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examined include relevant economic markets and the wider regulatory framework proposals to reform the legislation governing the credit market and statutory issues factors that prevent restrict or distort competition detrimental effects on customers and options for remedial action The report finds that the interest rates charged on store cards are too high generally annual percentage rates APRs of between 10 to 20 per cent above required levels resulting in an estimated cost for consumers of at least 55 million a year and possibly significantly more A number of remedies are identified that store card credit providers should make including warning cardholders on monthly statements that cheaper credit may be available elsewhere providing more and clearer information on all monthly statements offering an option to pay by direct debit and offering payment protection insurance separately from other elements of store card insurance *Congressional Record* United States. Congress,1981 *Bottom Line's Smart Consumer How to Get the Best Deals Anytime, Anywhere* Boardroom Books,2002 **Montgomery V. Amoco Oil Company** ,1985 **Remus V. Amoco Oil Company** ,1985 *Money, Banking, and Credit Made Simple* Merle E. Dowd,1994 In today s world getting spending and keeping money is a major concern for most people With this book the author of the successful Wall Street Made Simple shows readers how to profit in the complex and bewildering worlds of consumer credit and banking **Practical Bank Operation** Loyd Helvetius Langston,First National City Bank of New York,1921 *Successful Farming* ,1915 Includes various special sections or issues annually 1968 Harvesting issue usually no 7 or 8 1968 Crop planning issue usually no 12 title varies slightly Machinery management issue usually no 2 1970 Crop planting issue usually no 4 title varies slightly *Furniture Age* ,1928 **Locker Patron and Operator** ,1947 **Technology Century** ,2005 **Shroff V. United States of America** ,1993

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