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**Great Britain: Parliament: House of
Commons: Treasury Committee**

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Credit Searches Great Britain: Parliament: House of Commons: Treasury Committee, 2009 The report by the Treasury Committee calls on the Office of Fair Trading and the Information Commissioner's Office to investigate the fairness of a part of the credit market The Report follows an inquiry sparked by concerns that in shopping around for credit especially for unsecured credit such as personal loans and credit cards consumers were building up a record of credit application searches on their credit reference files and that high numbers of recorded applications in fact made it harder for them to obtain credit or affected the rates charged The Committee's inquiry considered a range of evidence including from members of the public who responded to a call put through web site moneysavingexpert.com to provide examples of their experiences and difficulties obtaining credit credit search companies themselves the OFT ICO and others The Report concludes that there is a fine balance of public interest between ensuring that fraud is prevented and consumers are protected from reckless lending and ensuring that the market is subject to the disciplines of informed consumer choice Loan providers have over 400 indicators that they may use to assess suitability the Committee did not get compelling evidence that application search data is essential Nor was it presented with overwhelming evidence that making multiple application searches is a major source of direct consumer detriment although the number of consumers doing this seems likely to rise However the Committee was extremely concerned about the effect of the use of credit searches on market mechanisms since in principle the ability to shop around is not only an important means for consumers to assess the market but also provides a key discipline on providers During the course of the inquiry the Committee heard about some solutions which could reduce the adverse effects of the use of credit application search data in credit reference files it considers that any acceptable solution must strike an appropriate balance between minimising fraud and over borrowing and ensuring the market is subject to normal market disciplines It recommends that the OFT look at this [The Partnership Economy](#) David A. Yovanno, 2022-02-10 Unlock the enormous potential of strategic partnerships You think you know partnerships don't you But the nature and growth potential of partnerships for business has transformed in recent years In [The Partnership Economy](#) partnership automation expert and impact.com CEO David A Yovanno delivers an insightful actionable guide to navigating this newly defined era and growing your company's revenue far beyond expectations Using real life examples from well known brands such as Fabletics Target Ticketmaster Walmart and more the book offers practical frameworks on how to unlock the value of modern partnerships Along with showing how partnerships build brand awareness customer loyalty and competitive advantage Yovanno reveals the tremendous possibilities for growth when partnership agreements work in concert across all partnership types such as influencers commerce content publishers business to business integrations and affiliate rewards In this book you'll learn Why and how the most innovative companies both large and small and across industries invest in their partnership programs and consequently drive up to a third or more revenue for their organization How a variety of partnership types including

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