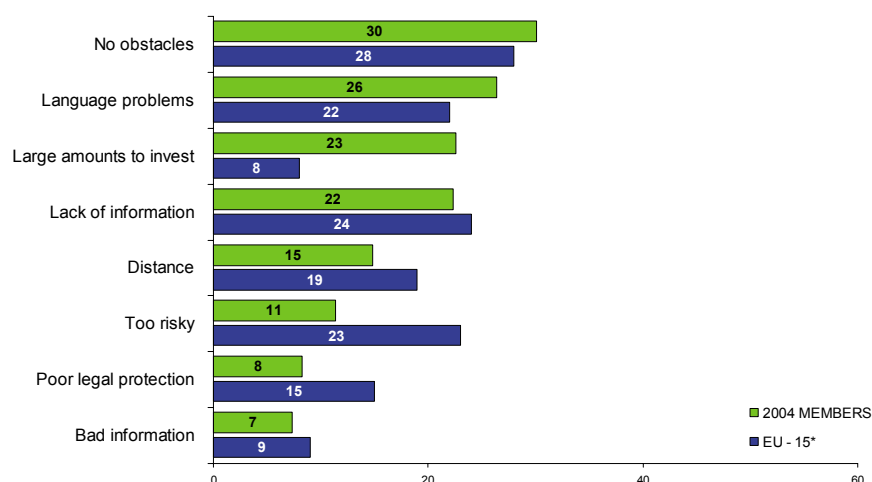


Fig. 5d

*Source of EU-15 data: Standard Eurobarometer 60.2
Winter, 2003

Source: Candidate Countries Eurobarometer 2003.5
November – December 2003

Question: Are there obstacles preventing you from using financial services anywhere in the European Union?
(SHOW CARD – MULTIPLE ANSWER POSSIBLE)

GALLUP

In addition to language, citizens of the 2004 member countries perceive two other significant obstacles to obtaining financial services throughout the EU. Twenty-three percent believe it is necessary to have *large amounts of money* to invest for financial matters abroad, and 22% regard their *lack of information* to be a significant obstacle. Lack of information is also perceived as a major obstacle by the EU-15 citizens (24%). But only one third as many respondents (a mere 8%) believe that a necessity for large amounts of wealth acts as an obstacle to their investment abroad.

Difficulties stemming from *geographical distance* were mentioned by 19% of the EU-15 citizens, and 15% of the new member citizens. On the other hand, citizens of the older member countries recognize various problems that the citizens of the new member countries do not (yet?) perceive. Twenty-three percent of the older members believe it is "*too risky*" to obtain financial services in another EU member country. This worry is shared by only 11% of new members.

From the viewpoint of the new members, therefore, using financial services in another EU member country does not involve particular risks. It is even probable that people regard investing in another EU country to be less risky than doing so domestically.

Poor legal protection in the event of problems in other EU member countries is considered to be an obstacle by 15% of the EU-15 member countries' population. Yet, this is perceived to be a problem only by 8% in the new member countries.

Poor information was not mentioned in either group of countries as a significant problem. In the 2004 member countries, 7%, and in the older EU members, 9% of the population mentioned this as an obstacle to investment.

Interestingly, as age decreases in the 2004 member states, so does one's perception of obstacles to obtaining financial services from other EU member countries. Thirty-five percent of those below the age of 25, 32% of the 25-39 age group, 30% of those between 40 and 54, and only 25% of those over the age of 55 believe that this type of financial activity poses no obstacles. (ANNEX TABLE 5.3b)

Thirty-eight percent of both the self-employed and managers share the opinion that using financial services in another EU member country holds no impediments. Thirty-five percent of other white collar workers and only 27% of manual workers agree. Also, 24-30% of house persons, the unemployed and retired share the opinion that there are no obstacles to using financial services in another country within the European Union.

Perception of obstacles to foreign investment within the EU falls with increased education. Only 21% of the citizens with the least education, 28% of those with secondary education, and 41% of citizens with higher education feel there are no serious obstacles to such investment.

Looking at the issue while considering one's size of settlement we see that 28-29% of those living in rural areas and small towns perceive no obstacles to obtaining financial services in another EU member country while 34% of those in large towns feel likewise.

Poor information is primarily considered to be an obstacle among the middle aged (25-54 years) men, the self-employed, and the population with secondary education, although only in proportions between 8 and 11%.

Those younger than 40 years and managers are most likely to consider *poor legal protection* in the event of problems related to using financial services in other EU member countries to be an obstacle to investment. Nevertheless, only 10-12% of these groups stated concern about this.

Lack of information is most likely to be seen as a barrier for investment to managers and other white collar workers (28-29%), and those with higher education attainment (22-24%). It is possible that the other demographic groups are not aware of the type of information needed when using financial services in other member countries.

Manual workers, the retired, and those with low level of education see the greatest *risk* in investing in other EU countries. People with lower social status, therefore, see higher risks attached to stepping

out of their familiar world. Still, the proportion of risk seers does not exceed 12-14% even in these groups.

The demographic groups with lower social status also believe, in a proportion significantly higher than the average, that it is necessary to have *large amounts* of wealth to invest when using financial services abroad. Only 16-17% of managers and other white collar workers, 26% of manual workers, 28% of the unemployed, and 24% of the retired share this view.

Among the demographic groups with less education, 25% feel that financial services abroad can be used only with large amounts of money. In comparison, only 19% of those with the highest levels of education share this opinion.

Language problems are perceived to be significantly fewer by those under the age of 25 (17%) than the older age groups (25-32%). Managers and the self-employed also regard this to be a smaller problem than the other employment groups (27-33%).

Respondents with secondary or lower education see a language barrier to using financial services abroad in 28-31%, while respondents with higher education attainment share this view only in 22%. This suggests that, in the past decades, education of foreign languages has been efficient only in the higher education system for most of the 2004 member countries. This may be changing now, suggested by the fact that only 14% of those currently studying perceive language barriers to investment in other EU states.

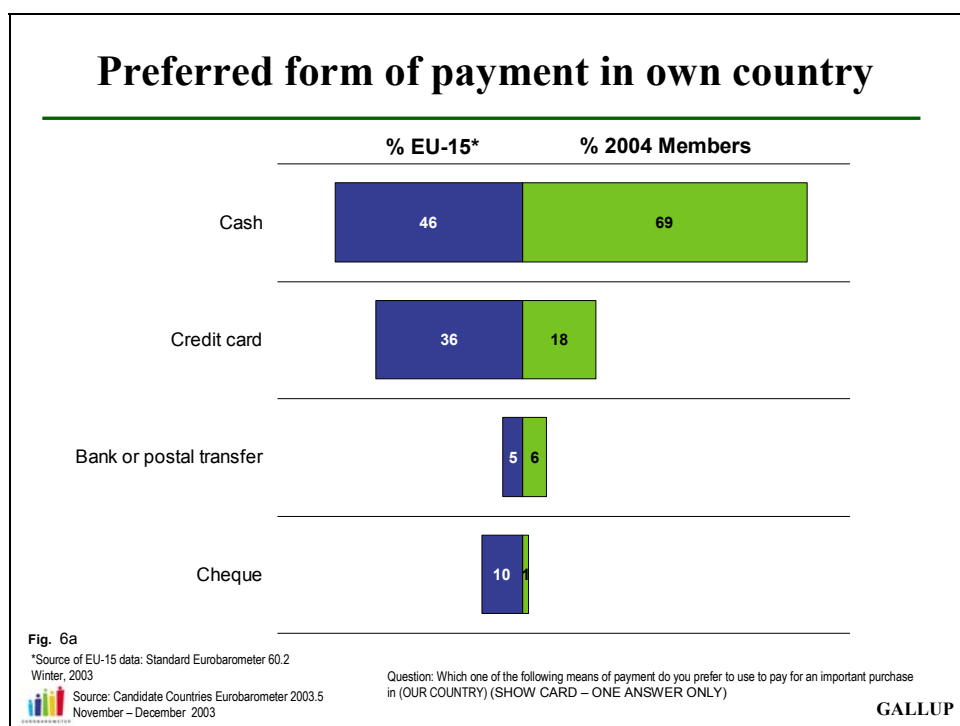
In the evaluation of difficulties arising from *geographical distance*, we did not find notable significant differences among the socio-demographic categories.

6. Preferred means of payment

We asked our respondents to tell us which means of payment they prefer for important purchases (at least 100 euro) in their own country and which they prefer to use in other European Union countries.

More than two thirds (69%) of the 2004 member countries' citizens prefer to pay in cash, even for important purchases, in their own country. Paying with credit card is the most preferred payment method for 18%, bank or postal transfer for 6%, and paying by cheque for only 1%. (ANNEX TABLE 6.1a)

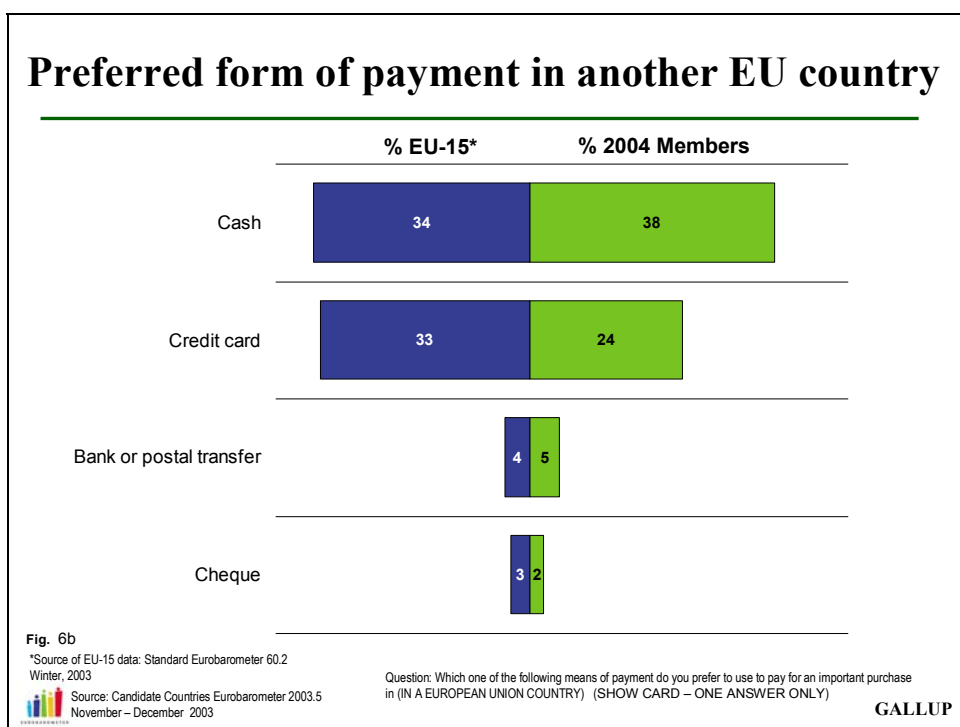
Among the EU-15 less than half (46%) of the population prefers cash for significant purchases. Over one third (36%) prefer credit card payment, which is exactly twice the percentage preferring credit cards in the new member countries. Bank and postal transfers are not a favoured means of payment in either the pre-2004 or 2004 member states. Only 5% selected these. The use of cheques, however, is ten times more likely to be the payment method of choice in the EU-15 countries than in the 2004 member countries: 10% said that in the case of a 100 euro purchase in their own country they would pay by cheque.



When paying in another EU member country over one third (38%) of the new member countries' population use cash, one fourth (24%) prefer credit card, 5% transfer, and 2% cheque. Yet at the same time, 20% responded that they have never purchased / would never purchase abroad, and another 11% could not answer the question. (ANNEX TABLE 6.2a)

Among the EU-15 member countries, a slightly smaller proportion prefer to use cash abroad (34%), and 33% use a credit card. Only 4% prefer bank or postal transfer, but only 3% use cheque abroad (compared to 10% in one's own country).

In the pre-2004 countries, 20% of the population has never purchased or would not make a purchase of this value abroad, and 5% chose not to answer the question.



Among the citizens of the new member countries, the Slovenians (35%), Estonians (33%), Czechs (25%) and Maltese (23%) are most likely to use credit cards in their own country. The least likely to do so are the Polish (14%), Latvians (15%) and Slovaks (16%). Therefore, we see a difference of two and half times between the highest proportion and the lowest proportion of domestic credit card preference.

There is significantly less variation between countries when discussing purchases made abroad, in another EU country, with a credit card. The difference between the most likely (31%, Slovenia) and the least likely (21%, Poland) to prefer credit card payment in this situation is only one and a half, while the difference regarding payments in one's own country was two and a half times.

This suggests that even in those 2004 member countries where credit cards are not preferred as a primary means of payment in one's own country, people tend to use credit cards in other EU member countries. One should not forget that all accession citizens are outside the euro zone, while most EU-15 citizens are already using the currency that they can easily use for cash payments in other EU countries.

The Polish, Hungarians, Latvians, and Cypriots are the most likely to prefer cash as a means of payment for important purchases in their own countries (72%-73%). Least likely of the 2004 member countries to use cash for domestic purchases are the Estonians (48%), Lithuanians and Slovenians (both 55%).

The Slovenians (54%), Cypriots (also 54%), Hungarians (47%), and Czechs (43%) are most likely to prefer paying in cash for purchases made in another EU member country. This means of payment for purchases made in another member country is least preferred in the three Baltic states (20-25%).

In the 2004 member countries with the most advanced financial infrastructure (Cyprus, Slovenia, Malta) postal or bank transfers were preferred for domestic purchases by almost no respondents (0-1%). It is likely that the advanced financial infrastructure of these countries tends to create an impression that this payment method is not realistic for purchases over 100 euro. This means of payment is most often preferred for purchases at home by Estonians (11%) and Slovaks (8%).

In the case of making purchases abroad, the Slovenians least prefer (1%), and the Maltese most prefer (9%) bank or postal transfers. In all other countries, 3-6% prefer this payment method for purchases made in another EU member country.

Paying by cheque in one's own country is preferred most by the Maltese (14%) and the Cypriots (11%). In the rest of the 2004 member countries only 1-1% would select this means of payment as their first option in their own countries.

In the case making purchases in another EU member country, payment by cheque is preferred in a notable proportion only by the Maltese (7%). In all the other countries only 1-4% of the population ranked this means of payment as their first option.

The next table clearly demonstrates that in the countries where citizens least prefer a cashless means of payment for domestic purchases, these citizens would generally not prefer using cashless payments in another country either.

There are only two exceptions. The first is Slovenia, where compared to the relatively high tendency to prefer cashless payment at home, people use these means of payment abroad less often. The other is Slovakia, where in spite of the fact that people are less likely to prefer cashless payment methods at home, they prefer using them more frequently while abroad.

Table 6. Preference of means of payment for purchases in one's own country and in another EU member country

Another EU member country	Own country	
	Credit card, cheque or transfer below 30%	Credit card, cheque or transfer at or above 30%
	CYPRUS HUNGARY LATVIA LITHUANIA POLAND	SLOVENIA
	Credit card, cheque or transfer at or above 35%	CZECH REPUBLIC ESTONIA MALTA

We did not find any significant difference between men or women's use of cash or cashless payment methods in purchases either domestic or abroad.

Demographic divisions for usage of cashless means of payment are, instead, age dependent. Twenty-nine to 33% of those under the age of 55 years prefer a cashless payment method (cheque, card, transfer) for purchases in the own country, but only 10% of those over the age of 55 agree. (ANNEX TABLE 6.1b)

When making purchases in another EU member country, 35-42% of those under the age of 55 use a cashless payment method, while only 12% of those over the age of 55 do so. Conversely, 58-68% of those under the age of 55 pay for purchases made in their own country with cash. On the other hand, 82% of those over the age of 55 do so. (ANNEX TABLE 6.2b)

Considering willingness to make purchases abroad, 12-19% of those younger than 55 say they would never make a purchase in another EU member country. Yet 32% of those over the age of 55 share this opinion. Cash and cashless payment methods for purchases made in another EU member country are preferred in nearly identical proportions (37-39%) among those younger than 55. On the other hand, among those over the age of 55 nearly four times as many prefer cash (40%) as a noncash payment method (12%).

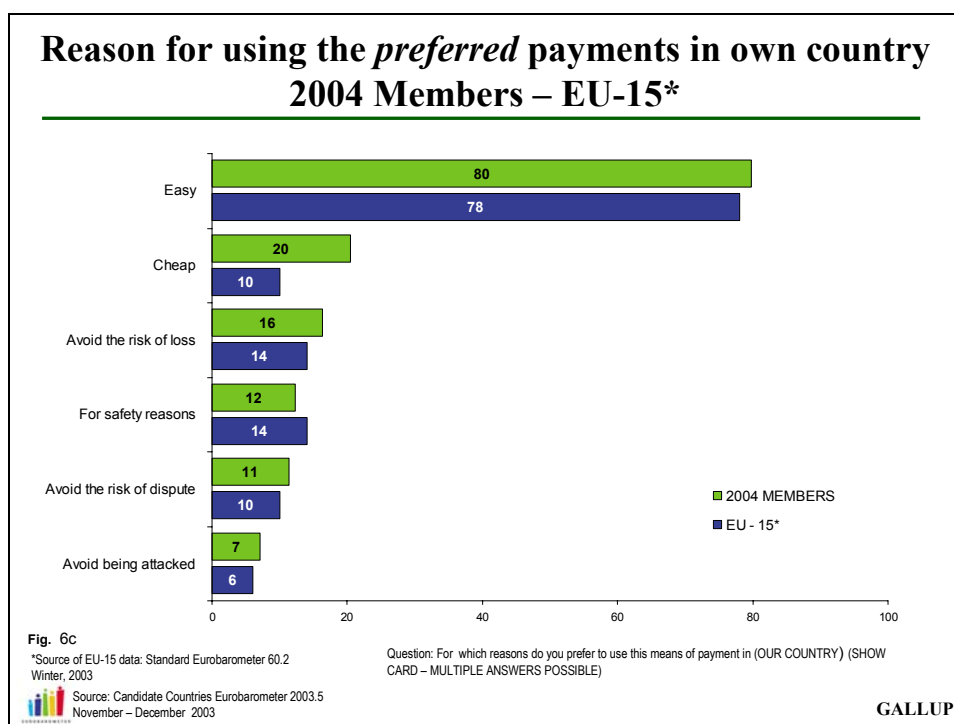
More than half of managers prefer cashless payment methods both at home (54%) and in another EU member country (56%). Of self-employed, 38% prefer cash-free payment methods in their own country and 41% in another EU member country. Among the white collar workers 45% prefer non-cash payment methods at home, and 44% in other EU countries.

Twenty-seven percent of manual workers prefer to make payments with cashless instruments at home, and 35% in another country. Sixteen to 17% of housepersons and unemployed pay at home using a cashless means of payment, and another 25-33% do so in another EU member country. Regarding the retired, only 11% prefer paying without cash at home, and only 12% do so in another EU member country.

In tandem with an increase in educational attainment, preference for cashless payment methods increases dramatically. Among the population with low education, preference for cash in one's own country is 88% as opposed to 6% who do not prefer cash. Among those with secondary education this ratio is 71% to 24, again preferring cash. On the other hand, among those with high levels of education this ratio is much more balanced: only 55% over 42%.

The rural area population prefers cash payments in own country (77%), and only 17% prefer cashless payment methods. In small towns this ratio is 70% to 26%, while in large towns it is only 59% to 35%.

Most respondents mentioned simplicity and ease of the given payment method as a reason for using the *preferred* means of payment. Cheapness was the second most important reason for using this payment method. This opinion proved to be stronger in the new member countries than in the older EU member countries.



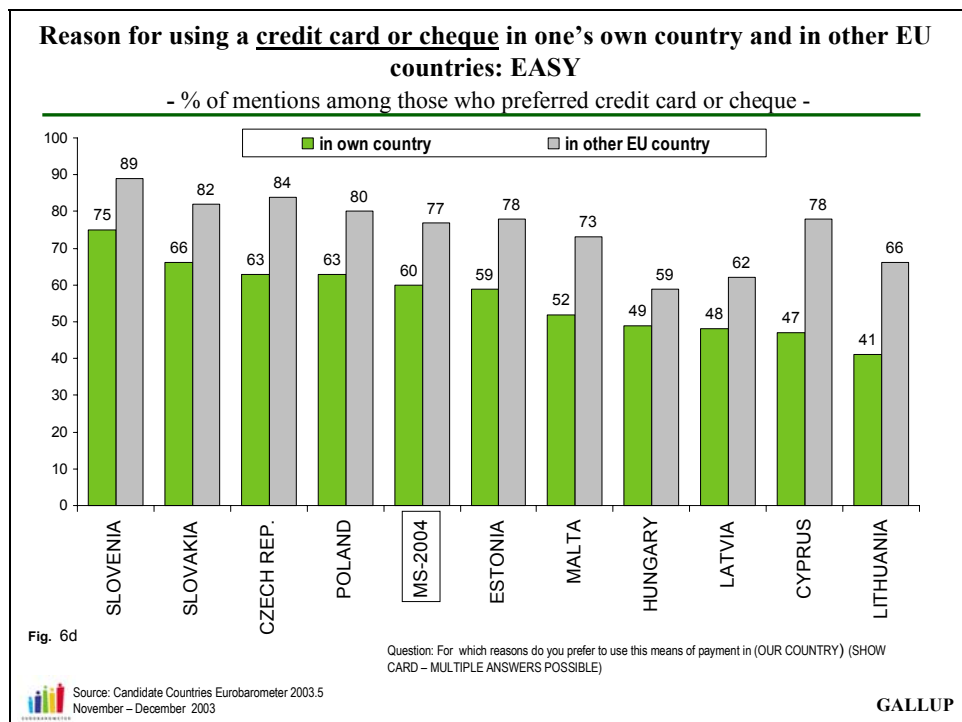
In the case of payments in one's own country, the most important argument for using cash was that it is an easy, simple payment method. (ANNEX TABLE 6.3a and ANNEX TABLE 6.4a)

Reasons for choosing non-cash payment methods

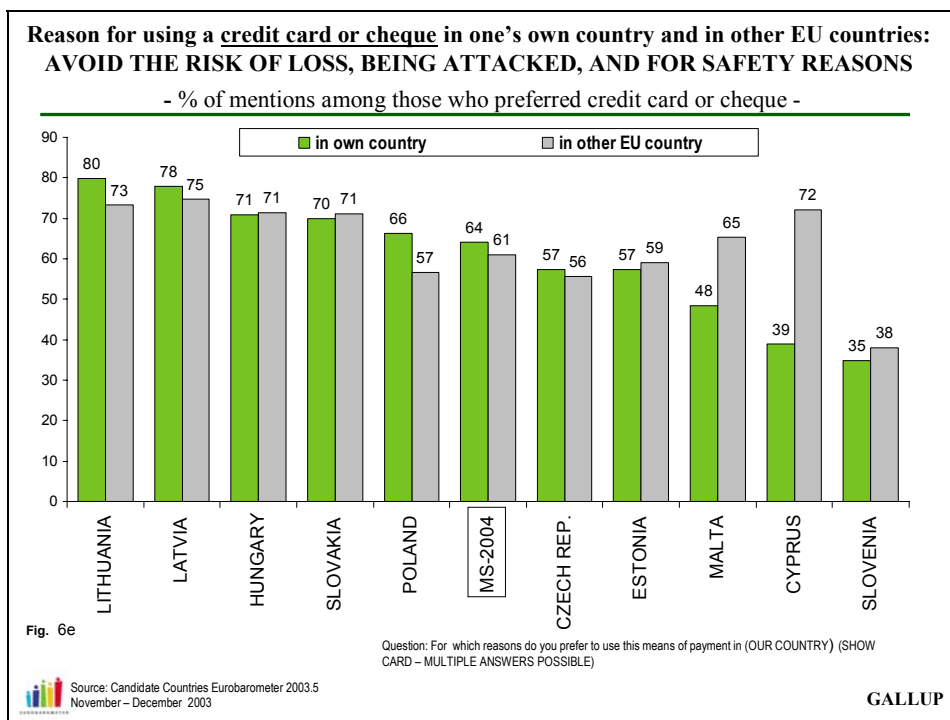
Among the arguments for paying with cheque, in addition to simplicity and ease of use, it is important to respondents that a cheque protects from loss or theft. The same is true in the case of paying with a credit card. Yet in this case, it is significant to respondents that the PIN code of a credit card renders it more secure, and even if one is attacked, it provides higher safety.

It is important to note, however, that those preferring cash, cheque or credit card all used simplicity and ease of use as their strongest arguments for using it both in their own country and in another EU member countries.

The Slovenians, Slovaks, the Czechs, and the Polish are most likely to consider cash-free payment methods as easy to use. On the other hand, Lithuanians, Cypriots, Latvians and Hungarians are least likely to regard non-cash payment systems as easy to use.

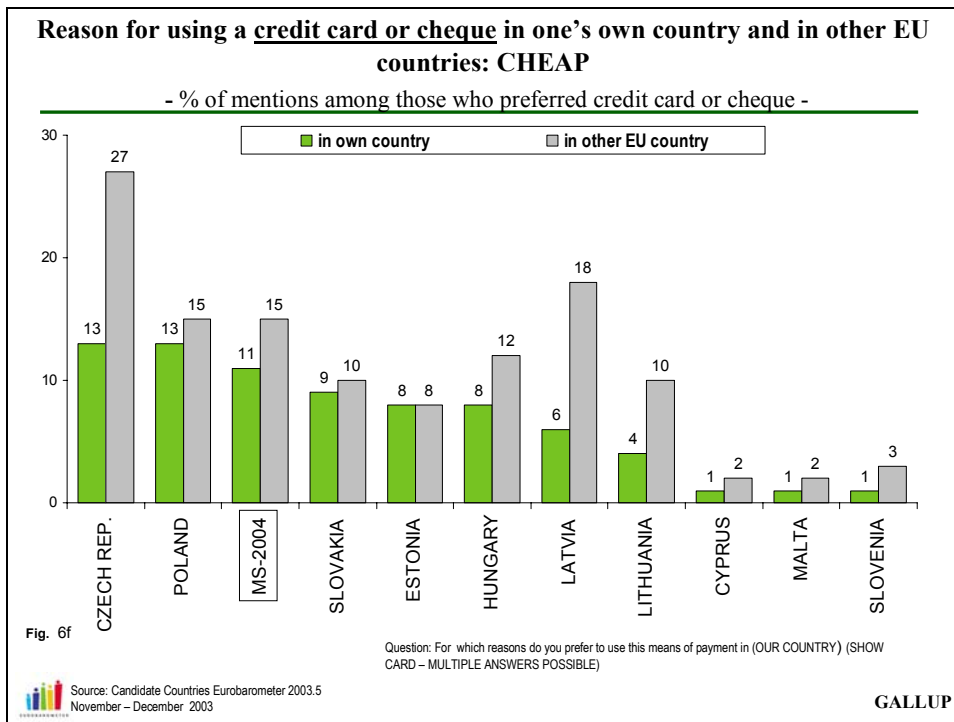


Reasons for using a certain payment system in another EU member country are very similar to those reasons given for using the system within one's own country. The single noticeable difference is that, for the Maltese and the Cypriots, the possibility of loss, theft and attack were more important for use in another EU country than within one's own country.



Safety of cashless payment systems is most important to Lithuanians, Latvians and Hungarians, while it plays the most insignificant role for Slovenians.

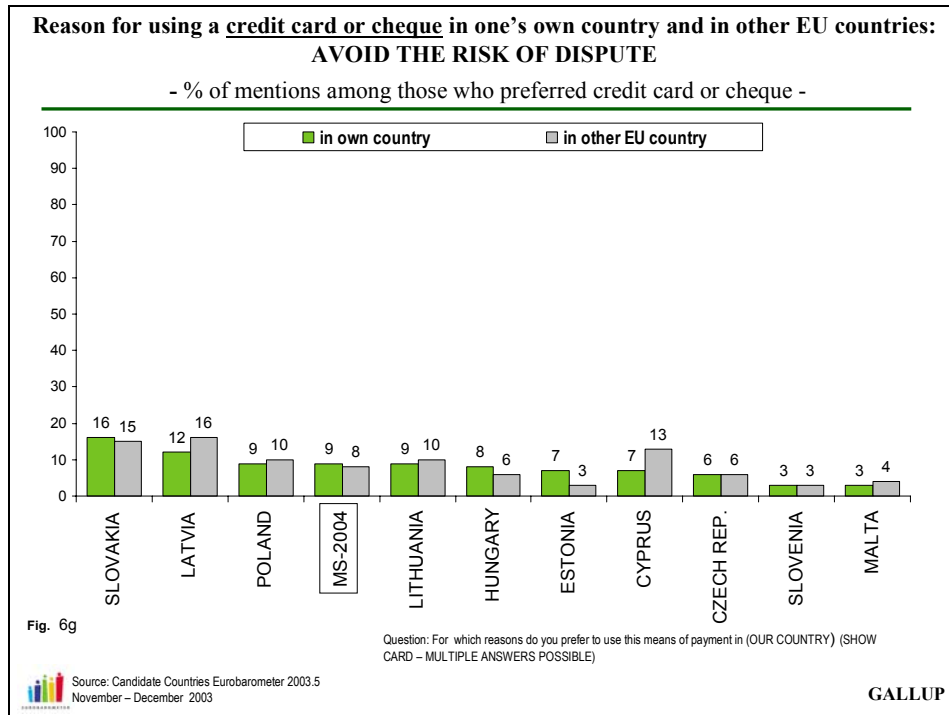
Cheapness is the strongest motivation for the Czechs and the Polish to use non-cash payment systems. This consideration, on the other hand, barely motivates the Cypriots, Maltese, or the Slovenians (these three countries have the most developed financial systems among the 2004 member countries).



The Czechs, Hungarians, Latvians and Lithuanians regard the cheapness of using cash-free payment in another EU member country to be more motivating for use than it is within their own country (comparing currency exchange rates with card-related costs).

Avoiding the risk of disputes was a strong motivation for cashless payment within one's own country in Slovakia and Latvia. For payment abroad, again the Slovaks and the Latvians were most likely to mention this consideration. The Cypriots also consider this to be a motivating factor for cashless payment abroad.

This consideration was not important to Slovenians and the Maltese as very few in these countries mentioned it as a reason to use cashless payment systems at home or abroad.



7. Electronic purse

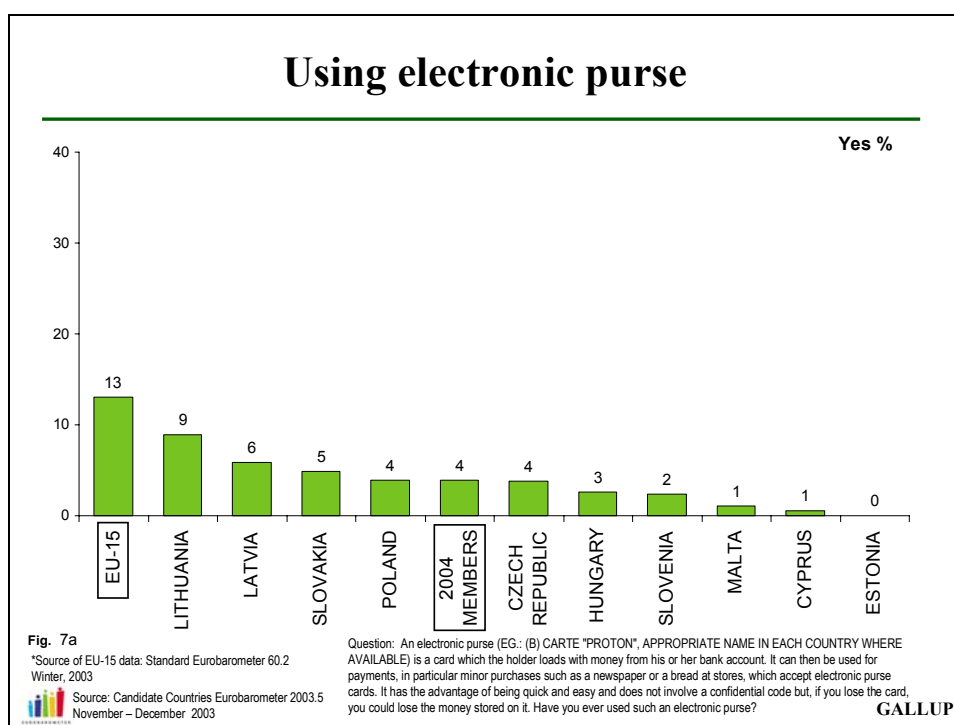
Candidate Countries Eurobarometer investigated how widespread is the use of electronic purse cards among the 2004 member countries. Electronic purse is a plastic card which the holder loads with money from his or her bank account. The card can then be used for payments, most often minor purchases such as a newspaper or bread, at stores which accept electronic purse cards. This provides the advantage of being quick and easy without involving a security code; but, if the owner loses the card, he or she could lose the money stored on it. Such cards are not in use in any of the 2004 member countries (although there have been pilot projects in some of the countries). In spite of this, some respondents have recalled using such a card (probably mistaking the use of bank or other card for an electronic purse card, or have actually used it in any of the EU countries where such cards are in fact available).

Previous experience is practically inexistent in the accession countries

The percentage of respondents recalling the use of electronic cards in the 2004 member countries is by far lower than the EU average. However, this payment method is not very widespread in the EU either. While 13% of the EU-15 member countries' population says that they have used such electronic purse cards, only 4% of the 2004 member countries' population says the same. Two Baltic states top the usage list. In Lithuania and Latvia 9% and 6% of the citizens remember having used the card. The least respondents remembered using this method of payment in the two island countries, Malta and Cyprus (both 1%), and in the third Baltic country, Estonia. In the latter, the proportion of card users remains below 1%. (ANNEX TABLE 7.1a)

The Slovaks, in highest proportion, do not believe such a system operates in their country (7%). At the same time, only 1% of the respondents in Slovenia said that electronic purse cannot be used in their country.

We find tendencies for card use in three demographic categories: younger age groups, the more educated, and those living in large towns. Among 15-24 year olds 7%, and among those over the age of 55 only 2%, state that they have paid in this way. Card use also increases with education: 7% of those who studied up to the age of 20 years or older say they have used the card, while only 1% of those ending education before the age of 15 say so. The difference in comparing settlement size is not too obvious, yet still noticeable: 5% of those in large towns, 4% in small towns, and 3% of people living in rural areas say that they have already used this method of payment. (ANNEX TABLE 7.1b)



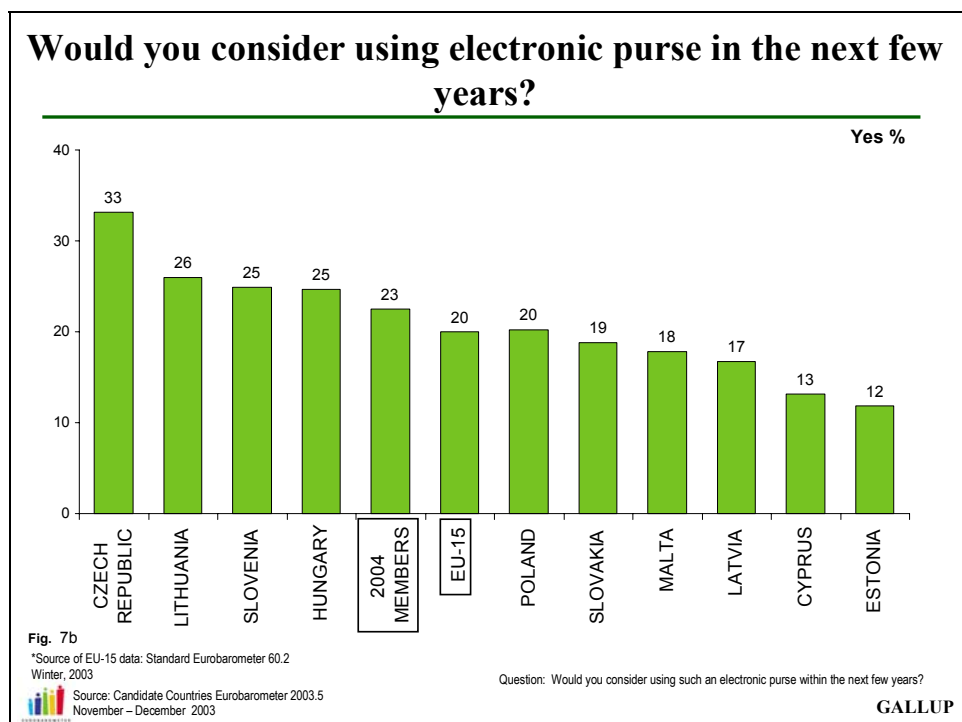
Citizens are not very much inclined to use electronic purse

The majority of citizens do not even want such a payment instrument: 60% of respondents stated that they would not even consider using electronic purse. The readiness to use the card in the future is somewhat higher in the 2004 member countries than in the EU-15 countries. While 23% of the 2004 member countries agree that they would use electronic purse in the coming years, in the pre-2004 member countries, slightly less, 20% feel likewise.

The Czechs are most inclined among the new members to use this method: one third of Czechs would use it. They are followed by Lithuanians (26%), Slovenians and Hungarians (both 25%). The least likely to use electronic purse in the future are the Latvians (17%), Cypriots (13%), and the Estonians (12%). (ANNEX TABLE 7.2a)

Interest in the purse is significantly higher in the younger age groups than in the older ones: while in the 15-24 age group 39% would consider and 43% would not consider using the card in the future, among those older than 55 only 8% would consider, and 76% would not consider this method. (ANNEX TABLE 7.2b)

Considering occupational groups, managers are the most interested in the card (35% would consider using it in the future), while retired citizens are the least interested (8%). We also measured greater interest among the more educated than among the less educated: while 29% of those who studied over the age of 20 would consider the use of the electronic purse in the near future, only 8% of the least educated (those who stopped education before the age of 15) would do so. Students are the only group where the proportion of those considering the use of the card (42%) exceeds the proportion of those not interested in it (41%). Also, interest is greater in the electronic purse among the urban population: one fourth (24-24%) of small and large town residents would consider using it, while only 19% of those living in rural areas would do so.



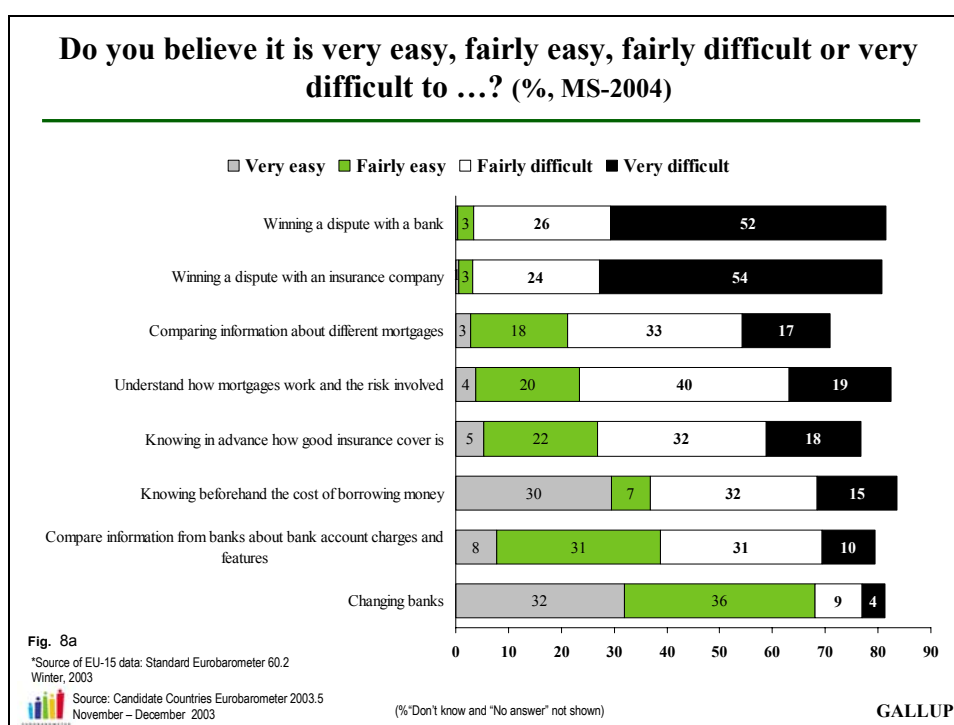
8. Difficulties with financial services

We asked citizens in the accession countries how difficult or easy they would find eight things to do in relation with banks and insurance companies. We asked them to evaluate these activities on a scale of very easy, fairly easy, fairly difficult, and very difficult. The proportion of those who felt that they could not answer was rather high. In the accumulated average of the eight questions, every fifth respondent (20%) in the 2004 member countries answered that he or she did not know whether or not the given bank or insurance company administration task is easy or difficult to carry out. The least unsure respondents were found in Hungary, where 12% said that they did not know. In the remainder of the countries, however, this percentage was much higher. Slovakia and Slovenia followed Hungary with 19%, which reached the average don't know percentage for the whole of the 2004 members. The proportion of uninformed was strikingly high in Lithuania (42%), and Latvia (30%). (ANNEX TABLE 8a)

In the ten accession countries, on average, respondents consider the eight tasks related to banking and insurance to significantly vary by how easy they are to complete.

According to over two thirds (68%) of citizens it is easy or very easy to *change banks*. This is the only activity where the majority considers the task to be easier than it is difficult. Still more than one third of the population of the 2004 member countries believe that it is easy or very easy to *compare information from banks about bank account charges and features* (39%). This exceeds by only 2 percent those who consider this task to be difficult. Also, more than one third find it easy to *know beforehand how much it is going to cost to borrow money* (37%). In this case the difference between those who find it easy to know how much it will cost to borrow money and those who find it difficult is 10 percentage points.

The next three activities are considered to be much more difficult than the previous ones: according to only one fourth to one fifth of the citizens, it is easy to know in advance *how well one is covered by insurance policies* (27%), to *understand the information given by financial institutions about the way their mortgages work and the risks involved* (24%), and to *compare information about different mortgages* (21%). Understanding the information given by financial institutions about the way their mortgages work and the risks involved proved to be difficult or very difficult in the view of over half (57%) of the respondents, while exactly half (50%) of the respondents believe it is difficult or very difficult to know in advance how well one is covered by insurance policies, and to compare information about different mortgages. People equally believe that it is *difficult or very difficult to win in a dispute with an insurance company or to win in a dispute with a bank* (78%).

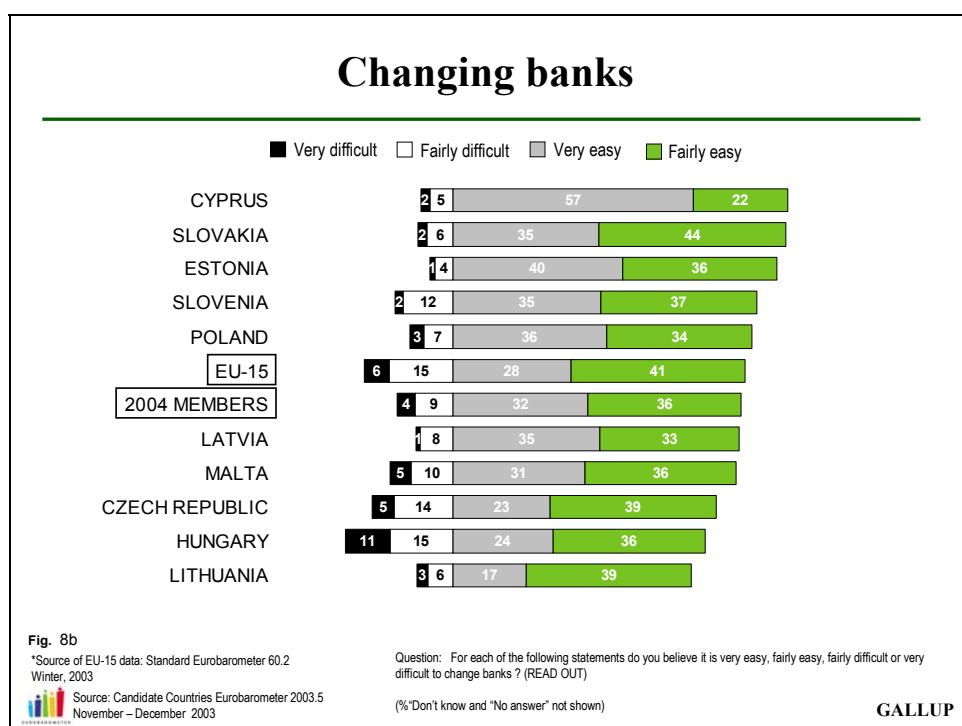


Considering all questions, among the citizens of the 2004 member countries Hungarians are most likely to feel that the administration of tasks related to banks and insurance companies is difficult. (Partly because Hungarians were the most willing to express an opinion in this question.) For all eight examined tasks we find that Hungarians are the most likely to find them difficult, and with only two exceptions the Hungarians are least likely to find the tasks to be easy (to change banks and comparing mortgages is the least easy to do in Lithuania).

The young middle-aged respondents (25-39 years), the more educated, and managers find the tasks related to banks and insurance companies to be easier than the older, retired and less educated respondents. (ANNEX TABLE 8b)

Changing banks

Respondents find changing banks to be easiest of the tasks which we measured. Two thirds of the EU-15 member countries and the 2004 member countries find this to be more easy than difficult: 68% of 2004 Union citizens believe changing banks is very easy or easy, 13% feel it is difficult or very difficult. For the current members, 69% find changing banks to be more or less easy, and 13% regard this task as difficult or very difficult. Among the 2004 members, Malta and Slovakia (both 79%), followed by Estonia (76%) are the most likely to find changing banks to be an easy task. On the other hand, Hungarians (26%), Czechs (19%), and Maltese (15%) are the most likely to find it difficult.



Among demographic groups, men, the more educated, younger respondents, and managers are most likely to consider changing banks to be an easy process.

More men regard changing banks to be easy than women (72% and 65%), and less men believe it to be difficult (11% 14%).

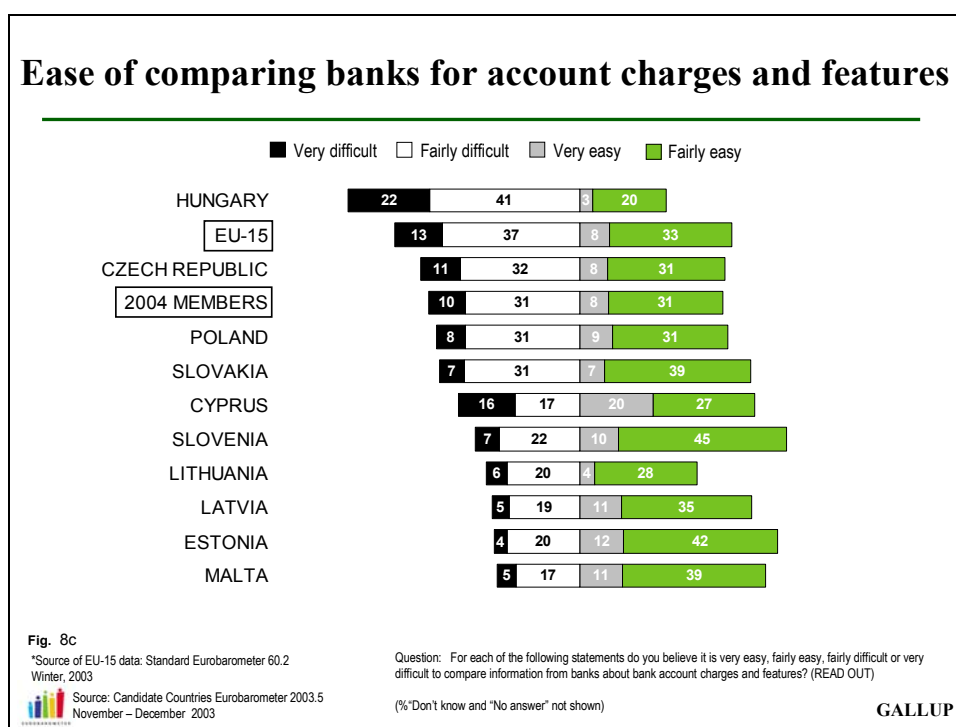
When looking at age groups, we find that young middle-aged respondents (25-39 years) are most likely to find changing banks to be easy (78%), while the oldest group is least likely to find it easy (51%), and most likely to find it difficult (18%).

In the employment categories, managers are most likely to think changing banks is easy (87%), while the least likely to agree are the retired (53%). Four fifths (82%) of the most educated respondents said that it is easy to change banks, while almost half (47%) of the least educated share this opinion.

Comparing charges and features of banking services

Among the eight examined elements, 2004 member countries' respondents regard the comparison of banks (bank account charges and features) to be more difficult than changing banks, but easier than any of the other administrative tasks measured here (8% find it very easy, and 31% easy). Still, there are more respondents who find this task to be rather difficult than those who find it easy ("fairly difficult": 31%; "very difficult": 10%). Among the EU-15 member countries 14% find comparison of banks to be easy or very easy, while 50% find it more or less difficult. The tendency to respond with "I don't know" was significantly higher among the 2004 members than in the EU-15 countries (20% and 9%, respectively).

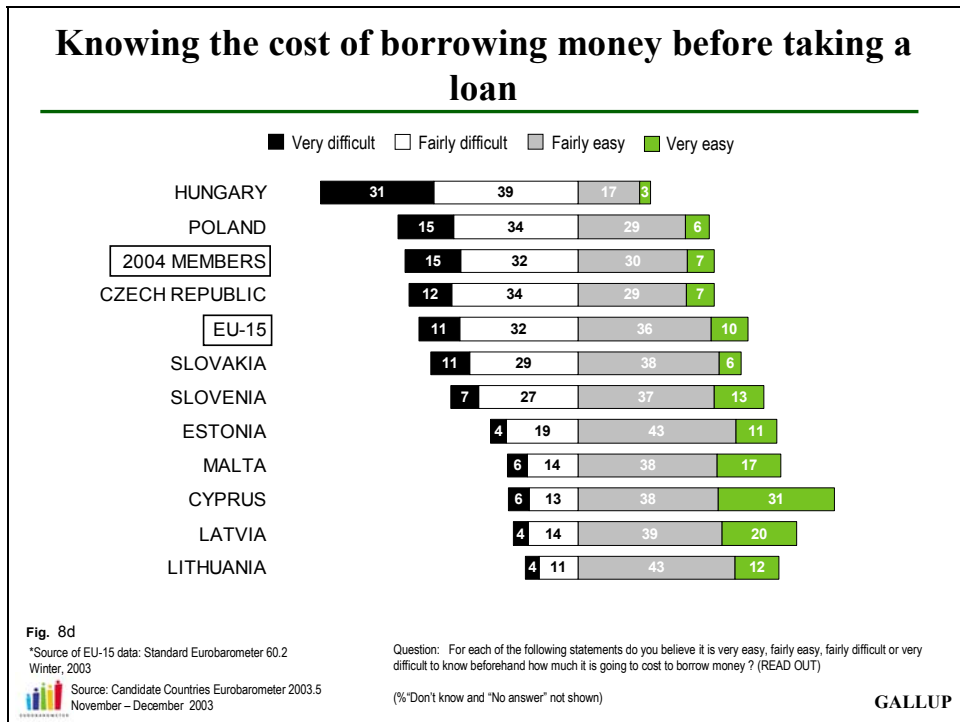
Among the 2004 members, Slovenians perceive this task to be the easiest (55%), followed by the Estonians (54%), and the Maltese (50%). The Hungarians are the least likely to find their way among the various bank account services: nearly two thirds (63%) of them find it difficult. They are followed with a 20 percentage point lag by the Czechs (43%), and the Polish (39% find this task to be difficult). In two countries it is more common to find comparing information about bank account charges and features to be difficult than easy: Hungary (63% and 23%, respectively) and the Czech Republic (43% and 39%, respectively).



Those over the age of 55 compare the bank account charges and features with much more difficulty than the average: only one fourth (25%) regard this to be easy, and 44% to be difficult. We find similar data for the retired (26% and 45%, respectively). However, in the case of those who completed their education before the age of 15, the numbers are worse: 19% find this task easy and 44% believe it to be difficult. Managers are most likely to regard this task as easy (63%).

Information about the costs of a loan

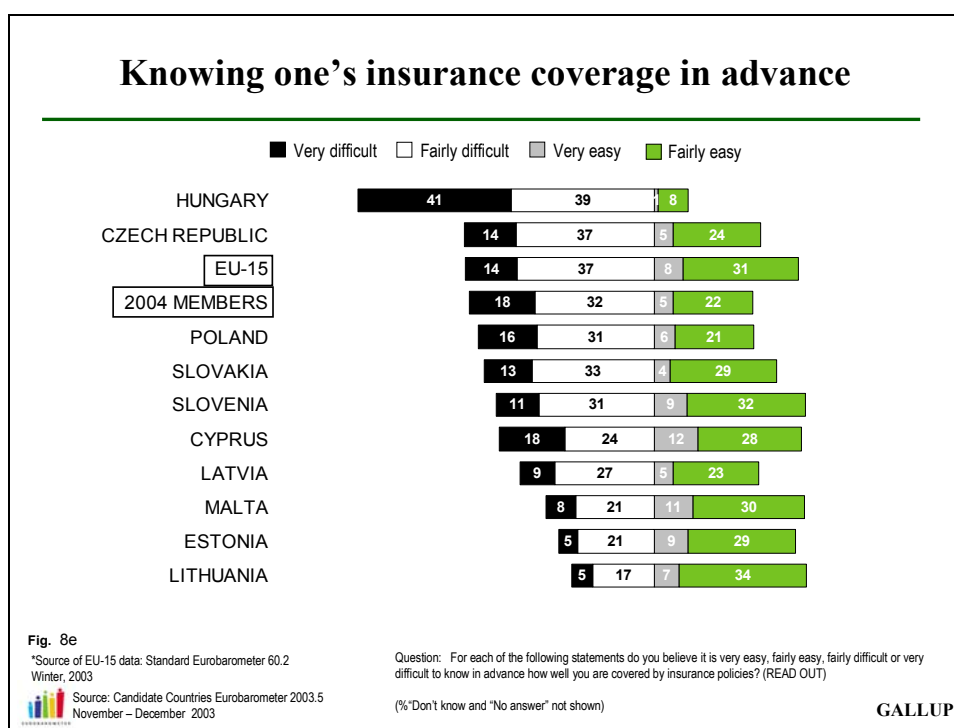
Knowing the cost of borrowing money before taking a loan proved to be the third easiest item on our list, but again more respondents find this task to be difficult than easy. Just over one third (37%) of the 2004 member countries find it easy to understand credit conditions (30% fairly easy, 7% very easy), and 47% regard it as difficult (32% fairly difficult, 15% very difficult). On the other hand, within the EU, those who see this task as an easy one are in slight majority, 46% as opposed to 43%. Among the ten new member countries, those most likely to understand credit details and costs are in Cyprus (69%), Latvia (59%), Malta and Lithuania (both 55%). Once again we find that in Hungary it is most common to find it difficult to know the costs of credit beforehand (70%). They are followed by the Polish (49%), and the Czechs (46%).



In the case of this item, those over the age of 55, the retired, and the less educated find the issue to be more difficult, while the young middle-aged, more educated respondents and managers find it to be the easiest. Men believe credit conditions to be more transparent than women do: 40% of men and 34% of women find understanding credit conditions to be easy, while 44% of men and 48% of women find it difficult.

To get familiar with insurance coverage

The next item was: how easy it is to know in advance to what extent the insurance covers the damages? This was found to be easy by 27% (within that 5% very easy), and difficult by half (within that 32% very difficult) of the 2004 member countries population. In the Union, the proportion of those who believe insurance is easy to evaluate in this respect is 39% (within that 8% very easy), and 51% believe it to be difficult (within that 37% very difficult). Lithuanians, Slovenians and Maltese (all 41%) are most likely to find the advance evaluation of insurance to be easy. Yet a full 80% of the Hungarians say that this is a difficult task. They are followed by the Czechs (51%), then the Polish (47%).

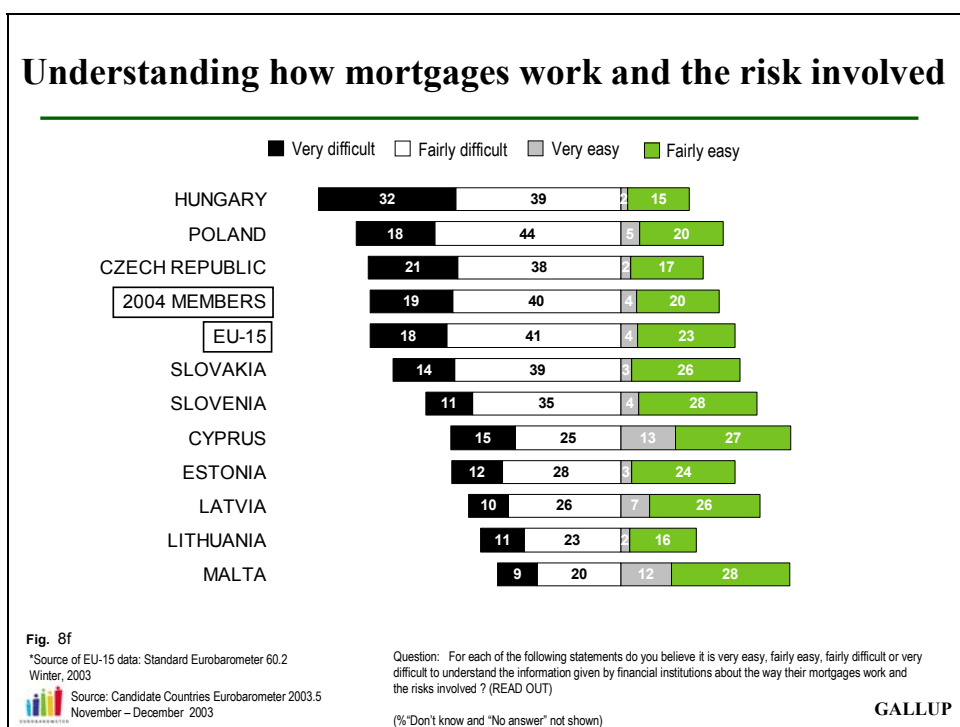


Managers are able the best to evaluate the value of insurance in advance of its use (38% of them find it easy), while those who stopped education before the age of 15 are least likely to find this task simplistic (16%).

The concept of mortgage

The next item involved the clearness of information provided by financial institutions about mortgages and the risks involved (i.e. that eventually the mortgaged property might be taken away if the client ceases to pay the instalments).

Barely one fourth (24%) of the 2004 member countries population find it easy to get a clear picture about mortgage (within that 4% say it is very easy), while 59% regard it as difficult (within that 19% regard it very difficult). We find a similar situation among the EU-15 citizens: 27% say it is easy, and 59% say it is difficult to understand the information given by financial institutions about mortgages. The citizens of the two island countries – Cyprus and Malta – were most likely to say that the information provided by mortgage banks is easy to understand; 40% of the islanders share this opinion. The list is closed by Hungary, where 71% think it is difficult, and only 17% say it is easy to understand the information provided about mortgage. Following Hungary, Poland (62%) and the Czech Republic (59%) also find this task to be complicated.



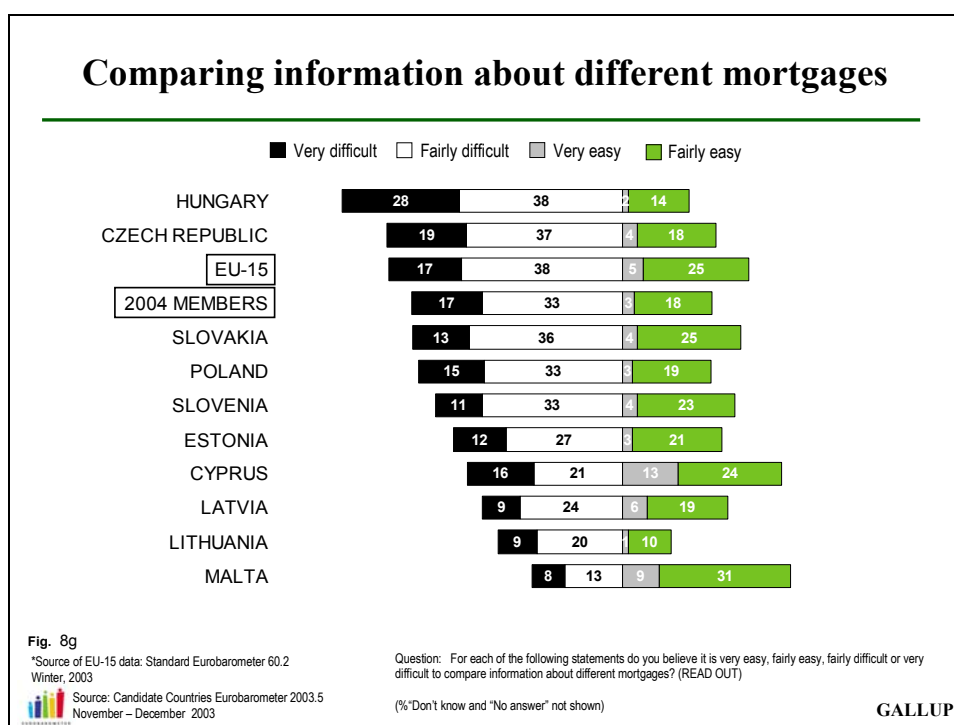
Considering occupational groups, managers are the most likely to find the information received from banks about mortgages to be intelligible (35%). However, the unemployed are most likely to find this task to be difficult (63%).

Mortgage conditions

Respondents generally feel it is more difficult to compare information about different mortgages; only one fifth (21%) of the new members find this easy, and a full half of them find this to be difficult. According to 30% of the EU-15, this comparison is easy, while for 55% it is difficult. Again, we find the most favourable proportions on the two Mediterranean islands where market economy has deeper roots: 40% of the Maltese, and 37% of the Cypriots regard this comparison to be easy.

Next are the Slovaks: 29% regard the task of comparing different mortgages easy. Two thirds (66%) of the Hungarians say it is difficult to compare mortgages and 56% of the Czechs share this opinion. It should be noted, however, that the proportion of 'I don't know' answers was highest in response to this particular item (29%). The percent of uncertainty varied from 60% in Lithuania to 18% in Hungary.

For this item we find the youngest (15-24 years) respondents are the most likely (30%) to find comparison of mortgage information easy while in general ease dissipates with age (of those over the age of 55 only 9% share this opinion).

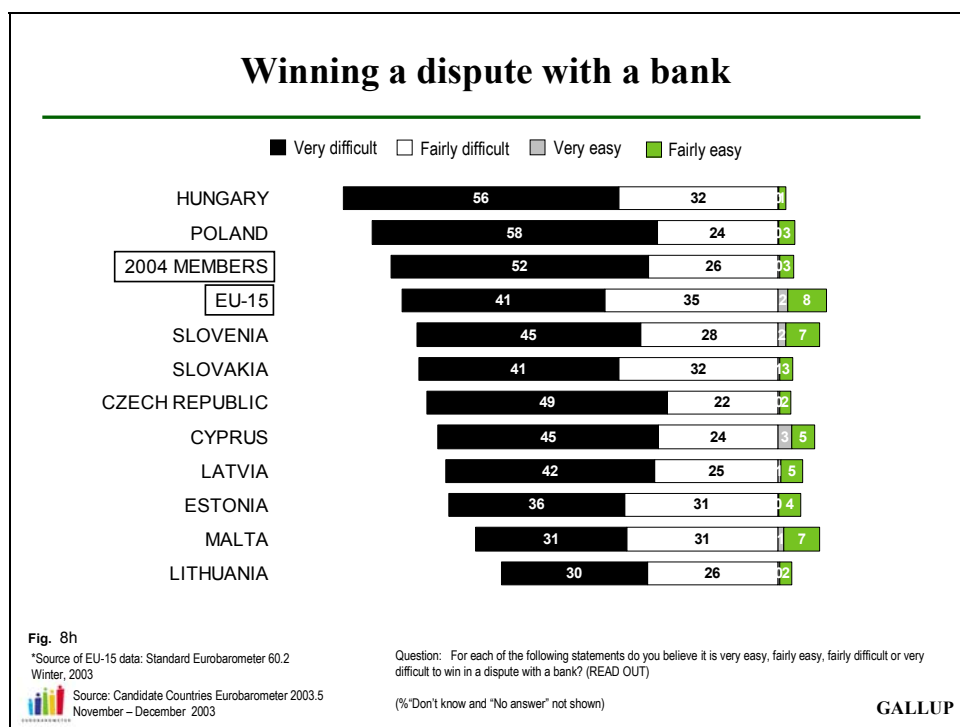


Disputes with bank or insurance companies

Finally, the two most difficult tasks related to one's personal finances, for which a maximum of 8-9% consider the undertaking to be easy, are to win a dispute with an insurance company or with a bank. Only 3% of the 2004 members believe this would be easy, and somewhat more than three fourths think it would be difficult. Winning a dispute with a bank is believed to be very difficult by 52%, and winning a dispute with an insurance company is believed to be very difficult by 54% of the citizens of this group of countries.

On the other hand, in both questions, 10% of EU-15 citizens believe it is easy to win such a dispute. Winning a dispute with a bank is regarded as fairly difficult by 35% and very difficult by 41% of the current members. One third of them believe winning a dispute with an insurance company is fairly difficult, and 43% believe it is very difficult.

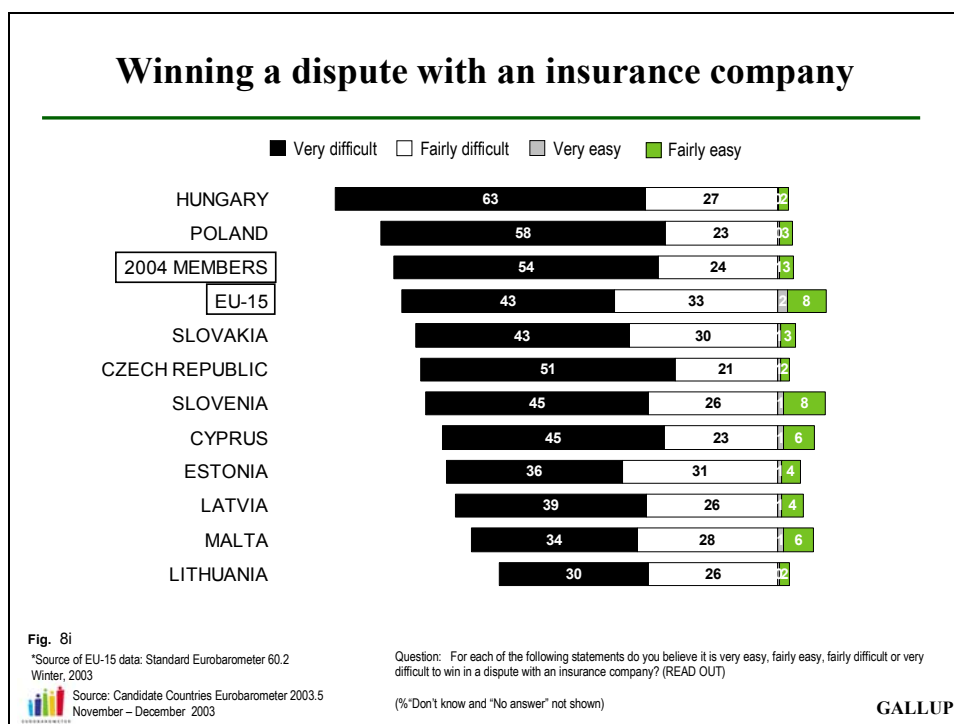
Slovenians are the most likely to believe that disputes with a bank can be won easily (9%). Among the Maltese, 8% believe such a dispute can be won. On the other hand, less than 2% of the Hungarians regard this dispute to be easily won and 88% of them say winning is difficult. Poland has the second highest percentage of respondents who consider winning a dispute with a bank to be difficult (82%).



Among the examined groups, the proportion of those who think such a dispute can be easily won reaches 5% only among the intellectuals (5%). Those aged 40-54 years and manual workers are most likely to hold the opinion that this would be difficult, yet in all demographic groups at least 70% feel similarly.

The Slovenians (9%), the Maltese and Cypriots (both 7%) are most likely to believe that disputes with insurance companies can be easily won. Nine tenths of the Hungarians believe that this is difficult (63% very difficult), followed by the Polish (81%), and the Slovaks (73%).

Again, it is only among the highly educated respondents where those who think winning such a dispute is easy exceed 5%. Most pessimistic are the managers: 84% say such a dispute would be difficult to win for the client.



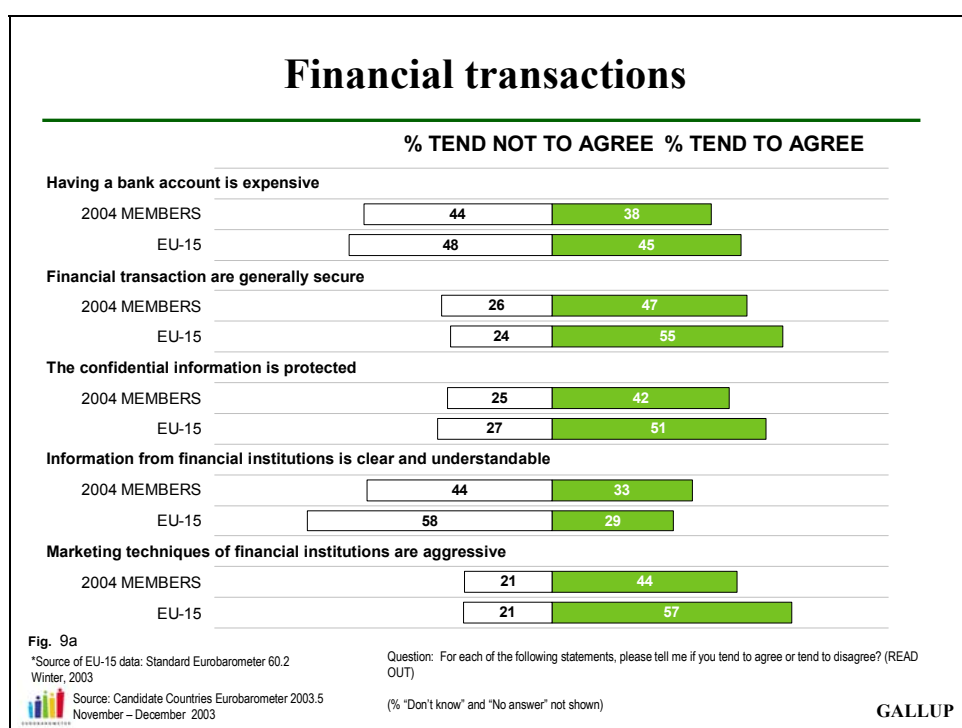
9. Banking and financial transactions

We surveyed the opinion of the accession countries' citizens in various aspects related to banking and financial transactions: financial transactions in general, credit, legal disputes with banks, and modern banking methods including telephone and Internet banking. Respondents were asked to agree or disagree with eleven statements on these four topics.

We examined five general issues on the topic of banking and financial transactions. A majority expressed positive opinions on the first three issues and negative opinions on the last two. The statements provided to respondents were:

- *Financial transactions are generally secure*
- *The confidential information I give to banks or insurance companies is adequately protected*
- *Having a bank account is expensive*
- *The information I get from financial institutions is clear and understandable*
- *The marketing techniques of financial institutions are aggressive*

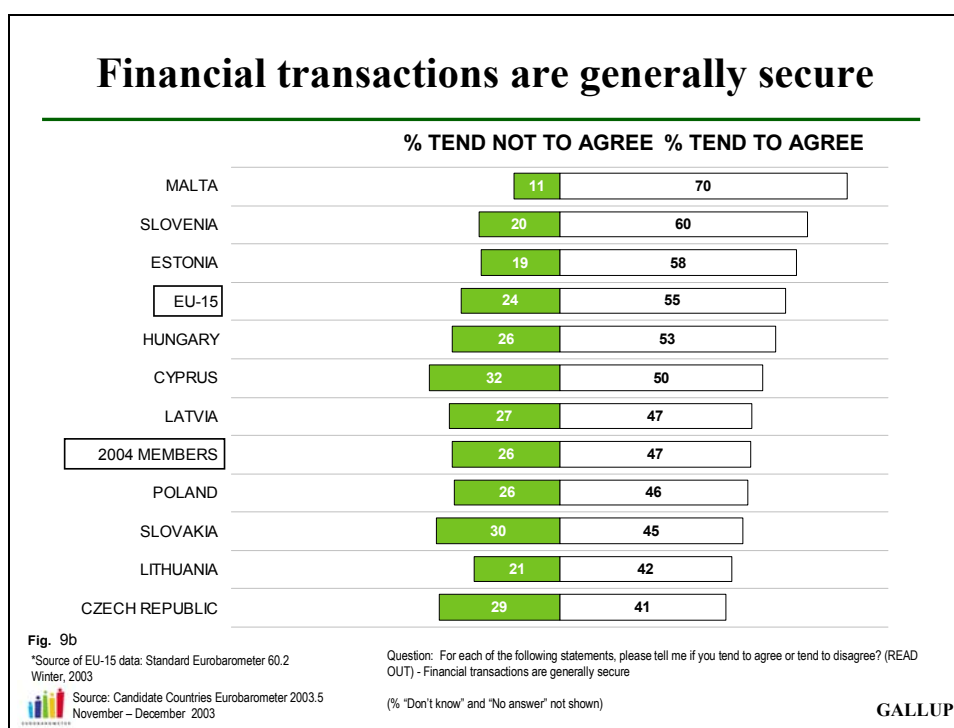
On average for the ten 2004 member countries, the majority (47%) feels that financial transactions in general are *secure* (26% disagree). The majority (42%) also feels that *confidential information* provided to banks and insurance companies is *properly protected* (25% disagree). Less, but still a majority, are of the opinion that *having a bank account is not expensive* (44% agree and 38% disagree). Most (44%) also feel that *information from these institutions is not understandable* (33% disagree), and that *marketing techniques are aggressive* (44% agree and 21% disagree). (ANNEX TABLE 9a)



Security of financial transactions

A relative majority of the population regards financial transactions to be secure: 47% of citizens in the 2004 member countries agree with this opinion, while one fourth (26%) disagree. The citizens of the EU-15 countries have a somewhat more positive view on the situation. According to 55%, transactions are generally secure; 24% disagree with this.

The Maltese are, of all 2004 member countries, most trusting of bank transaction security: 70% trust bank transaction security and 11% do not. The second most trusting nation is Slovenia. Three fifths (60%) of Slovenians agree with the statement that bank transactions are secure, while according to one fifth (20%), they are not. The most distrusting of bank transaction security are the Cypriots (32%) and the Slovaks (30%).

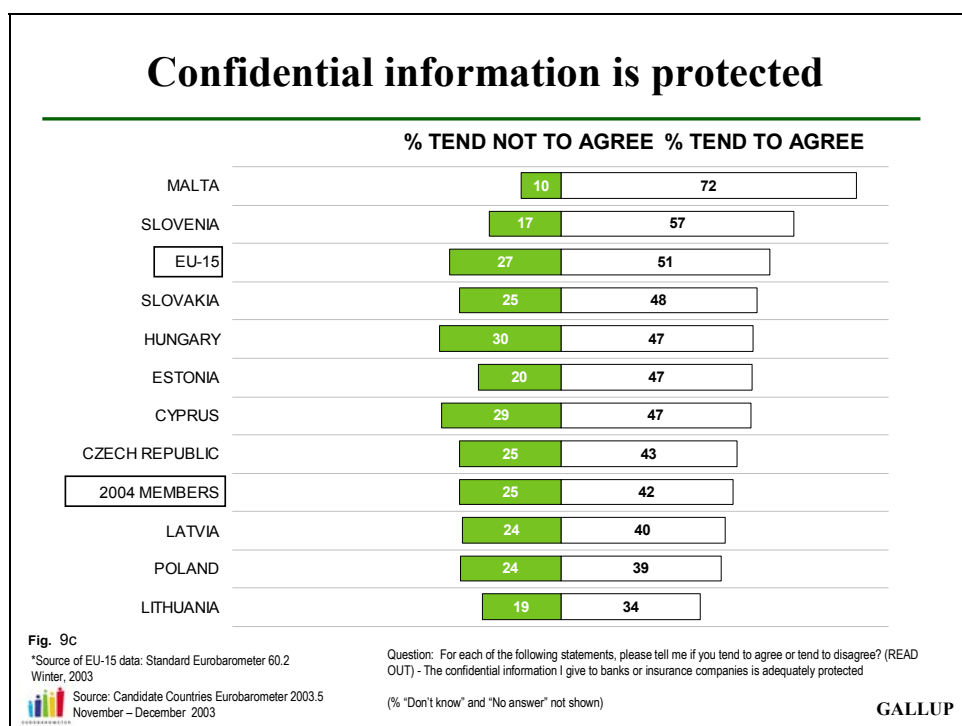


Among demographic groups, confidence in the security of banking transactions is highest among managers. Nearly two thirds (64%) agree with the statement that banking transactions are secure. The least trusting of bank transaction security are the self-employed, unemployed, and the 40-54 age group. Among these, 29% did not agree that bank transactions are secure. (ANNEX TABLE 9b)

Protection of confidential information

The majority are also convinced that confidential information is secure within financial institutions. In the opinion of 42% of the 2004 member countries, confidential information provided to banks or insurance companies is properly protected. One fourth (25%) said they disagree. In the EU-15 countries, 51% feel that confidential information is secure within financial institutions, while 27% are not certain of this.

The Maltese do not only trust the security of banking transaction, but, among the 2004 member countries, they are the most trusting of confidential data protection. Almost three fourths (72%) of the Maltese has confidence in the protection of their data, while one tenth is not so confident. They are followed by the Slovenians (57% trust the protection of data, 17% do not). The Hungarians are the most likely to disagree that confidentiality of information is protected (30%). Cypriots are similarly sceptical in this regard (29%).



The younger a respondent is, the more probable it is that he or she is convinced that confidential information is properly handled by financial companies. Half of the 15-24 year olds express trust in confidentiality. Among the middle aged 3-4 percent less shares this view. Among those over the age of 55, only 31% are trusting of financial service confidentiality. Among occupational groups, managers and white collar workers are most trusting of the protection of confidential information (54% and 52%, respectively). Looking at education, we find confidence grows as does one's level of educational training. Half of those who have continued learning past the age of 20, and only one fourth (27%) of those ending education before the age of 15, agree that confidential information is protected.

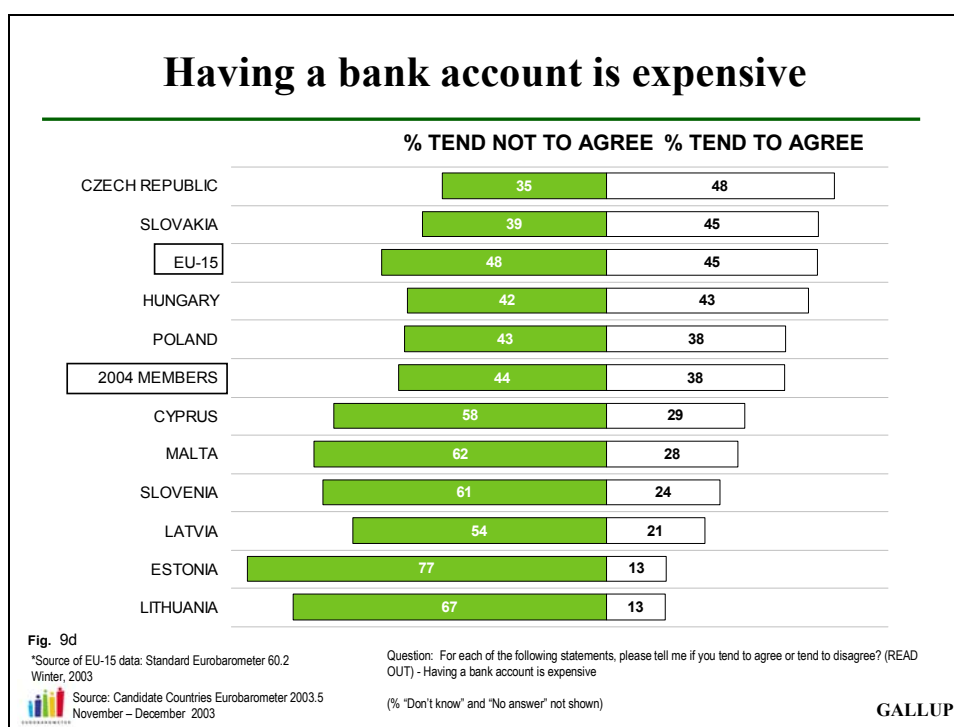
Costs of a bank account

More respondents in the 2004 member countries disagree than agree with the statement: it is expensive to have a bank account. According to 44% having such an account not expensive, while 38% believe it is. In the EU-15 there is also a slight majority of those who believe it is not expensive to have a bank account (48%, while 45% believe it is expensive).

Still, in three of the 2004 member countries a majority feels that having a bank account is expensive. Of all 2004 member countries the Czechs are most likely to believe that having a bank account is

costly (48%, while 35% disagree). The country which reports the second greatest percentage with this position is the other country from the former Czechoslovakia. Forty-five percent of Slovaks agree that an account is expensive, while 39% disagree. The third most likely to consider an account to be expensive is Hungary, where according to 43% it is expensive to have a bank account, while 42% disagree.

The citizens of the Baltic states regard, in the least proportions, bank accounts to be expensive. Only 13-13% of Lithuanians and Estonians, and 21% of Latvians feel this way. Conversely, Estonians (77%) and Lithuanians (67%) were most likely to report that bank accounts are, indeed, not expensive.

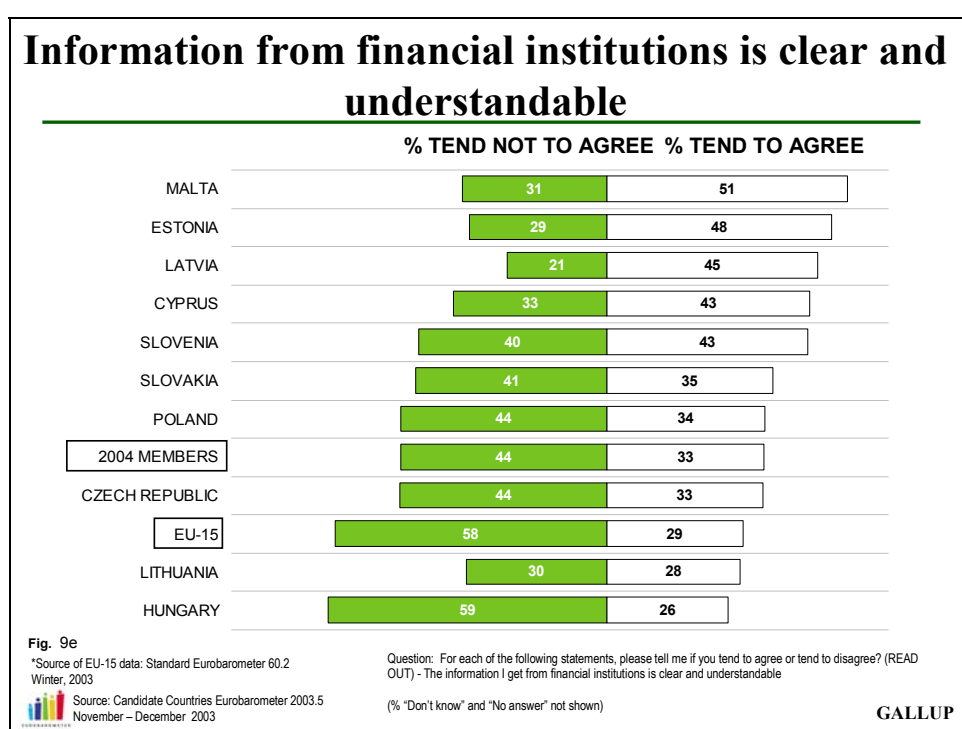


The older the respondent, the more probable it is that he would agree with the statement: having a bank account is expensive. While 31% of those between the ages of 14 and 25 agree, 42% of those over the age of 55 do. The statement is refused by nearly half of those between 15 and 54 years (the 25-39 age group shares this opinion in the highest proportion, 55%), while only 28% of those over the age of 55 acquiesce. Yet, among the latter age group the proportion of "I don't know" answers is, rather than 9-17%, 30%. The more educated respondents were more likely to disagree with the statement declaring bank accounts to be expensive, and agreed less often than their less educated counterparts. Forty-three percent of respondents who stopped education before the age of 15 find having a bank account to be expensive, one fourth (25%) think it is not expensive. Yet only 34% of those who left the education system after the age of 20 regard having a bank account as expensive, and 59% feel that it is not expensive. A pattern is also found when considering one's settlement type. Among the rural area population, 41% say bank accounts are expensive and 39% disagree, while among the population of large towns only 32% perceive such accounts to be expensive and half (52%) feel that they are not.

Clarity of information received from financial institutions

In the 2004 member countries, people are somewhat more satisfied with the clarity and understandability of information provided by financial institutions than the citizens of the EU-15 countries. Still, a majority of both groups feel this information is not clear enough. One third (33%) of the 2004 member countries agree that information received from financial institutions is clear and understandable, while 44% disagree. Among the EU-15 citizens, however, 29% agree, and 58% of those do not.

In the new members group, the proportion of those according to whom financial institutions provide clear and understandable information to consumers is highest in Malta. Every second Maltese (51%) shares this view. The second most satisfied in this respect is Estonia (48%), and third is Latvia (45%). Conversely, in outstandingly highest proportion, the Hungarians think that information is not clear and understandable: 59% share this view. Just behind the Hungarians, 44% of both the Polish and Czechs feel likewise.



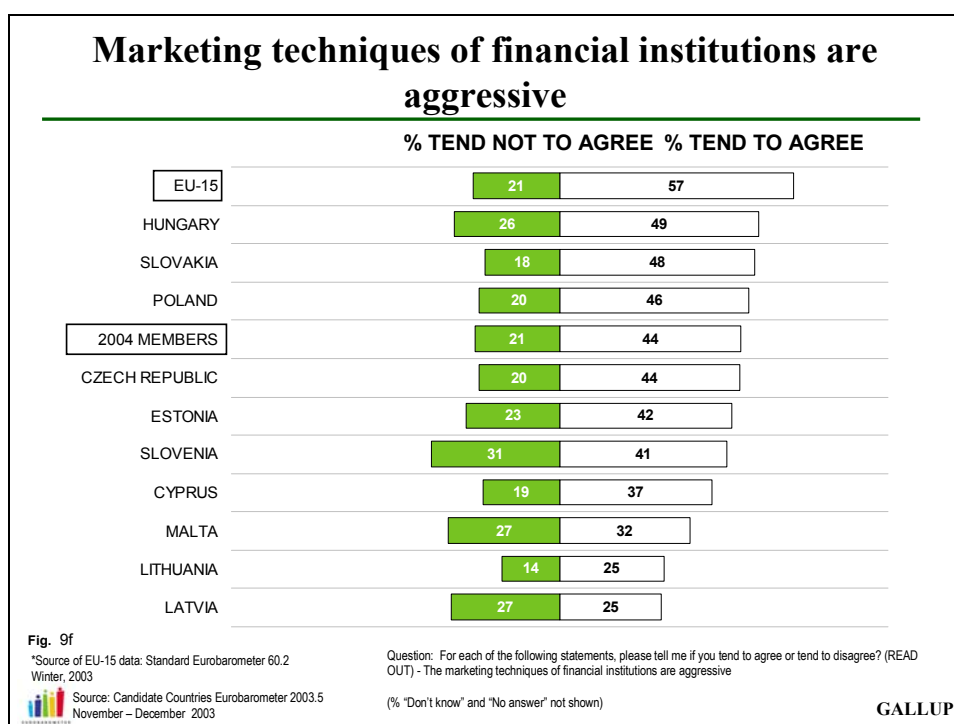
Among demographic groups, we find that managers are the most split on this issue: 44% agree, and 51% disagree. Thus, nearly all managers had an opinion one way or the other on this issue. On the other hand, 35% of the retired and those over the age of 55, and 39% of those with least education could not form an opinion in the issue.

Marketing techniques

Whether marketing techniques of financial institutions are aggressive or not; many respondents were hesitant in forming an opinion. In the accession countries the proportions of those unable to decide range between 22% and 61%.

The EU-15 member citizens are much more certain that such marketing techniques are indeed aggressive (57%) than the population of the 2004 member countries are (44%), while each group has 21% who disagrees.

The Visegrad countries perceive these marketing strategies to be most aggressive: 49% of Hungarians, 48% of Slovaks, 46% of Poles, and 44% of Czechs share this view. The Slovenians (31%), and Maltese (27%) disagree with this statement in the greatest percent.



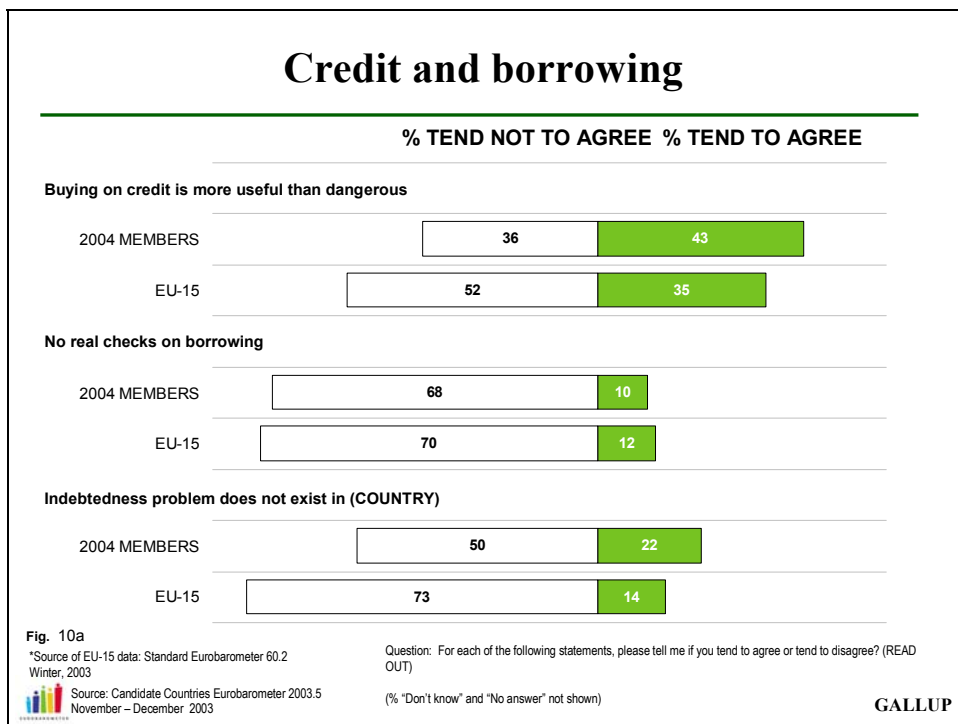
Men, the middle-aged, the more educated, managers, intellectuals and the self-employed are most likely to believe that financial institutions apply aggressive marketing strategies. Managers are most likely to feel this way (58%), while the group of young respondents (15-29 years) have the most individuals who disagree (29%).

10. Credit

We asked our respondents to tell us whether they tend to agree or disagree with three statements about credit:

- *Buying on credit is more useful than dangerous*
- *You can borrow as much as you like, there is no real credit evaluation check*
- *The problem of borrowing more than you can pay back does not exist in (COUNTRY)*

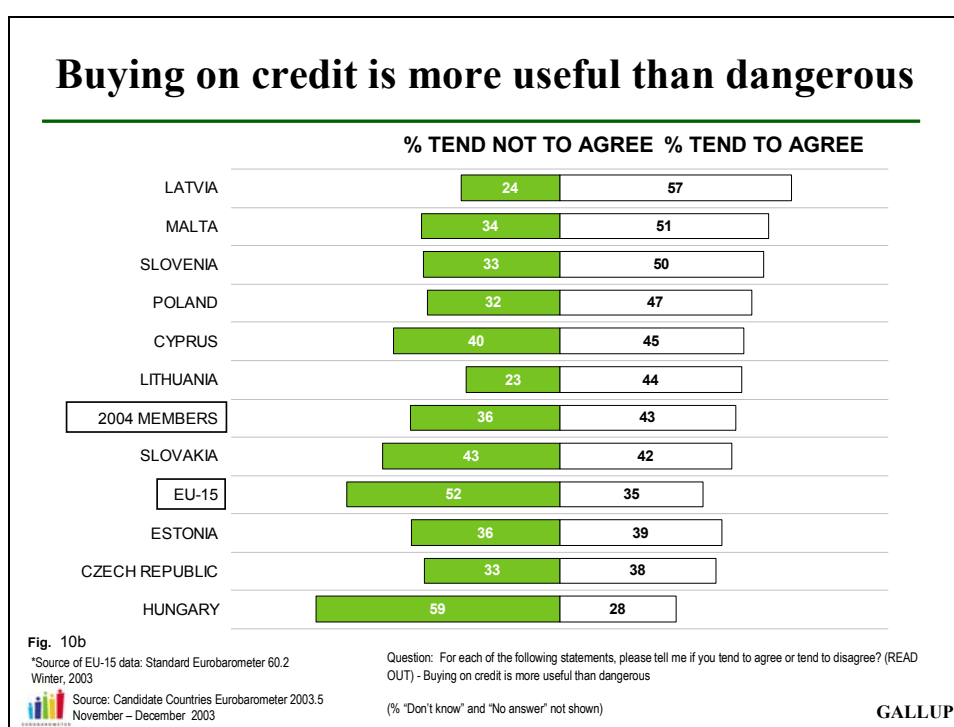
In the case of the first two statements we found a generally positive attitude toward credit, but in the third aspects citizens perceive problems. In the accession countries (unlike on EU-15 level) fewer citizens regard credit to be more dangerous than useful. The overwhelming majority perceives that credit rating system that banks employ does in fact limit borrowing, but at the same time there is a perception that the problem of indebtedness does exist in their countries as well.



Utility and risks involved

As hinted above, the EU-15 citizens and the 2004 members feel differently about the utility and risk of buying on credit. The relative majority of EU citizens regard this form of payment to be more dangerous than useful. On the other hand, the relative majority of the 2004 member countries citizens find this method of payment to be useful. In the EU-15 countries over half (52%) of the population agrees that it is dangerous to buy on credit, while 35% think credit purchase usefulness is prevalent. In the 2004 member countries, however, the proportion of those who regard buying on credit to be useful is 43%, while 36% think this type of purchase is dangerous. (ANNEX TABLE 10a)

We found three accession countries where at least half of the population considers buying on credit to be more useful than dangerous: 57% of the Latvians, 51% of the Maltese, and half of the Slovenians agree with the statement. On the other hand, Hungarians are most concerned about this method of buying: 59% do not agree with the statement that buying on credit involves more advantages than dangers, and only 28% of them agree. This is the only country where those who regard this method of payment to be dangerous are in a clear majority. We found another country in which more respondents disagree than agree with the statement, but here the difference between viewpoints is so slight that it cannot be regarded significant: in Slovakia 43% disagree and 42% agree that buying on credit is more useful than dangerous.

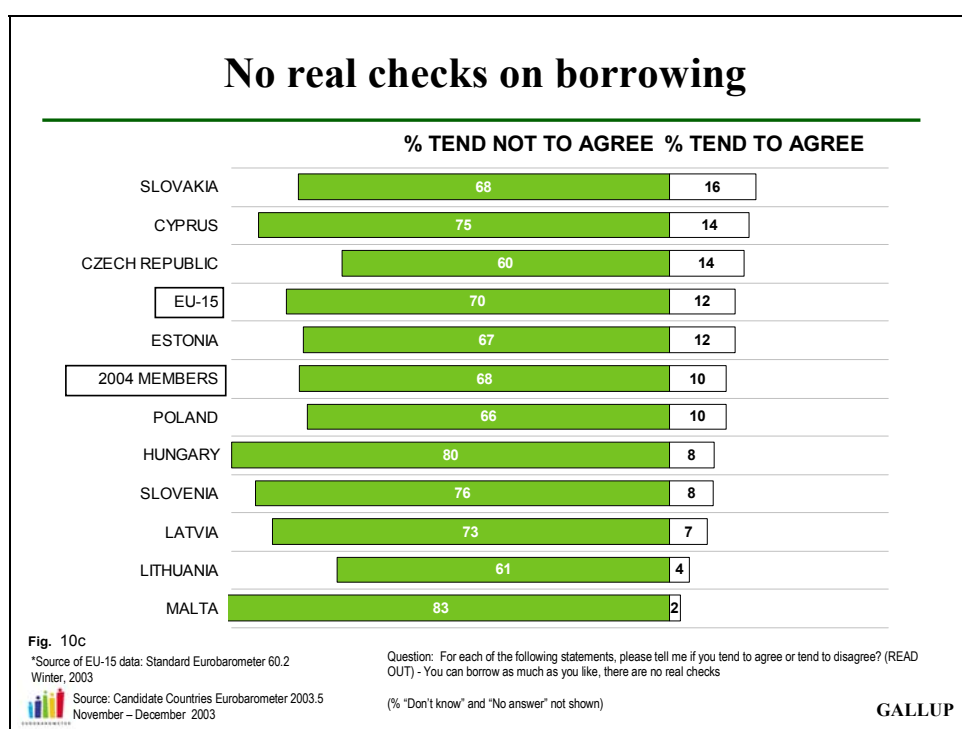


The young middle-aged are most likely to trust this payment method. Half (51%) of the 25 to 39 age group believes that has more advantages than dangers, while 34% of them do not agree. Among those over the age of 55, 31% agree that advantages surpass risks, and 38% of them disagree. Those with more education are also more likely to agree that the advantages outweigh the risks: only 31% of the least educated, but 51% of those studying after the age of 20 agree that advantages surpass dangers. (ANNEX TABLE 10b)

Credit rating

The statement: "one can borrow as much as he would like, there are no real checks on borrowing" is, of all the statements tested, least agreed with. In the 2004 member countries, one tenth (10%) of the citizens agree, while 68% do not. The responses of the EU-15 member citizens are rather similar: according to 12% there are no real checks in the course of credit evaluation, while 70% believe this statement to be false. In other words, the majority believe that there is proper credit evaluation.

the Slovaks (16%), Cypriots and Czechs (both 14%) are most likely to agree with the statement. On the other hand the Maltese are least likely to feel similarly (2%) and most likely to disagree (83%). Four fifths (80%) of the Hungarians, three fourths of the Slovenians and Cypriots (76% and 75%, respectively) disagree with the statement.

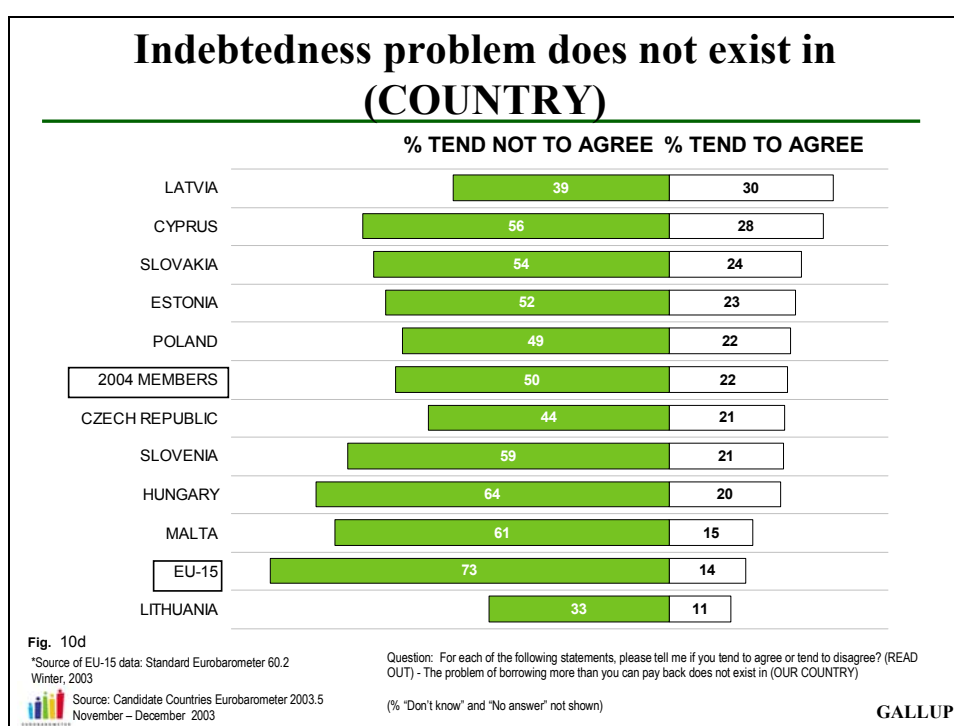


The self-employed are most likely (14%) to agree believe that any requested sum of loan can be obtained with little checking done. Those living in large towns are least likely (7%) to think this would be the case. The statement is the most firmly refused by managers: nearly four fifths (78%) consider the statement to be untrue.

Indebtedness

Our third statement about credit discussed the problem of people borrowing more money than they can repay. That is, is the indebtedness of the population an unknown problem in their own country? Somewhat more than one fifth (22%) of the 2004 citizens do not believe this is a problem in their own country, and half (50%) of the population feels that it is. In the EU-15 countries, a significantly lower proportion perceives indebtedness as characteristic problem. Almost three fourths (73%) of the EU-15 citizens believe indebtedness is a problem in their own country, while 14% say it is not.

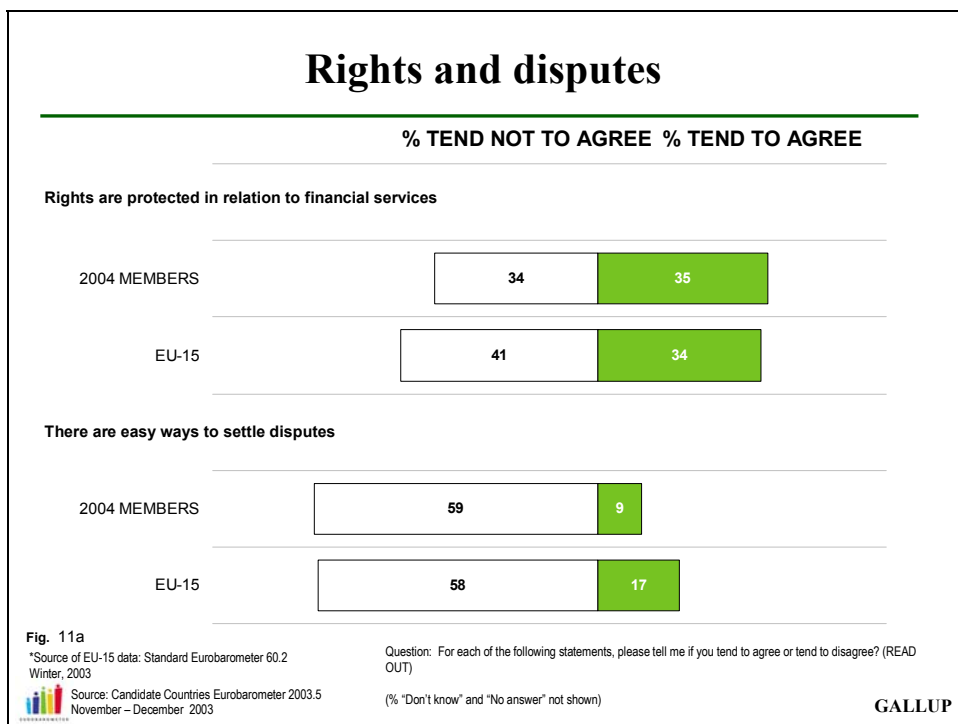
Latvians are most likely to agree that the problem of indebtedness is nonexistent in their country. Nearly one third (30%) of Latvians shared this view. Latvia is followed by Cyprus (28%) and Slovakia (24%) in this feeling. The Hungarians are most likely to disagree with the statement. Two thirds (64%) of Hungarians say that indebtedness is a problem in Hungary. Sixty-one percent of the Maltese and 59% of the Slovenians disagree about their own countries. The smallest proportions of both those agreeing (11%) and disagreeing (33%) are in Latvia: more than half of the citizens of this Baltic country could not express an opinion in the issue.



Among demographic groups, managers are most likely to disagree with the above statement (61%). The most likely to agree, on the other hand, are among the white collar class and the housepersons (26%). The less educated, retired, and those over the age of 55 were most unable to respond to the question.

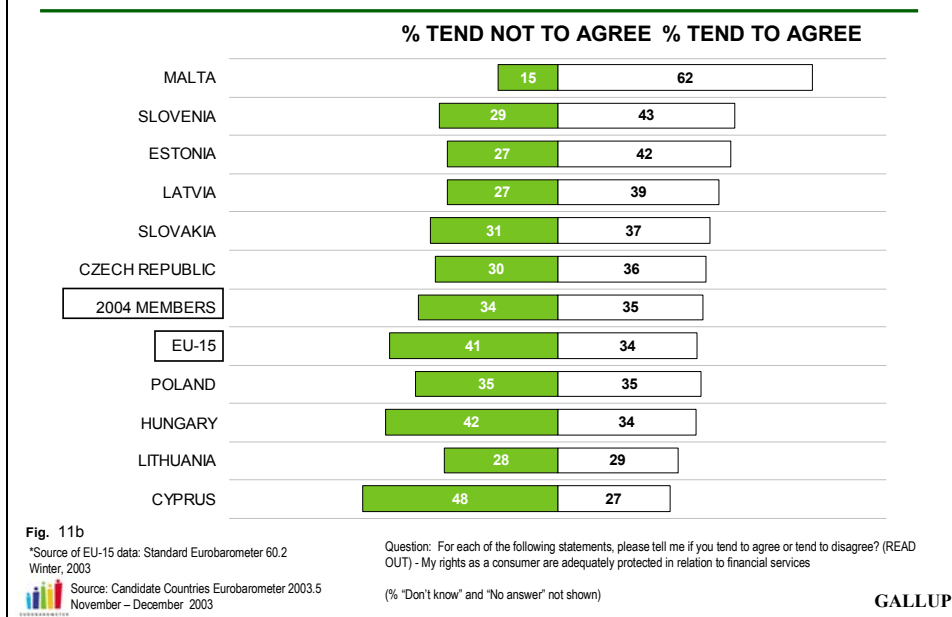
11. Rights and disputes

We have investigated how well safeguarded and protected people feel that their rights in the case of financial services are. According to 35% of the new member countries and 34% of the EU-15 members, these rights are properly protected. However, while among the new entrants a sizable 34% think they are not protected, in the Union even more, 41% are similarly sceptical. That is, while among the citizens of the 2004 member countries the proportions of those regarding their rights to be properly protected and those who are of the opposite opinion are relatively balanced, among the citizens of the EU-15 countries there is a majority of those not satisfied with the protection of consumer rights – at least in the financial sector.



The Maltese are outstandingly the most satisfied among the 2004 member countries population: almost two thirds (62%) perceive their *rights to be properly protected* in the case of financial services, and 15% are not so sure. After Malta, the proportion of those agreeing with the statement is highest in Slovenia (43%) and Estonia (42%). The proportion of people who think consumer rights are not properly protected in the area of financial services is highest in Cyprus (48%), Hungary (42%), and Poland (35%). The proportions of those satisfied and not satisfied with the protection of their rights is exactly balanced in Poland, and nearly balanced in Lithuania (29% vs. 28%). (ANNEX TABLE 11a)

Consumers' rights are adequately protected in relation to financial services

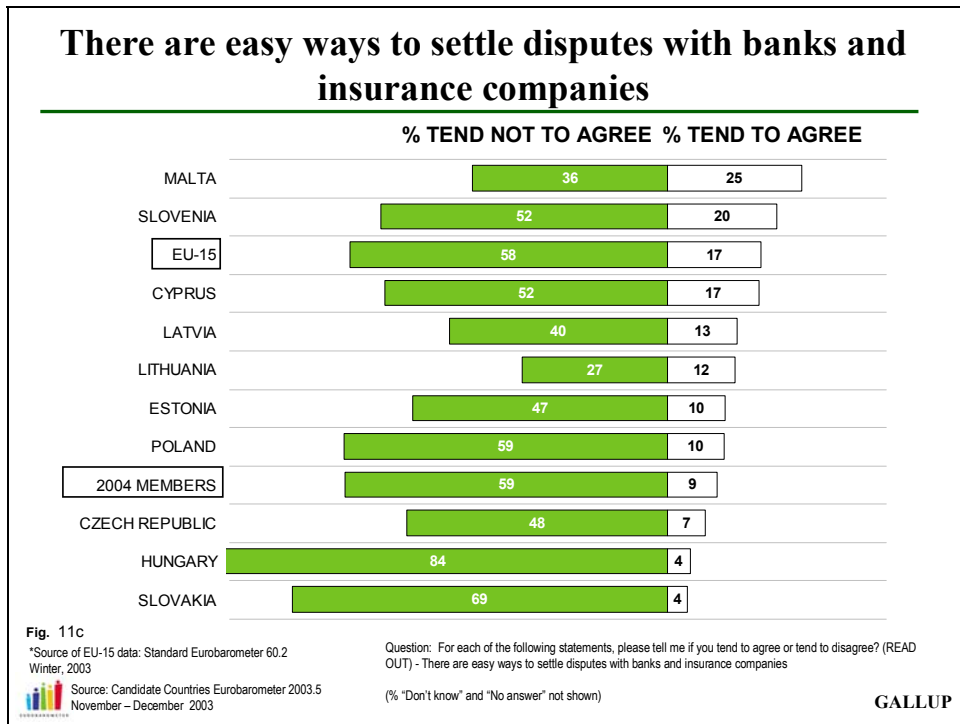


Younger respondents (40% of 15-24, and 28% over 55) are more satisfied with the protection of consumer rights, while middle-aged respondents (25-39 and 40-54 years) are most likely to perceive their consumer protection rights as not properly protected (38-39%). Among those over the age of 55, the uncertain are in relative majority. Those who are most likely to have an opinion on this topic, on way or the other, are managers. Forty-six percent of managers regard the protection of consumer rights to be appropriate on this market, while 41% do not. On the other hand, the retired were least likely to have any opinion in this context. Twenty-eight percent of retired citizens agreed with the statement, and 29% disagreed. (ANNEX TABLE 11b)

Across the board, a majority does not feel *"it is easy to settle disputes with banks and insurance companies"*. The proportion of disagreement is practically identical in the two groups of countries (EU-15 – 58%, 2004 members – 59%), but in the EU-15 countries a higher proportion agree with the statement (17%) than in the new member countries (9%).

The greatest disagreement was measured in Hungary: in the opinion of 84% of the citizens there are no easy ways of settling disputes with banks and insurance companies, while only 4% think it is an easy task. What's more (similarly to what we have seen with some of the previous questions) public opinion is not only the most critical in Hungary, but here the proportion of uncertainty is also lowest.

Hungarians are followed by Slovaks (69% disagree with the statement and only 4% agree), and then by the Polish (59% disagree, 10% agree). On the other hand, every fourth citizen (25%) in Malta is of the opinion that it is easy to settle disputes with banks and insurance companies (36% express an opposing opinion). Slovenians are next most likely to believe that it is easy to come to terms with banks and insurance companies (20%), followed by Cypriots (17%). The greatest uncertainty in this respect was measured in Lithuania: only 39% of the Lithuanian respondents could take a stand.

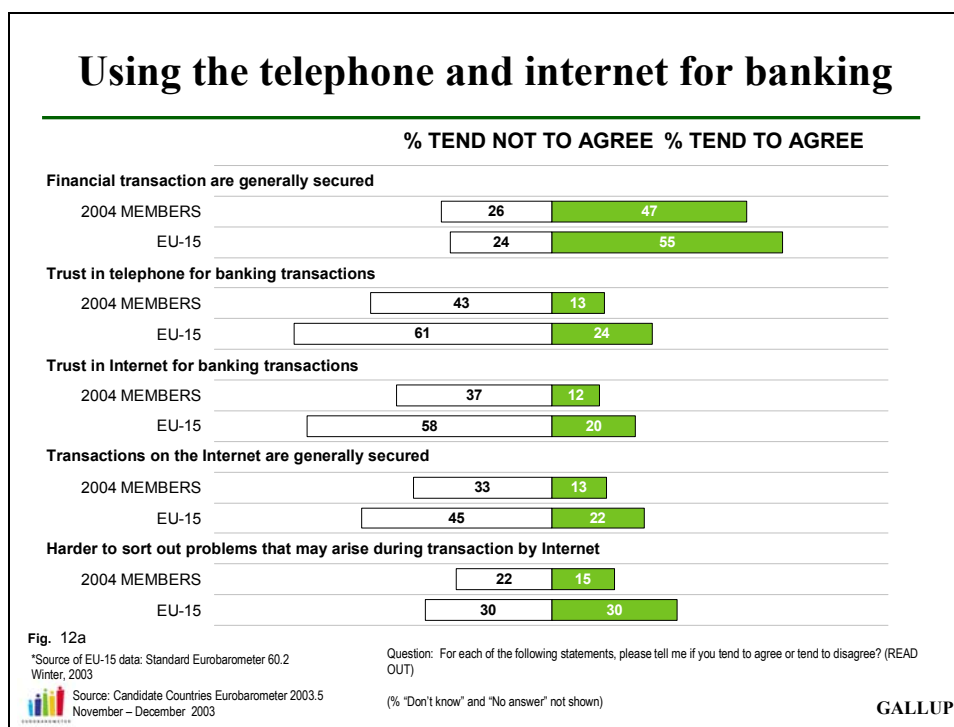


Youth (14-25 years) and managers are most likely to share the opinion that it is easy to settle disputes with banks (14% in both groups). Also among the managers is the highest proportion of those disagreeing with the statement (two thirds of managers say it is not true that it would be easy to settle disputes with banks and insurance companies), which again suggests that this group includes the least uncertain respondents.

12. Trust in telephone and Internet banking transactions

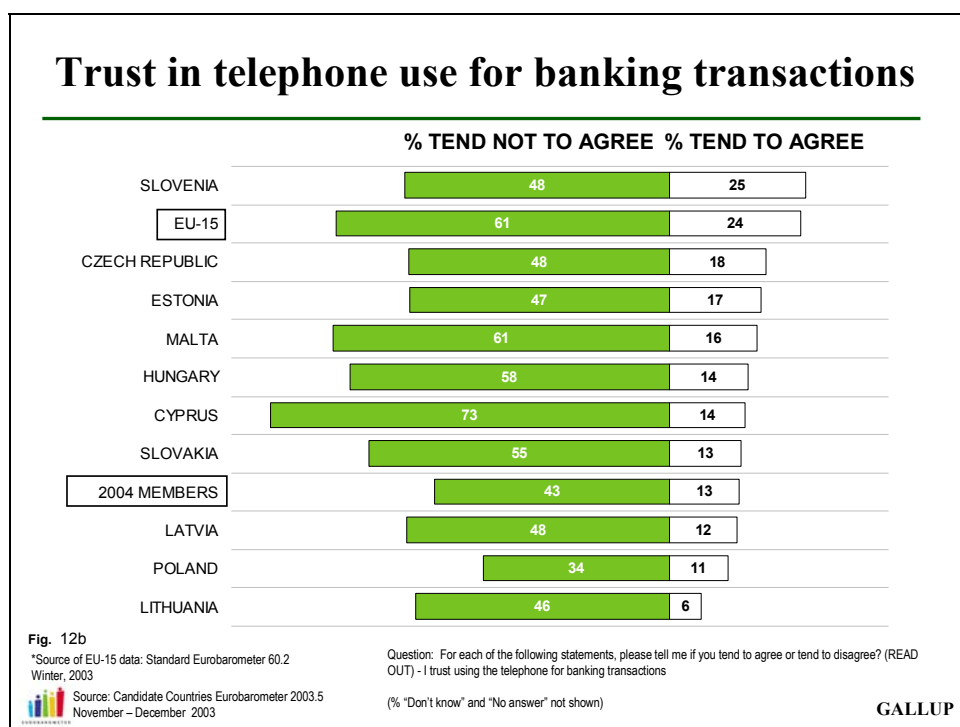
We formulated four statements in relation to telephone and Internet banking:

- *I trust using the telephone for banking transactions*
- *I trust using the Internet for banking transactions and payments*
- *Transactions on the Internet are generally secure*
- *If I make a transaction on the Internet, it's harder to sort out any problems that may arise*



Although the general opinion about the security of financial transactions (that are generally made via electronic transfer systems) is positive, using the telephone or the Internet for banking transactions is not well trusted by respondents. Forty-three percent of the accession countries population do not trust this method of banking, while only 13% of them do. The EU-15 citizens, interestingly, are both more distrusting and trusting of telephone banking: 61% do not trust telephone banking, while nearly one fourth (24%) do.

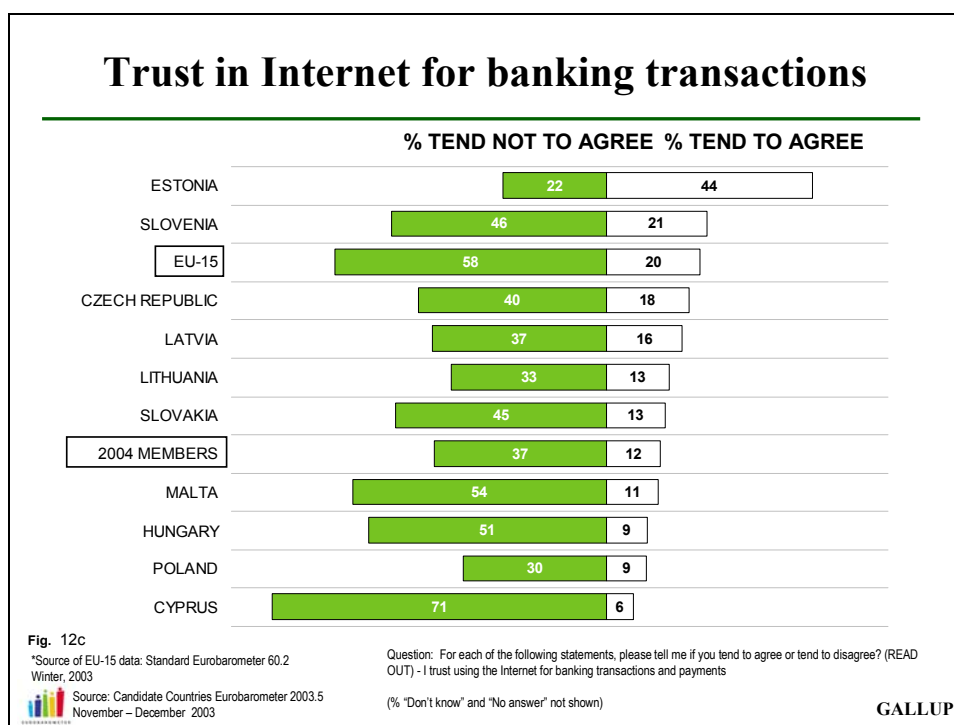
Among the 2004 member countries, the citizens of Cyprus were most able to take a stand in the issue. Cypriots are also most distrusting of telephone banking; almost three fourths (73%) of Cypriots do not trust this method, while 14% do. The population of the other new member island country, Malta, is sceptical of telephone banking in a 61% proportion. Third come the Hungarians, of whom 58% distrust telephone banking. Slovenians, on the other hand, are the most trusting of this type of banking transaction. Every fourth Slovenian shares this trust while 18% of Czechs, and 17% of Estonians feel likewise. (ANNEX TABLE 12a)



Younger respondents have more trust in this modern banking service. One fifth (20%) of the 15-24 year old group, but only 5% of those over the age of 55, trust telephone banking. Further, the more a respondent has studied, the more probable it is that he or she will trust telephone banking. Four percent of the least educated, and 18% of the most educated trust this method of modern banking. The levels of trust are also higher among small and large town dwellers (14-15%) than among rural area respondents (10%). In the occupational groups, banking transactions over the telephone are most accepted by managers (29% of them trust this method). (ANNEX TABLE 12b)

Somewhat smaller proportions are able to decide whether or not to trust banking and paying over the Internet. Thirty-seven percent of the 2004 members said they do not trust, and 12% said they do trust the internet for such transaction. The proportion of EU-15 citizens providing valuable response is lower than in the case of banking transactions over the telephone. The proportions of those who were able to form an opinion are as follows: 58% of the EU-15 citizens do not trust, and one fifth (20%) do trust transactions over the Internet.

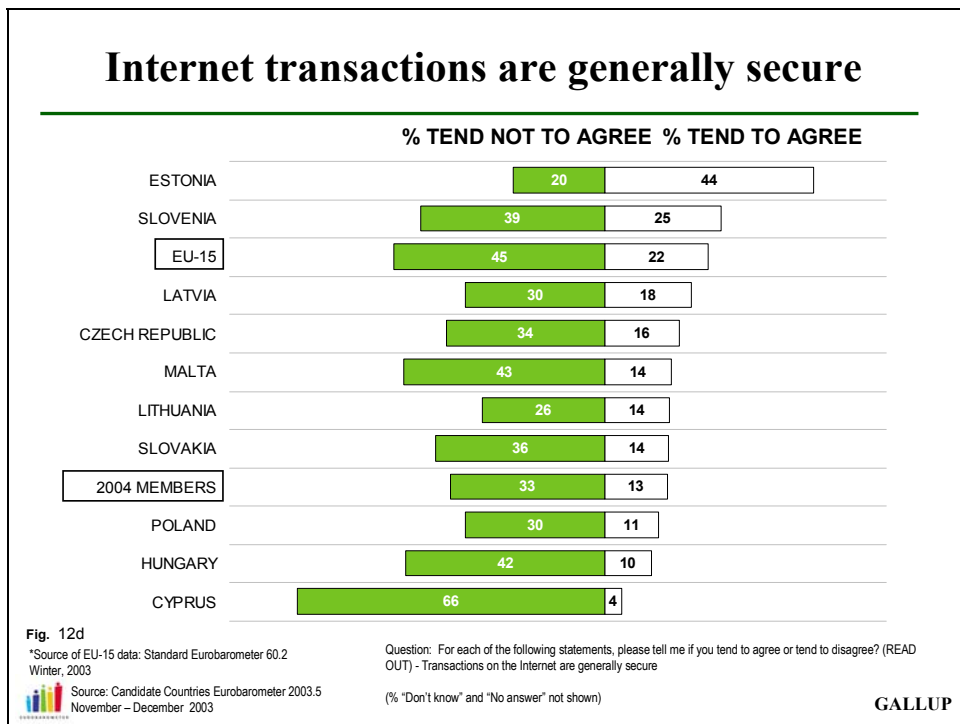
The most surprising data was measured among the Estonians. While 17% of Estonians trust telephone banking, 44% trust transactions over the Internet, significantly more so than the other countries. Following the Estonians, we find that 21% of Slovenians and 18% of Czechs trust internet banking. We measured the greatest scepticism in the two island countries and Hungary: 71% of the Cypriots, 54% of the Maltese and 51% of the Hungarians said they do not trust banking transactions over the Internet.



Similarly to bank transactions done over the telephone, the younger, more educated, those in larger settlements, and managers are most trusting of Internet banking. One fifth (21%) of the 15-24 year old category have faith in this type of transaction, while only 3% among those over the age of 55 feel likewise. Also one fifth (20%) of the most educated trust Internet banking, while among the least educated only 2% share this opinion. Seventeen percent of those living in large towns, and only 8% of those living in rural areas said that they have trust in this form of banking. One third (33%) of managers share this view.

Less than half (46%) of the 2004 member countries population, and two thirds (67%) of the EU-15 member countries population could judge whether these Internet banking transactions are secured in general. A majority in both groups of countries think these transactions are not secure: one third (33%) of the 2004 member citizens share this view, while 13% find banking transactions over the Internet secure. In the EU-15 countries both the proportion of those who do not regard Internet banking in general to be secure (45%) and the proportion of those who think the opposite (22%) are higher than among 2004 members.

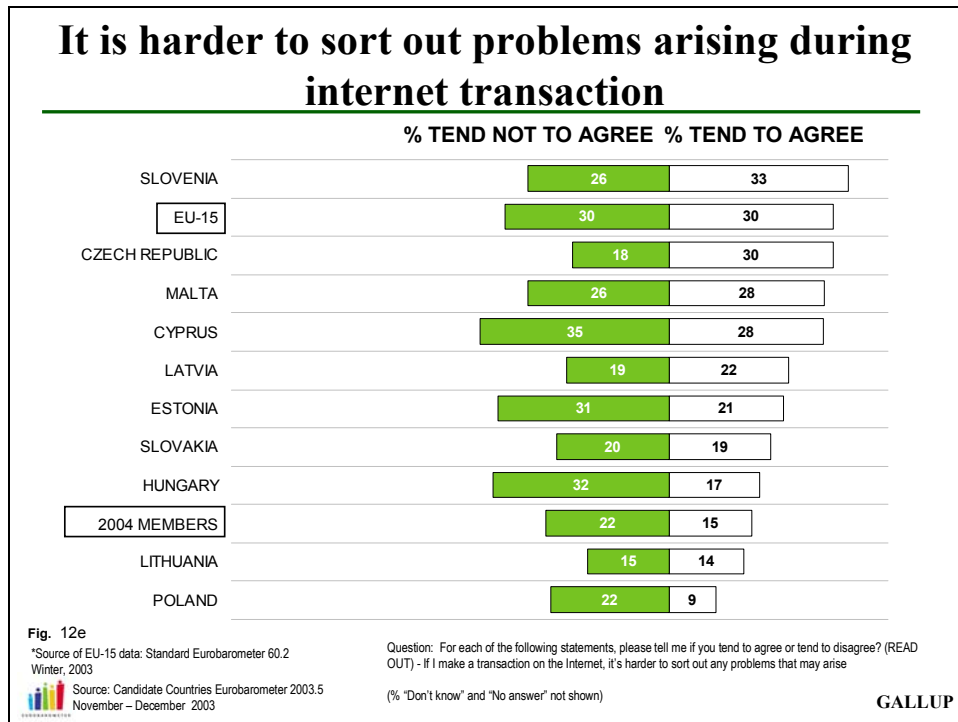
Again, Estonians are most likely (44%) to regard Internet banking to be safe, while 20% disagree. Yet, significantly less within the other 2004 member countries feel as confident as do the Estonians. One fourth (25%) of the Slovenians, and nearly one fifth (18%) of the Latvians feel internet banking is safe. While a strikingly high proportion of Estonians trust the security of banking transactions over the Internet, as strikingly low a proportion of Cypriots do. Only 4% of Cypriots trust the security of the internet for banking, and two thirds (66%) do not. Forty-three percent of Maltese and 42% of Hungarians distrust the security of banking over the Internet.



Similar to the previous questions, this statement more agreed upon by the younger, more educated, and those living in larger settlements. Nearly one fourth (23-23%) of the youngest (15-24 years) and the most educated (continuing learning after the age of 20) agreed that Internet transactions are secure, while only 3% of the oldest and the least educated shared this view. Nineteen percent of the residents of large towns, and 9% of the rural population share this opinion. It is again the managers who agree in the highest proportion: one third (32%) of managers regard Internet banking to be secured.

For our last statement - in the case of transactions done over the Internet it is more difficult to sort out problems – 15% of 2004 members agree and 22% disagree. In this group of countries, therefore, less than two fifths of respondents could take a stand in this issue. Among the EU-15 citizens the proportion of uncertainty is also high, but not so significantly. Thirty percent of the citizens of EU-15 countries agree and, and 30% disagree with the statement.

Slovenians are most likely to think that it is indeed more difficult to sort out problems in the case of Internet transactions: one third of Slovenians share this opinion. They are followed by the Czechs (30%), and the citizens of the two island countries, Maltese and Cypriots (both 28%). On the other hand, we find among the Cypriots the highest proportion of disagreement: 35% of Cypriots do not agree with the statement. Among the 2004 member countries, citizens of the Mediterranean island were most able to form an opinion in the issue (63%).

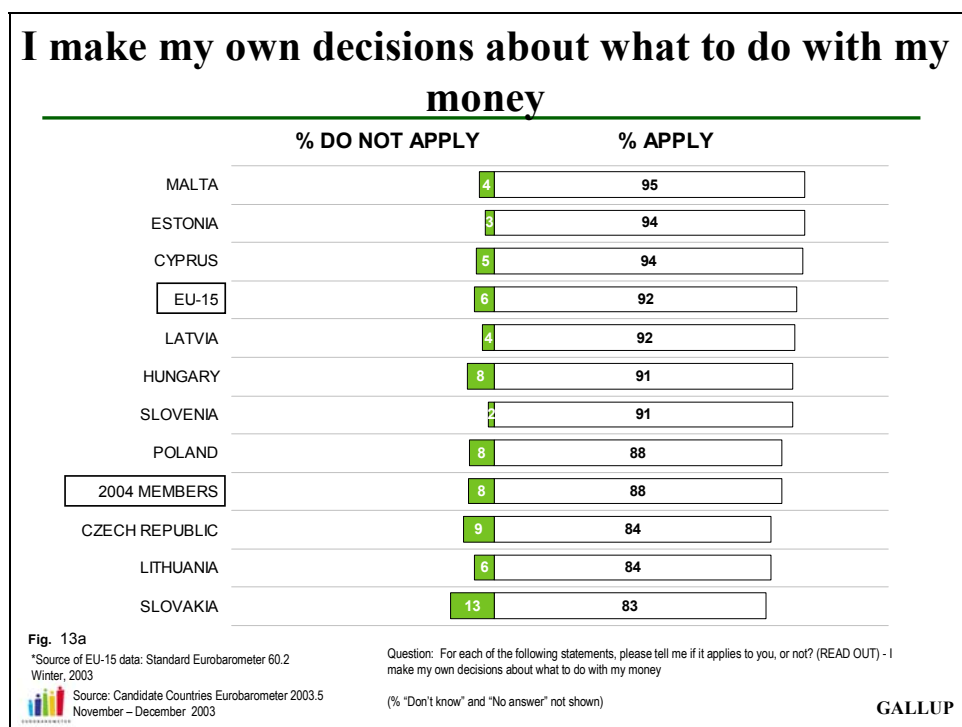


The younger, more educated and those living in larger settlements were more able to form an opinion on the issue. On the other hand, in almost all surveyed groups, a majority disagree rather than agree with the statement. The only exception from this rule is in reference to housepersons: among housepersons the proportion of those agreeing and disagreeing is balanced.

13. Financial decisions and advices

The majority of the population, both in the EU and the new member countries, make their own decisions about what to do with their money: 92% of the EU-15, and 88% of the new member citizens make these decisions for themselves.

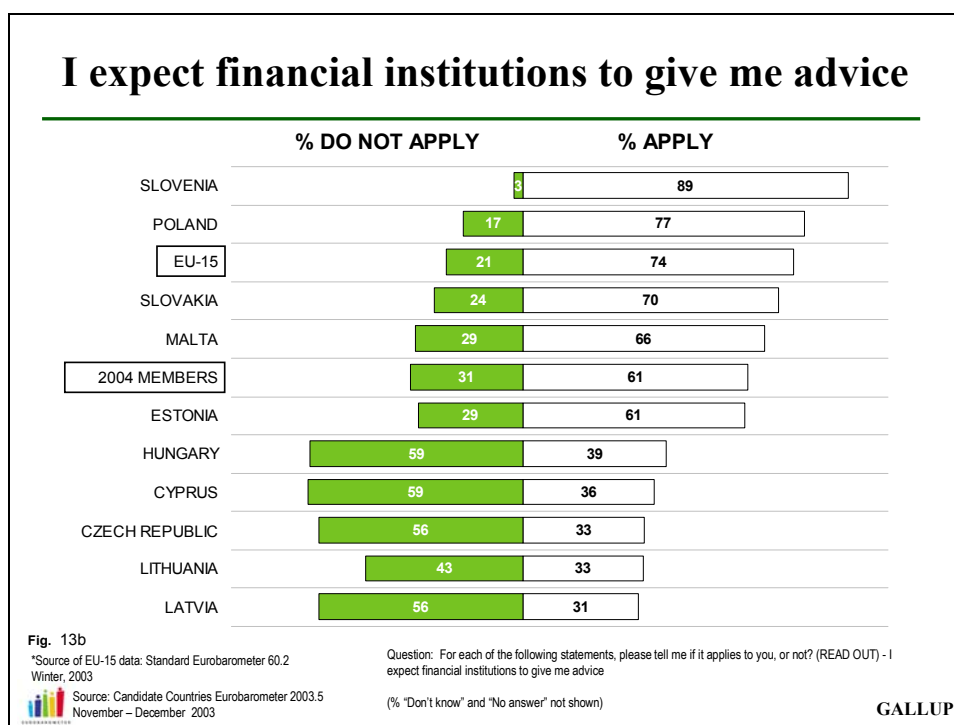
Among the 2004 member countries, in only one country do more than 10% say that they do not make their own financial decisions: 13% of the Slovaks do not make these decisions for themselves. (ANNEX TABLE 13a)



Almost four-fifths of those younger than 24 years, and approximately nine-tenths (89-91%) of the respondents in the older age groups make their own decisions about what to do with their money. Those least likely to make their own decision about their finances are those who are still studying, but the even here 77% make independent financial decisions. (ANNEX TABLE 13b)

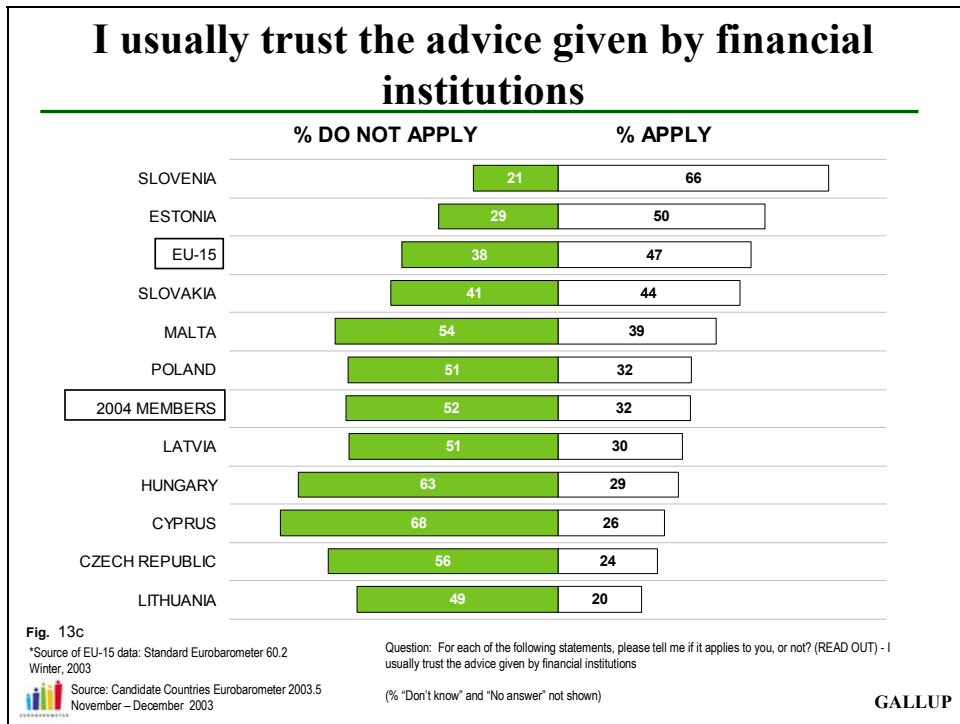
Citizens of the 2004 member countries expect less advice from financial organizations than citizens of the EU-15 countries. Thirty-one percent of the new member countries' population and 21% of the EU-15 does not expect such counselling, while 61% of 2004 members and 74% of EU-15 do.

Even if citizens reserve final decisions for themselves, they sometimes would like to listen to expert opinions regarding their personally finances. The various accession countries' citizens feel quite differently about whether or not they expect financial advice from financial institutions. Half of the group has a majority who do not expect this help, while the other half holds a majority of citizens who do. The countries not expecting advice includes Hungary and Cyprus (59% do not expect advice in both countries), the Czech Republic and Latvia (both 56%), and Lithuania (43%). The other group, where those expecting financial advice are in the majority, consists of Slovenia (89% expect advice from financial institutions), Poland (77%), Slovakia (70%), Malta (66%), and Estonia (61%).



While at least two-thirds (66-70%) of respondents in the young and middle-aged age groups expect advice from financial institutions, and one-fourth (24-25%) of them do not, among those over the age of 55 those expecting and not expecting such advice are split (46-45%). The more educated respondents are more likely to expect financial advice than their lesser educated counterparts. While among those who stopped studying before the age of 15 the proportions of those expecting (47%) and not expecting (46%) advice is balanced; among those studying until the age of 16-19, twice as many expect (62%) than do not expect (31%) advice; and among those with education over 20 years this proportion is almost threefold (71% and 24%, respectively). Managers are most likely to expect advice and least likely to say that they do not: two-thirds (75%) of them expect, and one-fifth (20%) of them do not expect financial advice.

Citizens of the 2004 member countries are less trusting of the advice received from financial institutions than citizens of the EU-15 countries. Half of the new member countries' population (52%) does not trust and one-third (32%) does trust this type of advice. In the EU-15 countries, on the other hand, nearly half (47%) of the population trusts and 38% do not trust advice from financial institutions. Among the population of the 2004 member countries, Slovenians (66%), Estonians (50%), and Slovaks (44%) are most likely to trust this type of advice. In the rest of the new member countries the distrustful hold the majority. The largest proportions of distrust were recorded in Cyprus (68%), Hungary (63%), and the Czech Republic (56%).



In the examined demographic groups, managers are most likely to trust the advice of financial institutions (44%). Trust is weakest in the case of the retired (26%). Younger and highly educated respondents usually trust this type of advice in larger proportions than their older and less educated counterparts.

14. Harmonised consumer protection

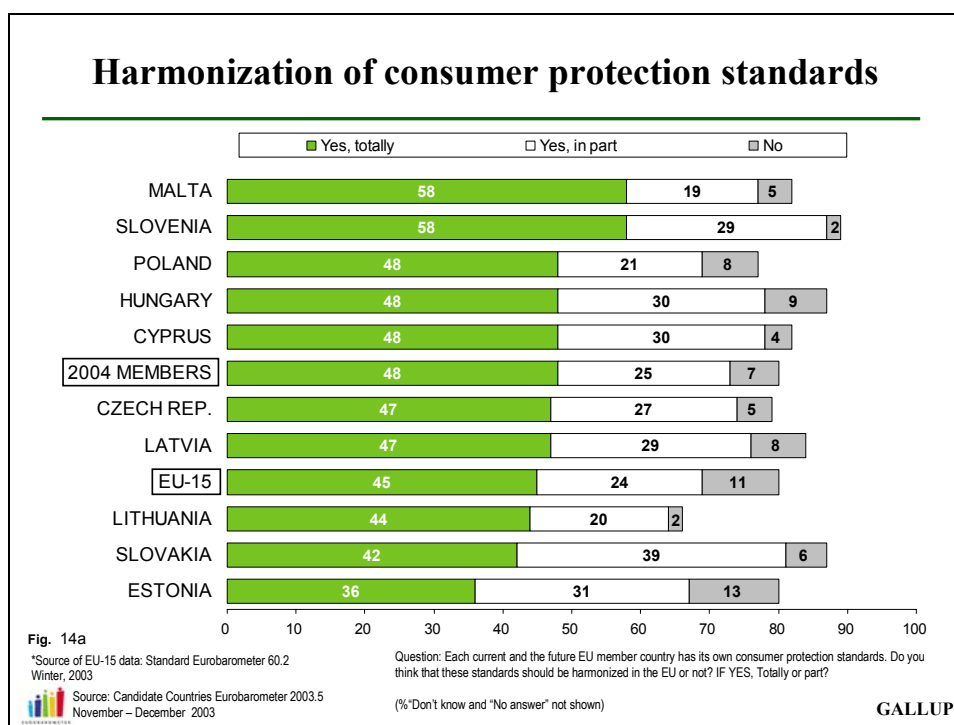
We asked the respondents for their opinion on the harmonization of consumer protection standards throughout the European Union. Specifically, we asked to what extent they regard harmonization of consumer protection, regarding both general consumer protection and that related to financial services, between individual countries and the European Union to be necessary.

Over two thirds (69%) of the EU-15 citizens support partial or total harmonization of consumer protection standards in general, and one tenth (11%) are opposed. Citizens of the accession countries support it in greater proportion: nearly three-quarters (73%) of them support, and only 7% refuse it. The greatest support for partial or total harmonization of consumer protection standards are found in Slovenia (87%) and Slovakia (81%). (ANNEX TABLE 14.1a)

Only 7% within 2004 member countries and 11% of the EU-15 population refuses any extent of harmonization of consumer standards. Among the ten new members, Estonians expressed the strongest rejection to this proposal (13%), while Slovenians and Lithuanians showed the least opposition (both 2%).

The greatest number of respondents expressed that they would like to see the total harmonization of these standards. Nearly half of the citizens in the new members, (48%) and EU citizens (45%) share this opinion. Among the citizens of the ten 2004 member countries, the Slovenians and the Maltese are least likely to support complete harmonization (both 58%). Partial harmonization (whatever it means for the respondents) received 25% support in the 2004 member countries, and 24% in the EU-15 countries. Slovaks are the most likely to support partial harmonization (39%).

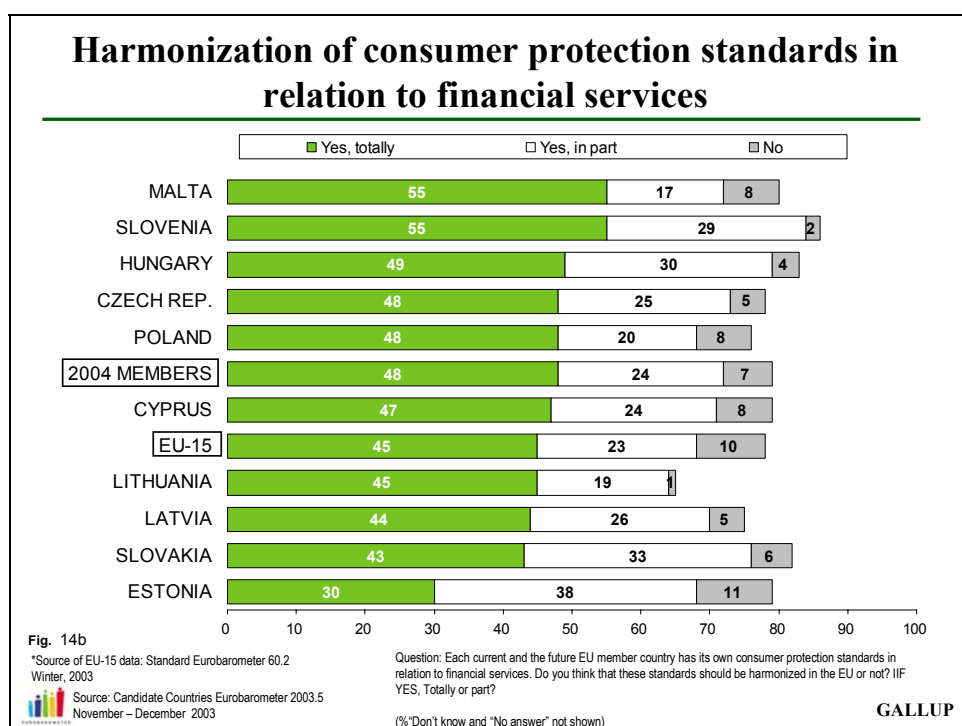
Looking at demographics, we have found that the younger respondents are more likely to agree with harmonisation: 53% of the 15-24 year olds while only 39% of those above 55 years feel that total harmonization is necessary in consumer protection. In the various occupational groups manual workers support harmonisation in greatest proportion: 82% of them (56% support total harmonisation). Curiously, managers and other white collars take side in greatest proportions against harmonisation of consumer standards in general (11% both). Higher educated respondents support harmonisation in greatest proportion then lower educated ones: 79% of those who continued learning after the age of 20 and 58% of those who studied up to 15 years support partial or total harmonisation (many in the latter group have no opinion). Additionally, students are the most likely to prefer that consumer protection standards be totally harmonized (57%) in whole sample.



In a separate question we examined the harmonization of consumer protection standards specifically related to financial services. Citizens do not seem to have different views in that particular area, and they are clearly in favour of harmonised legislation and standards across Europe.

Nearly half (48%) of the 2004 member countries support total harmonization of consumer protection standards in financial services, and a further one quarter (24%) support partial harmonization. In total, therefore, somewhat less than three-quarters (72%) of the citizens would prefer some kind of harmonization, while 7% refuse it. On EU-15 level marginally less, 68% of respondents support harmonisation, while 10% do not.

Slovenians (84%) and Hungarians (79%) are the most likely to feel that some level of harmonization (total or partial) of consumer standards is necessary for the financial service sector. Lithuanians (64%), Estonians and Polish (both 68%) show the weakest support, and we find the greatest opposition among the Estonians (11%). Among the citizens of the ten new member countries, Maltese and Slovenian respondents are the most likely to support total consumer protection harmonization in relation with financial services (55-55%). (ANNEX TABLE 14.2a)



Men support total harmonization of consumer protection standards in financial service in a larger proportion than women do (52% and 44%, respectively). Among the age groups the 40-54 year olds in the largest proportion that complete financial harmonization is necessary (56%). Total harmonization is supported in the largest proportion by managers (58%) and the self-employed (57%). Refusal of harmonisation is highest in the group of house persons (12%). (ANNEX TABLE 14.2b)

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ANNEXES

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A. LISTS OF ILLUSTRATIONS

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TABLE 1A TOP FINANCIAL PRIORITIES (% BY COUNTRY)

Question: What are your top three financial priorities? (SHOW CARD - MAX. 3 ANSWERS POSSIBLE)

1. Paying the bills
2. Saving for retirement
3. Paying off debts
4. Buying a house / apartment
5. Passing on money to my children/grand children (**Passing on money**)
6. Protecting my family in case I'm ill/unable to work (**Protection for work inability**)
7. Having some savings for emergencies (**Savings for emergencies**)
8. Living as well as I can on my current income (**Living as well as I can**)
9. Starting up a business
10. Other (SPONTANEOUS)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
Paying the bills	65	49	53	65	73	72
Saving for retirement	14	6	17	10	14	7
Paying off debts	17	39	18	17	15	22
Buying a house / apartment	13	11	16	15	15	12
Passing on money	21	29	16	16	25	29
Protection for work inability	34	40	25	23	44	22
Savings for emergencies	46	52	59	41	50	36
Living as well as I can	29	42	37	54	32	41
Starting up a business	5	4	4	4	4	8
Other	2	1	2	0	1	2
	Lithuania	Malta	Poland	Slovakia	Slovenia	
Paying the bills	70	60	67	56	70	
Saving for retirement	8	16	16	11	12	
Paying off debts	21	14	16	15	15	
Buying a house / apartment	14	12	13	11	13	
Passing on money	23	25	20	21	15	
Protection for work inability	25	35	38	27	24	
Savings for emergencies	54	51	42	45	41	
Living as well as I can	39	50	18	52	52	
Starting up a business	11	7	6	5	3	
Other	2	0	1	4	3	

TABLE 1B TOP FINANCIAL PRIORITIES (% BY DEMOGRAPHICS)

Question: What are your top three financial priorities? (SHOW CARD - MAX. 3 ANSWERS POSSIBLE)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
Paying the bills	65	61	68	47	66	68	72
Saving for retirement	14	16	13	10	17	22	9
Paying off debts	17	17	16	15	23	20	9
Buying a house / apartment	13	14	12	27	21	9	3
Passing on money	21	19	22	10	16	21	31
Protection for work inability	34	36	33	26	38	40	31
Savings for emergencies	46	44	48	43	45	46	49
Living as well as I can	29	30	27	30	30	30	26
Starting up a business	5	7	4	12	6	5	1
Other	2	2	1	3	1	1	2
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
Paying the bills	64	63	70	66	72	70	72
Saving for retirement	24	23	20	20	12	17	7
Paying off debts	16	17	19	23	18	26	10
Buying a house / apartment	17	22	18	14	18	13	3
Passing on money	15	18	14	21	21	19	30
Protection for work inability	42	37	34	42	39	28	33
Savings for emergencies	49	51	52	43	42	40	47
Living as well as I can	29	37	30	34	24	26	26
Starting up a business	10	6	6	4	4	6	1
Other	2	1	2	1	0	1	1

(CONTD.)

TABLE 1B TOP FINANCIAL PRIORITIES (% BY DEMOGRAPHICS)

Question: What are your top three financial priorities? (SHOW CARD - MAX. 3 ANSWERS POSSIBLE)

	TERMINAL EDUCATION AGE				LOCALITY		
	below 15	16-19	20 and above	still studying	rural area	small town	large town
CCEB 2003.5							
Paying the bills	74	68	65	40	63	66	67
Saving for retirement	9	15	21	9	16	13	15
Paying off debts	12	19	19	14	18	15	17
Buying a house / apartment	5	12	18	26	10	14	17
Passing on money	31	21	19	8	24	20	16
Protection for work inability	30	38	36	24	34	36	33
Savings for emergencies	43	46	50	45	45	46	48
Living as well as I can	25	32	28	26	27	30	30
Starting up a business	1	4	7	13	6	5	5
Other	1	1	2	4	1	2	2

TABLE 2A ATTITUDES ON PERSONAL FINANCES (%BY COUNTRY)

Question: I find thinking about my finances and financial services ... (SHOW CARD - MULTIPLE ANSWERS POSSIBLE)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
Enjoyable	11	7	10	5	3	11
Interesting	16	30	21	11	12	24
Comforting	15	11	9	11	23	9
Intimidating	37	12	21	20	18	13
Complicated	28	17	38	47	24	54
Dull	9	13	10	6	5	13
Depressing	31	28	23	31	39	23
None of them	7	13	12	5	10	4
	Lithuania	Malta	Poland	Slovakia	Slovenia	
Enjoyable	13	8	13	8	12	
Interesting	17	21	14	20	29	
Comforting	11	10	16	19	13	
Intimidating	30	4	52	31	11	
Complicated	40	19	22	46	24	
Dull	26	11	9	5	7	
Depressing	28	18	33	27	19	
None of them	11	28	5	7	11	

TABLE 2B ATTITUDES ON PERSONAL FINANCES (% BY DEMOGRAPHICS)

Question: I find thinking about my finances and financial services ... (SHOW CARD - MULTIPLE ANSWERS POSSIBLE)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
Enjoyable	11	12	9	16	12	8	9
Interesting	16	20	13	23	19	16	10
Comforting	15	17	14	19	14	16	13
Intimidating	37	33	40	23	39	40	39
Complicated	28	28	28	27	29	30	26
Dull	9	9	9	9	10	9	9
Depressing	31	27	35	24	33	31	34
None of them	7	7	8	7	7	5	9
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
Enjoyable	19	10	8	9	12	12	7
Interesting	27	26	20	15	13	12	8
Comforting	19	22	15	14	9	13	12
Intimidating	28	26	27	40	43	48	44
Complicated	28	31	32	31	32	29	25
Dull	7	14	10	9	4	12	9
Depressing	14	22	27	35	30	46	36
None of them	8	7	9	6	7	5	9
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
Enjoyable	8	9	11	17	13	10	9
Interesting	8	14	22	24	17	16	16
Comforting	10	15	19	21	16	15	15
Intimidating	44	38	36	19	38	38	33
Complicated	22	31	27	26	28	28	28
Dull	8	9	11	9	7	9	12
Depressing	38	33	27	21	30	30	34
None of them	8	7	7	7	7	7	8

TABLE 3.1A OWNERSHIP OF FINANCIAL PRODUCTS (% BY COUNTRY)

Question: Do you personally have ...? (READ OUT)

1. a current account which comes with a payment card or a chequebook (**account with a payment card**)
2. a deposit account which pays interest but has no payment card or chequebook (**a deposit account**)
3. a chequebook
4. a credit card, a card that gives you short term credit so you do not pay immediately (**a credit card**)
5. another type of card (COUNTRY SPECIFIC NAME - EXAMPLE: give an example of the most popular brand name in your country, if one exists.) that enables you to pay directly from your bank account or from money that you have already loaded onto the card (**another type of card**)
6. a life insurance policy
7. a private pension plan
8. stocks / shares
9. collective investments (UK: UNIT TRUST, OEIC, F+B: SICAV, APPROPRIATE NAME IN EACH COUNTRY) (**collective investments**)
10. bonds
11. a mortgage
12. a second mortgage
13. loan lasting more than 12 months to buy a car (**long-term loan to buy a car**)
14. a loan lasting more than 12 months to buy something else (other than a house or a car) (**other long-term loan**)
15. an overdraft facility on a current account (**an overdraft facility**)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
account with a payment card	45	48	56	63	49	33
a deposit account	14	46	27	15	15	9
a chequebook	8	36	3	0	3	2
a credit card	15	33	18	11	11	11
another type of card	17	16	34	27	16	32
a life insurance policy	33	42	43	12	33	15
a private pension plan	17	12	29	23	27	10
stocks / shares	5	34	10	3	4	4
collective investments	3	6	6	0	3	1
bonds	2	6	3	0	1	1
a mortgage	4	31	4	3	8	2
a second mortgage	0	10	1	..	1	0
long-term loan to buy a car	5	20	7	2	7	1
other long-term loan	7	15	7	4	5	6
an overdraft facility	17	30	22	3	17	9

(CONTD.)

TABLE 3.1A OWNERSHIP OF FINANCIAL PRODUCTS (% BY COUNTRY)

Question: Do you personally have ...? (READ OUT)

CCEB 2003.5	Lithuania	Malta	Poland	Slovakia	Slovenia
account with a payment card	32	46	39	50	85
a deposit account	20	56	8	26	22
a chequebook	3	34	10	4	30
a credit card	8	25	14	13	35
another type of card	33	57	7	19	74
a life insurance policy	15	29	33	43	43
a private pension plan	16	7	13	14	14
stocks / shares	6	12	2	7	32
collective investments	1	6	2	2	5
bonds	1	8	1	5	2
a mortgage	1	12	2	3	2
a second mortgage	0	0	0	0	0
long-term loan to buy a car	1	6	4	3	12
other long-term loan	4	2	7	10	15
an overdraft facility	1	4	18	8	48

TABLE 3.1B OWNERSHIP OF FINANCIAL PRODUCTS (% BY DEMOGRAPHICS)

Question: Do you personally have ...? (READ OUT)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
account with a payment card	45	47	43	35	62	54	28
a deposit account	14	15	14	8	16	15	17
a chequebook	8	8	7	2	7	13	7
a credit card	15	17	13	10	23	19	6
another type of card	17	19	16	17	25	21	8
a life insurance policy	33	37	30	19	43	41	27
a private pension plan	17	20	15	6	31	24	7
stocks / shares	5	7	4	2	7	6	4
collective investments	3	4	2	1	4	4	2
bonds	2	2	1	1	3	2	1
a mortgage	4	4	3	1	7	5	1
a second mortgage	0	1	0	0	0	1	0
long-term loan to buy a car	5	7	3	2	8	6	2
other long-term loan	7	8	6	2	10	11	3
an overdraft facility	17	18	16	11	27	23	7
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
account with a payment card	62	87	75	59	31	29	28
a deposit account	17	31	23	14	11	6	14
a chequebook	17	17	7	8	6	3	7
a credit card	26	34	22	23	9	8	6
another type of card	22	40	34	25	14	9	7
a life insurance policy	51	54	43	46	26	16	27
a private pension plan	35	42	36	27	11	13	5
stocks / shares	15	13	7	5	3	2	2
collective investments	8	8	4	3	1	1	1
bonds	6	6	2	1	1	0	1
a mortgage	9	8	5	4	6	2	2
a second mortgage	1	1	1	0	0	0	0
long-term loan to buy a car	13	10	7	7	3	2	2
other long-term loan	15	11	10	11	3	5	4
an overdraft facility	30	42	30	22	14	7	8

(CONTD.)

TABLE 3.1B OWNERSHIP OF FINANCIAL PRODUCTS (% BY DEMOGRAPHICS)

Question: Do you personally have ...? (READ OUT)

	TERMINAL EDUCATION AGE				LOCALITY		
	below 15	16-19	20 and above	still studying	rural area	small town	large town
account with a payment card	20	48	70	28	34	50	52
a deposit account	10	16	21	7	12	15	17
a chequebook	5	7	14	2	7	9	7
a credit card	4	15	28	6	9	16	20
another type of card	5	20	24	15	13	18	22
a life insurance policy	22	37	44	18	28	38	34
a private pension plan	6	21	29	2	15	17	22
stocks / shares	2	5	10	2	4	6	6
collective investments	0	3	5	1	2	3	2
bonds	0	1	4	1	1	2	2
a mortgage	2	4	7	0	3	3	5
a second mortgage	0	0	1	0	0	0	1
long-term loan to buy a car	2	6	7	0	4	5	5
other long-term loan	5	9	8	2	7	7	6
an overdraft facility	5	17	32	8	11	19	22

TABLE 3.2A SECOND MORTGAGE TO PURCHASE PROPERTY (% BY COUNTRY)

Question: If you have a second mortgage, is it to..., or not? (READ OUT) - purchase another property or renovate your current property

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	66	39	5	..	10	2
Yes	67	39	39	..	80	25
No	21	61	..	..	20	..
DK / NA	12	..	61	..	..	75
TOTAL	100	100	100	100	100	100
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	2	3	1	1	3	
Yes	69	100	100	100	55	
No	..	..	..	..	27	
DK / NA	31	..	..	..	18	
TOTAL	100	100	100	100	100	

TABLE 3.2B SECOND MORTGAGE TO PURCHASE PROPERTY (% BY DEMOGRAPHICS)

Question: If you have a second mortgage, is it to..., or not? (READ OUT) - purchase another property or renovate your current property

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	66	31	35	1	27	28	10
Yes	67	70	64	..	37	76	97
No	21	11	35	..	57	15	3
DK / NA	12	19	1	100	6	9	..
TOTAL	100	100	100	100	100	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	12	13	8	13	10	4	6
Yes	82	63	6	85	56	..	99
No	11	11	56	15	44	81	1
DK / NA	6	26	38	..	..	19	..
TOTAL	99	100	100	100	100	100	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	15	29	21	1	23	16	27
Yes	79	66	65	100	77	55	67
No	19	16	27	..	19	43	11
DK / NA	2	19	9	..	5	2	22
TOTAL	100	101	101	100	101	100	100

TABLE 3.3A SECOND MORTGAGE TO MAKE ANOTHER PURCHASE (% BY COUNTRY)

Question: And is it to..., or not? (READ OUT) - make another purchase (e.g. purchasing a new car)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	66	39	5	..	10	2
Yes	16	39	..	..	20	..
No	75	61	58	..	80	25
DK / NA	9	..	42	..	..	75
TOTAL	100	100	100	100	100	100
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	2	3	1	1	3	
Yes	..	..	..	..	27	
No	69	100	100	100	55	
DK / NA	31	..	..	..	18	
TOTAL	100	100	100	100	100	

TABLE 3.3B SECOND MORTGAGE TO MAKE ANOTHER PURCHASE (% BY DEMOGRAPHICS)

Question: And is it to..., or not? (READ OUT) - make another purchase (e.g. purchasing a new car)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	66	31	35	1	27	28	10
Yes	16	5	33	..	50	10	..
No	75	81	66	..	44	89	100
DK / NA	9	14	1	100	6	1	..
TOTAL	100	100	100	100	100	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	12	13	8	13	10	4	6
Yes	2	7	46	17	37	53	1
No	91	90	16	83	63	28	99
DK / NA	6	3	38	..	..	19	..
TOTAL	99	100	100	100	100	100	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	15	29	21	1	23	16	27
Yes	22	6	25	..	19	31	7
No	76	76	74	100	77	68	78
DK / NA	2	19	1	..	5	2	15
TOTAL	100	101	100	100	101	101	100

TABLE 4.1A USING PHONE FOR FINANCIAL TRANSACTIONS (% BY COUNTRY)

Question: Have you ever used the phone to...? (READ OUT)

1. order a product or service
2. pay for something such as books, hotel or travel reservations, etc. **(pay for something)**
3. make a bank transaction
4. make use of other financial transactions **(other financial transactions)**

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
order a product or service	27	26	37	37	23	23
pay for something	6	16	9	7	5	4
make a bank transaction	7	24	11	10	7	6
other financial transactions	4	8	3	6	6	6
	Lithuania	Malta	Poland	Slovakia	Slovenia	
order a product or service	11	42	25	31	48	
pay for something	1	18	6	3	24	
make a bank transaction	2	5	5	5	9	
other financial transactions	3	5	3	3	6	

TABLE 4.1B USING PHONE FOR FINANCIAL TRANSACTIONS (% BY DEMOGRAPHICS)

Question: Have you ever used the phone to...? (READ OUT)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
order a product or service	27	31	24	30	39	29	14
pay for something	6	7	6	7	11	7	2
make a bank transaction	7	8	6	6	13	7	2
other financial transactions	4	4	3	4	6	4	1
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
order a product or service	52	50	39	28	24	20	12
pay for something	12	16	9	8	5	2	2
make a bank transaction	17	19	11	6	5	4	2
other financial transactions	9	7	5	4	4	2	1
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
order a product or service	11	27	40	29	20	30	35
pay for something	1	5	12	9	5	7	8
make a bank transaction	1	6	14	6	4	7	10
other financial transactions	1	3	7	3	3	4	4

TABLE 4.2A REASONS OF NOT USING FINANCIAL SERVICES VIA TELEPHONE
(% BY COUNTRY)

Question: Why have you never used the phone to pay for something such as books, hotel or travel reservations?

1. I do not have a payment card
2. I have never had the opportunity to
3. I do not think it is safe
4. I am not interested in paying that way (**I am not interested in**)
5. Other (SPONTANEOUS)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	8134	433	876	905	959	952
I do not have a payment card	18	7	17	11	18	14
I have never had the opportunity	12	13	20	23	9	17
I do not think it is safe	7	9	11	7	11	6
I am not interested	50	70	33	50	53	46
Other	5	0	5	4	4	4
DK / NA	7	1	15	5	5	12
TOTAL	8134	433	876	905	959	952
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	964	417	931	966	731	
I do not have a payment card	20	9	20	17	3	
I have never had the opportunity	14	22	9	17	19	
I do not think it is safe	8	16	5	6	17	
I am not interested	43	46	54	53	49	
Other	1	5	6	4	5	
DK / NA	15	2	6	2	7	
TOTAL	964	417	931	966	731	

TABLE 4.2B REASONS OF NOT USING FINANCIAL SERVICES VIA TELEPHONE
(% BY DEMOGRAPHICS)

Question: Why have you never used the phone to pay for something such as books, hotel or travel reservations?

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	8134	3540	4594	1461	1880	2024	2755
I do not have a payment card	18	18	18	27	12	18	17
I have never had the opportunity	12	11	13	19	14	10	9
I do not think it is safe	7	8	7	8	8	8	6
I am not interested	50	50	51	35	51	52	57
Other	5	5	5	2	6	5	5
DK / NA	7	8	7	8	9	7	6
TOTAL	99	100	101	99	100	100	100
	MAIN ECONOMIC ACTIVITY						
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	456	752	710	1412	596	765	2376
I do not have a payment card	14	5	12	14	17	25	19
I have never had the opportunity	8	17	10	10	16	13	9
I do not think it is safe	11	10	10	9	7	4	6
I am not interested	51	51	54	57	48	44	55
Other	4	8	5	3	6	7	5
DK / NA	11	9	9	7	6	8	6
TOTAL	99	100	100	100	100	101	100
	TERMINAL EDUCATION AGE				LOCALITY		
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	1349	3846	1854	1036	2800	2954	2322
I do not have a payment card	19	18	11	30	18	19	18
I have never had the opportunity	11	11	10	20	12	13	10
I do not think it is safe	4	8	9	6	6	7	9
I am not interested	54	51	54	34	51	49	51
Other	6	5	6	3	5	5	4
DK / NA	7	7	10	8	8	7	8
TOTAL	101	100	100	101	100	100	100

TABLE 4.3A USING FINANCIAL SERVICES VIA INTERNET (% BY COUNTRY)

Question: Have you ever used the Internet to...? (READ OUT)

1. order a product or service
2. pay for something such as books, hotel or travel reservations, etc. **(pay for something)**
3. make a bank transaction
4. make use of other financial transactions **(other financial transactions)**

CCEB 2003.5	AC- 10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
order a product or service	10	5	19	17	6	5
pay for something	5	4	9	13	4	3
make a bank transaction	6	2	10	36	3	9
other financial transactions	3	2	5	18	2	6
	Lithuania	Malta	Poland	Slovakia	Slovenia	
order a product or service	4	13	8	8	18	
pay for something	2	10	4	3	11	
make a bank transaction	6	4	4	3	8	
other financial transactions	3	4	2	2	6	

TABLE 4.3B USING FINANCIAL SERVICES VIA INTERNET (% BY DEMOGRAPHICS)

Question: Have you ever used the Internet to...? (READ OUT)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
order a product or service	10	13	7	19	17	6	1
pay for something	5	6	3	9	8	4	1
make a bank transaction	6	8	4	7	12	5	1
other financial transactions	3	4	2	3	7	3	1
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
order a product or service	23	29	13	4	7	4	1
pay for something	11	14	6	3	2	1	1
make a bank transaction	18	23	8	3	4	2	0
other financial transactions	10	12	4	2	1	1	1
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
order a product or service	0	6	19	21	4	11	15
pay for something	0	3	10	11	3	4	8
make a bank transaction	0	4	14	7	2	6	10
other financial transactions	0	2	8	3	2	3	5

TABLE 4.4A REASONS OF NOT USING FINANCIAL SERVICES VIA INTERNET
(% BY COUNTRY)

Question: Why have you never used the Internet to pay for something such as books, hotel or travel reservations?

1. I do not use the Internet
2. I do not know where to find such things on the Internet (**I do not know where to find**)
3. Paying for something on the Internet is too complicated (**Paying is too complicated**)
4. Paying for something on the Internet is not safe (**Paying is not safe**)
5. I am not interested in paying that way (**I am not interested**)
6. I do not have a payment card
7. Other reason (SPONTANEOUS)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	8355	484	881	844	980	962
I do not use the Internet	55	65	50	47	70	52
I do not know where to find	2	2	6	3	1	3
Paying is too complicated	2	1	3	2	2	4
Paying is not safe	6	8	7	4	4	3
I am not interested	21	20	14	28	16	23
I do not have a payment card	5	3	6	5	2	6
Other reason	4	0	6	5	2	3
DK/NA	5	1	10	4	3	6
TOTAL	100	100	102	98	100	100

	Lithuania	Malta	Poland	Slovakia	Slovenia
N=	975	453	955	969	852
I do not use the Internet	39	61	55	61	47
I do not know where to find	3	1	2	1	4
Paying is too complicated	3	1	1	3	4
Paying is not safe	5	10	6	3	10
I am not interested	27	20	23	22	26
I do not have a payment card	8	0	6	5	3
Other reason	3	6	3	4	4
DK/NA	12	1	4	2	4
TOTAL	100	100	100	101	102

TABLE 4.4B REASONS OF NOT USING FINANCIAL SERVICES VIA INTERNET
(% BY DEMOGRAPHICS)

Question: Why have you never used the Internet to pay for something such as books, hotel or travel reservations?

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	8355	3593	4762	1461	1916	2109	2847
I do not use the Internet	55	53	57	28	50	58	73
I do not know where to find	2	2	3	4	2	3	1
Paying is too complicated	2	2	2	2	2	2	1
Paying is not safe	6	7	5	11	8	4	2
I am not interested	21	22	20	27	25	21	15
I do not have a payment card	5	4	6	15	4	4	2
Other reason	4	4	3	5	4	3	3
DK/NA	5	5	5	7	6	5	3
TOTAL	100	99	101	99	101	100	100
	MAIN ECONOMIC ACTIVITY						
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	468	735	737	1467	630	791	2463
I do not use the Internet	46	28	44	64	61	58	73
I do not know where to find	1	3	2	2	6	3	2
Paying is too complicated	3	6	3	2	1	2	1
Paying is not safe	9	15	6	4	2	3	2
I am not interested	28	34	30	20	17	17	14
I do not have a payment card	2	3	3	2	8	7	2
Other reason	3	5	6	2	2	5	2
DK/NA	8	7	5	4	3	5	3
TOTAL	100	101	99	100	100	100	99

(CONTD.)

TABLE 4.4B REASONS OF NOT USING FINANCIAL SERVICES VIA INTERNET
(% BY DEMOGRAPHICS)

Question: Why have you never used the Internet to pay for something such as books, hotel or travel reservations?

	TERMINAL EDUCATION AGE				LOCALITY		
	below 15	16-19	20 and above	still studying	rural area	small town	large town
CCEB 2003.5							
N=	1406	3977	1889	1032	2902	3067	2318
I do not use the Internet	75	61	42	20	64	55	43
I do not know where to find	1	2	2	4	2	3	3
Paying is too complicated	1	2	3	2	1	2	3
Paying is not safe	2	4	9	8	4	6	6
I am not interested	12	20	28	32	17	22	27
I do not have a payment card	3	4	2	18	4	5	6
Other reason	2	2	6	7	3	4	5
DK/NA	3	4	8	9	5	4	7
TOTAL	99	99	100	100	100	101	100

TABLE 5.1A FINANCIAL SERVICES EVER OBTAINED FROM OTHER EU COUNTRIES
(% BY COUNTRY)

Question: For each of the following, can you tell me if you have ever obtained it from a firm located in another country of the European Union? (SHOW CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE, READ OUT)

	AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
+ Yes - No	+	-	+	-	+	-	+	-	+	-	+	-
Bank account	5	91	7	93	6	89	5	93	6	93	3	94
Credit card	3	93	3	97	5	89	2	96	3	96	4	92
A private pension plan	3	93	1	99	3	92	2	96	2	98	0	96
Car insurance	2	94	3	97	5	90	3	95	3	97	3	94
Life insurance	4	92	1	98	4	91	2	96	4	96	3	94
Mortgage	0	96	0	99	0	95	0	98	0	99	..	96
Stocks/shares	1	96	1	99	1	94	1	97	1	99	0	96
Collective investments	1	96	1	99	1	94	0	98	1	99	0	96
Other	1	95	0	100	1	93	1	97	1	99	0	92
	Lithuania		Malta		Poland		Slovakia		Slovenia			
+ Yes - No	+	-	+	-	+	-	+	-	+	-		
Bank account	2	94	6	93	5	90	4	94	4	88		
Credit card	1	94	2	97	3	92	3	95	4	89		
A private pension plan	1	94	1	99	4	92	1	97	1	92		
Car insurance	3	92	1	98	2	94	2	96	2	91		
Life insurance	2	92	2	97	4	91	4	94	4	89		
Mortgage	..	94	..	99	0	96	0	98	0	92		
Stocks/shares	0	94	2	97	0	96	1	98	2	91		
Collective investments	0	94	0	99	1	95	1	98	0	92		
Other	0	94	0	99	1	94	0	97	1	91		

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 5.1B FINANCIAL SERVICES EVER OBTAINED FROM OTHER EU COUNTRIES
(% BY DEMOGRAPHICS)

Question: For each of the following, can you tell me if you have ever obtained it from a firm located in another country of the European Union? (SHOW CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE, READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5	+ Yes - No													
Bank account	5	91	6	89	4	92	4	90	7	87	6	90	2	95
Credit card	3	93	4	92	2	94	2	93	5	90	4	92	1	96
A private pension plan	3	93	4	92	2	95	1	95	6	89	3	94	1	97
Car insurance	2	94	3	93	2	95	1	94	3	92	3	93	2	96
Life insurance	4	92	5	91	3	94	2	93	6	89	4	92	2	95
Mortgage	0	96	0	95	0	97	0	95	1	96	0	96	0	97
Stocks/shares	1	96	1	95	0	97	0	95	1	95	1	96	0	97
Collective investments	1	96	1	95	0	96	0	95	1	95	1	95	0	97
Other	1	95	2	94	0	95	0	94	2	93	1	95	0	96
MAIN ECONOMIC ACTIVITY														
CCEB 2003.5	+ Yes - No													
Bank account	12	80	14	84	5	84	4	92	1	94	4	94	2	95
Credit card	8	85	8	90	3	88	2	95	2	94	3	94	2	96
A private pension plan	12	81	9	88	2	89	2	94	2	93	2	96	0	97
Car insurance	6	85	4	94	4	87	3	94	0	93	1	97	1	97
Life insurance	9	82	9	88	5	87	3	93	2	93	3	96	2	96
Mortgage	2	91	0	98	0	92	0	97	1	95	0	98	0	97
Stocks/shares	2	91	3	95	0	92	0	97	0	96	0	98	0	97
Collective investments	2	91	3	95	1	91	0	97	1	95	0	98	0	97
Other	3	90	2	95	0	90	0	96	1	94	2	95	0	96

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

(CONTD.)

TABLE 5.1B FINANCIAL SERVICES EVER OBTAINED FROM OTHER EU COUNTRIES
(% BY DEMOGRAPHICS)

Question: For each of the following, can you tell me if you have ever obtained it from a firm located in another country of the European Union? (SHOW CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE, READ OUT)

CCEB 2003.5	TERMINAL EDUCATION AGE								LOCALITY					
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Bank account	1	97	3	93	12	82	4	91	3	92	4	93	8	86
Credit card	0	98	2	94	8	86	2	93	2	94	2	95	7	89
A private pension plan	0	98	3	93	5	89	1	96	2	94	3	94	4	92
Car insurance	1	97	2	94	4	90	2	95	2	94	2	95	3	92
Life insurance	2	96	3	93	7	88	2	94	2	94	4	92	5	91
Mortgage	0	98	0	97	1	95	0	96	0	96	0	97	1	96
Stocks/shares	0	98	0	96	2	94	0	96	0	95	0	97	1	95
Collective investments	..	98	1	96	1	94	0	96	0	95	0	97	1	95
Other	0	97	0	96	3	92	0	93	0	94	1	96	2	93

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

**TABLE 5.2A PLANS TO OBTAIN FINANCIAL SERVICES FROM OTHER EU COUNTRIES
IN THE FUTURE (% BY COUNTRY)**

Question: And for each of these services, would you consider obtaining them from a firm located in another country of the European Union within the next 5 years? (SHOW SAME CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE, READ OUT)

	AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
+ Yes - No	+	-	+	-	+	-	+	-	+	-	+	-
Bank account	15	67	16	77	17	59	15	60	18	71	12	55
Credit card	12	70	10	84	14	61	11	64	13	76	14	54
A private pension plan	8	74	4	90	8	68	5	71	7	83	3	63
Car insurance	8	74	6	88	8	68	7	70	8	81	9	59
Life insurance	11	71	7	88	11	65	7	68	10	78	9	58
Mortgage	4	78	1	93	5	71	2	75	3	87	1	67
Stocks/shares	6	76	4	90	6	69	4	73	6	83	1	67
Collective investments	6	76	3	92	6	69	2	74	4	86	1	67
Other	4	77	0	98	4	69	3	72	3	87	1	63

	Lithuania		Malta		Poland		Slovakia		Slovenia	
+ Yes - No	+	-	+	-	+	-	+	-	+	-
Bank account	4	59	13	69	15	70	11	73	19	58
Credit card	3	59	12	70	12	72	12	71	18	59
A private pension plan	1	62	11	72	9	74	6	78	12	65
Car insurance	3	59	9	74	9	75	4	81	12	65
Life insurance	2	59	10	72	12	72	7	76	20	58
Mortgage	0	62	6	76	5	78	1	86	8	69
Stocks/shares	0	63	11	71	7	77	3	83	14	63
Collective investments	0	63	10	72	7	76	3	82	11	65
Other	0	61	4	78	5	78	1	82	5	70

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 5.2B PLANS TO OBTAIN FINANCIAL SERVICES FROM OTHER EU COUNTRIES IN THE FUTURE (% BY DEMOGRAPHICS)

Question: And for each of these services, would you consider obtaining them from a firm located in another country of the European Union within the next 5 years? (SHOW SAME CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE, READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5														
	+ Yes	- No	+	-	+	-	+	-	+	-	+	-	+	-
Bank account	15	67	18	63	12	71	26	53	21	55	13	67	4	86
Credit card	12	70	14	66	11	72	24	56	17	59	11	69	2	87
A private pension plan	8	74	9	72	7	76	11	66	13	64	7	72	1	89
Car insurance	8	74	10	70	6	77	14	63	11	66	6	73	2	88
Life insurance	11	71	12	68	10	73	17	61	16	62	10	69	3	87
Mortgage	4	78	5	75	3	80	7	70	6	71	3	76	1	90
Stocks/shares	6	76	7	73	5	78	11	68	9	67	5	74	1	89
Collective investments	6	76	7	73	5	78	10	68	9	67	4	74	1	89
Other	4	77	5	74	3	79	6	70	6	69	3	75	1	88
MAIN ECONOMIC ACTIVITY														
	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
CCEB 2003.5														
	+ Yes	- No	+	-	+	-	+	-	+	-	+	-	+	-
Bank account	24	52	28	50	21	54	14	61	11	72	11	71	5	86
Credit card	20	56	23	54	16	61	10	64	10	72	9	73	4	87
A private pension plan	18	60	15	62	14	66	7	68	10	74	8	74	1	89
Car insurance	14	61	13	64	9	68	8	68	6	77	7	76	2	88
Life insurance	16	60	21	57	14	63	10	66	11	73	9	73	4	86
Mortgage	6	68	7	72	4	74	4	72	6	77	4	80	0	89
Stocks/shares	11	62	11	65	9	69	5	71	6	77	5	78	1	89
Collective investments	9	63	12	65	9	69	4	72	6	77	6	77	1	89
Other	7	65	6	70	6	71	4	71	5	79	4	78	1	88

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

(CONTD.)

**TABLE 5.2B PLANS TO OBTAIN FINANCIAL SERVICES FROM OTHER EU COUNTRIES
IN THE FUTURE (% BY DEMOGRAPHICS)**

Question: And for each of these services, would you consider obtaining them from a firm located in another country of the European Union within the next 5 years? (SHOW SAME CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE, READ OUT)

CCEB 2003.5 + Yes - No	TERMINAL EDUCATION AGE								LOCALITY					
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Bank account	4	87	11	71	24	52	26	52	10	73	15	70	21	55
Credit card	3	88	9	73	21	56	26	53	8	75	12	72	19	58
A private pension plan	2	90	8	74	14	63	9	68	6	77	7	77	12	64
Car insurance	3	89	7	75	12	64	14	63	5	78	9	76	11	66
Life insurance	4	87	9	73	16	60	18	60	7	76	11	73	16	61
Mortgage	1	91	3	79	7	69	7	70	3	81	4	81	6	70
Stocks/shares	2	90	4	77	10	65	11	67	3	80	5	79	11	66
Collective investments	2	90	4	77	10	65	9	68	3	80	6	78	10	66
Other	1	89	3	78	6	68	5	70	2	79	3	80	7	68

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 5.3A OBSTACLES TO CROSS-BORDER TRADE OF FINANCIAL SERVICES
(%BY COUNTRY)

Question: Are there obstacles preventing you from using financial services anywhere in the European Union? (IF YES) Which ones? (IF YES, SHOW CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE)

1. No, no obstacles
2. Yes, lack of information
3. Yes, bad information
4. Yes, too risky
5. Yes, necessary to have large amounts to invest (**large amounts necessary**)
6. Yes, difficulties due to distance
7. Yes, poor legal protection in the event of problems (**poor legal protection**)
8. Yes, language problems
9. Others (SPONTANEOUS)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
No, no obstacles	30	29	19	33	28	26
Yes, lack of information	22	21	32	14	27	19
Yes, bad information	7	3	9	6	2	7
Yes, too risky	11	14	9	3	11	7
Large amounts necessary	23	13	10	24	18	21
Yes, difficulties due to distance	15	13	16	7	20	14
Poor legal protection	8	3	8	5	7	7
Yes, language problems	26	10	27	22	32	22
Others	9	5	13	8	9	18
	Lithuania	Malta	Poland	Slovakia	Slovenia	
No, no obstacles	18	33	34	33	41	
Yes, lack of information	22	18	18	31	19	
Yes, bad information	1	2	8	10	15	
Yes, too risky	9	19	13	13	7	
Large amounts necessary	33	19	27	28	9	
Yes, difficulties due to distance	11	14	13	23	10	
Poor legal protection	6	6	9	10	9	
Yes, language problems	23	13	25	38	15	
Others	8	5	7	11	1	

TABLE 5.3B OBSTACLES TO CROSS-BORDER TRADE OF FINANCIAL SERVICES
(% BY DEMOGRAPHICS)

Question: Are there obstacles preventing you from using financial services anywhere in the European Union? (IF YES) Which ones? (IF YES, SHOW CARD - READ OUT - MULTIPLE ANSWERS POSSIBLE)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
No, no obstacles	30	32	29	35	32	30	25
Yes, lack of information	22	24	21	24	26	23	17
Yes, bad information	7	9	6	7	9	8	5
Yes, too risky	11	11	11	11	12	12	11
Large amounts necessary	23	21	24	19	23	25	23
Yes, difficulties due to distance	15	15	15	14	16	14	15
Poor legal protection	8	9	8	9	10	8	6
Yes, language problems	26	27	26	17	28	32	25
Others	9	9	9	6	6	7	14
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
No, no obstacles	38	38	35	27	30	29	24
Yes, lack of information	23	29	28	27	22	16	19
Yes, bad information	11	8	8	7	4	6	6
Yes, too risky	10	9	8	14	10	11	13
Large amounts necessary	20	16	17	26	27	28	24
Yes, difficulties due to distance	12	15	16	17	13	13	15
Poor legal protection	8	12	7	9	5	10	7
Yes, language problems	25	23	28	33	29	27	27
Others	2	5	3	6	11	10	14

(CONTD.)

TABLE 5.3B OBSTACLES TO CROSS-BORDER TRADE OF FINANCIAL SERVICES
(% BY DEMOGRAPHICS)

Question: Why have you never used the Internet to pay for something such as books, hotel or travel reservations?

	TERMINAL EDUCATION AGE				LOCALITY		
	below 15	16-19	20 and above	still studying	rural area	small town	large town
CCEB 2003.5							
No, no obstacles	21	28	41	36	28	29	34
Yes, lack of information	19	24	22	21	21	25	19
Yes, bad information	4	9	7	8	8	8	5
Yes, too risky	12	14	7	10	12	11	11
Large amounts necessary	25	24	19	18	24	23	21
Yes, difficulties due to distance	14	17	12	14	13	17	14
Poor legal protection	5	10	9	7	7	9	9
Yes, language problems	28	31	22	14	26	30	21
Others	14	8	5	8	9	9	7

TABLE 6.1A PREFERRED PAYMENT METHOD IN OWN COUNTRY (% BY COUNTRY)

Question: Which one of the following means of payment do you prefer to use to pay for an important purchase in (OUR COUNTRY)? By important purchase, I mean a purchase of at least (equivalent of 100 euros in domestic currency). (SHOW CARD - ONE ANSWER ONLY)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	9040	500	1000	1000	1015	1005
Cash	69	72	62	48	72	72
Cheque	1	11	1	1	1	1
Credit card or other bank card	18	17	25	33	20	15
Bank or postal transfer	6	0	6	11	6	4
Other form of payment	1	0	0	1	0	2
DK/NA	5	0	5	6	1	6
TOTAL	100	100	99	100	100	100
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	1017	500	1000	1000	1003	
Cash	55	62	73	69	55	
Cheque	2	14	1	2	4	
Credit card or other bank card	22	23	14	16	35	
Bank or postal transfer	5	1	6	8	1	
Other form of payment	2	..	1	1	1	
DK/NA	14	0	4	5	5	
TOTAL	100	100	99	101	101	

TABLE 6.1B PREFERRED PAYMENT METHOD IN OWN COUNTRY (% BY DEMOGRAPHICS)

Question: Which one of the following means of payment do you prefer to use to pay for an important purchase in (OUR COUNTRY)? By important purchase, I mean a purchase of at least (equivalent of 100 euros in domestic currency). (SHOW CARD - ONE ANSWER ONLY)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	9040	3964	5076	1660	2174	2251	2931
Cash	69	70	69	58	65	68	82
Cheque	1	1	2	1	1	1	2
Credit card or other bank card	18	18	18	25	24	21	6
Bank or postal transfer	6	7	5	7	7	7	2
Other form of payment	1	0	1	1	0	0	1
DK/NA	5	4	6	8	2	3	7
TOTAL	100	100	101	100	99	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un-employed	Retired
N=	552	917	829	1530	654	825	2516
Cash	59	45	54	71	81	77	82
Cheque	3	3	2	1	1	1	2
Credit card or other bank card	26	41	33	20	10	9	6
Bank or postal transfer	9	10	10	6	5	7	3
Other form of payment	0	1	0	0	1	1	1
DK/NA	3	1	1	2	2	6	6
TOTAL	100	101	100	100	100	101	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	1418	4203	2183	1181	3070	3311	2586
Cash	88	71	55	58	77	70	59
Cheque	1	2	2	1	1	2	1
Credit card or other bank card	4	16	29	25	11	18	27
Bank or postal transfer	1	6	11	4	5	6	7
Other form of payment	1	1	1	1	0	1	1
DK/NA	5	4	2	11	5	4	5
TOTAL	100	100	100	100	99	101	100

TABLE 6.2A PREFERRED PAYMENT METHOD IN THE EU (% BY COUNTRY)

Question: And which one would you prefer to use to pay for an important purchase in a European Union country? (SHOW CARD - ONE ANSWER ONLY)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	9040	500	1000	1000	1015	1005
Cash	38	54	43	23	47	25
Cheque	2	4	2	1	1	1
Credit card	24	23	29	30	26	24
Bank or postal transfer	5	5	5	5	5	3
Other form of payment	0	..	0	1	0	0
Never bought anything in EU	20	11	12	29	17	34
DK/NA	11	3	10	12	3	12
TOTAL	100	100	101	101	99	99
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	1017	500	1000	1000	1003	
Cash	20	27	38	32	54	
Cheque	4	7	2	1	1	
Credit card	24	30	21	28	31	
Bank or postal transfer	5	9	4	6	1	
Other form of payment	0	0	0	0	0	
Never bought anything in EU	24	27	22	27	5	
DK/NA	22	1	13	6	7	
TOTAL	99	101	100	100	99	

TABLE 6.2B PREFERRED PAYMENT METHOD IN THE EU (% BY DEMOGRAPHICS)

Question: And which one would you prefer to use to pay for an important purchase in a European Union country? (SHOW CARD - ONE ANSWER ONLY)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	9040	3964	5076	1660	2174	2251	2931
Cash	38	40	37	39	38	37	40
Cheque	2	2	2	2	3	2	2
Credit card	24	25	23	34	32	28	8
Bank or postal transfer	5	6	3	4	7	5	2
Other form of payment	0	0	0	0	0	0	0
Never bought anything in EU	20	18	22	14	12	19	32
DK/NA	11	9	12	7	8	8	15
TOTAL	100	100	99	100	100	99	99
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	552	917	829	1530	654	825	2516
Cash	32	28	36	41	42	42	41
Cheque	3	3	1	2	8	1	1
Credit card	30	47	37	27	21	19	9
Bank or postal transfer	8	6	6	6	4	5	2
Other form of payment	0	0	0	..	0	0	0
Never bought anything in EU	15	9	13	15	16	22	33
DK/NA	12	6	7	8	9	11	14
TOTAL	100	99	100	99	100	100	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	1418	4203	2183	1181	3070	3311	2586
Cash	43	40	30	39	44	36	33
Cheque	1	3	3	2	2	3	1
Credit card	7	22	38	33	19	22	35
Bank or postal transfer	2	5	7	4	4	4	5
Other form of payment	0	0	0	0	0	0	0
Never bought anything in EU	31	20	15	13	18	26	13
DK/NA	17	10	8	10	12	9	12
TOTAL	101	100	101	101	99	100	99

TABLE 6.3A REASONS OF USING THE PREFERRED PAYMENT METHODS IN OWN COUNTRY (% BY COUNTRY)

Question: For which reasons do you prefer to use this means of payment in (OUR COUNTRY)? (SHOW CARD - MULTIPLE ANSWERS POSSIBLE)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
Because it is cheap	20	12	24	15	18	17
Because it is easy	80	82	82	81	65	84
To avoid the risks of a dispute	11	8	13	7	18	9
To avoid the risk of loss or theft	16	12	14	15	13	12
To avoid being attacked	7	3	6	6	5	6
For security / safety reasons	12	10	15	13	14	11
Other	6	7	7	3	9	6
	Lithuania	Malta	Poland	Slovakia	Slovenia	
Because it is cheap	13	6	22	20	8	
Because it is easy	72	85	83	85	85	
To avoid the risks of a dispute	12	8	9	20	9	
To avoid the risk of loss or theft	18	16	18	19	11	
To avoid being attacked	11	3	7	12	2	
For security / safety reasons	19	8	11	15	11	
Other	2	1	5	8	7	

TABLE 6.3B REASONS OF USING THE PREFERRED PAYMENT METHODS IN OWN COUNTRY (% BY DEMOGRAPHICS)

Question: For which reasons do you prefer to use this means of payment in (OUR COUNTRY)? (SHOW CARD - MULTIPLE ANSWERS POSSIBLE)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
Because it is cheap	20	23	19	18	23	21	20
Because it is easy	80	81	79	79	81	78	81
To avoid the risks of a dispute	11	12	11	9	12	14	10
To avoid the risk of loss or theft	16	16	17	20	18	19	11
To avoid being attacked	7	6	8	9	10	7	4
For security / safety reasons	12	12	13	16	17	13	5
Other	6	7	6	4	6	6	8
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
Because it is cheap	26	20	21	20	15	22	21
Because it is easy	80	78	76	78	85	80	81
To avoid the risks of a dispute	13	12	12	11	10	12	11
To avoid the risk of loss or theft	21	27	23	16	10	16	11
To avoid being attacked	10	14	7	7	7	5	4
For security / safety reasons	15	23	15	15	11	10	5
Other	5	5	5	7	4	7	8
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
Because it is cheap	22	20	21	15	23	18	21
Because it is easy	83	80	76	80	82	81	75
To avoid the risks of a dispute	10	13	11	11	10	13	11
To avoid the risk of loss or theft	11	16	22	19	12	18	20
To avoid being attacked	3	7	11	8	4	8	9
For security / safety reasons	4	12	17	16	10	13	15
Other	6	5	8	4	6	6	7

TABLE 6.4A REASONS OF USING THE PREFERRED PAYMENT METHODS IN THE EU
(% BY COUNTRY)

Question: Why do you prefer to use this means of payment in a European Union country? (SHOW SAME CARD - MULTIPLE ANSWERS POSSIBLE)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
Because it is cheap	15	6	16	10	14	10
Because it is easy	68	65	67	63	56	62
To avoid the risks of a dispute	11	5	10	7	15	10
To avoid the risk of loss or theft	20	22	16	22	18	25
To avoid being attacked	10	4	7	9	6	13
For security / safety reasons	17	15	17	18	20	24
Other	6	5	7	4	8	4
	Lithuania	Malta	Poland	Slovakia	Slovenia	
Because it is cheap	8	2	18	12	6	
Because it is easy	49	62	72	75	75	
To avoid the risks of a dispute	11	4	9	18	11	
To avoid the risk of loss or theft	29	32	19	32	10	
To avoid being attacked	16	11	10	18	3	
For security / safety reasons	26	23	15	21	14	
Other	2	6	5	5	5	

TABLE 6.4B REASONS OF USING THE PREFERRED PAYMENT METHODS IN THE EU
(% BY DEMOGRAPHICS)

Question: Why do you prefer to use this means of payment in a European Union country? (SHOW SAME CARD - MULTIPLE ANSWERS POSSIBLE)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
Because it is cheap	15	16	14	13	16	15	17
Because it is easy	68	69	67	67	68	65	70
To avoid the risks of a dispute	11	11	10	9	11	12	10
To avoid the risk of loss or theft	20	20	19	21	24	19	14
To avoid being attacked	10	9	10	13	13	7	5
For security / safety reasons	17	17	17	18	20	20	9
Other	6	6	5	4	6	5	6
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
Because it is cheap	17	13	13	14	13	20	18
Because it is easy	68	70	64	63	65	69	72
To avoid the risks of a dispute	11	14	10	10	9	14	11
To avoid the risk of loss or theft	23	30	21	21	16	22	12
To avoid being attacked	9	17	9	8	14	8	5
For security / safety reasons	20	23	23	21	14	18	9
Other	5	4	3	6	5	7	7
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
Because it is cheap	20	15	15	11	17	13	15
Because it is easy	69	68	66	67	67	68	67
To avoid the risks of a dispute	10	12	10	9	9	13	10
To avoid the risk of loss or theft	16	19	25	18	15	21	25
To avoid being attacked	4	9	12	14	9	9	11
For security / safety reasons	9	16	23	16	16	15	22
Other	6	4	7	6	5	5	7

TABLE 7.1A USAGE OF ELECTRONIC PURSE (% BY COUNTRY)

Question: An electronic purse (EG.: (B) CARTE "PROTON", APPROPRIATE NAME IN EACH COUNTRY WHERE AVAILABLE) is a card which the holder loads with money from his or her bank account. It can then be used for payments, in particular minor purchases such as a newspaper or a bread at stores, which accept electronic purse cards. It has the advantage of being quick and easy and does not involve a confidential code but, if you lose the card, you could lose the money stored on it. Have you ever used such an electronic purse?

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	9040	500	1000	1000	1015	1005
Yes	4	1	4	..	3	6
No	87	94	83	91	90	89
Does not exist in (COUNTRY)	4	5	5	3	5	2
DK/NA	5	..	8	5	2	4
TOTAL	100	100	100	99	100	101
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	1017	500	1000	1000	1003	
Yes	9	1	4	5	2	
No	78	92	88	85	93	
Does not exist in (COUNTRY)	3	3	4	7	1	
DK/NA	10	4	5	3	3	
TOTAL	100	100	101	100	99	

TABLE 7.1B USAGE OF ELECTRONIC PURSE (% BY DEMOGRAPHICS)

Question: An electronic purse (EG.: (B) CARTE "PROTON", APPROPRIATE NAME IN EACH COUNTRY WHERE AVAILABLE) is a card which the holder loads with money from his or her bank account. It can then be used for payments, in particular minor purchases such as a newspaper or a bread at stores, which accept electronic purse cards. It has the advantage of being quick and easy and does not involve a confidential code but, if you lose the card, you could lose the money stored on it. Have you ever used such an electronic purse?

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	9040	3964	5076	1660	2174	2251	2931
Yes	4	4	4	7	6	4	2
No	87	87	87	85	86	87	89
Does not exist in (COUNTRY)	4	4	4	5	4	4	3
DK/NA	5	5	5	3	4	5	6
TOTAL	100	100	100	100	100	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un-employed	Retired
N=	552	917	829	1530	654	825	2516
Yes	5	6	6	4	6	5	1
No	85	85	85	89	86	82	89
Does not exist in (COUNTRY)	5	6	3	4	3	5	4
DK/NA	5	2	6	3	4	7	6
TOTAL	100	99	100	100	99	99	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	1418	4203	2183	1181	3070	3311	2586
Yes	1	4	7	6	3	4	5
No	87	88	86	87	88	88	83
Does not exist in (COUNTRY)	4	4	4	4	4	4	6
DK/NA	8	4	3	3	5	4	6
TOTAL	100	100	100	100	100	100	100

TABLE 7.2A PLANS TO USE ELECTRONIC PURSE IN THE NEXT YEARS
(% BY COUNTRY)

Question: Would you consider using such an electronic purse within the next few years?

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	9040	500	1000	1000	1015	1005
Yes	23	13	33	12	25	17
No	60	76	23	60	69	56
DK/NA	18	11	44	28	7	27
TOTAL	101	100	100	100	101	100
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	1017	500	1000	1000	1003	
Yes	26	18	20	19	25	
No	39	66	68	62	60	
DK/NA	35	16	11	19	15	
TOTAL	100	100	99	100	100	

TABLE 7.2B PLANS TO USE ELECTRONIC PURSE IN THE NEXT YEARS
(%B Y DEMOGRAPHICS)

Question: Would you consider using such an electronic purse within the next few years?

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	9040	3964	5076	1660	2174	2251	2931
Yes	23	24	21	39	29	22	8
No	60	57	62	43	52	60	76
DK/NA	18	18	17	18	19	18	16
TOTAL	101	99	100	100	100	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	552	917	829	1530	654	825	2516
Yes	26	35	28	24	20	21	9
No	51	43	50	57	67	60	77
DK/NA	23	22	22	19	14	19	14
TOTAL	100	100	100	100	101	100	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	1418	4203	2183	1181	3070	3311	2586
Yes	8	20	29	42	19	24	24
No	79	60	53	41	65	58	55
DK/NA	13	20	17	16	15	18	21
TOTAL	100	100	99	99	99	100	100

TABLE 8A CONSUMERS AND FINANCIAL SERVICES (% BY COUNTRY)

Question: For each of the following statements, do you believe it is very easy, fairly easy, fairly difficult or very difficult to ...?
(SHOW CARD - ONE ANSWER PER LINE ALLOWED, READ OUT)

1. Compare information from banks about bank account charges and features **(Compare bank account charges)**
2. Win in a dispute with a bank
3. Know beforehand how much it is going to cost to borrow money **(Knowing the costs of a credit)**
4. Understand the information given by financial institutions about the way their mortgages work and the risks involved **(Understand the way mortgages work)**
5. Compare information about different mortgages **(Compare different mortgages)**
6. Win in a dispute with an insurance company **(Win a dispute with an insurer)**
7. Change banks
8. Know in advance how well you are covered by insurance policies **(Knowing what insurance covers)**

CCEB 2003.5		AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
+ "Very easy" + "Fairly easy" - "Fairly difficult" + "Very difficult"		+	-	+	-	+	-	+	-	+	-	+	-
Compare bank account charges		39	41	47	33	39	43	54	24	23	63	46	24
Win in a dispute with a bank		3	78	8	69	2	71	4	67	1	88	6	67
Knowing the costs of a credit		37	47	69	19	36	46	54	23	20	70	59	18
Understand the way mortgages work		24	59	40	40	19	59	27	40	17	71	33	36
Compare different mortgages		21	50	37	37	22	56	24	39	16	66	25	33
Win a dispute with an insurer		4	78	7	68	3	72	5	67	2	90	5	65
Change banks		68	13	79	7	62	19	76	5	60	26	68	9
Knowing what insurance covers		27	50	40	42	29	51	38	26	9	80	28	36
		Lithuania		Malta		Poland		Slovakia		Slovenia			
+ "Very easy" + "Fairly easy" - "Fairly difficult" + "Very difficult"		+	-	+	-	+	-	+	-	+	-		
Compare bank account charges		32	26	50	22	40	39	46	38	55	29		
Win in a dispute with a bank		2	56	8	62	3	82	4	73	9	73		
Knowing the costs of a credit		55	15	55	20	35	49	44	40	50	34		
Understand the way mortgages work		18	34	40	29	25	62	29	53	32	46		
Compare different mortgages		11	29	40	21	22	48	29	49	27	44		
Win a dispute with an insurer		2	56	7	62	3	81	4	73	9	71		
Change banks		56	9	67	15	70	10	79	8	72	14		
Knowing what insurance covers		41	22	41	29	27	47	33	46	41	42		

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 8B CONSUMERS AND FINANCIAL SERVICES (% BY DEMOGRAPHICS)

Question: For each of the following statements, do you believe it is very easy, fairly easy, fairly difficult or very difficult to ...?
(SHOW CARD - ONE ANSWER PER LINE ALLOWED, READ OUT))

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5	+	-	+	-	+	-	+	-	+	-	+	-	+	-
+ "Very easy" + "Fairly easy"														
- "Fairly difficult" + "Very difficult"														
Compare bank account charges	39	41	40	41	38	41	43	37	47	38	42	41	25	44
Win in a dispute with a bank	3	78	4	81	2	76	5	76	5	82	2	83	2	73
Knowing the costs of a credit	37	47	40	44	34	48	45	37	45	46	38	51	26	49
Understand the way mortgages work	24	59	25	59	22	60	32	49	30	60	24	63	12	62
Compare different mortgages	21	50	22	49	19	50	30	45	28	52	22	52	9	50
Win a dispute with an insurer	4	78	3	81	4	75	3	75	4	79	4	81	1	74
Change banks	68	13	72	11	65	14	73	12	78	11	74	12	51	18
Knowing what insurance covers	27	50	28	50	26	49	33	45	32	53	29	52	18	48
MAIN ECONOMIC ACTIVITY														
CCEB 2003.5	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
	+	-	+	-	+	-	+	-	+	-	+	-	+	-
+ "Very easy" + "Fairly easy"														
- "Fairly difficult" + "Very difficult"														
Compare bank account charges	50	39	63	31	57	34	38	43	38	41	33	45	26	45
Win in a dispute with a bank	5	82	5	80	6	77	3	83	2	77	3	81	2	74
Knowing the costs of a credit	45	47	51	44	44	46	38	46	41	44	34	52	24	52
Understand the way mortgages work	29	62	35	56	33	55	25	62	27	57	22	63	14	62
Compare different mortgages	27	53	38	45	30	51	19	54	23	49	22	51	10	50
Win a dispute with an insurer	4	80	4	84	6	77	3	80	3	74	3	77	2	77
Change banks	76	10	87	7	77	13	74	12	71	9	67	17	53	17
Knowing what insurance covers	28	59	38	55	33	54	28	52	22	53	28	50	19	48
TERMINAL EDUCATION AGE														
CCEB 2003.5	below 15		16-19		20 and above		still studying		rural area		small town		large town	
	+	-	+	-	+	-	+	-	+	-	+	-	+	-
+ "Very easy" + "Fairly easy"														
- "Fairly difficult" + "Very difficult"														
Compare bank account charges	19	44	40	42	52	37	42	35	33	42	41	42	44	37
Win in a dispute with a bank	3	70	2	81	5	81	4	76	2	79	3	78	4	77
Knowing the costs of a credit	20	49	35	51	49	44	44	33	36	46	36	49	40	44
Understand the way mortgages work	12	59	23	63	32	57	28	50	22	59	23	62	26	56
Compare different mortgages	9	47	20	54	31	46	28	45	18	50	21	52	25	45
Win a dispute with an insurer	2	71	3	81	3	79	4	72	2	78	4	79	3	75
Change banks	47	17	69	14	82	9	70	12	64	15	70	12	72	11
Knowing what insurance covers	16	46	27	51	33	54	32	42	25	48	29	51	27	50

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 9A FINANCIAL INSTITUTIONS AND PROTECTION OF PERSONAL INFORMATION (% BY COUNTRY)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

1. Having a bank account is expensive (**Bank account is expensive**)
2. The marketing techniques of financial institutions are aggressive (**Marketing techniques are aggressive**)
3. The information I get from financial institutions is clear and understandable (**Information I get is clear**)
4. Financial transactions are generally secure (**Transactions are generally secure**)
5. The confidential information I give to banks or insurance companies is adequately protected (**Information given to banks is protected**)

CCEB 2003.5 + tend to agree - tend to disagree	AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
	+	-	+	-	+	-	+	-	+	-	+	-
Bank account is expensive	38	44	29	58	48	35	13	77	43	42	21	54
Marketing techniques are aggressive	44	21	37	19	44	20	42	23	49	26	25	27
The information I get is clear	33	44	43	33	33	44	48	29	26	59	45	21
Transactions are generally secure	47	26	50	32	41	29	58	19	53	26	47	27
Information given to bank is protected	42	25	47	29	43	25	47	20	47	30	40	24
	Lithuania		Malta		Poland		Slovakia		Slovenia			
+ tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-		
Bank account is expensive	13	67	28	62	38	43	45	39	24	60		
Marketing techniques are aggressive	25	14	32	27	46	20	48	18	41	31		
The information I get is clear	28	30	51	31	34	44	35	41	43	40		
Transactions are generally secure	42	21	70	11	46	26	45	30	60	20		
Information given to bank is protected	34	19	72	10	39	24	48	25	57	17		

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 9B FINANCIAL INSTITUTIONS AND PROTECTION OF PERSONAL INFORMATION (% BY DEMOGRAPHICS)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5 + tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Bank account is expensive	38	44	38	48	38	42	31	52	36	55	41	47	42	28
Marketing techniques are aggressive	44	21	48	22	41	20	43	29	47	25	52	19	35	14
The information I get is clear	33	44	35	46	32	42	34	40	40	48	37	47	25	40
Transactions are generally secure	47	26	49	27	44	25	53	23	56	26	50	29	33	26
Information given to bank is protected	42	25	42	28	43	22	50	21	46	28	47	25	31	23
MAIN ECONOMIC ACTIVITY														
	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Bank account is expensive	37	56	34	63	33	62	38	50	41	38	38	43	43	28
Marketing techniques are aggressive	54	23	58	26	51	27	45	24	38	18	44	21	37	13
The information I get is clear	40	48	44	51	43	46	35	51	34	42	33	42	25	40
Transactions are generally secure	53	29	64	24	60	24	47	26	52	23	45	29	33	28
Information given to bank is protected	46	30	54	30	52	23	44	24	45	21	39	27	31	24
TERMINAL EDUCATION AGE LOCALITY														
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
	+	-	+	-	+	-	+	-	+	-	+	-	+	-
CCEB 2003.5 + tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Bank account is expensive	43	25	42	44	34	59	29	50	41	39	39	45	32	52
Marketing techniques are aggressive	31	14	45	22	56	21	43	27	38	21	47	21	48	21
The information I get is clear	23	38	34	46	41	48	34	36	29	42	39	44	32	48
Transactions are generally secure	30	27	46	28	58	24	54	22	39	28	50	28	52	21
Information given to bank is protected	27	24	42	26	50	26	49	20	38	25	47	25	42	24

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 10A CREDIT AND BORROWING (% BY COUNTRY)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

1. Buying on credit is more useful than dangerous (**Buying on credit is more useful**)
2. You can borrow as much as you like, there are no real checks (**No credit ratings**)
3. The problem of borrowing more than you can pay back does not exist in (OUR COUNTRY) (**Indebtedness not a problem**)

CCEB 2003.5 + tend to agree - tend to disagree	AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
	+	-	+	-	+	-	+	-	+	-	+	-
Buying on credit is more useful	43	36	45	40	38	33	39	36	28	59	57	24
No credit ratings	10	68	14	75	14	60	12	67	8	80	7	73
Indebtedness not a problem	22	50	28	56	21	44	23	52	20	64	30	39
	Lithuania		Malta		Poland		Slovakia		Slovenia			
+ tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-		
Buying on credit is more useful	44	23	51	34	47	32	42	43	50	33		
No credit ratings	4	61	2	83	10	66	16	68	8	76		
Indebtedness not a problem	11	33	15	61	22	49	24	54	21	59		

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 10B CREDIT AND BORROWING (% BY DEMOGRAPHICS)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5 + tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Buying on credit is more useful	43	36	46	36	40	36	44	34	51	34	48	38	31	38
No credit ratings	10	68	11	71	10	64	11	69	11	75	10	74	9	57
Indebtedness not a problem	22	50	21	54	22	46	19	56	24	56	24	55	19	38
MAIN ECONOMIC ACTIVITY														
	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
+ tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Buying on credit is more useful	49	39	53	33	50	37	49	35	51	31	47	36	32	38
No credit ratings	14	71	11	78	8	80	12	71	12	69	9	73	9	59
Indebtedness not a problem	25	58	22	62	26	60	22	53	26	44	24	53	19	39
TERMINAL EDUCATION AGE														
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
+ tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Buying on credit is more useful	31	38	46	35	51	36	37	38	43	35	44	37	41	38
No credit ratings	10	56	11	69	10	76	10	67	12	64	11	68	7	73
Indebtedness not a problem	18	37	23	52	23	57	20	51	23	47	22	51	19	53

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 11A RIGHTS AND DISPUTES (% BY COUNTRY)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

- | | |
|----|---|
| 1. | My rights as a consumer are adequately protected in relation to financial services
(My rights are adequately protected) |
| 2. | There are easy ways to settle disputes with banks and insurance companies
(There are easy ways to settle disputes) |

CCEB 2003.5		AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
		+	-	+	-	+	-	+	-	+	-	+	-
	+ tend to agree - tend to disagree												
	My rights are adequately protected	35	34	27	47	36	30	42	27	34	42	39	27
	There are easy ways to settle disputes	9	59	17	52	7	48	10	47	4	84	13	40
CCEB 2003.5		Lithuania		Malta		Poland		Slovakia		Slovenia			
		+	-	+	-	+	-	+	-	+	-		
	+ tend to agree - tend to disagree												
	My rights are adequately protected	29	28	62	15	35	35	37	31	43	29		
	There are easy ways to settle disputes	12	26	25	36	10	59	4	69	20	52		

TABLE 11B RIGHTS AND DISPUTES (% BY DEMOGRAPHICS)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5														
	+ tend to agree	- tend to disagree	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -
My rights are adequately protected	35	34	36	36	35	32	40	31	39	38	36	39	28	28
There are easy ways to settle disputes	9	59	9	62	9	56	14	58	9	64	9	64	6	51
MAIN ECONOMIC ACTIVITY														
	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
CCEB 2003.5														
	+ tend to agree	- tend to disagree	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -
My rights are adequately protected	41	40	46	41	44	36	36	38	41	30	29	37	28	29
There are easy ways to settle disputes	10	64	14	66	11	63	5	64	9	53	10	60	7	53
TERMINAL EDUCATION AGE														
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
CCEB 2003.5														
	+ tend to agree	- tend to disagree	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -	+ -
My rights are adequately protected	24	30	36	35	41	39	40	29	33	33	37	36	37	33
There are easy ways to settle disputes	8	50	7	62	12	63	13	55	10	55	9	63	9	59

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 12A USING THE TELEPHONE AND INTERNET FOR BANKING (% BY COUNTRY)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

1. I trust using the telephone for banking transactions (**Trust using the telephone for transaction**)
2. I trust using the Internet for banking transactions and payments (**Trust using the Internet for payments**)
3. Transactions on the Internet are generally secure (**Transactions on the Internet are secure**)
4. If I make a transaction on the Internet, it's harder to sort out any problems that may arise (**Harder to sort out problems on Internet**)

CCEB 2003.5	AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
	+	-	+	-	+	-	+	-	+	-	+	-
Trust using the telephone for transaction	13	43	14	73	18	48	17	47	14	58	12	48
Trust using the Internet for payments	12	37	6	71	18	40	44	22	9	51	16	37
Transactions on the Internet are secure	13	33	4	66	16	34	44	20	10	42	18	30
Hard to sort out problems on Internet	15	22	28	34	30	18	21	31	17	32	22	19
	Lithuania		Malta		Poland		Slovakia		Slovenia			
	+	-	+	-	+	-	+	-	+	-		
Trust using the telephone for transaction	6	46	16	61	11	34	13	55	25	48		
Trust using the Internet for payments	13	33	11	54	9	30	13	45	21	46		
Transactions on the Internet are secure	14	26	14	43	11	30	14	36	25	39		
Hard to sort out problems on Internet	14	15	28	26	9	22	19	20	33	26		

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 12B USING THE TELEPHONE AND INTERNET FOR BANKING
(% BY DEMOGRAPHICS)

Question: For each of the following statements, please tell me if you tend to agree or tend to disagree? (READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5 + tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Trust using the telephone for transaction	13	43	13	45	12	41	20	38	17	44	12	47	5	41
Trust using the Internet for payments	12	37	14	39	10	35	21	38	17	37	10	38	3	34
Transactions on the Internet are secure	13	33	15	37	11	30	23	37	20	36	12	34	3	28
Hard to sort out problems on Internet	15	22	16	27	15	19	23	26	19	27	14	24	9	15
	MAIN ECONOMIC ACTIVITY													
	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
+ tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Trust using the telephone for transaction	18	44	29	43	16	48	10	49	17	40	9	43	5	41
Trust using the Internet for payments	19	40	33	38	15	44	9	40	11	36	5	36	2	33
Transactions on the Internet are secure	19	38	32	37	20	38	12	35	10	29	9	34	3	27
Hard to sort out problems on Internet	18	27	26	33	18	29	15	23	17	17	14	22	7	17
	TERMINAL EDUCATION AGE								LOCALITY					
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
+ tend to agree - tend to disagree	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Trust using the telephone for transaction	4	37	12	48	18	42	22	34	10	42	14	46	15	40
Trust using the Internet for payments	2	33	9	40	20	36	24	34	8	38	12	38	17	32
Transactions on the Internet are secure	3	26	10	35	23	35	26	34	9	33	14	35	19	29
Hard to sort out problems on Internet	6	17	15	23	18	26	25	25	13	21	16	24	17	22

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 13A STATEMENTS ON FINANCIAL SERVICES (% BY COUNTRY)

Question: For each of the following, please tell me if it applies to you, or not? (READ OUT)

1. I expect financial institutions to give me advice (**I expect to get advice**)
2. I make my own decisions about what to do with my money (**I make my own decisions**)
3. I usually trust the advice given by financial institutions (**I usually trust the given advice**)

CCEB 2003.5	AC-10 AVERAGE		Cyprus		Czech Republic		Estonia		Hungary		Latvia	
	+	-	+	-	+	-	+	-	+	-	+	-
+ applies - does not apply												
I expect to get advice	61	31	36	59	33	56	61	29	39	59	31	56
I make my own decisions	88	8	94	5	84	9	94	3	91	8	92	4
I usually trust the given advice	32	52	26	68	24	56	50	29	29	63	30	51
	Lithuania		Malta		Poland		Slovakia		Slovenia			
+ applies - does not apply	+	-	+	-	+	-	+	-	+	-		
I expect to get advice	33	43	66	29	77	17	70	24	89	3		
I make my own decisions	84	6	95	4	88	8	83	13	91	2		
I usually trust the given advice	20	49	39	54	32	51	44	41	66	21		

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 13B STATEMENTS ON FINANCIAL SERVICES (% BY DEMOGRAPHICS)

Question: For each of the following, please tell me if it applies to you, or not? (READ OUT)

	TOTAL		SEX				AGE							
	AC-10 AVERAGE		male		female		15-24		25-39		40-54		55+	
CCEB 2003.5 + applies - does not apply	+	-	+	-	+	-	+	-	+	-	+	-	+	-
I expect to get advice	61	31	61	31	62	31	66	26	70	24	68	25	46	45
I make my own decisions	88	8	88	7	87	8	79	15	90	7	91	6	88	6
I usually trust the given advice	32	52	31	52	34	51	36	46	35	51	34	52	26	55
MAIN ECONOMIC ACTIVITY														
	Self employed		Managers		Other white collars		Manual workers		House persons		Un-employed		Retired	
+ applies - does not apply	+	-	+	-	+	-	+	-	+	-	+	-	+	-
I expect to get advice	71	24	75	20	65	29	63	29	73	20	66	29	48	43
I make my own decisions	88	8	91	6	92	6	90	6	86	12	88	9	88	6
I usually trust the given advice	34	51	44	46	38	48	34	51	31	52	30	56	26	56
TERMINAL EDUCATION AGE														
	below 15		16-19		20 and above		still studying		rural area		small town		large town	
+ applies - does not apply	+	-	+	-	+	-	+	-	+	-	+	-	+	-
I expect to get advice	47	46	62	31	70	24	64	26	59	33	64	29	62	30
I make my own decisions	88	8	89	7	91	6	77	16	86	10	89	7	87	7
I usually trust the given advice	25	59	33	52	37	49	35	45	32	54	36	48	28	54

The difference between "+" and "-", and 100, is the percentage of "don't know" and "no answer" (not shown).

TABLE 14.1A CONSUMER PROTECTION STANDARDS SHOULD BE HARMONISED IN THE EU (% BY COUNTRY)

Question: Each current and the future European Union member country has its own consumer protection standards. Do you think that these standards should be harmonised in the European Union, or not? (IF YES) Totally or in part?
(SPLIT BALLOTT: ASK Q24A IF THE SURVEY ID IS AN ODD NUMBER)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	4644	250	524	501	515	524
No	7	4	5	13	9	8
Yes, totally	48	48	47	36	48	47
Yes, in part	25	30	27	31	30	29
DK/NA	20	18	21	20	13	17
TOTAL	100	100	100	100	100	101
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	513	250	500	501	566	
No	2	5	8	6	2	
Yes, totally	44	58	48	42	58	
Yes, in part	20	19	21	39	29	
DK/NA	34	18	22	12	11	
TOTAL	100	100	99	99	100	

TABLE 14.1B CONSUMER PROTECTION STANDARDS SHOULD BE HARMONISED IN THE EU (% BY DEMOGRAPHICS)

Question: Each current and the future European Union member country has its own consumer protection standards. Do you think that these standards should be harmonised in the European Union, or not? (IF YES) Totally or in part? (SPLIT BALLOT: ASK Q24A IF THE SURVEY ID IS AN ODD NUMBER)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	4644	2049	2595	841	1139	1160	1490
No	7	8	7	6	7	6	10
Yes, totally	48	48	48	53	50	52	39
Yes, in part	25	27	23	26	26	30	20
DK/NA	20	17	22	14	17	12	31
TOTAL	101	100	100	99	100	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un-employed	Retired
N=	305	466	443	789	320	428	1274
No	6	11	11	4	4	8	9
Yes, totally	46	52	47	56	50	44	39
Yes, in part	28	29	30	27	21	27	21
DK/NA	20	8	12	13	25	21	31
TOTAL	100	100	100	99	100	100	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	712	2153	1151	601	1574	1703	1335
No	7	7	8	5	8	7	8
Yes, totally	36	49	50	57	48	48	45
Yes, in part	22	25	29	25	24	26	25
DK/NA	35	19	13	13	20	19	21
TOTAL	100	100	100	100	99	100	99

**TABLE 14.2A CONSUMER PROTECTION STANDARDS IN FINANCIAL SERVICES
SHOULD BE HARMONISED IN THE EU (% BY COUNTRY)**

Question: Each current and the future European Union member country has its own consumer protection standards in relation to financial services. Do you think that these standards should be harmonised in the European Union, or not? (IF YES) Totally or in part? (SPLIT BALLOT: ASK Q24B IF THE SURVEY ID IS AN EVEN NUMBER)

CCEB 2003.5	AC-10 AVERAGE	Cyprus	Czech Republic	Estonia	Hungary	Latvia
N=	4396	250	476	499	500	481
No	7	8	5	11	4	5
Yes, totally	48	47	48	30	49	44
Yes, in part	24	24	25	38	30	26
DK/NA	22	21	22	21	17	24
TOTAL	101	100	100	100	100	99
	Lithuania	Malta	Poland	Slovakia	Slovenia	
N=	504	250	500	499	437	
No	1	8	8	6	2	
Yes, totally	45	55	48	43	55	
Yes, in part	19	17	20	33	29	
DK/NA	34	20	23	18	13	
TOTAL	99	100	99	100	99	

**TABLE 14.2B CONSUMER PROTECTION STANDARDS IN FINANCIAL SERVICES
SHOULD BE HARMONISED IN THE EU (% BY DEMOGRAPHICS)**

Question: Each current and the future European Union member country has its own consumer protection standards in relation to financial services. Do you think that these standards should be harmonised in the European Union, or not? (IF YES) Totally, or in part? (SPLIT BALLOT: ASK Q24B IF THE SURVEY ID IS AN EVEN NUMBER)

	TOTAL	SEX		AGE			
	AC-10 AVERAGE	male	female	15-24	25-39	40-54	55+
CCEB 2003.5							
N=	4396	1915	2481	819	1035	1091	1441
No	7	5	8	6	8	6	7
Yes, totally	48	52	44	43	51	56	40
Yes, in part	24	27	21	33	26	23	17
DK/NA	22	16	27	18	15	15	36
TOTAL	101	100	100	100	100	100	100
MAIN ECONOMIC ACTIVITY							
	Self employed	Managers	Other white collars	Manual workers	House persons	Un- employed	Retired
N=	247	451	386	741	334	397	1242
No	5	7	8	8	12	6	6
Yes, totally	57	58	48	49	46	56	41
Yes, in part	24	28	25	29	17	18	18
DK/NA	15	7	19	14	26	20	35
TOTAL	101	100	100	100	101	100	100
TERMINAL EDUCATION AGE				LOCALITY			
	below 15	16-19	20 and above	still studying	rural area	small town	large town
N=	706	2050	1032	580	1496	1608	1251
No	6	7	7	5	5	7	8
Yes, totally	38	52	51	44	47	52	43
Yes, in part	15	23	27	34	25	22	26
DK/NA	42	18	15	17	23	19	23
TOTAL	101	100	100	100	100	100	100

C. TECHNICAL SPECIFICATIONS

C.1 Co-operating Agencies and Research Executives

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Countries	Institutes	Contact	Telephone	Fax
Republic of Cyprus	CYMAR MARKET RESEARCH Digeni Akrita, 40 Strovolos 2045 1686 Nicosia	Ms. Eleni MARANGO	357-22-468-000	357-22- 468-008
Czech Republic	THE GALLUP ORGANIZATION, CZECH REPUBLIC Husova 7/241, 11 000 Praha 1	Ms. Agnes ILLYES	420-222-221-021	420-222-222-234
Estonia	SAAR POLL Veetorni 4 10119Tallin	Mr. Andrus SAAR	372-6-311-302	372-6-312-486
Hungary	THE GALLUP ORGANIZATION, HUNGARY Fő tér 1., Zichy Kastély H-1033 Budapest	Mr. Gergely HIDEG	361-250-0999	361-250-0650
Latvia	LATVIAN FACTS Brivibas str. 106-2 LV1001 Riga	Mr. Aigars FREIMANIS	371-731-4002	371-727-4936
Lithuania	BALTIC SURVEYS Didlauiko 47 LT2057 Vilnius	Ms. Rasa ALISAUSKIENE	370-5-212-0104	370-5-212-7145
Malta	MISCO 3rd Floor Regency House, Republic street VLT04 Valletta	Mr. Anthony CARABOTT	356-2122-0303	356-2124-7512
Poland	THE GALLUP ORGANIZATION, POLAND ul. Krzywickiego 34 02-078 Warsaw	Ms. Hanna IGNACZEWSKA	48-22-622-4132	48-22-622-6716
Slovakia	FOCUS Grossinglova 37 81000 Bratislava	Mr. Ivan DIANISKA	421-2-529-31366	421-2-529-31378
Slovenia	CATI d.o.o. Trzaska cesta 2 1000 Ljubljana	Mr. Zenel BATAGELJ	386-1-241-0072	386-1-421-1970

C.2. Administrative Regional Units in the Candidate Countries

CYPRUS

CZECH REPUBLIC

Praha
Stredni Cechy
Jihozapad
Severozapad
Severovychod
Jihovychod
Stredni Morava
Ostravsko

ESTONIA

Pohja-Eesti
Kesk-Eesti
Kirde-Eesti
Laane-Eesti
Louna-Eesti

HUNGARY

Kozep-Magyarország
Kozep-Dunántul
Nyugat-Dunántul
Del-Dunántul
Eszak-Magyarország
Eszak-Alfold
Del-Alfold

LATVIA

Riga
Vidzeme
Kurzeme
Zemgale
Latgale

LITHUANIA

Alytaus
Kauno
Klaipėdos
Marijampolės
Panevezio
Siauliai
Taurages
Telsiu
Utenos
Vilniaus

MALTA

POLAND

Podlaskie
Lubelskie
Podkarpackie
Warminsko-Mazurskie
Lubuskie
Opolskie
Malopolskie
Kujawsko-Pomorskie
Todzske
Zachodnio-Pomorskie
Pomorskie
Wielkopolskie
Dolnoslaskie
Slaskie
Mazowieckie
Swietokrzyskie

SLOVAKIA

Bratislavsky
Zapadne Slovensko
Stredne Slovensko
Vychodne Slovensko

SLOVENIA

Pomurska
Podravska
Koroška
Savinjska
Zasavska
Spodnje Posavska
Dolenjska
Osrednjeslovenska
Gorenjska
Notranjsko-Kraska
Goriska
Obalno-Kraska

C.3 Sample Specifications

Between the 20th of November and the 24th of December 2003, The Gallup Organization Hungary carried out wave 2003.5 of the Candidate Countries Eurobarometer, at the request of the European Commission, Directorate-Generals Education and Culture.

The Candidate Countries Eurobarometer 2003.5 covers citizens of each of the countries that are applying for European Union membership aged 15 and over, with the exception of Estonia, Latvia and Cyprus. In Estonia and Latvia, the survey covered permanent residents aged 15 and over. In Cyprus, the sample covered the territory of the Republic of Cyprus only. The basic sample design applied in all Candidate Countries is a multi-stage, random (probability) one. In each country, a number of sampling points were drawn with probability proportional to population size (for a total coverage of the country) and to population density.

For doing so, the points were drawn systematically from each of the "administrative regional units", after stratification by individual unit and type of area. They thus represent the whole territory of the Candidate Countries Region according to the EUROSTAT NUTS 2 (or equivalent; if there are no such regions, we used NUTS 3 or equivalent regions for sampling) and according to the distribution of the resident population of the respective nationalities in terms of metropolitan, urban and rural areas. In each of the selected sampling points, a starting address was drawn, at random. Further addresses were selected as every Nth address by standard random route procedures, from the initial address. In each household, the respondent was drawn, at random. All interviews were face-to-face in people's home and in the appropriate national language. In countries with significant minorities the respondents had a chance to respond in their mother tongue (in Estonia, Latvia and Lithuania in Russian, and in Romania in Hungarian).

Countries	Institutes	Number of Interviews	Field Work Dates	Population (x 000)
(Republic of) Cyprus	CYMAR MARKET RESEARCH	500	26-Nov - 13-Dec	689
Czech Republic	THE GALLUP ORGANIZATION, CZECH REPUBLIC / CVVM	1000	25-Nov - 14-Dec	10,226
Estonia	SAAR POLL	1000	27-Nov - 14-Dec	1,360
Hungary	THE GALLUP ORGANIZATION, HUNGARY	1015	22-Nov - 17-Dec	10,195
Latvia	LATVIAN FACTS LTD.	1005	20-Nov - 14-Dec	2,345
Lithuania	BALTIC SURVEYS	1017	28-Nov - 14-Dec	3,475
Malta	MISCO	500	26-Nov - 16-Dec	386
Poland	THE GALLUP ORGANIZATION, POLAND	1000	24-Nov - 14-Dec	38,632
Slovakia	FOCUS CENTER FOR SOCIAL AND MARKET ANALYSIS	1000	27-Nov - 15-Dec	5,331
Slovenia	CATI D.O.O.	1003	29-Nov - 22-Dec	1,980
Total number of interviews		9040		74,619

For each country a comparison between the sample and the universe was carried out. The Universe description was derived from population data from national statistics. For all Candidate Countries a weighting procedure, using marginal and intercellular weighting, was carried out, based on this Universe description. As such in all countries, gender, age, region NUTS 2, settlement size, household size, and education level were introduced in the iteration procedure. For international weighting (i.e. AC-10 averages), Gallup applies the official population figures as provided by national statistics. The total population figures for input in this post-weighting procedure are listed above.

The results of the Candidate Countries Eurobarometer studies are reported in the form of tables, datafiles and analyses. Per question a table of results is given with the full question text in English. The results are expressed as a percentage of the total. The results of the Eurobarometer surveys are analysed and made available through the Directorate-General Press and Communication, Opinion Polls of the European Commission, Office: Brey 7/41, B-1049 Brussels. The results are published on the Internet server of the European Commission: http://europa.eu.int/comm/public_opinion/. All Eurobarometer datafiles are stored at the "Zentral Archiv" (Universität Köln, Bachemer Strasse, 40, D-50869 Köln-Lindenthal), available through the CESSDA Database <http://www.nsd.uib.no/cessda/europe.html>. They are at the disposal of all institutes members of the European Consortium for Political Research (Essex), of the Inter-University Consortium for Political and Social Research (Michigan) and of all those interested in social science research.

Readers are reminded that survey results are estimations, the accuracy of which, everything being equal, rests upon the sample size and upon the observed percentage. With samples of about 1,000 interviews, the real percentages vary within the following confidence limits (in case of a sample of 1000 people – confidence intervals for N=500 sample are larger):

Observed percentages	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
Confidence intervals	± 1.9%	± 2.5%	± 2.7%	± 3.0%	± 3.2%

C.4 Definition and weighted distribution of the socio-demographic and other variables used in cross-tabulations

C.4.1 Gender

The sample consists of the following breakdown by gender:

(1) Men	46 %
(2) Women	54 %

C.4.2 Age bands

On the basis of their age, respondents are grouped into the following four age bands:

(1) Aged 15 -24	18 %
(2) Aged 25 -39	25 %
(3) Aged 40 -54	27 %
(4) Aged 55+	30 %

C.4.3 Terminal education age

Terminal education age represents recoded categories of answers to the following question :

"How old were you when you stopped full-time education?"

Respondents are grouped into the following 4 categories :

(1) respondents who left school at age fifteen or younger	19 %
(2) respondents who left school at ages 16 to 19	47 %
(3) respondents who stayed in school until they were aged 20 or older	23 %
(4) respondents who are still studying	11 %

C.4.4 Main economic activity scale

The main economic activity scale represents recoded answers to the following question:

"What is your current occupation?"

The original question shows the following distribution:

Self – employed

(1) Farmer	2 %
(2) Fisherman	0 %
(3) Professional (lawyer, medical practitioner, accountant, etc.)	1 %
(4) Owner of a shop, craftsman, self -employed person	4 %
(5) Business proprietor, owner (full or partner) of a company	1 %

Employed

(6) Employed professional (employed doctor, lawyer, practitioner, accountant, architect)	2 %
(7) General management, director or top management (managing director, director general, other director)	1 %
(8) Middle management, other management (department head, junior manager, teacher, technician)	6 %
(9) Employed position, working mainly at a desk	5 %
(10) Employed position, not at a desk but travelling (salesman, driver, etc.)	3 %
(11) Employed position, not at a desk, but in a service job (hospital, restaurant, police, fireman, etc.)	4 %
(12) Supervisor	1 %
(13) Skilled manual worker	9 %
(14) Other (unskilled) manual worker, servant	3 %

Non-active

(15) Responsible for ordinary shopping and looking after the home, or without any current occupation, not working	5 %
(16) Student	12 %
(17) Unemployed or temporarily not working	11 %
(18) Retired or unable to work through illness	30 %

The recoded categories and their distribution for the main economic activity scale are as follows:

- | | |
|--|------|
| (1) Self employed = Farmer + Fisherman + Professional (lawyer, medical practitioner, accountant, architect, etc.) + Owner of a shop, craftsman, other self employed person + Business proprietor, owner (full or partner) of a company | 8 % |
| (2) Managers = Employed professional (employed doctor, lawyer, accountant, architect, etc.) + General management, director or top management (managing director, director general, other director) + Middle management, other management (department head, junior manager, teacher, technician) | 9 % |
| (3) Other white collars = Employed position, working mainly at a desk + Employed position, not at a desk but travelling (salesmen, driver, etc.) | 8 % |
| (4) Manual Workers = Employed position, not at a desk, but in a service job (hospital, restaurant, police, fireman, etc) + Supervisor + Skilled manual worker + Other (unskilled) manual worker, servant | 17 % |
| (5) House persons = Responsible for ordinary shopping and looking after the home, or without any current occupation, not working | 5 % |
| (6) Unemployed = Unemployed + temporarily not working | 11 % |
| (7) Retired = Retired + unable to work through illness | 30 % |
| (8) Still studying = Student | 12 % |

In the tables, the category "Still studying" is displayed as part of the Terminal Education Age variable

C.4.5 Size of locality

On the basis of their own evaluation, respondents are grouped into the following groups according to the size of their settlement:

- | | |
|--------------------------------|------|
| (1) rural area or village | 36 % |
| (2) small or middle sized town | 39 % |
| (3) large town | 25 % |