



# Insight Portal

*Feature Guide:  
Market Changes*





# Market Changes

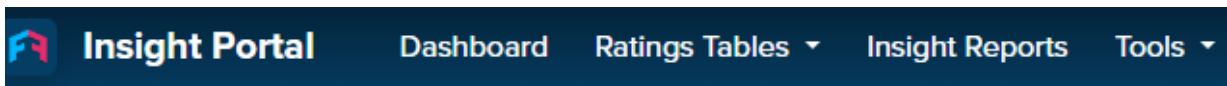
## INTRODUCTION

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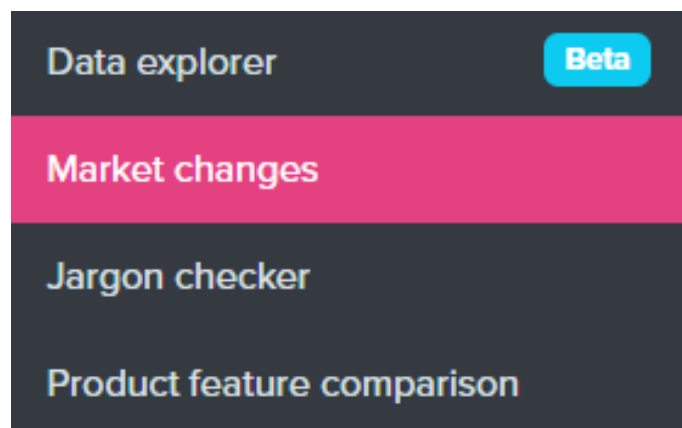
Our market changes feature allows you to see when changes are made to any feature of the products we have rated.

You can filter by specific brands and product features to get to what you need.

If you don't want to miss anything, sign up to email updates for whichever sectors, brands and features matter to you.



Click on 'Tools' in the toolbar at the top of the Portal and then on 'Market changes' to load it up.





# Market Changes

## HOW TO

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First select the sector and product type you're interested in.

If you want to see all changes then you can leave the brands and features options blank.

If it's specific brands and features that you're interested in then you can type those into the brands and features search bars shown below.

You can then name your report and save it so you can view those same selections anytime you login to the portal.

Find changes [Start again](#)

Product group  
Bank accounts

Product type  
Current accounts

Show only selected brands  
Select brands

Show only selected features  
Select product features

Save as a new report

Report name  
Current Account Switching Offers

Get email alerts of changes

Save report



# Market Changes

## EMAIL ALERTS

By clicking the 'Get email alerts' button you'll receive an email outlining any market changes within your customised report.



### Save as a new report

Report name

Get email alerts of changes

Save report

You'll receive an email on each day that features within your selected criteria change.

### Your market changes report

There were 30 product changes for your **BT card** report yesterday.

Product	Feature	Was	Now
Ulster Bank Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months
Ulster Bank Longer Balance Transfer Credit Card	Duration of 0% balance transfer offer period	28 months	24 months
Ulster Bank Balance Transfer Credit Card	Duration of 0% balance transfer offer period	16 months	14 months
Royal Bank of Scotland Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months
Royal Bank of Scotland Longer Balance Transfer Credit Card	Duration of 0% balance transfer offer period	28 months	24 months
Royal Bank of Scotland Balance Transfer Credit Card	Duration of 0% balance transfer offer period	16 months	14 months
NatWest Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months



# Market Changes

## OUTPUT

After running your search, the relevant changes will appear in a table which can be viewed within the Portal.

The screenshot displays the 'Market Changes' output interface. On the left, there is a 'Find changes' sidebar with filters for Product group (Credit cards), Product type (0% balance transfer credit cards), and Show only selected brands (Select brands). It also includes a 'Save as a new report' section with a report name 'BT offer periods', a checkbox for 'Get email alerts of changes', and a 'Save report' button. Below that is a 'Load a saved report' section with a dropdown menu.

The main content area shows a list of credit card offers with their durations. The top right corner indicates '77 TOTAL RESULTS'. Each offer entry includes the bank logo, the offer name, and a comparison of 'WAS' and 'NOW' durations.

Bank	Offer Name	WAS	NOW
mbna	MBNA 0% Transfers and Purchases	22 or 12 months	19 or 12 months
Ulster Bank	Ulster Bank Purchase and Balance Transfer Credit Card	21 months	17 months
Ulster Bank	Ulster Bank Longer Balance Transfer Credit Card	28 months	24 months
Ulster Bank	Ulster Bank Balance Transfer Credit Card	16 months	14 months
RBS	Royal Bank of Scotland Purchase and Balance Transfer Credit Card	21 months	17 months



# Market Changes

## USE CASES

Want to see if your competitors are responding to interest rate changes quicker than you?

Or maybe you want to know if insurance cover limits are increasing?

The market changes feature lets you stay on top of all market developments and helps you to respond quickly.

The screenshot displays the 'Market Changes' tool interface. On the left, there are filters for 'Product group' (Savings Accounts), 'Product type' (Easy Access Accounts), 'Show only selected brands' (Chase, Virgin Money), and 'Show only selected features' (Interest Rate (AER)). Below the filters are options to 'Save as a new report' and 'Load a saved report'. The main area shows a list of account interest rate changes with columns for 'WAS' (Was) and 'NOW' (Now) rates, and a 'Hide change' button for each entry.

Brand	Product Name	Interest Rate (AER)	WAS	NOW
CHASE	Chase The Chase Saver Account	Interest Rate (AER)	3.8%	4.1%
MONEY	Virgin Money M Plus Saver	Interest Rate (AER)	3.03%	3.55%
MONEY	Virgin Money Club M Saver	Interest Rate (AER)	3.03%	3.55%
MONEY	Virgin Money M Saver	Interest Rate (AER)	3.03%	3.55%
CHASE	Chase The Chase Saver Account	Interest Rate (AER)	3.3%	3.8%



# Market Changes

## **TRY IT OUT**

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You can try out this feature and others now on our insight portal:

<https://insight.fairerfinance.com/>