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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

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