

PRESSWATCHFINANCIAL

January 2009

Presswatch Financial analyses the UK national press coverage given to named company products we also include the Evening Standard. The scoring system creates a league table of companies whose individual positions reflect both the amount of the coverage given and whether that coverage is favourable or not. In the same way, PWF is also able to produce subsidiary tables for each of the individual product types, such as ISAs, Unit Trusts, Mortgages, Savings, etc...

Each product mention attributes a score on the Main Table and also its corresponding sector table, when there are multiple product mentions for the same company in one article, each mention will appear in its sector but only the key product mention will contribute to the Main Table score, case studies are treated as a separate article. Best Buy tables do not contribute towards a company's score, these have their own league table separate from the main report.

We exclude the following from our report:

Advertisements.

Any further mentions of a product within the same article, news item, table or chart.

Tables or charts containing more than 20 named products or providers.

Mentions of a Financial Services company without reference to a service or product.

Each product mention receives a score of two points; additional points are then awarded (plus or minus) if there is a favourable or unfavourable comment attributed to the product. Additional points range from very negative (-15) negative (-10) below average (-5) above average (5) positive (10) very positive (15)

Product Sectors

Core Services - Current Accounts, Personal Loans, Overdrafts, Student Accounts, Debit Cards, Travel Money and Charges overall, Branches and Customer Service are among the services within this category.

Credit Cards - All types of credit card including Store Cards and Affinity Cards, such as charity cards.

Ethical Finance - All products that have a socially responsible slant to them

Health/Medical - Examples include Private Medical Insurance (PMI), Permanent Health Insurance (PHI)

ISAs - All the ISA elements are included, whether they are referred to as Maxi, Mini, Cash, Equity, Stocks & Shares, Tessa-only, Self-Select, or Life ISAs. Also includes PEPs.

Insurance - This covers all kinds of personal insurance, except Life, Health and Medical, which are separate headings. The insurances range from Car Breakdown to Household, Travel and Pets.

Investment Trusts - This takes in Venture Capital Trusts, Warrants, Split-Capital Trusts, and Zero Dividend Preference Shares.

Life Assurance - This product type incorporates products such as Life and Term Assurance and Endowments,, Critical Illness cover, Long Term Care and Accident, Sickness & Unemployment (ASU) Insurance, as well as bonds generally associated with life companies (Distribution Bonds, Income Bonds and With-Profits Bonds). Traded Endowments are included but Pensions have a separate heading.

Mortgages - Embraces all kinds of domestic property mortgages and extends to all Home Equity Release schemes.

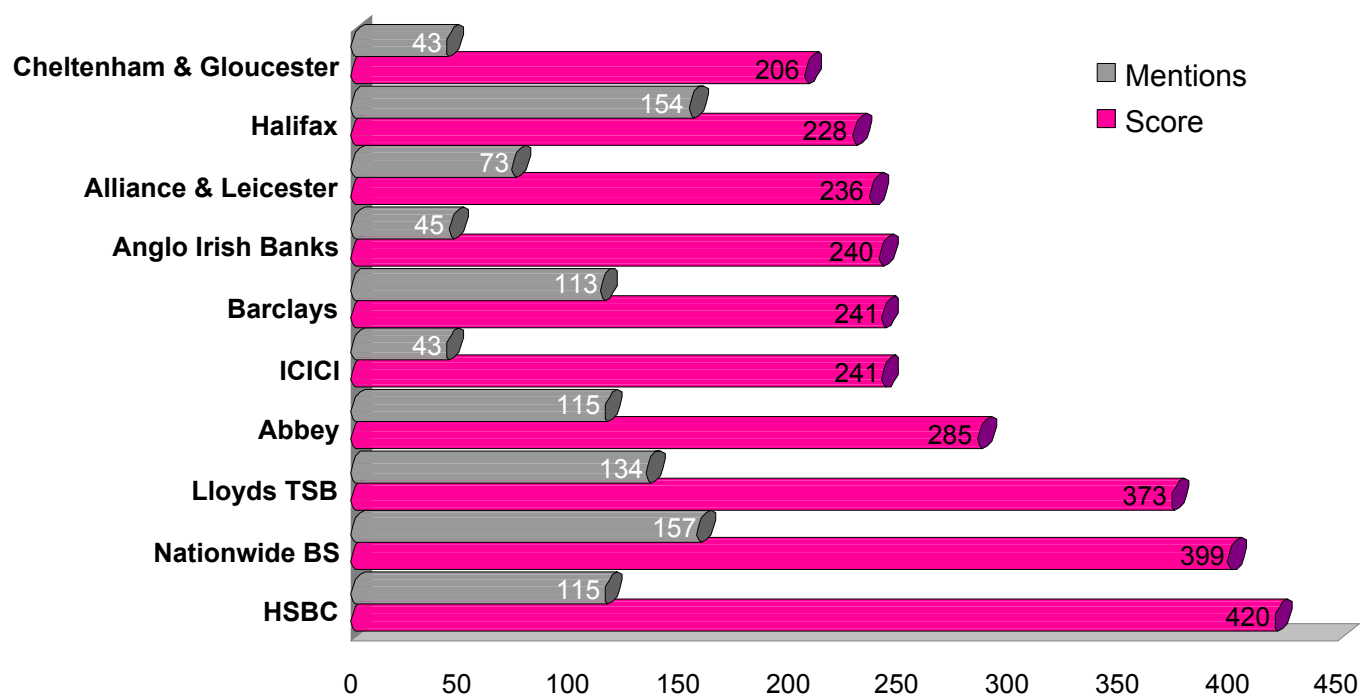
Pensions - Annuities also, come under this heading.

Savings - Includes bank and building society accounts, as well as Fixed Rate Bonds, Tessa's and National Savings products

Unit Trusts/OEICs - This category encompasses all Unit Trusts and OEICs. Index-trackers, Corporate Bonds. Hedge funds and Offshore funds are also included.

- 04 Top Ten Companies
- 06 Main Table
- 12 Main Table Analysis
- 14 Snakes & Ladders
- 15 Best Buy Tables
- 16 Core Services
- 18 Credit Cards
- 20 Insurance
- 22 Investment Trusts
- 24 ISAs/PEPs
- 26 Life Assurance
- 28 Mortgages
- 30 Pensions
- 32 Savings
- 34 Unit Trusts/OEICs
- 35 Ethical Finance
- 37 Health/Medical
- 38 Wealth Management
- 39 Publications
- 40 Spokespeople
- 43 Pundits
- 45 Pundit Companies by Publication
- 46 Pundits by Publication
- 50 Company Index

Top Ten companies this month



Top Ten

1st HSBC

HSBC made waves in the mortgage market this month when it announced its lowest ever deal: 'The property market had a long-awaited boost yesterday when one of Britain's biggest lenders announced its lowest ever mortgage deal. **HSBC** is offering a two-year discount rate of 2.99% and has pledged to loan £15billion to homebuyers this year. Property experts hope the move will spark a series of cheaper deals as competition returns to the British mortgage market and banks and building societies start to lend again. A year-long mortgage freeze has forced down house prices and starved the market of buyers after risk-averse lenders refused to lend money in the aftermath of the credit crunch. Jonathan Cornell, of top estate agency **Hamptons International**, said: "Seeing a headline rate of 2.99% is excellent news for the mortgage market and it is great to see a major lender competing hard for business. The rate should put a stop to the chronic lack of competition that has been holding the mortgage market back in the past few months and will breathe some life into the property market." Although restrictions mean the deal will only be available to relatively few borrowers, mortgage experts welcomed it. They said it could put pressure on other lenders to follow suit... Andrew Montlake, partner at independent mortgage broker **Cobalt Capital**, said: "The rate will only be available to higher net worth borrowers but generally speaking it is good news for the mortgage market. It confirms what more people are beginning to suspect – that 2009 is the year to buy and take advantage of low house prices and low mortgage rates" (Sarah O'Grady, *Daily Express*, 15/01/09).

2nd Nationwide BS

The Bank of England slashed the base rate again this month, bringing rates to an historic 315 year low. The speed with which mortgage providers responded to this change in circumstances, informed scores this month: 'Meanwhile, millions of mortgage holders were left with an anxious wait to see whether their lender would pass on the rate cut in full. While the **Nationwide**, **HSBC** and **Lloyds TSB** immediately pledged to match the half-point interest rate cut, the **Halifax** said it would pass the full cut on to its tracker mortgage customers, but would only cut its standard variable rate by 0.25%. As *Money* went to press, many other major banks were yet to announce what action they would take' (Staff, *The Guardian*, 10/01/09).

Nationwide also continued to draw praise this month for the overseas applications of its debit and credit cards: 'Did you know that most credit card providers charge up to 2.75% commission every time you use the card abroad? A similar sting applies if you use your debit card abroad. So if you travel frequently, you should consider getting special cards. If you set up a **Nationwide** account you can have a debit card that offers no commission when used abroad. There is also no commission with credit cards from the **Nation-**

wide or the **Post Office**' (Anne Shooter, *Daily Mail*, 07/01/09).

3rd Lloyds TSB

The treatment of bond savers influenced scores this month after it was revealed that different savings product providers treat customers in different ways once their deals end: 'Pensioners are being deprived of thousands of pounds worth of interest a year by banks who dump savings from matured high-interest bonds into accounts paying pitiful rates. Some of the biggest high street names automatically move their loyal savers' money into these minimal return accounts when high-interest bonds mature, instead of switching them into equivalent accounts paying the best rates... Not all banks adopt the same stance. For example, **Lloyds TSB** (which took over the **Halifax**), **Barclays**, **Yorkshire BS** and **National Savings & Investments** all automatically reinvest savers money in a similar bond to the type you hold when your current one matures' (James Coney, *Daily Mail*, 28/01/09).

4th Abbey

The slide in rates over the past few months has changed the savings market quite radically. **Abbey's** regular savings product was singled out as one product which has not lost its lustre: 'Interest rates may have hit rock bottom, but you can still get an attractive rate on your savings – albeit with restrictions. The Bank of England has revealed that the interest paid on notice accounts, tax-free Individual Savings Accounts (ISAs) and bonds last month was the lowest since records began in 1995. Most rates have fallen below 1%, with the average return on instant access accounts for instance, just 0.8%. But regular savings accounts are paying as much as 7%... **Abbey** is offering a rate of 7% on its Super Fixed Rate Monthly Saver, but savers must open a regular investment, pension or protection plan at the same time. Between £20 and £250 a month can be invested, but if a payment is missed or withdrawal is made the account will pay 0.1% for that month' (Paul Farrow, *The Daily Telegraph*, 13/01/09).

5th ICICI

ICICI's savings products continued to attract praise this month as British financial institutions struggled to compete with the Indian bank. As the focus of savings coverage turned towards regular savings accounts, **ICICI's** HiSave account found itself subjected to favourable comparisons: 'In the current climate, banks and building societies are still offering deals on their regular savings accounts as they are keen to have long-term cash and long-term customers. "But while you benefit from higher rates, you don't have access to your money as easily," warns [Sean] Gardner [of **MoneyExpert.com**]. "You must also ensure you can pay the required money in each month as more than three-quarters of the accounts will penalise you in some way if you don't"... Findings from **Fool.co.uk** show that if you make a monthly deposit of £250 a month into an **HSBC** regular saver account paying 8%, you will earn £112 at

Main Table

Rank	Company Name	Overall Score	No. of Mentions	+	-
316 ()	Refuge Assurance	-3 ()	1 ()		1
316 ()	Laiki Bank	-3 ()	1 ()		1
316 ()	Crusader	-3 ()	1 ()		1
316 (159)	E&L Insurance	-3 (2)	1 (1)		1
316 (159)	UCB Home Loans	-3 (2)	1 (1)		1
316 ()	Family Investment Management	-3 ()	1 ()		1
316 ()	Engage Mutual Assurance	-3 ()	1 ()		1
316 ()	Tipton & Coseley BS	-3 ()	1 ()		1
316 ()	Life Association of Scotland	-3 ()	1 ()		1
316 ()	London & Scottish Financial Services	-3 ()	1 ()		1
316 (159)	Europ Assistance	-3 (2)	1 (1)		1
316 ()	Scottish Provident	-3 ()	1 ()		1
316 ()	Selfridges	-3 ()	1 ()		1
316 (271)	Scottish Equitable	-3 (-3)	6 (1)	1	5
316 (271)	Topshop	-3 (-3)	1 (1)		1
316 ()	Scottish Friendly Assurance	-3 ()	1 ()		1
316 ()	Aqua	-3 ()	1 ()		1
316 ()	Creation Financial Services	-3 ()	1 ()		1
316 (110)	Insight Investment Management	-3 (7)	1 (1)		1
316 ()	Alba Life	-3 ()	1 ()		1
316 ()	easyJet	-3 ()	1 ()		1
316 ()	Winterthur	-3 ()	1 ()		1
316 ()	Eagle Star	-3 ()	1 ()		1
316 ()	Turkish Bank	-3 ()	1 ()		1
316 ()	Whiteway Laidlaw Bank	-3 ()	1 ()		1
316 ()	Buckinghamshire BS	-3 ()	1 ()		1
316 (317)	Darlington BS	-3 (-11)	1 (7)		2
316 (159)	Journeywise	-3 (2)	1 (1)		1
316 (63)	Baillie Gifford	-3 (23)	1 (4)		1
316 (264)	Abbey Life	-3 (-1)	1 (2)		1
316 (159)	Santander	-3 (2)	1 (1)		1
316 ()	Goldfish	-3 ()	1 ()		1
353 (101)	Capital One	-4 (10)	8 (10)	1	6
353 ()	London Life	-4 ()	3 ()		2
355 (311)	HFC Bank	-6 (-6)	2 (2)		2
355 ()	Windsor Life	-6 ()	2 ()		3
355 ()	Bluehone Investors	-6 ()	2 ()		2
355 ()	Scottish Mutual	-6 ()	2 ()		2
355 (318)	Dunfermline BS	-6 (-12)	2 (4)		2
355 ()	Epic Private Equity	-6 ()	2 ()		2
355 (309)	GE Consumer Finance	-6 (-5)	2 (5)		2
355 ()	Cornhill	-6 ()	2 ()		2
355 (103)	cahoot	-6 (9)	2 (2)		2
355 ()	National Provident	-6 ()	2 ()		2
365 ()	Payday Loan Company	-8 ()	1 ()		1
366 (90)	Legg Mason	-9 (14)	3 (2)		5
366 (140)	British Airways	-9 (4)	3 (2)		3
366 (29)	Friends Provident	-9 (54)	53 (27)	1	34
369 ()	Cover Heat	-11 ()	2 ()		2
369 (271)	Northern Bank	-11 (-3)	2 (1)		2
371 (271)	Vanquis Bank	-14 (-3)	3 (1)		3
372 ()	SVG	-15 ()	5 ()		6
373 (325)	Equitable Life	-116 (-88)	37 (31)		40

Snakes & Ladders

Greatest increase in Main Table score from last month

Rank	Company	Score	Previous	Change
1	ALLIANCE & LEICESTER	236	34	202
2	ICICI	241	86	155
3	ING	171	20	151
4	NATIONWIDE BS	399	258	141
5	CLOSE INVESTMENTS	113	3	110
6	YORKSHIRE BS	124	16	108
7	NEW STAR	55	-50	105
8	LLOYDS TSB	373	272	101
8	BARCLAYS	241	140	101
10	HSBC	420	330	90
11	BRITANNIA BS	93	11	82
11	ANGLO IRISH BANKS	240	158	82
13	SKIPTON BS	100	21	79
14	NATWEST	65	-12	77
15	EGG	54	-16	70
16	INVESCO PERPETUAL	150	86	64
17	SCARBOROUGH BS	85	22	63
17	HALIFAX	228	165	63
19	SCHRODERS	72	14	58
20	FIRST DIRECT	180	123	57
21	AVIVA	110	54	56

Alliance & Leicester attacked the current account market this month with a renewed vigour, offering new customers an incentive payment of £100 for transferring to its' Premier accounts. The offer served to draw attention to said accounts, which are leaders in their field. Those savings account providers willing to maintain favourable rates in the face of savage cuts to the Bank of England base rate, found themselves subjected to considerable praise this month. As the market shrank, a few mainly foreign banks stood out as the principle competitors.

A number of life assurance companies experienced a drop in score after reporting a drop in bonus rates payable on with-profits funds. The constantly shifting nature of the mortgage and savings markets in the light of the extraordinary cut to the base rate, also accounted for a number of institutions experiencing a drop in score. Fund manager's scores dropped not through the receipt of any specifically bad news, but simply because last month, 'best fund of 2008' style articles inflated scores in this sector. A number of credit cards companies found themselves condemned this month for raising their rates.

Greatest decrease in Main Table score from last month

Rank	Company	Score	Previous	Change
1	WOOLWICH	51	129	-78
2	FRIENDS PROVIDENT	-9	54	-63
3	BRISTOL & WEST	14	76	-62
4	CHESHIRE BS	30	74	-44
5	AA	30	70	-40
6	MBNA	-2	26	-28
6	EQUITABLE LIFE	-116	-88	-28
6	NORWICH UNION	-2	26	-28
9	BAILLIE GIFFORD	-3	23	-26
10	ARGONAUT CAPITAL PARTNERS	2	27	-25
11	LEGG MASON	-9	14	-23
12	AEGON	-2	20	-22
13	HBOS	77	98	-21
14	STROUD & SWINDON BS	24	43	-19
15	ROYAL & SUN ALLIANCE	6	24	-18
15	OLD MUTUAL	20	38	-18
17	AXA	1	18	-17
17	INVESTEC ASSET MANAGEMENT	29	46	-17
19	AMERICAN EXPRESS	33	48	-15
19	SVG	-15	0	-15
19	CAHOOT	-6	9	-15

Mortgages

Rank		Company Name	Score	No. of Mentions
1	(1)	HSBC	355 (294)	75 (77)
2	(2)	Lloyds TSB	318 (272)	79 (101)
3	(5)	Nationwide BS	270 (184)	105 (97)
4	(3)	Cheltenham & Gloucester	220 (198)	40 (44)
5	(12)	Halifax	178 (53)	89 (109)
6	(4)	Abbey	139 (196)	42 (68)
7	(18)	Alliance & Leicester	137 (17)	31 (26)
8	(9)	Royal Bank of Scotland	125 (85)	50 (75)
9	(7)	First Direct	122 (111)	21 (18)
10	(20)	Britannia BS	79 (13)	22 (9)
11	(21)	Coventry BS	67 (9)	11 (2)
12	(54)	NatWest	63 (-5)	19 (30)
13	(10)	HBOS	59 (82)	37 (71)
14	(13)	Northern Rock	51 (41)	58 (63)
15	(6)	Woolwich	48 (129)	24 (32)
16	(8)	Barclays	40 (96)	35 (43)
17	(64)	Skipton BS	35 (-22)	25 (9)
18	(14)	Co-op Bank	34 (32)	12 (6)
19	(15)	Bradford & Bingley	32 (26)	21 (28)
20	(42)	Leeds BS	27 ()	6 (5)
21	(37)	Clydesdale Bank	25 (2)	5 (1)
22	(16)	Yorkshire Bank	24 (21)	7 (3)
23	(27)	The Mortgage Works	21 (6)	3 (3)
23	()	Hinckley & Rugby BS	21 ()	3 ()
25	(31)	IF	17 (4)	6 (2)
26	()	Mansfield BS	16 ()	3 ()
26	(23)	Bank of Scotland	16 (7)	13 (16)
28	(34)	Scottish Widows	14 (3)	2 (4)
28	(11)	Bristol & West	14 (76)	7 (13)
28	(43)	Marsden BS	14 (-3)	2 (1)
31	(43)	Kent Reliance BS	11 (-3)	3 (1)
32	(19)	Post Office	10 (16)	5 (3)
33	(41)	West Bromwich BS	9 (1)	2 (3)
34	()	Halcyon Healthcare	7 ()	1 ()
34	(31)	Principality BS	7 (4)	1 (2)
36	(23)	Birmingham Midshires	6 (7)	3 (1)
36	(16)	Bank of Ireland	6 (21)	8 (3)
36	(27)	Paragon Group	6 (6)	3 (3)
39	()	Ipswich BS	4 ()	2 ()
39	(34)	Newcastle BS	4 (3)	2 (4)
39	(27)	Mortgage Express	4 (6)	2 (3)
39	(55)	Chelsea BS	4 (-6)	2 (2)
43	(27)	Norwich Union	2 (6)	1 (3)
43	(63)	Chesham BS	2 (-18)	1 (6)
43	(43)	Stroud & Swindon BS	2 (-3)	1 (1)
43	()	Anglo Irish Banks	2 ()	1 ()
43	()	Legal & General	2 ()	1 ()
43	()	Penrith BS	2 ()	1 ()
43	(43)	Platform Home Loans	2 (-3)	1 (1)
43	()	smile	2 ()	1 ()
43	()	Ecology BS	2 ()	1 ()
43	(37)	Prudential	2 (2)	1 (1)
43	(23)	ING	2 (7)	1 (1)
54	(34)	BM Solutions	1 (3)	3 (4)
55	(65)	Yorkshire BS	0 (-26)	15 (12)
56	(59)	The One account	-1 (-10)	2 (5)
57	(61)	Scarborough BS	-3 (-12)	1 (4)
57	()	Cheshire BS	-3 ()	1 ()
57	()	GE Consumer Finance	-3 ()	1 ()
57	(61)	Darlington BS	-3 (-12)	1 (4)

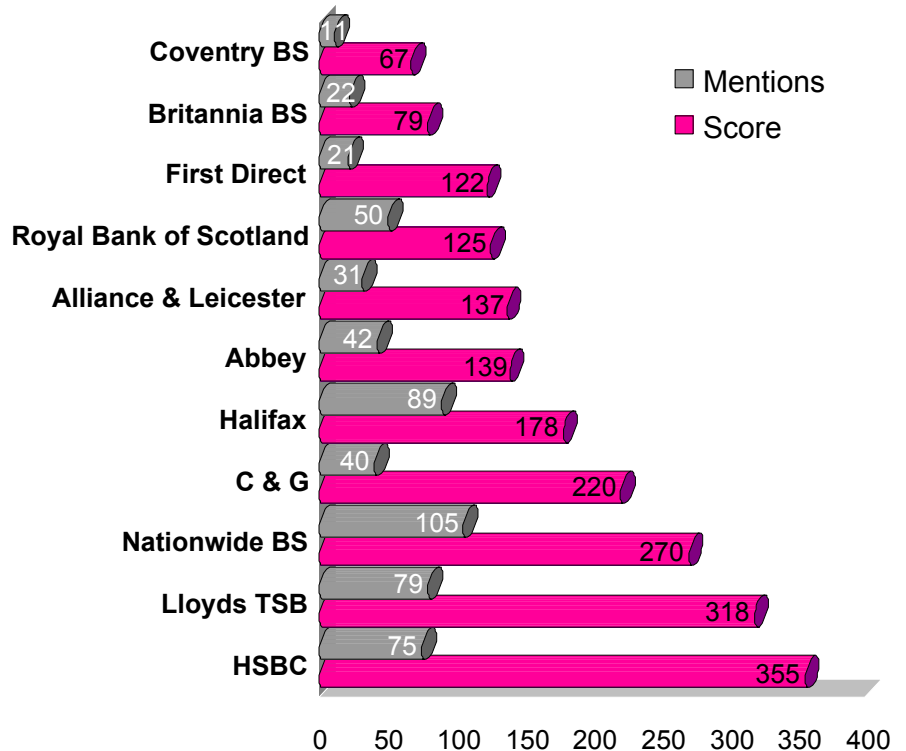
Bottom:

62	(59)	Norwich & Peterborough BS	-14 (-10)	8 (10)
----	--------	---------------------------	-------------	----------

Mortgages

The reduction in the base rate has not necessarily benefited consumers in the manner intended: 'Banks are generating larger profit margins by refusing to pass on record cuts in interest rates to new mortgage borrowers, even as they cut interest to savers, figures published by the Bank of England yesterday reveal. While the Bank cut interest rates by a full percentage point in early December in response to the escalating credit crisis of the autumn, the rates offered to those seeking new mortgages were lowered only by a fraction of that. Savers, on the other hand, who put their money into Isas – tax-free individual savings accounts – or deposits for a specified period saw interest cut by much more than the reduc-

Mention/score comparisons



Greatest +/- change in score since previous month for Mortgages

Rank	Company	Score	+ Change
1	Halifax	178 (53)	125
2	Alliance & Leicester	137 (17)	120
3	Nationwide BS	270 (184)	86
4	NatWest	63 (-5)	68
5	Britannia BS	79 (13)	66
6	HSBC	355 (294)	61
7	Coventry BS	67 (9)	58
8	Skipton BS	35 (-22)	57
9	Lloyds TSB	318 (272)	46
10	Royal Bank of Scotland	125 (85)	40

Rank	Company	Score	+ Change
1	Woolwich	48 (129)	-81
2	Bristol & West	14 (76)	-62
3	Abbey	139 (196)	-57
4	Barclays	40 (96)	-56
5	HBOS	59 (82)	-23
6	Bank of Ireland	6 (21)	-15
7	Post Office	10 (16)	-6
8	ING	2 (7)	-5
8	UCB Home Loans	-3 (2)	-5
10	Norwich Union	2 (6)	-4

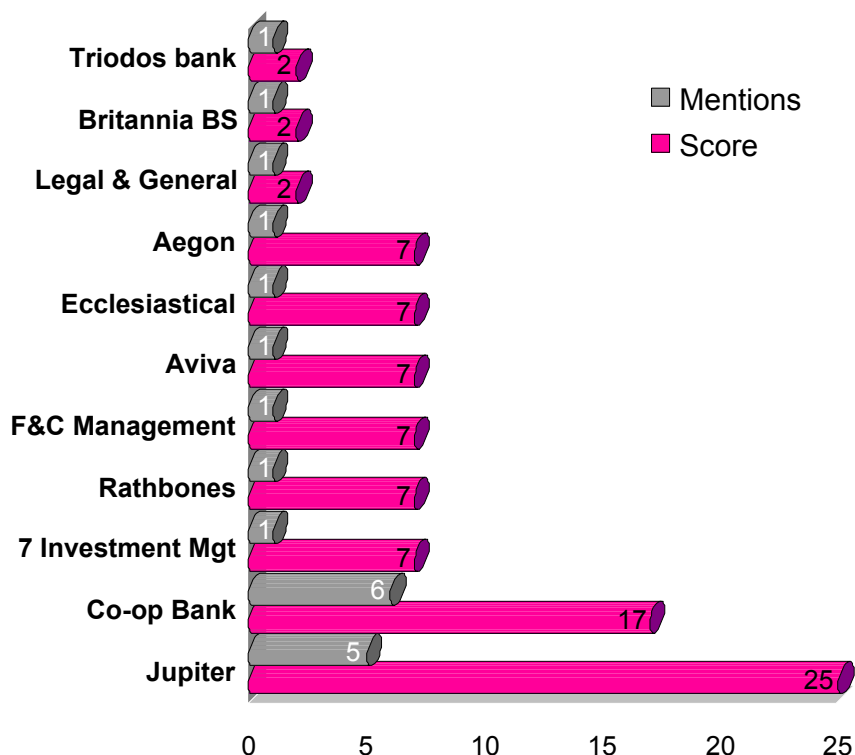
tion in the Bank rate. "Banks don't particularly want to increase lending because of the risk of rising debt defaults as the economy goes deeper into recession," said Vicky Redwood of **Capital Economics**. The smaller reduction in the interest rates charged on mortgages than in those paid to savers was allowing banks to "increase profit margins and boost capital", she added... The reluctance of banks to lower rates comes in spite of their £37bn recapitalisation using public money and demands from the government that they lend more. Banks are in part finding it hard to pass on rate cuts because their costs of funding remain elevated. Gross mortgage lending fell by more than half in the 12 months to November of last year, recent data from the Council of Mortgage Lenders showed' (Daniel Pimlott, *Financial Times*, 13/01/09).

Ethical Finance

Due to the limited amount of coverage in January, the information in the table has not been extrapolated into copy.

Rank	Company Name	Score	No. of Mentions
1 ()	Jupiter	25 ()	5 ()
2 (1)	Co-op Bank	17 (2)	6 (1)
3 ()	7 Investment Management	7 ()	1 ()
3 ()	Rathbones	7 ()	1 ()
3 ()	F&C Management	7 ()	1 ()
3 ()	Aviva	7 ()	1 ()
3 ()	Ecclesiastical	7 ()	1 ()
3 ()	Aegon	7 ()	1 ()
9 ()	Legal & General	2 ()	1 ()
9 ()	Britannia BS	2 ()	1 ()
9 (1)	Triodos bank	2 (2)	1 (1)
12 ()	smile	-1 ()	2 ()

Mention/score comparisons



Index

A-Z of Companies with Presswatch Rankings for each Product Sector

	Main Table (373)	Best Buys (138)	Core Services (46)	Credit Cards (47)	Ethical Finance (12)	Health/Medical (4)	Insurance (80)	Investment Trusts (31)	ISAs/PEPs (47)	Life Assurance (54)	Mortgages (62)	Pensions (36)	Savings (96)	Unit Trusts (77)	Wealth Mgt (4)
Post Office	60	33	13	9			72				32		94		
Preferential	130						21								
Premier Asset Management	141													29	
Primary Insurance	141						23								
Principality BS	25	28							29		34		7		
Progressive BS		107													
ProVen	141							8							
Provident Financial	186		31	28			36								
Prudential	32	63				1	36			2	43	6			
PSigma Inv Mgmt	180													38	
RAC	198						36								
Raphaels Bank		107													
Rathbones	303				3									60	
Refuge Assurance	316									34					
Reliance Mutual	198	119											60		
Renaissance	198							21							
Renew	198						36								
Rensburg	198	138												45	
RescueMyCar.com	198						36								
Resolution	180									21		7		45	
RIAS	141						23								
RIT Capital Partners	141							8							
Royal & Sun Alliance	180						31								
Royal Bank of Scotland	13	48	22	33			14		19		8		89	43	4
Royal London	99									6		7		45	
Ruffer Investment Management	88												44	19	
Ruffler Bank	141												44		
Ryanair	130			14											
Saffron Walden BS	198												60		
Saga	48		25	17			6						35		
Sainsbury	100	44	18	36			11						77		
Santander	316													63	
Scarborough BS	30	26							21		57		8		
Schroders	35	119												5	
Scottish Amicable	198									21					
Scottish Equitable	316	93								19		28		75	
Scottish Friendly Assurance	316													63	
Scottish IT	198							21							
Scottish Life	196	138								45		4			
Scottish Mutual	355									47					
Scottish Provident	316	119								34					
Scottish Widows	86	37							23	52	28	34	73	20	
Secure Trust Bank		48													
Selfridges	316			36											
Sheilas' Wheels		107													
Shell	124			13											
Shepshed BS		93													
Singer & Friedlander		138													
Skandia	124	119								8		7		45	
Skipton BS	24	30	41						22		17		11		
smile	62	107	9	16	12				47		43		60		
Smith & Williamson		138													
SocGen Asset Management	110	119												25	
St James's Place Capital	100	119								21		7		29	1
Stafford Railway BS		93													
Standard Life	45	15				2		21	5	19		32		42	
Sterling Assurance	186									16					
Stroud & Swindon BS	82	23									43		17		
Sun Life Financial of Canada	198											7			
SVG	372							31						63	
SVM Asset Management	198													45	
Swiftcover.com	77	97					5								
Swinton	110	107					14								
Swiss Re	198									21					
Synergy Financial		83													

Index

A-Z of Companies with Presswatch Rankings for each Product Sector

	Main Table (373)	Best Buys (138)	Core Services (46)	Credit Cards (47)	Ethical Finance (12)	Health/Medical (4)	Insurance (80)	Investment Trusts (31)	ISAs/PEPs (47)	Life Assurance (54)	Mortgages (62)	Pensions (36)	Savings (96)	Unit Trusts (77)	Wealth Mgt (4)
T Bailey Asset Management	198													45	
Teachers BS	110	72								10			44		
Templeton	110							4							
Tesco Personal Finance	22	6	18	7		4	33						12		
Thames River Capital	110													25	
The Children's Mutual	186												55		
The Hartford	141									10					
The Idol		79													
The Mortgage Works	88	72									23				
The One account	303	138									56				
Thomas Cook	73		12	17											
Thomson Holidays	198						36								
Threadneedle	40	119										30		8	
Tipton & Coseley BS	316												77		
Top Dog	198	138					36								
Topshop	316			36											
Torquil Clark		88													
Travelex	77		11												
Triodos bank	303				9								92		
Troy Asset Management		138													
TU		138													
Turkish Bank	316												77		
UBS	303													60	
UCB Home Loans	316										57				
Ulster Bank	124			12					41						
Unison		43													
United Friendly	316									34					
United National Bank	141												32		
United Trust Bank	198	91											60		
Unum	141									10					
Vanquis Bank	371			47											
Vehicle Rescue Direct	198						36								
Vernon BS		88													
Virgin Money	50	48	32	2									77		
Walker, Crips, Weddle, Beck	316													63	
Wesleyan	102	97								8			44		
West Bromwich BS	59	32									33		23		
White Horse Insurance	141						23		30						
Whiteway Laidlaw Bank	316	60											77		
Windsor Life	355									34		33			
Winterthur	316									34					
Woolwich	48	48									15				
WPA	198					4									
Yorkshire Bank	94	36									22		75		
Yorkshire BS	15	11	32						18		55		6		
yourpersonalloan.co.uk	110	33	18												
Zopa	97		15												
Zurich	141	119					59			30		2			

© TNS Media Intelligence. All rights reserved.

TNS Media Intelligence
66 Wilson Street
London EC2A 2JX
020 7868 6080
evaluation@tnsmi.co.uk
www.tnsmi.co.uk

Whilst all reasonable care has been taken to ensure the accuracy of this publication, the publishers, editors, authors and analysts cannot accept responsibility for any errors, omissions, mis-statements or mistakes, nor responsibility for any loss sustained by any person placing reliance upon its contents.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form by means electronic or mechanical, photocopying or otherwise, without the prior permission of the publisher and copyright holder.