



## Age

18-25 26-35 36-45 46-55 56-65 66+

## Property



Home owner



Mortgaged detached

4 bedrooms

## Highest Education, Work and Finances



University degree or higher



Employed full-time



Very high household incomes

## Technology and Channel Preferences



Only buy when really like



Social media offer



Direct Mail

## Internet, Mobile, and Risk Attitude



Buying/browsing services online



Smartphone banking weekly



Enjoy taking risks

## Banking



Interest rates / value for money



Bank / building soc. savings account



Have 3 bank accounts

## Credit



Halifax



£1,000–£2,000 per month



Likelihood of excellent history

## Budgets and Savings



Wkly/mthly budget, mostly stick to



HSBC UK



Total savings: £2,000–£4,999

## Discretionary Incomes and Pensions



HH discretionary income: High



Standard personal pension



Scottish Widows