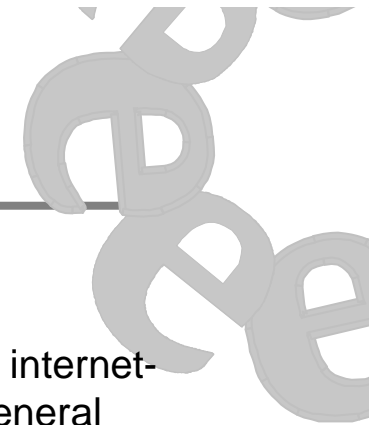


# Results of EKOS-CBC MARKETPLACE SURVEY

February 2009





## Methodology

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This survey was conducted February 12-16, 2009 using EKOS' unique hybrid internet-telephone research panel, *Probit*. This panel is randomly recruited from the general population, meaning that, the only way to be included in *Probit* is through random selection. Unlike opt-in internet-only research panels, *Probit* supports confidence intervals and error testing.

- In total, a random sample of 1,036 Canadians aged 18 and over responded to the survey.
- A sample of this size provides a margin of error of +/- 3.0 percentage points, 19 times out of 20. The margin of error increases when the results are sub-divided (i.e., error margins for sub-groups such as regions).
- All the data were statistically weighted to ensure the samples composition reflects that of the actual population of Canada according to Census data.

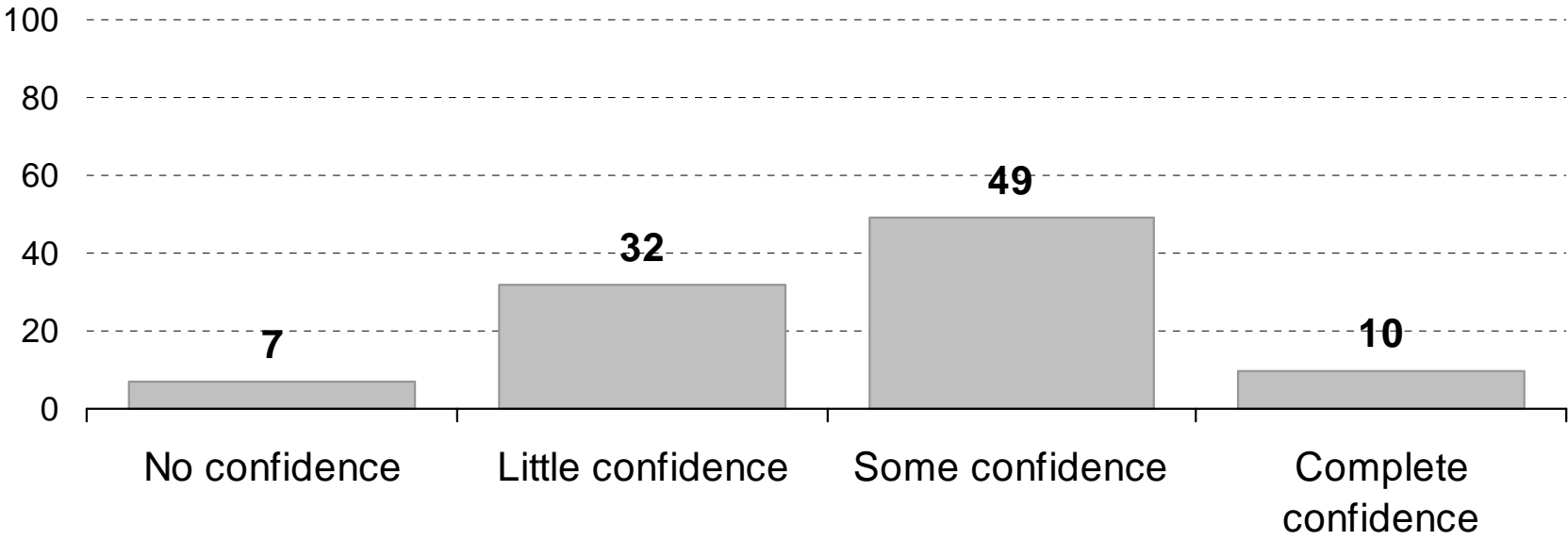
# Canadians' Assessment of the Economy





# Can our Federal Politicians lead us out of the recession?

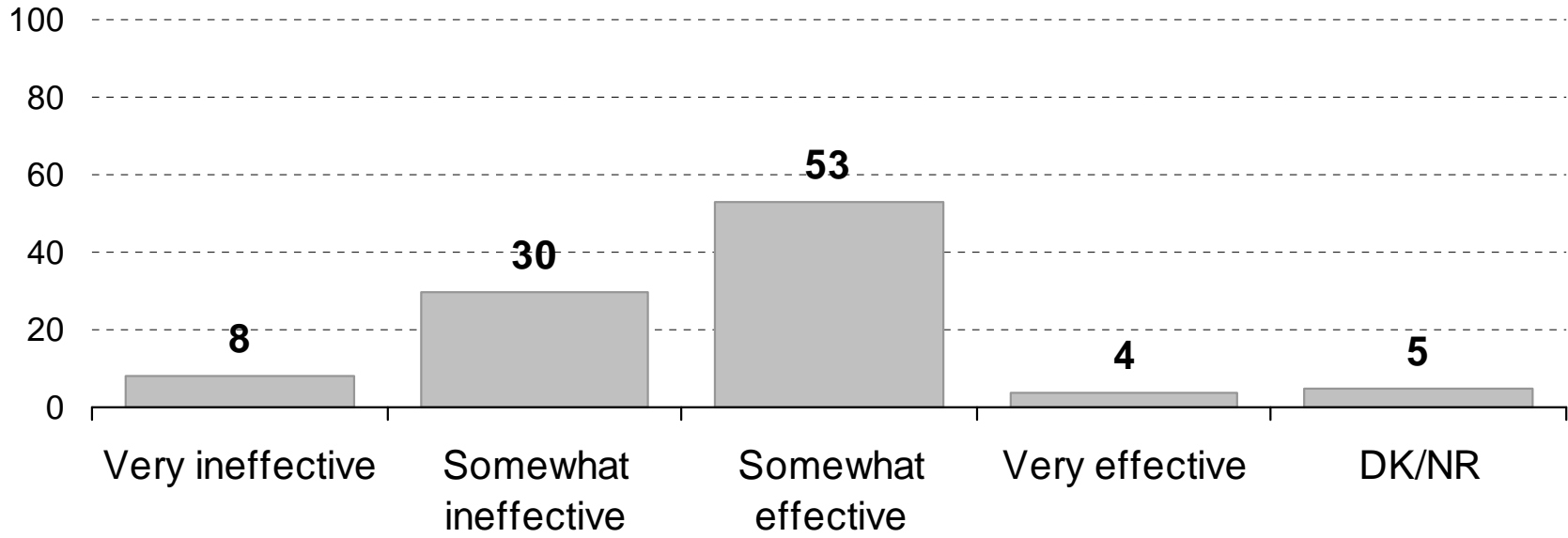
**Q.** *[Confidence or no confidence] How much confidence do you have that our federal politicians will be able to lead Canada out of the recession? Would you say you have...*





# Will the federal budget stimulate the economy?

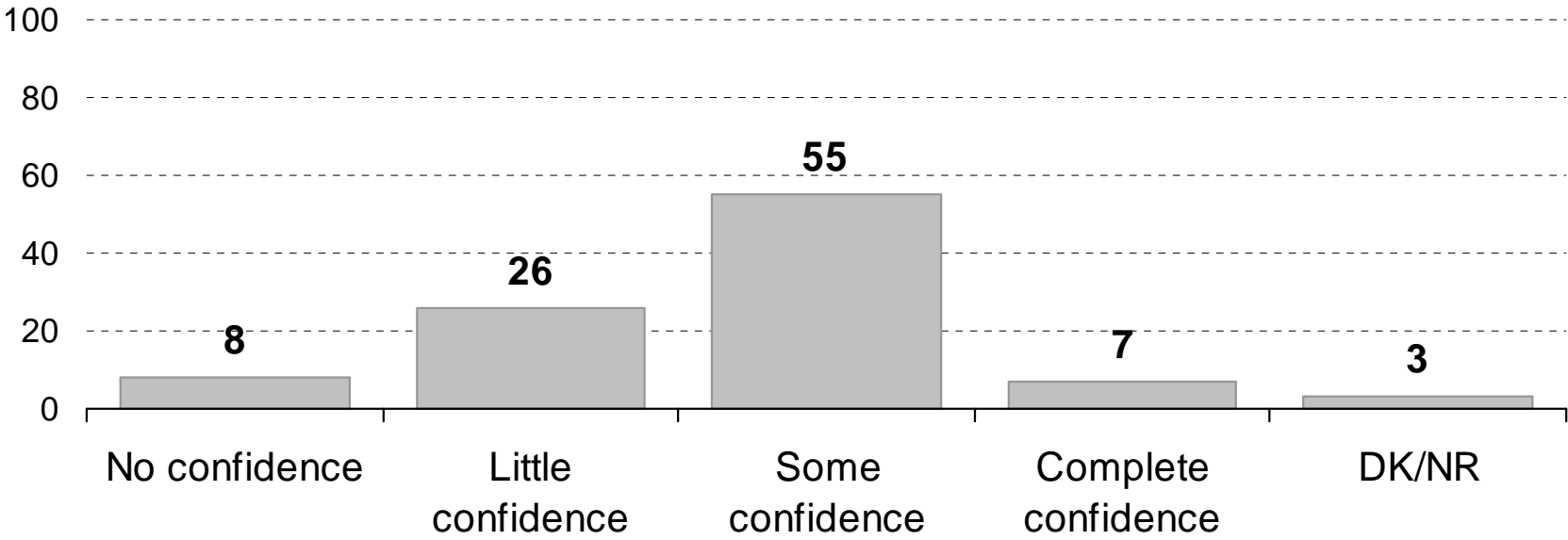
**Q.** *[Effective or ineffective] As you may be aware, the federal government recently brought down a budget that aims to stimulate the economy through a mix of government spending and tax cuts. From what you have heard, how effective will the federal government budget measures be in stimulating the economy? Would you say...*





# Confidence in the Bank of Canada economic forecast

**Q.** *[Confidence or no confidence] You also may have heard that the Bank of Canada has produced its own, independent forecast for the Canadian economy, which foresees an economic turnaround later this year, followed by strong growth next year. How much confidence do you have in the accuracy of this forecast? Would you say you have...*



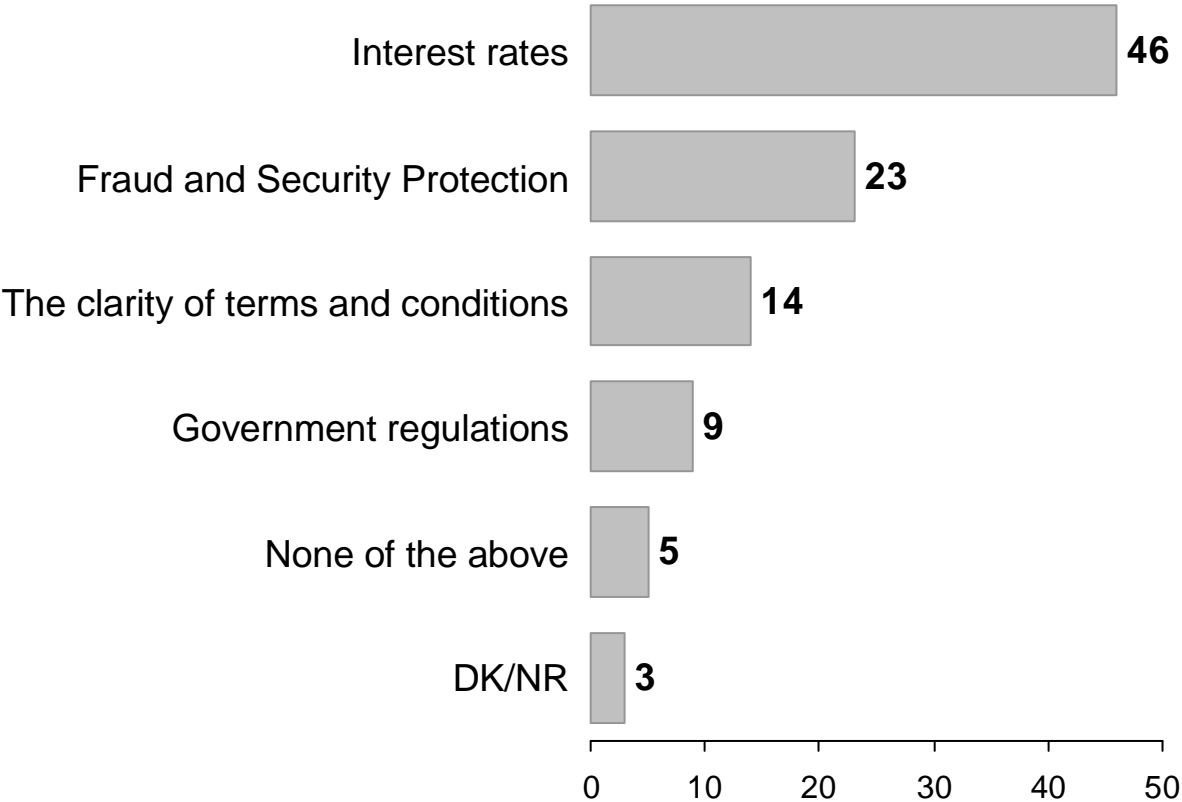
# Canadians weigh in on Credit Card Usage and Awareness





# Improvement to Marketing and Sale of Credit Cards

*Q. Thinking about the way in which credit cards are marketed and sold, which of the following do you believe needs the most improvement?*

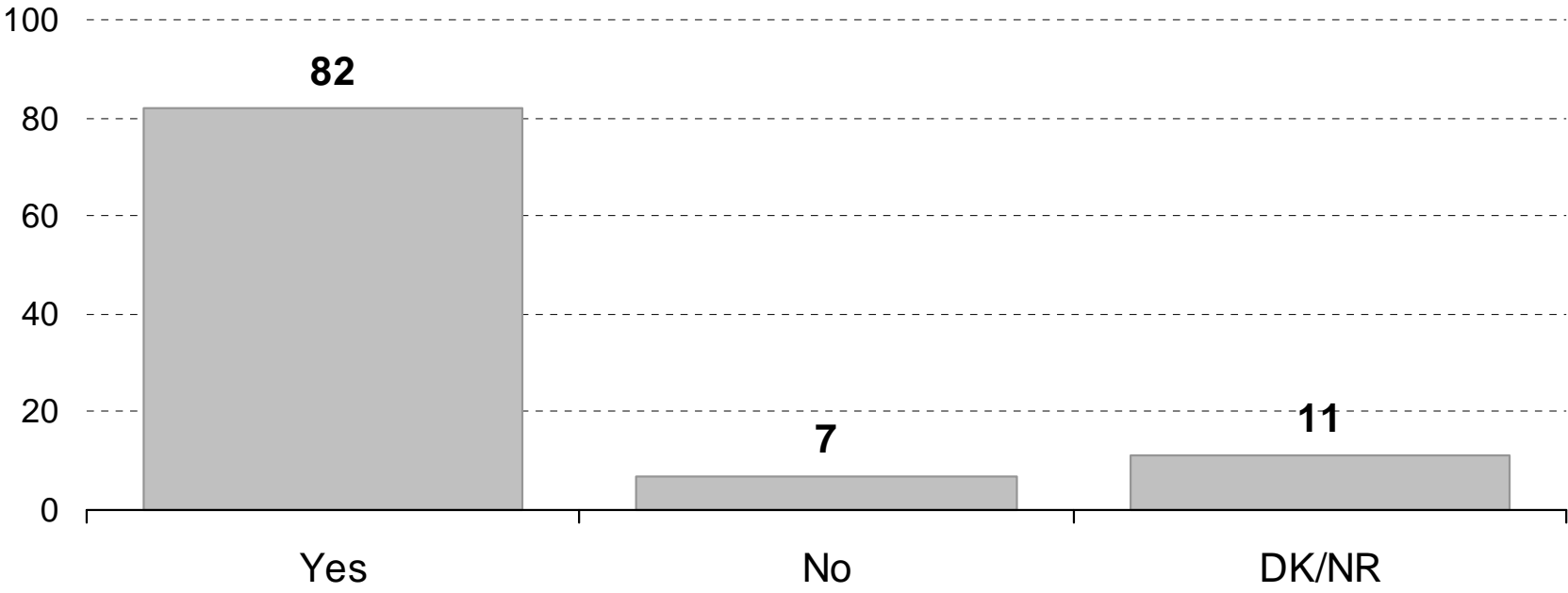






# Support for a 'Credit Card Bill of Rights'

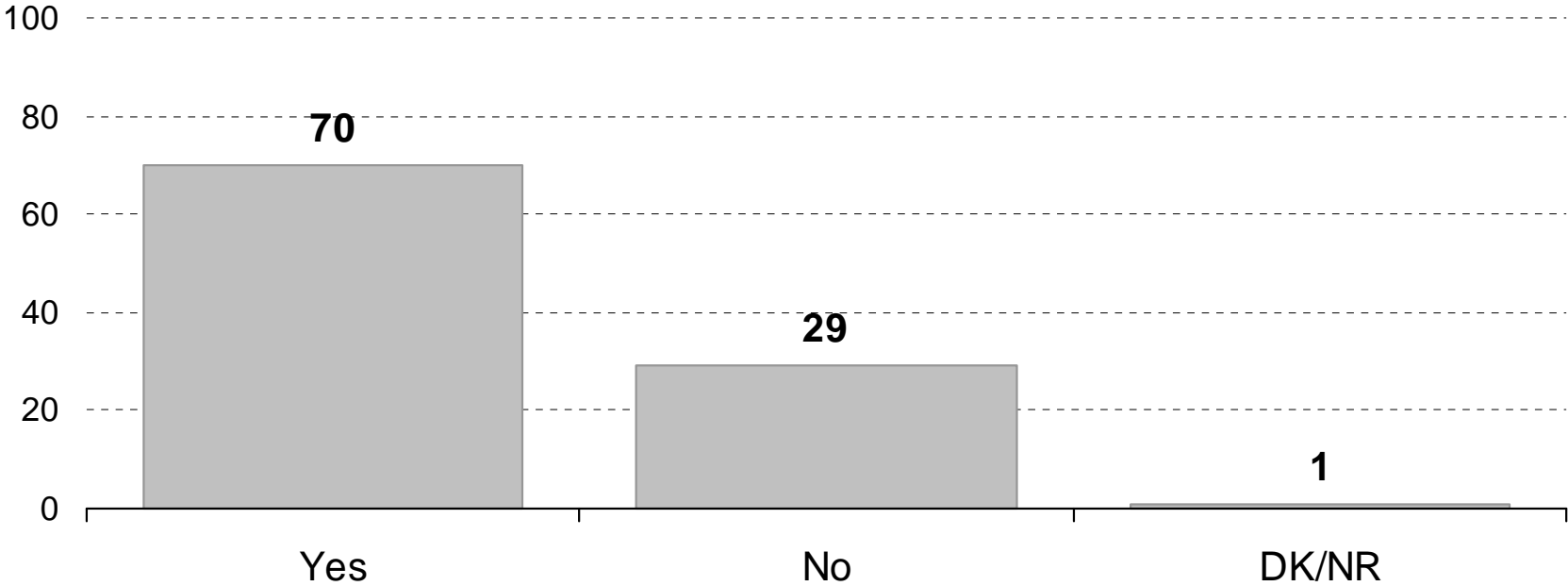
*Q. Would you support a credit card bill of rights that would provide legal protections for consumers in their dealings with companies that issue credit cards?*





# Awareness – Credit Card Insurance

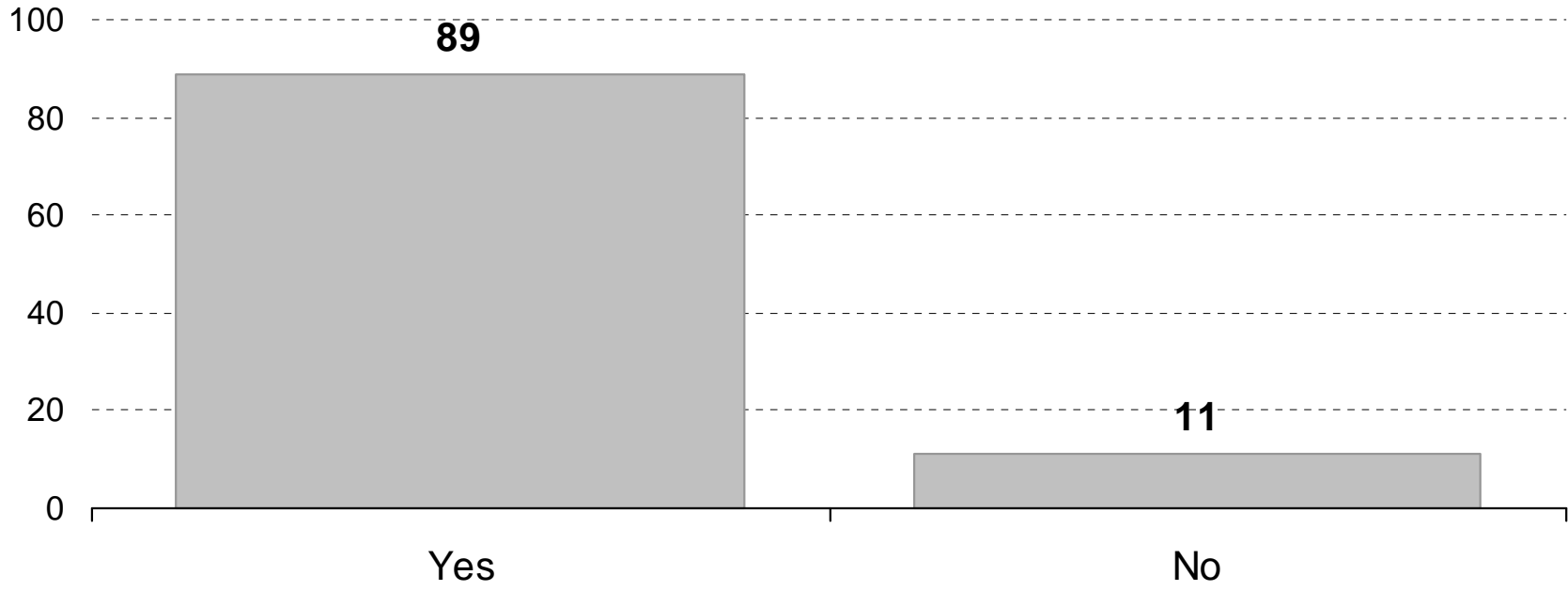
*Q. Now, we want to ask about Credit Card Insurance. This is a type of insurance that is designed to cover a portion of your credit card repayments should you find yourself unable to earn an income due to unemployment, illness or death. It's often called Payment Protection or Balance Protection on your statement. Have you ever heard of Credit Card Insurance?*

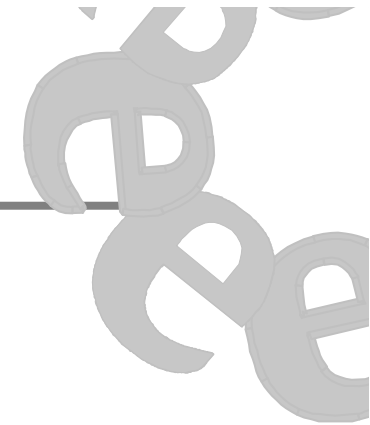




# Credit Card Penetration Rate

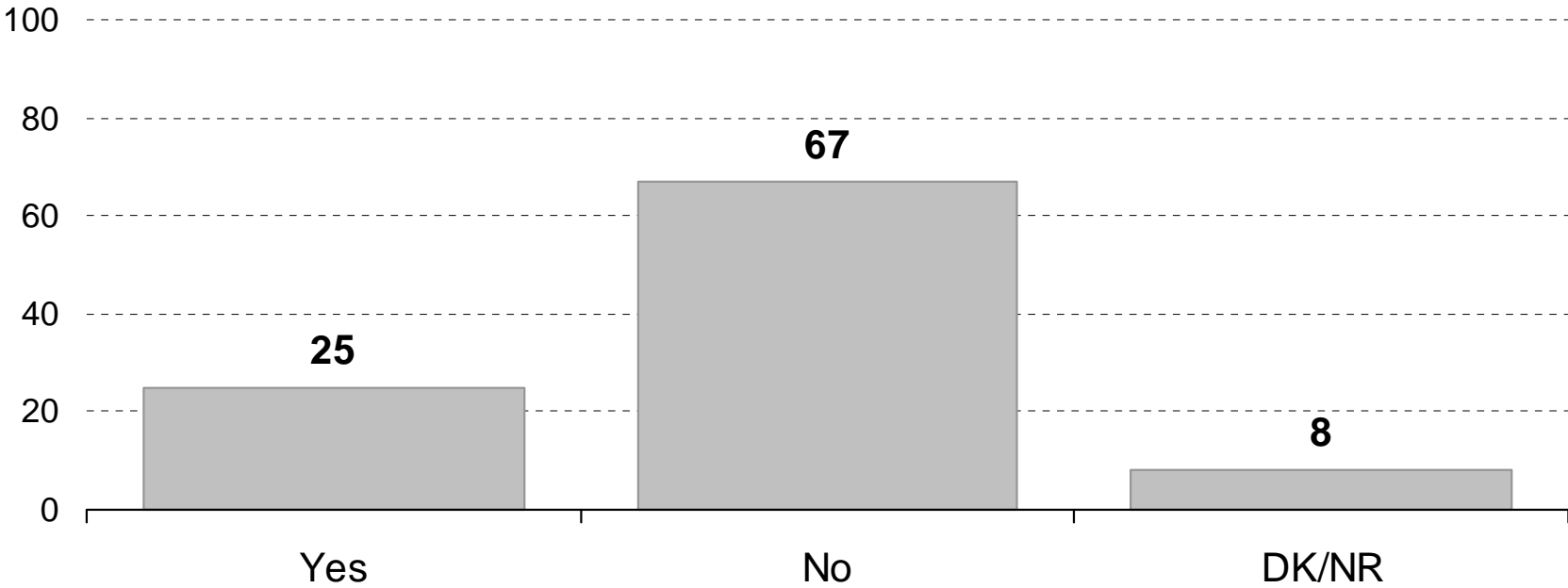
*Q. Do you personally have any credit cards in your name, including both general credit cards and those issued by individual stores?*





# Credit Card Insurance Penetration Rate

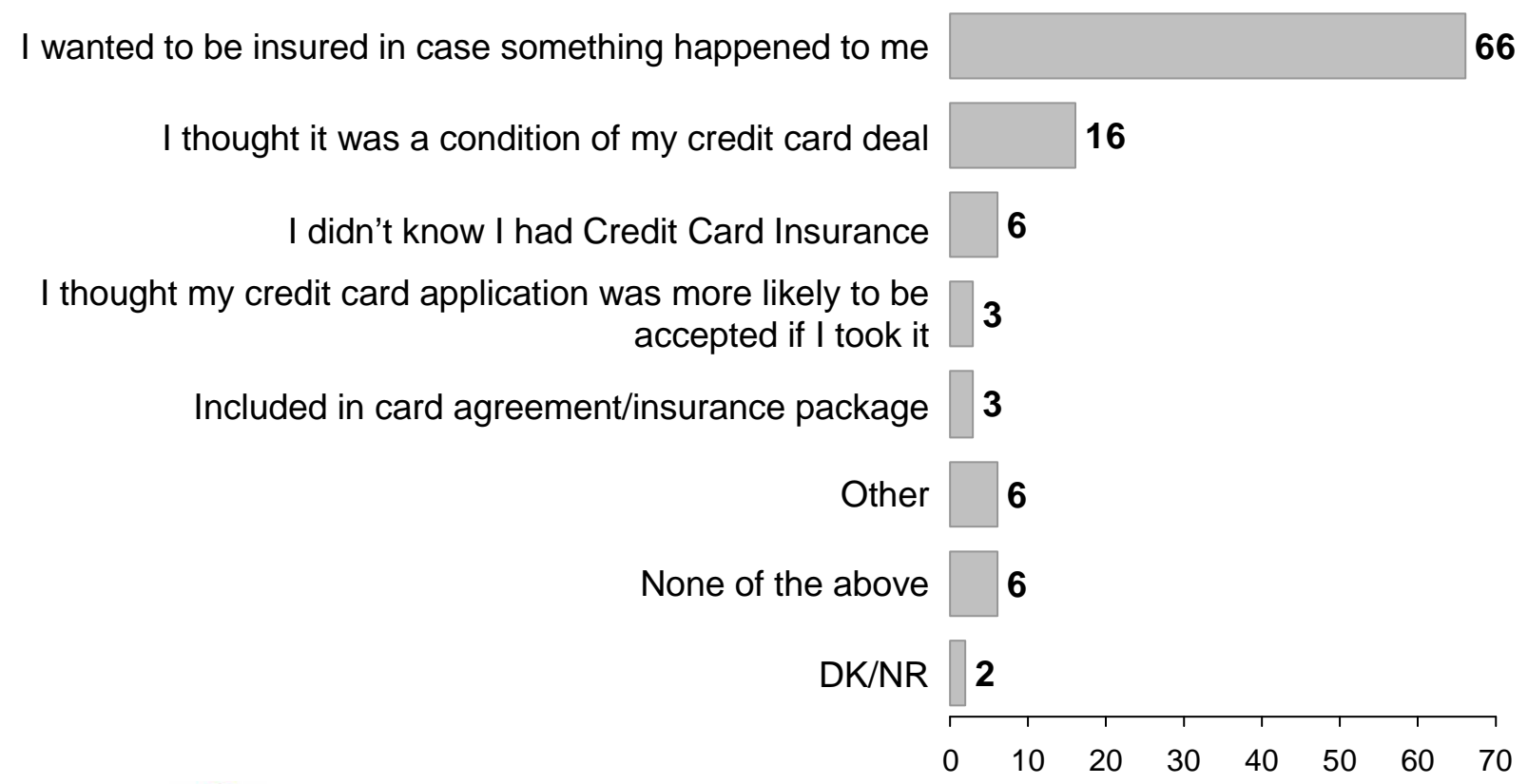
Q. Do you have credit card insurance on any credit card you currently hold?





# Reasons for acquiring Credit Card Insurance

*Q. Which of the following reasons describes why you have credit card insurance. You may choose more than one reason?*

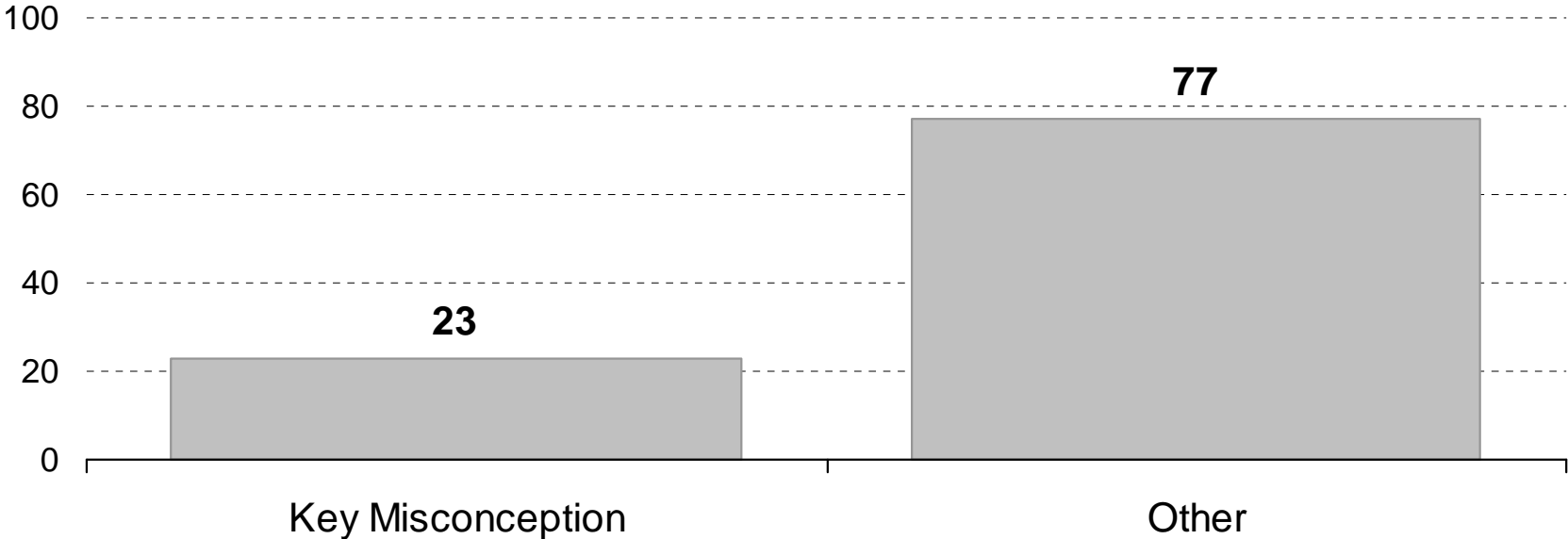


BASE: Canadians; Feb. 09 n=216



# Net three 'Key Misconceptions'<sup>1</sup> about Credit Card Insurance

Q. Which of the following reasons describes why you have credit card insurance. You may choose more than one reason?



1: Collapsed:

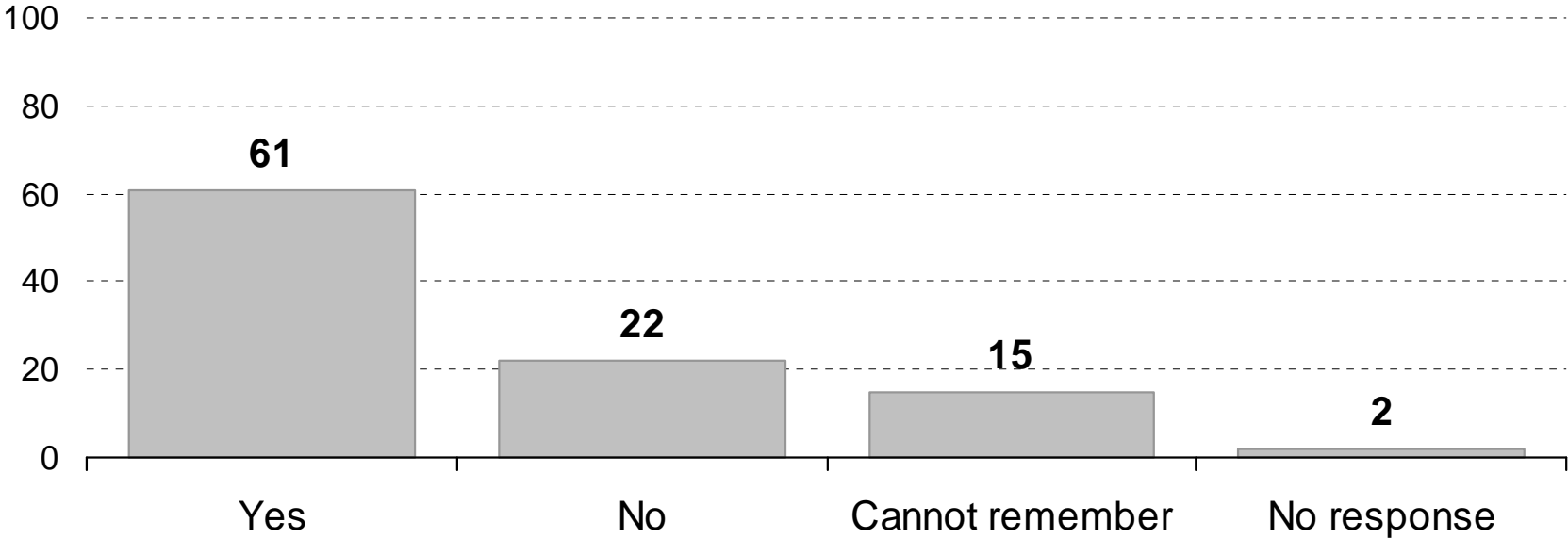
“I thought my credit card application was more likely to be accepted if I took it”;  
“I thought it was a condition of my credit card deal”; and  
“I didn’t know I had Credit Card Insurance”

BASE: Canadians; Feb. 09 n=216



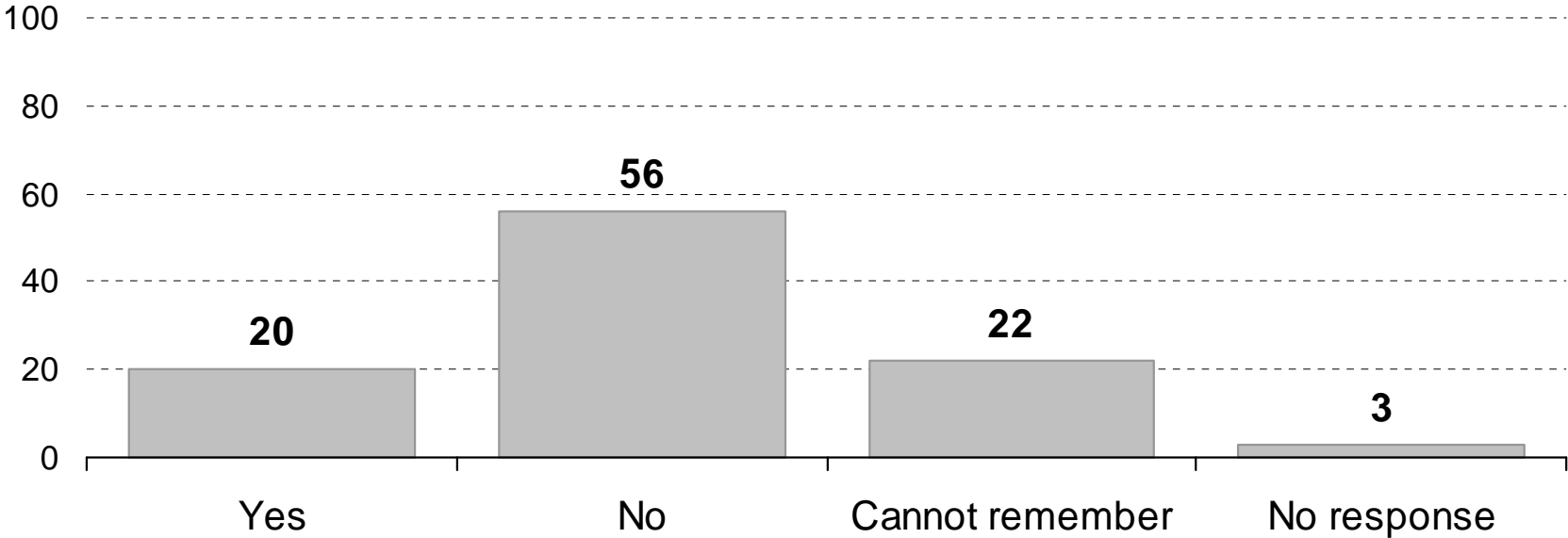
# How informed were Credit Card Insurance Applicants?

*Q. Was ... that the policy was an option and you did not have to take it ... explained to you when you signed up for credit card insurance?*



# How informed were Credit Card Insurance Applicants?

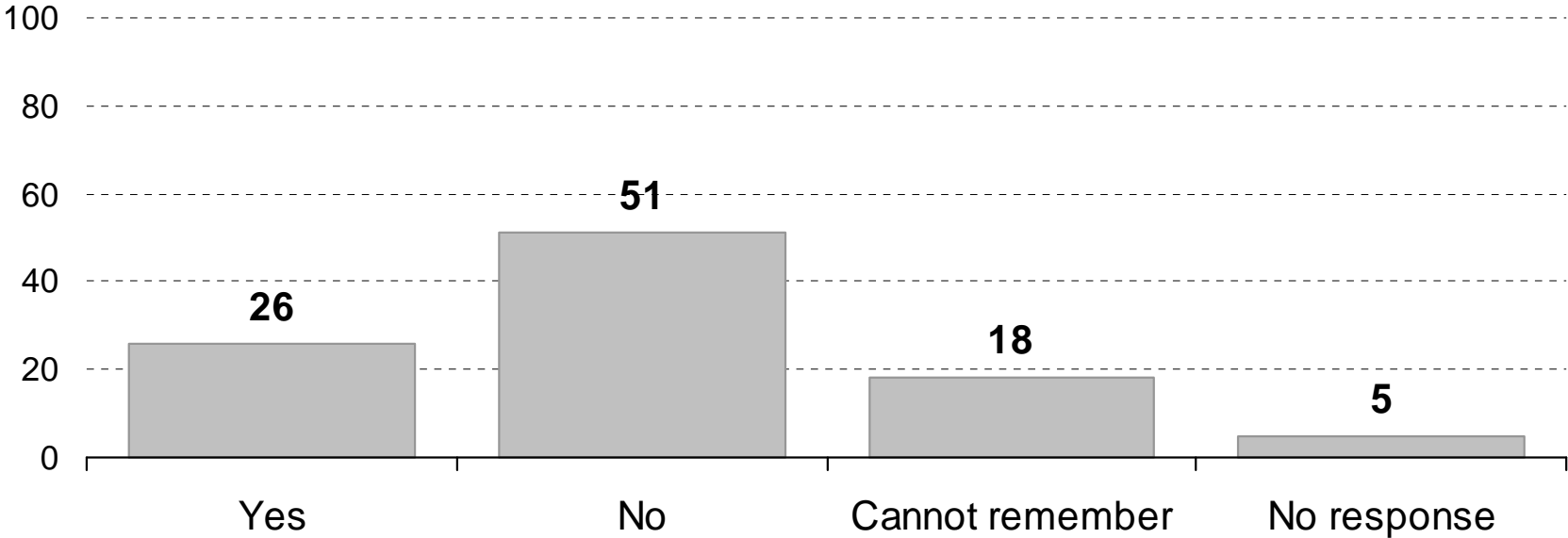
*Q. Was ... that the policy would not cover you for pre-existing medical problems ... explained to you when you signed up for credit card insurance?*





# How informed were Credit Card Insurance Applicants?

**Q. Was ... that the policy would not pay your entire balance if you lost your job or became ill ... explained to you when you signed up for credit card insurance?**



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**Probit**

