



RETAIL COUNCIL OF CANADA – Credit Card Fees

Question - On a scale of 1 to 5 where 1 is not at all transparent and 5 is completely transparent how transparent or not transparent are the credit card companies in explaining their fees for credit cards?

		Total	Not at all transparent	2	3	4	Completely transparent	Unsure
		Responses	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
Region	Canada 200808	1000	28.9	25.5	22.6	9.3	8.7	5.0
	Atlantic	102	24.6	26.7	26.5	8.0	10.6	3.6
	Quebec	250	30.5	28.2	20.3	9.7	8.7	2.7
	Ontario	305	31.2	21.3	23.3	9.2	8.6	6.6
	West	344	27.0	27.0	22.5	9.6	8.4	5.6
Gender	Male	495	29.6	25.8	20.5	10.7	8.3	5.1
	Female	506	28.2	25.2	24.6	7.9	9.2	4.9
Age	18 to 29	196	22.4	32.9	24.8	8.1	8.7	3.1
	30 to 39	192	27.6	26.5	23.8	11.0	7.7	3.3
	40 to 49	217	34.4	21.4	21.9	11.5	7.8	3.1
	50 to 59	172	29.8	26.0	23.8	6.0	8.5	6.0
	60 plus	224	29.6	21.9	19.3	9.4	10.7	9.0

Random telephone survey of 1,000 Canadians from Aug 20<sup>th</sup> to Aug 27<sup>th</sup>, 2008.

The margin of accuracy for a sample of 1,000 is  $\pm 3.1\%$ , 19 times out of 20.



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Question - Do you think that the average Canadian, when he or she gets a new card has a very good, good, average, poor or very poor understanding of the fees associated with a new credit card?

		Total	Very good	Good	Average	Poor	Very poor	Unsure
		Responses	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
Region	Canada 200808	1000	4.4	9.7	26.1	33.7	20.9	5.2
	Atlantic	102	1.2	12.9	24.6	32.0	23.3	6.0
	Quebec	250	3.1	11.3	29.6	28.2	24.6	3.2
	Ontario	305	5.0	9.3	21.8	38.3	19.3	6.3
	West	344	5.8	8.0	27.7	34.0	19.1	5.4
Gender	Male	495	4.9	9.7	25.8	34.1	21.4	4.1
	Female	506	3.9	9.7	26.3	33.3	20.5	6.3
Age	18 to 29	196	4.3	10.6	32.3	31.1	16.1	5.6
	30 to 39	192	6.6	7.7	27.1	35.4	21.5	1.7
	40 to 49	217	5.2	9.9	27.6	33.3	19.8	4.2
	50 to 59	172	3.4	11.1	20.9	37.0	24.3	3.4
	60 plus	224	2.6	9.4	22.3	32.2	23.2	10.3

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[www.nanosresearch.com](http://www.nanosresearch.com) - Page 2



RETAIL COUNCIL OF CANADA – Credit Card Fees

Question - Are you aware or unaware that when a shopper uses a credit card, the business pays a fee for that transaction?

		Total	Aware	Unaware
		Responses	Percentage	Percentage
Region	Canada 200808	1000	75.6	24.4
	Atlantic	102	72.4	27.6
	Quebec	250	78.3	21.7
	Ontario	305	72.9	27.1
	West	344	76.9	23.1
Gender	Male	495	76.2	23.8
	Female	506	75.0	25.0
Age	18 to 29	196	64.6	35.4
	30 to 39	192	77.3	22.7
	40 to 49	217	78.6	21.4
	50 to 59	172	81.3	18.7
	60 plus	224	76.4	23.6

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[www.nanosresearch.com](http://www.nanosresearch.com) - Page 3



RETAIL COUNCIL OF CANADA – Credit Card Fees

Question - Are you aware or unaware that the business cost to accept credit card payments adds to the price of goods and services sold to consumers?

		Total	Aware	Unaware
		Responses	Percentage	Percentage
Region	Canada 200808	1000	67.3	32.7
	Atlantic	102	64.7	35.3
	Quebec	250	60.6	39.4
	Ontario	305	67.6	32.4
	West	344	72.6	27.4
Gender	Male	495	68.5	31.5
	Female	506	66.1	33.9
Age	18 to 29	196	60.9	39.1
	30 to 39	192	63.0	37.0
	40 to 49	217	70.8	29.2
	50 to 59	172	75.3	24.7
	60 plus	224	67.0	33.0

Random telephone survey of 1,000 Canadians from Aug 20<sup>th</sup> to Aug 27<sup>th</sup>, 2008.

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[www.nanosresearch.com](http://www.nanosresearch.com) - Page 4



RETAIL COUNCIL OF CANADA – Credit Card Fees

Some people think that credit cards provide fair value for the fees charged others think that the cost of credit card fees is increasing without a noticeable increase in value.

Question - Which of these two views, if either, best reflects your personal views?

		Total	Credit cards provide fair value	Credit card fees are increasing without...	Unsure
		Responses	Percentage	Percentage	Percentage
Region	Canada 200808	1000	28.2	63.4	8.4
	Atlantic	102	22.4	65.9	11.6
	Quebec	250	45.6	54.4	.0
	Ontario	305	21.4	67.7	10.9
	West	344	23.4	65.2	11.4
Gender	Male	495	28.0	64.1	7.9
	Female	506	28.4	62.6	8.9
Age	18 to 29	196	28.0	60.2	11.8
	30 to 39	192	30.4	64.6	5.0
	40 to 49	217	28.1	63.5	8.3
	50 to 59	172	23.8	68.9	7.2
	60 plus	224	30.0	60.5	9.4