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Nota di contenuto	BANKING SERVICES AND THE CONSUMER A REPORT BY THE NATIONAL CONSUMER COUNCIL; Copyright; Banking services and the consumer A report by the National Consumer Council; Copyright; Contents; Introduction; Note on terminology; SECTION; Section 1 / Conclusions and recommendations; Section 2 / Banking services and the consumer; Section 3 / Cash, cheques, credits, debits and charges; Section 4 / Access to banking services; Section 5 / New technology; Section 6 / Banking services and the law; Section 7 / The resolution of disputes between bank and customer; Section 8 / Saving and borrowing Section 9 / Competition and regulationSection 10 / Northern Ireland and Scotland; Section 11 / Executor and trustee services; APPENDIX; Appendix I / Some of the developments in consumer banking services during the time this report was in preparation; Appendix II / Research into consumers' attitudes to banking services, by Market Behaviour Ltd; Appendix III / Research into attitudes of consumers with bank accounts, by Market and Opinion Research International; Appendix IV / The economics of branch banking: a consumer perspective Appendix V / Letter to Dr Gerard Vaughan, MP, Minister of State for Consumer Affairs, from Mrs Rachel Waterhouse, Chairman of the NCC Banking Services Working PartyAppendix VI / Cashless pay: the NCC's response to the Department of Employment's consultative paper; Appendix VII / Organisations which were consulted or gave written and/or oral evidence
Sommario/riassunto	This report, prepared for the government by the National Consumer Council, examines money transmission, access to banking services, new technology, banking and the law, disputes between bank and customer, saving and borrowing. There are special sections on Northern Ireland and Scotland and on bank executor and trustee work - all from a consumer perspective. It is based on the findings of two surveys of consumer attitudes to banking services and evidence from the banks and building societies themselves.