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RJ Shavelson



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Trading to the Competition Commission in March 2004 The Commission's inquiry focuses on two key aspects store card credit services to retailers and related insurance services and consumer credit through store cards and related insurance services These cards offer a method of payment and credit option which are retailer specific and are mostly operated by department stores and clothing retailers The investigation is based on data relating to the period from 1999 to 2003 supplemented by relevant information for 2004 and projections for 2005 and 2006 and focuses on the functioning of the market as a whole rather than on the conduct of individual companies Issues 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

The Massachusetts register ,1989 The Art of Budget Travel Sergio Rijo,2023-04-28 The Art of Budget Travel is the ultimate guide for travelers looking to explore the world on a budget without sacrificing quality experiences Whether you re a seasoned traveler or a first timer this book offers a wealth of practical tips and techniques for saving money and maximizing your travel experiences Inside you ll learn how to find the best deals on flights accommodation and transportation as well as how to plan and budget your trip effectively You ll discover the best ways to save money on food activities and souvenirs without compromising on quality experiences The Art of Budget Travel also provides valuable insights on how to travel sustainably and ethically while still having a great time You ll learn how to be a responsible tourist and support local communities as well as how to minimize your environmental impact while traveling This book is packed with advice and tips from experienced budget travelers It s an engaging and inspiring read that will encourage you to get out and explore the world no matter what your budget may be So whether you re planning a backpacking trip through Southeast Asia a budget friendly European adventure or a weekend getaway closer to home The Art of Budget Travel will equip you with the knowledge and skills you need to make the most of your travel experiences while keeping your wallet intact

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