

## Albion Drive Payments

Sample Size 565 Senior Business Decision Makers  
Fieldwork date - 8th-11th October



Total	Gender		Age				Region				
Base	Male	Female	18-34	35-44	45-54	55+	North	Midlands	East	London	South

OAP\_Q1. In general, how much do you think banks charge for processing international payments?

**Base: Senior decision makers in small GB businesses**

	565	389	176	68	84	155	258	98	76	71	83	167
0% - There is no charge	3%	3%	3%	4%	1%	5%	2%	2%	7%	1%	1%	3%
1% or less of the sum being transferred	14%	18%	6%	10%	11%	14%	17%	15%	7%	11%	23%	14%
More than 1% and up to 2% of the sum being transferred	20%	20%	19%	22%	18%	21%	19%	15%	20%	25%	20%	21%
More than 2% and up to 3% of the sum being transferred	16%	16%	14%	16%	20%	15%	14%	18%	16%	15%	13%	16%
More than 3% and up to 4% of the sum being transferred	7%	7%	6%	12%	7%	5%	7%	5%	11%	8%	6%	7%
More than 4% and up to 5% of the sum being transferred	7%	5%	11%	6%	7%	4%	9%	7%	8%	4%	6%	7%
More than 5% of the sum being transferred	6%	4%	10%	10%	4%	6%	5%	8%	4%	7%	5%	4%
Don't know	28%	26%	31%	19%	32%	31%	27%	29%	29%	27%	25%	28%

OAP\_Q3. Based on your experiences and perceptions, to what extent do you agree or disagree with the statement below?

**"In general, UK banks make it clear how much they charge for handling international money transfers"**

**Base: Senior decision makers in small GB businesses**

	565	389	176	68	84	155	258	98	76	71	83	167
Strongly agree	4%	5%	1%	3%	4%	3%	5%	4%	4%	1%	7%	3%
Tend to agree	23%	23%	24%	25%	15%	21%	27%	22%	16%	34%	25%	20%
Tend to disagree	32%	32%	32%	37%	43%	25%	31%	29%	37%	28%	35%	34%
Strongly disagree	15%	14%	17%	22%	13%	17%	12%	17%	16%	13%	20%	11%
Don't know	26%	27%	25%	13%	25%	35%	25%	28%	28%	24%	12%	32%
<b>Net: Agree</b>	27%	28%	26%	28%	19%	23%	32%	27%	20%	35%	33%	23%
<b>Net: Disagree</b>	47%	46%	49%	59%	56%	42%	43%	46%	53%	41%	55%	44%

## Albion Drive Payments

Sample Size 565 Senior Business Decision Makers  
Fieldwork date - 8th-11th October



		Work industry									
Wales	Scotland	Manufacturing	Construction	Retail	Financial services	Hospitality and leisure	Accountancy	Legal	IT & telecoms	Media/marketing/advertising/PR & sales	Medical & health services

OAP\_Q1. In general, how much do you think banks charge for processing international payments?

**Base: Senior decision makers in small GB businesses**

0% - There is no charge  
1% or less of the sum being transferred  
More than 1% and up to 2% of the sum being transferred  
More than 2% and up to 3% of the sum being transferred  
More than 3% and up to 4% of the sum being transferred  
More than 4% and up to 5% of the sum being transferred  
More than 5% of the sum being transferred  
Don't know

31	39	56	54	52	49	42	17	64	55	61	20
3%	-	-	4%	4%	-	2%	-	-	2%	10%	-
10%	21%	16%	9%	15%	16%	5%	24%	22%	15%	13%	15%
19%	15%	32%	15%	15%	22%	14%	29%	14%	31%	18%	25%
13%	13%	11%	24%	15%	18%	5%	18%	13%	20%	15%	25%
3%	8%	7%	9%	15%	4%	2%	6%	6%	5%	7%	5%
16%	5%	9%	11%	6%	6%	12%	6%	8%	2%	5%	5%
6%	10%	5%	2%	6%	2%	14%	-	8%	5%	7%	10%
29%	28%	20%	26%	23%	31%	45%	18%	30%	20%	26%	15%

OAP\_Q3. Based on your experiences and perceptions, to what extent do you agree or disagree with the statement below?

"In general, UK banks make it clear how much they charge for handling international money transfers"

**Base: Senior decision makers in small GB businesses**

Strongly agree  
Tend to agree  
Tend to disagree  
Strongly disagree  
Don't know  
**Net: Agree**  
**Net: Disagree**

31	39	56	54	52	49	42	17	64	55	61	20
6%	3%	4%	9%	2%	2%	2%	6%	2%	5%	3%	-
35%	18%	18%	24%	17%	18%	24%	41%	30%	24%	18%	30%
19%	36%	41%	28%	29%	29%	43%	29%	20%	40%	38%	35%
16%	13%	20%	15%	21%	14%	10%	6%	16%	11%	11%	10%
23%	31%	18%	24%	31%	37%	21%	18%	33%	20%	30%	25%
42%	21%	21%	33%	19%	20%	26%	47%	31%	29%	21%	30%
35%	49%	61%	43%	50%	43%	52%	35%	36%	51%	49%	45%

## Albion Drive Payments

Sample Size 565 Senior Business Decision Makers  
Fieldwork date - 8th-11th October



				Company annual turnover							
Education	Transportation & distribution	Real estate	Other	First year of trading	Less than £999,999 (NET)	£1 million - £9.9 million (NET)	£10 million or more (NET)	Don't know	Prefer not to answer	North East	North West

OAP\_Q1. In general, how much do you think banks charge for processing international payments?

**Base: Senior decision makers in small GB businesses**

0% - There is no charge  
1% or less of the sum being transferred  
More than 1% and up to 2% of the sum being transferred  
More than 2% and up to 3% of the sum being transferred  
More than 3% and up to 4% of the sum being transferred  
More than 4% and up to 5% of the sum being transferred  
More than 5% of the sum being transferred  
Don't know

10	10	12	63	18	290	131	19	31	76	11	47
10%	-	-	3%	-	2%	1%	5%	3%	8%	-	2%
10%	30%	17%	10%	-	11%	24%	16%	6%	14%	27%	17%
30%	10%	-	16%	28%	20%	20%	21%	10%	21%	-	15%
10%	10%	8%	17%	6%	18%	13%	32%	6%	13%	9%	21%
-	30%	8%	3%	-	6%	8%	5%	10%	9%	-	9%
10%	10%	8%	6%	11%	6%	8%	11%	16%	4%	9%	6%
-	-	17%	5%	-	8%	5%	-	-	5%	18%	4%
30%	10%	42%	40%	56%	29%	21%	11%	48%	25%	36%	26%

OAP\_Q3. Based on your experiences and perceptions, to what extent do you agree or disagree with the statement below?

"In general, UK banks make it clear how much they charge for handling international money transfers"

**Base: Senior decision makers in small GB businesses**

Strongly agree  
Tend to agree  
Tend to disagree  
Strongly disagree  
Don't know  
**Net: Agree**  
**Net: Disagree**

10	10	12	63	18	290	131	19	31	76	11	47
-	10%	17%	3%	6%	2%	5%	-	6%	8%	-	2%
50%	20%	8%	25%	22%	22%	24%	47%	10%	25%	-	32%
20%	50%	25%	25%	39%	32%	34%	26%	32%	28%	27%	23%
20%	-	25%	17%	6%	15%	15%	11%	16%	16%	18%	21%
10%	20%	25%	29%	28%	28%	23%	16%	35%	24%	55%	21%
50%	30%	25%	29%	28%	24%	29%	47%	16%	33%	-	34%
40%	50%	50%	43%	44%	48%	48%	37%	48%	43%	45%	45%

## Albion Drive Payments

Sample Size 565 Senior Business Decision Makers  
Fieldwork date - 8th-11th October



### Where in Britain do you MAINLY work?

Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Elsewhere (i.e. outside of Great Britain)
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OAP\_Q1. In general, how much do you think banks charge for processing international payments?

**Base: Senior decision makers in small GB businesses**

	38	39	36	44	108	119	47	30	37	8
0% - There is no charge	3%	5%	8%	2%	1%	4%	-	3%	-	-
1% or less of the sum being transferred	8%	10%	8%	16%	23%	13%	4%	3%	22%	13%
More than 1% and up to 2% of the sum being transferred	21%	15%	19%	18%	27%	14%	32%	23%	16%	25%
More than 2% and up to 3% of the sum being transferred	18%	18%	17%	11%	14%	19%	13%	13%	11%	-
More than 3% and up to 4% of the sum being transferred	3%	15%	8%	9%	5%	6%	9%	3%	8%	13%
More than 4% and up to 5% of the sum being transferred	3%	8%	11%	2%	6%	7%	6%	17%	5%	25%
More than 5% of the sum being transferred	8%	8%	3%	11%	4%	3%	9%	3%	14%	-
Don't know	37%	21%	25%	30%	20%	34%	28%	33%	24%	25%

OAP\_Q3. Based on your experiences and perceptions, to what extent do you agree or disagree with the statement below?

**"In general, UK banks make it clear how much they charge for handling international money transfers"**

**Base: Senior decision makers in small GB businesses**

	38	39	36	44	108	119	47	30	37	8
Strongly agree	8%	3%	6%	2%	5%	3%	2%	7%	3%	13%
Tend to agree	11%	13%	19%	27%	28%	25%	19%	30%	19%	38%
Tend to disagree	34%	44%	28%	39%	35%	26%	40%	23%	35%	25%
Strongly disagree	13%	23%	11%	14%	17%	9%	15%	13%	16%	13%
Don't know	34%	18%	36%	18%	16%	37%	23%	27%	27%	13%
<b>Net: Agree</b>	18%	15%	25%	30%	32%	28%	21%	37%	22%	50%
<b>Net: Disagree</b>	47%	67%	39%	52%	52%	35%	55%	37%	51%	38%

## Albion Drive Payments

Sample Size 565 Senior Business Decision Makers  
Fieldwork date - 8th-11th October



Region mainly work							
North	Midlands	East	London	South	Wales	Scotland	Elsewhere (i.e. outside of Great Britain)

OAP\_Q1. In general, how much do you think banks charge for processing international payments?

**Base: Senior decision makers in small GB businesses**

	96	75	44	108	166	30	37	8
0% - There is no charge	2%	7%	2%	1%	3%	3%	-	-
1% or less of the sum being transferred	15%	9%	16%	23%	11%	3%	22%	13%
More than 1% and up to 2% of the sum being transferred	16%	17%	18%	27%	19%	23%	16%	25%
More than 2% and up to 3% of the sum being transferred	19%	17%	11%	14%	17%	13%	11%	-
More than 3% and up to 4% of the sum being transferred	5%	12%	9%	5%	7%	3%	8%	13%
More than 4% and up to 5% of the sum being transferred	5%	9%	2%	6%	7%	17%	5%	25%
More than 5% of the sum being transferred	7%	5%	11%	4%	4%	3%	14%	-
Don't know	31%	23%	30%	20%	32%	33%	24%	25%

OAP\_Q3. Based on your experiences and perceptions, to what extent do you agree or disagree with the statement below?

**"In general, UK banks make it clear how much they charge for handling international money transfers"**

**Base: Senior decision makers in small GB businesses**

	96	75	44	108	166	30	37	8
Strongly agree	4%	4%	2%	5%	2%	7%	3%	13%
Tend to agree	20%	16%	27%	28%	23%	30%	19%	38%
Tend to disagree	28%	36%	39%	35%	30%	23%	35%	25%
Strongly disagree	18%	17%	14%	17%	11%	13%	16%	13%
Don't know	30%	27%	18%	16%	33%	27%	27%	13%
<b>Net: Agree</b>	24%	20%	30%	32%	26%	37%	22%	50%
<b>Net: Disagree</b>	46%	53%	52%	52%	41%	37%	51%	38%

Total	Gender		Age				Region				
	Male	Female	18-34	35-44	45-54	55+	North	Midlands	East	London	South

OAP\_Q4. Again based on your experiences and perceptions, how easy or complicated do you think it is for businesses in the UK to receive payment from abroad via a UK bank or building society account?

Base: Senior decision makers in small GB businesses

	565	389	176	68	84	155	258	98	76	71	83	167
Very easy	12%	14%	8%	10%	11%	9%	16%	8%	9%	13%	12%	14%
Quite easy	40%	40%	38%	40%	37%	41%	40%	35%	29%	46%	53%	40%
Quite complicated	26%	24%	29%	24%	29%	25%	26%	30%	34%	24%	22%	26%
Very complicated	4%	4%	5%	13%	5%	1%	3%	7%	4%	1%	4%	2%
Don't know	18%	17%	20%	13%	19%	23%	16%	20%	24%	15%	10%	17%
<b>Net: Easy</b>	52%	55%	46%	50%	48%	50%	55%	43%	38%	59%	65%	54%
<b>Net: Complicated</b>	30%	28%	34%	37%	33%	26%	29%	37%	38%	25%	25%	28%

OAP\_Q2. In general, and regardless of whether you actually work with international clients...

Do you think working with international clients would be more or less attractive to your business/ the business you work for if receiving payments from abroad was made clearer and easier, or would it make no difference?

Base: Senior decision makers in small GB businesses

	565	389	176	68	84	155	258	98	76	71	83	167
Much more attractive	11%	11%	11%	15%	12%	8%	12%	12%	8%	10%	12%	10%
More attractive	32%	32%	31%	35%	36%	35%	28%	23%	36%	28%	36%	35%
No difference	47%	46%	49%	43%	42%	45%	50%	48%	42%	56%	48%	46%
Less attractive	1%	2%	1%	1%	2%	1%	1%	2%	-	1%	1%	1%
Much less attractive	1%	1%	2%	-	1%	3%	1%	3%	3%	-	1%	-
Don't know	8%	8%	6%	6%	7%	8%	8%	11%	12%	4%	1%	8%
<b>Net: Attractive</b>	43%	44%	42%	50%	48%	43%	40%	36%	43%	38%	48%	45%
<b>Net: Less Attractive</b>	3%	3%	3%	1%	4%	5%	2%	5%	3%	1%	2%	1%

		Work industry											
		Wales	Scotland	Manufacturing	Construction	Retail	Financial services	Hospitality and leisure	Accountancy	Legal	IT & telecoms	Media/ marketing/ advertising/ PR & sales	Medical & health services

OAP\_Q4. Again based on your experiences and perceptions, how easy or complicated do you think it is for businesses in the UK to receive payment from abroad via a UK bank or building society account?

Base: Senior decision makers in small GB businesses

	31	39	56	54	52	49	42	17	64	55	61	20
Very easy	23%	13%	11%	15%	13%	10%	10%	12%	8%	16%	11%	10%
Quite easy	29%	38%	50%	35%	33%	37%	29%	65%	44%	47%	34%	45%
Quite complicated	16%	18%	27%	28%	27%	16%	36%	18%	28%	22%	38%	20%
Very complicated	16%	3%	4%	-	10%	4%	10%	-	2%	4%	3%	5%
Don't know	16%	28%	9%	22%	17%	33%	17%	6%	19%	11%	13%	20%
<b>Net: Easy</b>	<b>52%</b>	<b>51%</b>	<b>61%</b>	<b>50%</b>	<b>46%</b>	<b>47%</b>	<b>38%</b>	<b>76%</b>	<b>52%</b>	<b>64%</b>	<b>46%</b>	<b>55%</b>
<b>Net: Complicated</b>	<b>32%</b>	<b>21%</b>	<b>30%</b>	<b>28%</b>	<b>37%</b>	<b>20%</b>	<b>45%</b>	<b>18%</b>	<b>30%</b>	<b>25%</b>	<b>41%</b>	<b>25%</b>

OAP\_Q2. In general, and regardless of whether you actually work with international clients...

Do you think working with international clients would be more or less attractive to your business/ the business you work for if receiving payments from abroad was made clearer and easier, or would it make no difference?

Base: Senior decision makers in small GB businesses

	31	39	56	54	52	49	42	17	64	55	61	20
Much more attractive	19%	13%	13%	11%	12%	10%	12%	6%	11%	13%	11%	10%
More attractive	26%	38%	41%	33%	38%	22%	31%	24%	20%	45%	31%	35%
No difference	42%	36%	41%	39%	37%	53%	55%	65%	52%	40%	51%	50%
Less attractive	3%	-	2%	4%	2%	2%	-	6%	-	-	-	-
Much less attractive	3%	3%	-	4%	2%	-	-	-	6%	-	-	-
Don't know	6%	10%	4%	9%	10%	12%	2%	-	11%	2%	7%	5%
<b>Net: Attractive</b>	<b>45%</b>	<b>51%</b>	<b>54%</b>	<b>44%</b>	<b>50%</b>	<b>33%</b>	<b>43%</b>	<b>29%</b>	<b>31%</b>	<b>58%</b>	<b>43%</b>	<b>45%</b>
<b>Net: Less Attractive</b>	<b>6%</b>	<b>3%</b>	<b>2%</b>	<b>7%</b>	<b>4%</b>	<b>2%</b>	<b>-</b>	<b>6%</b>	<b>6%</b>	<b>-</b>	<b>-</b>	<b>-</b>

				Company annual turnover								
Education	Transportation & distribution	Real estate	Other	First year of trading	Less than £999,999 (NET)	£1 million - £9.9 million (NET)	£ 10 million or more (NET)	Don't know	Prefer not to answer	North East	North West	

OAP\_Q4. Again based on your experiences and perceptions, how easy or complicated do you think it is for businesses in the UK to receive payment from abroad via a UK bank or building society account?

Base: Senior decision makers in small GB businesses

	10	10	12	63	18	290	131	19	31	76	11	47
Very easy	10%	10%	25%	16%	17%	12%	12%	16%	6%	13%	9%	6%
Quite easy	40%	60%	25%	35%	44%	37%	49%	47%	26%	36%	36%	32%
Quite complicated	20%	10%	17%	21%	22%	26%	26%	11%	29%	29%	9%	38%
Very complicated	10%	-	8%	5%	6%	4%	2%	-	13%	8%	18%	2%
Don't know	20%	20%	25%	24%	11%	21%	11%	26%	26%	14%	27%	21%
Net: Easy	50%	70%	50%	51%	61%	50%	61%	63%	32%	49%	45%	38%
Net: Complicated	30%	10%	25%	25%	28%	29%	27%	11%	42%	37%	27%	40%

OAP\_Q2. In general, and regardless of whether you actually work with international clients...

Do you think working with international clients would be more or less attractive to your business/ the business you work for if receiving payments from abroad was made clearer and easier, or would it make no difference?

Base: Senior decision makers in small GB businesses

	10	10	12	63	18	290	131	19	31	76	11	47
Much more attractive	10%	-	25%	10%	22%	9%	11%	5%	13%	16%	9%	11%
More attractive	20%	40%	33%	29%	33%	30%	34%	37%	23%	38%	27%	26%
No difference	50%	50%	33%	48%	33%	50%	44%	47%	52%	38%	45%	47%
Less attractive	-	-	-	2%	-	2%	2%	-	-	-	-	-
Much less attractive	-	10%	-	-	-	2%	1%	-	-	-	9%	4%
Don't know	20%	-	8%	13%	11%	7%	8%	11%	13%	8%	9%	13%
Net: Attractive	30%	40%	58%	38%	56%	39%	46%	42%	35%	54%	36%	36%
Net: Less Attractive	-	10%	-	2%	-	4%	2%	-	-	-	9%	4%



Where in Britain do you MAINLY work?

Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Elsewhere (i.e. outside of Great Britain)
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OAP\_Q4. Again based on your experiences and perceptions, how easy or complicated do you think it is for businesses in the UK to receive payment from abroad via a UK bank or building society account?

Base: Senior decision makers in small GB businesses

	38	39	36	44	108	119	47	30	37	8
Very easy	11%	3%	14%	16%	16%	13%	9%	20%	14%	13%
Quite easy	32%	44%	25%	45%	50%	39%	45%	33%	38%	25%
Quite complicated	24%	28%	36%	20%	21%	26%	32%	17%	19%	38%
Very complicated	11%	8%	-	2%	2%	1%	6%	13%	5%	13%
Don't know	24%	18%	25%	16%	11%	21%	9%	17%	24%	13%
<b>Net: Easy</b>	42%	46%	39%	61%	66%	52%	53%	53%	51%	38%
<b>Net: Complicated</b>	34%	36%	36%	23%	23%	27%	38%	30%	24%	50%

OAP\_Q2. In general, and regardless of whether you actually work with international clients...

Do you think working with international clients would be more or less attractive to your business/ the business you work for if receiving payments from abroad was made clearer and easier, or would it make no difference?

Base: Senior decision makers in small GB businesses

	38	39	36	44	108	119	47	30	37	8
Much more attractive	13%	13%	8%	9%	8%	13%	6%	20%	14%	25%
More attractive	21%	23%	47%	34%	31%	34%	34%	30%	38%	38%
No difference	47%	51%	36%	55%	54%	43%	55%	37%	32%	38%
Less attractive	5%	-	3%	2%	2%	-	-	-	3%	-
Much less attractive	-	5%	-	-	1%	-	-	3%	3%	-
Don't know	13%	8%	6%	-	4%	10%	4%	10%	11%	-
<b>Net: Attractive</b>	34%	36%	56%	43%	40%	47%	40%	50%	51%	63%
<b>Net: Less Attractive</b>	5%	5%	3%	2%	3%	-	-	3%	5%	-

Region mainly work							
North	Midlands	East	London	South	Wales	Scotland	Elsewhere (i.e. outside of Great Britain)

OAP\_Q4. Again based on your experiences and perceptions, how easy or complicated do you think it is for businesses in the UK to receive payment from abroad via a UK bank or building society account?

Base: Senior decision makers in small GB businesses

	96	75	44	108	166	30	37	8
Very easy	8%	8%	16%	16%	12%	20%	14%	13%
Quite easy	32%	35%	45%	50%	40%	33%	38%	25%
Quite complicated	29%	32%	20%	21%	28%	17%	19%	38%
Very complicated	7%	4%	2%	2%	2%	13%	5%	13%
Don't know	23%	21%	16%	11%	17%	17%	24%	13%
<b>Net: Easy</b>	41%	43%	61%	66%	52%	53%	51%	38%
<b>Net: Complicated</b>	36%	36%	23%	23%	30%	30%	24%	50%

OAP\_Q2. In general, and regardless of whether you actually work with international clients...

Do you think working with international clients would be more or less attractive to your business/ the business you work for if receiving payments from abroad was made clearer and easier, or would it make no difference?

Base: Senior decision makers in small GB businesses

	96	75	44	108	166	30	37	8
Much more attractive	11%	11%	9%	8%	11%	20%	14%	25%
More attractive	24%	35%	34%	31%	34%	30%	38%	38%
No difference	47%	44%	55%	54%	46%	37%	32%	38%
Less attractive	2%	1%	2%	2%	-	-	3%	-
Much less attractive	3%	3%	-	1%	-	3%	3%	-
Don't know	13%	7%	-	4%	8%	10%	11%	-
<b>Net: Attractive</b>	35%	45%	43%	40%	45%	50%	51%	63%
<b>Net: Less Attractive</b>	5%	4%	2%	3%	-	3%	5%	-