

Hitting the switch

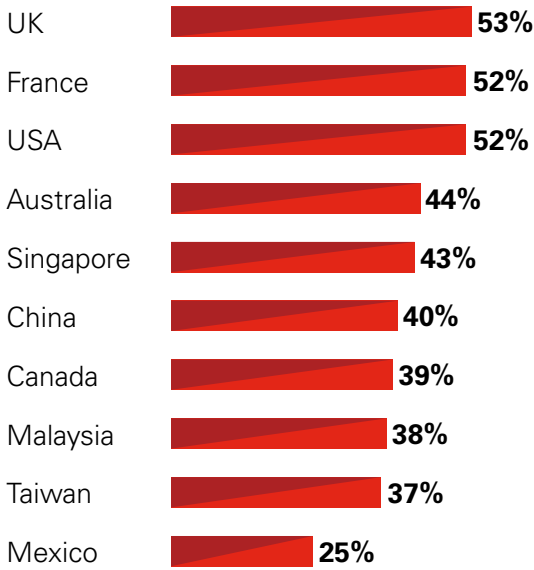
Almost half of home owners have changed mortgage provider

Beyond the Bricks *The value of home*

Responses from current and prospective home owners aged 21+ in a survey of over 10,000 people in 10 countries and territories conducted by Kantar TNS in September and October 2017

Mortgage holders are switching

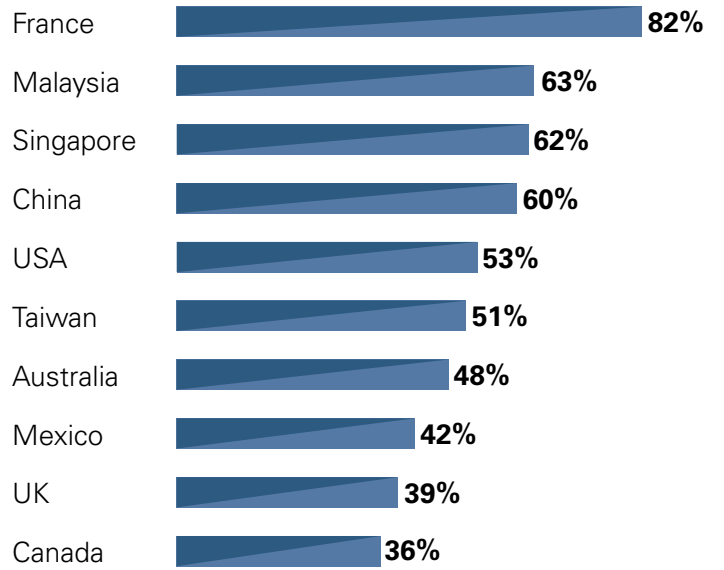
44% have ever switched mortgage/home loan provider



61% have looked to see if they can get a better deal by switching their mortgage/home loan

Why mortgage holders switched

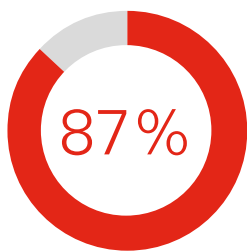
55% to get a better deal or because the rates went up



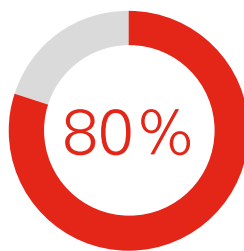
24% because their deal expired

22% when they moved house or bought another property

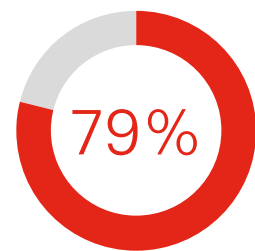
Home owners are well-informed about their mortgage/home loan



know how many years they have left to pay off their loan



know how much interest they are paying



are confident they know the terms of their loan