

Canada

FERRATUM GROUP INTERNATIONAL
**CHRISTMAS
BAROMETER™
2017**

ferratum



What is Ferratum Group Christmas Barometer 2017™?

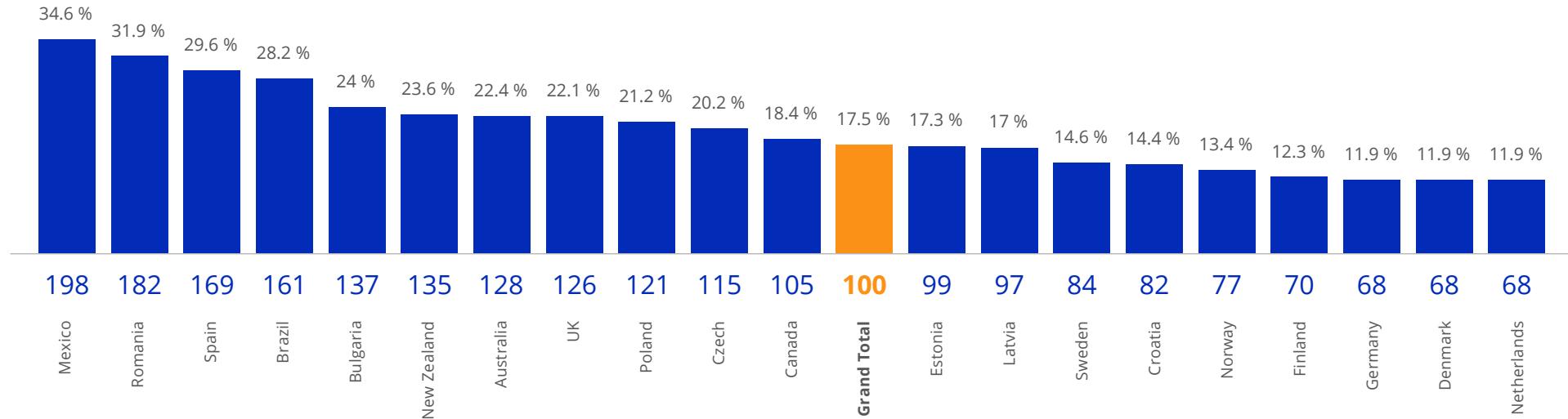
Since 2014, Ferratum Group has asked its customers to share their spending habits. The survey is conducted twice a year — once during the Summer holidays and, again, just before Christmas.

The purpose of the survey is to review our customers' spending behaviours during the holidays, what types of purchases are made, and how spending differs between countries. The survey also explores how people plan to spend their Christmas holidays, which country will be spending the most during the season, who will be using Airbnb for their accommodation, and which countries prefer online shopping over hitting the high street.

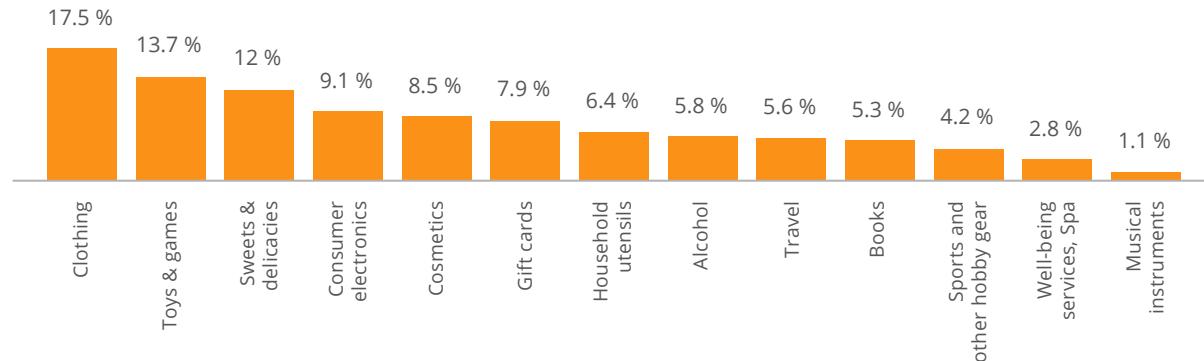
In our seventh and largest survey to date, with over 21,000 respondents, we're excited to share our findings of Christmas spending behaviour across the globe in the FERRATUM CHRISTMAS BAROMETER 2017™

Christmas Holiday Spending Relative To Disposable Household Income

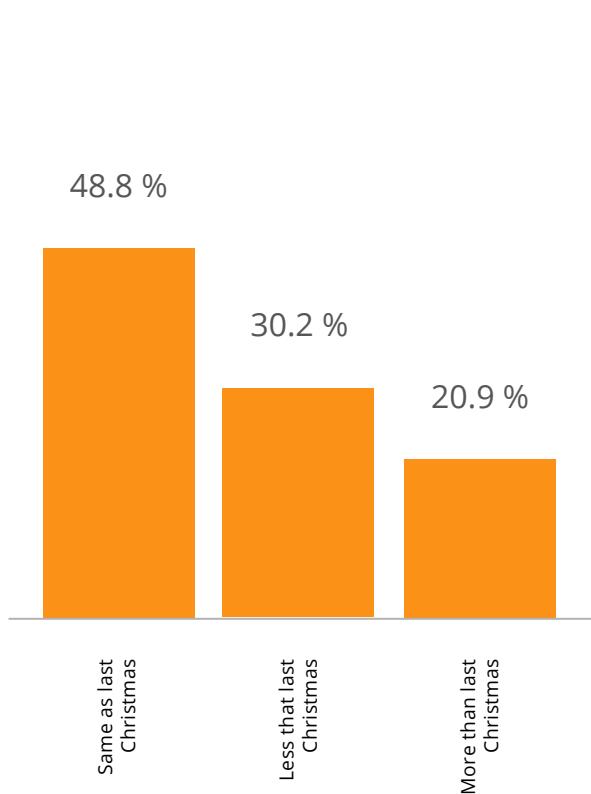
Spending in relation to other countries



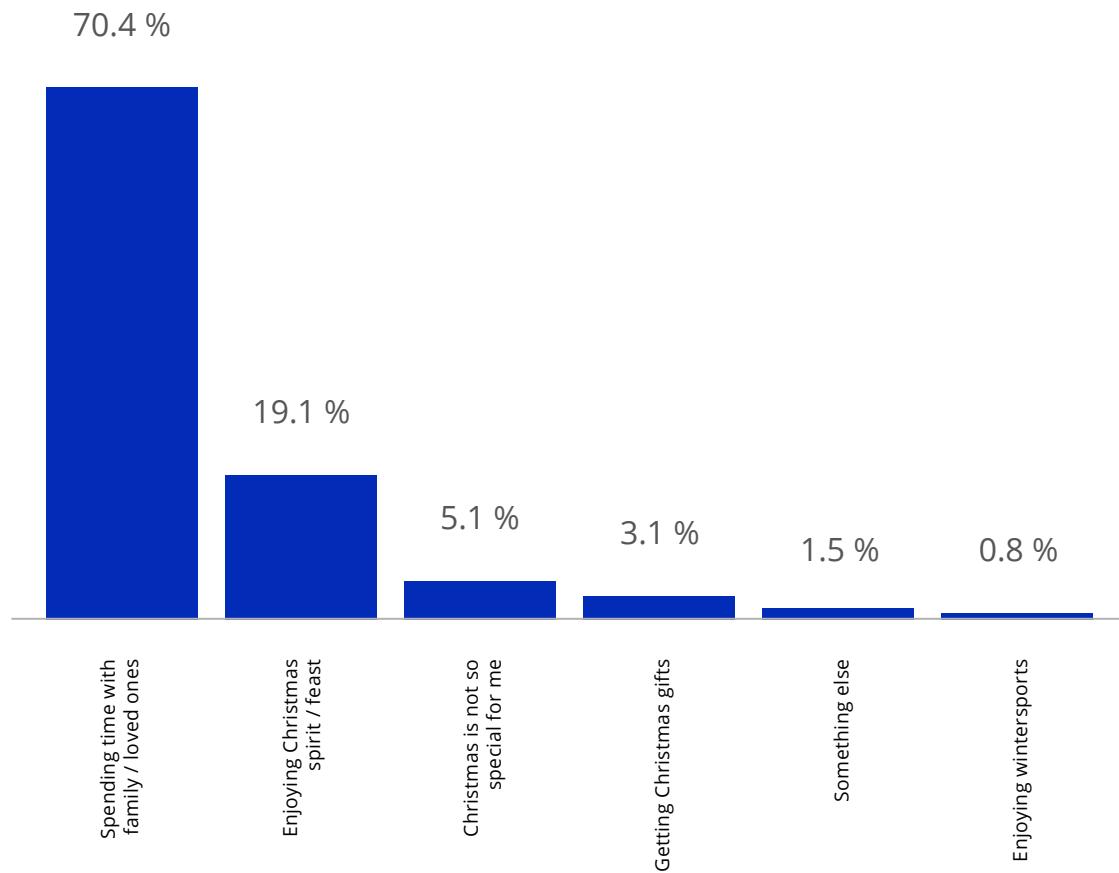
International Christmas spendings 2017



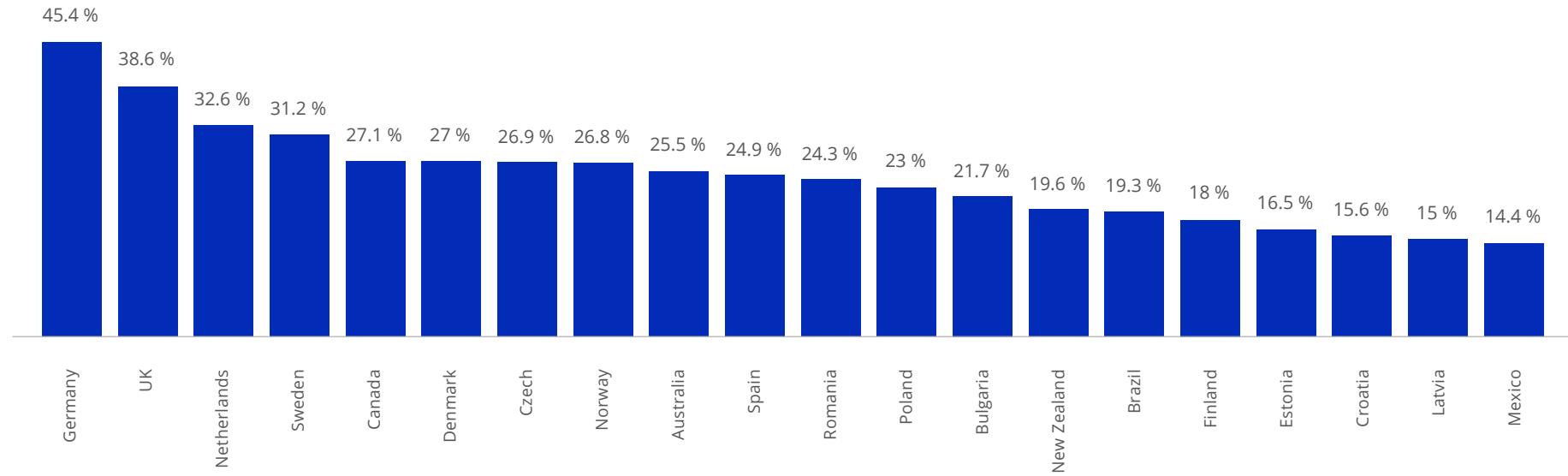
Household Christmas spending forecast 2017



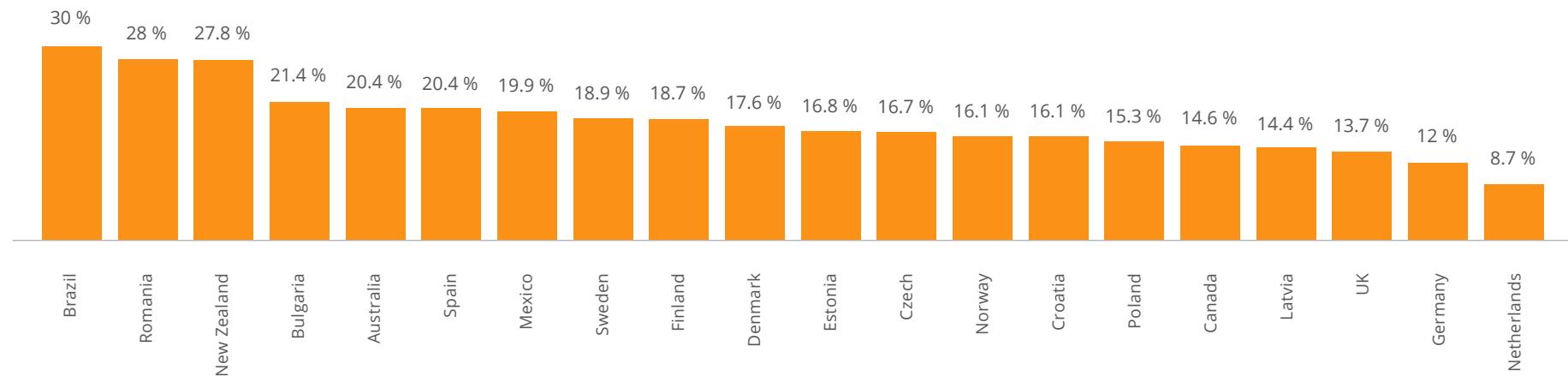
What is most important during Christmas time?



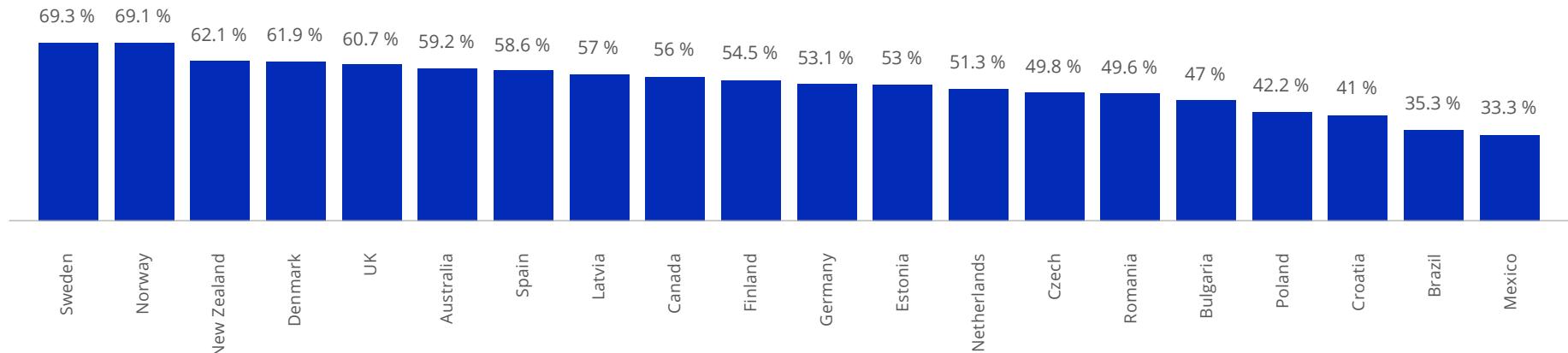
Index of online purchases during Christmas:



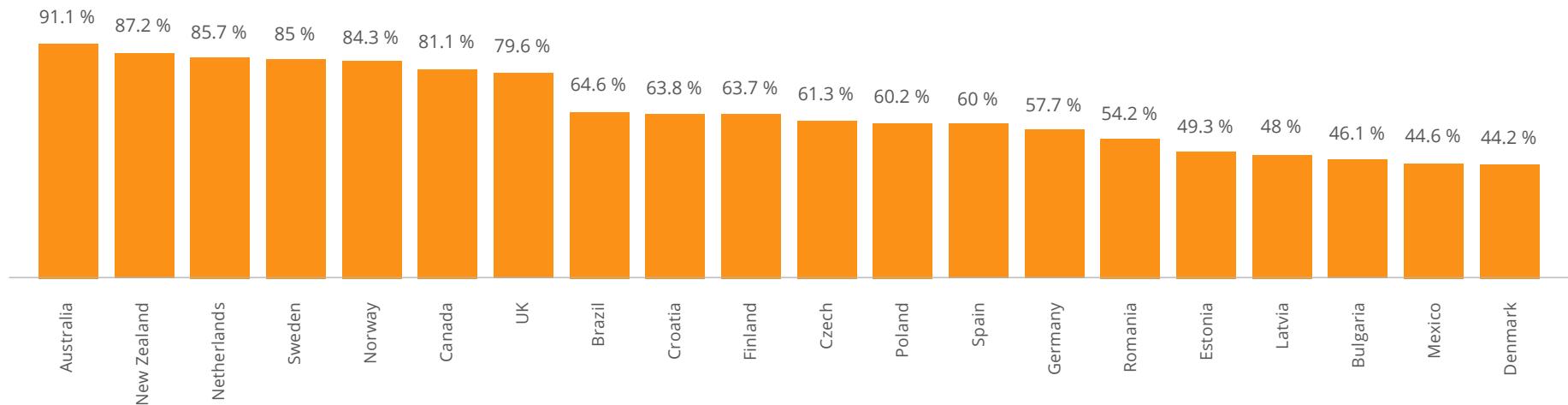
Expenditure allocated for travelling



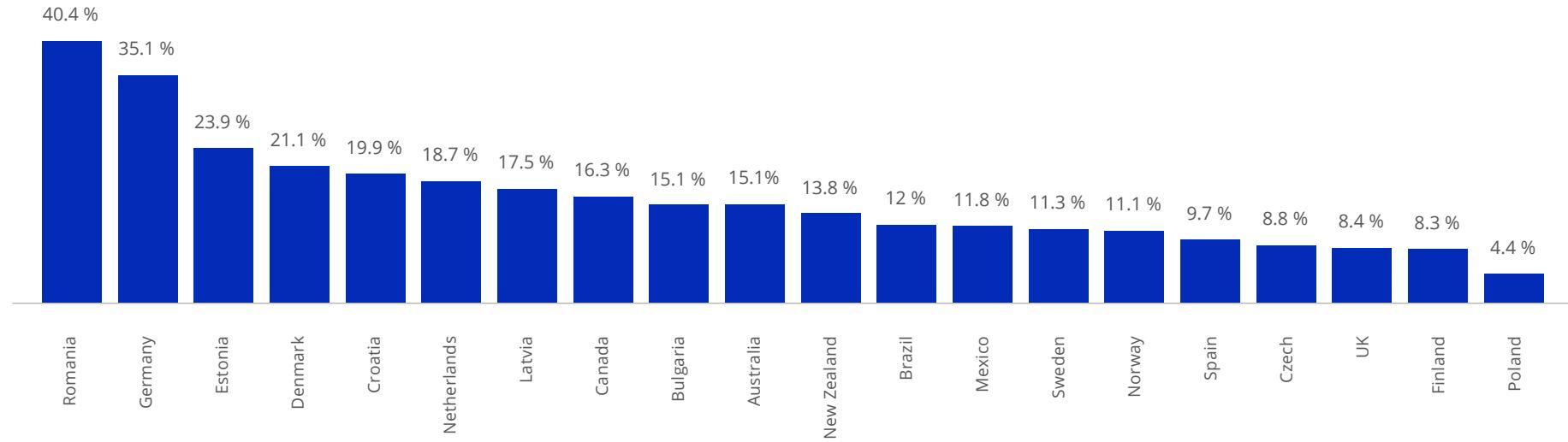
When travelling, how much do you prefer card payments over cash transactions?



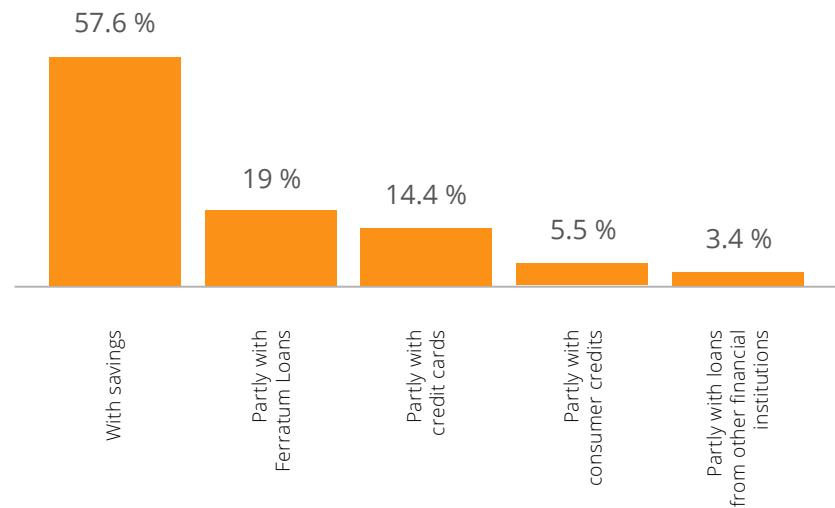
Households utilising mobile banking services during Christmas time



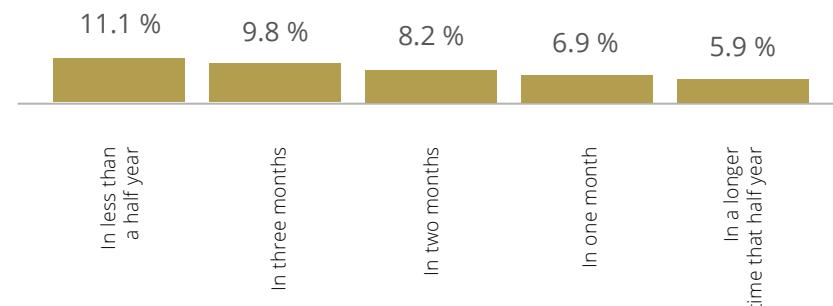
Households planning to utilise Airbnb services during holidays



Holiday financing preferences:

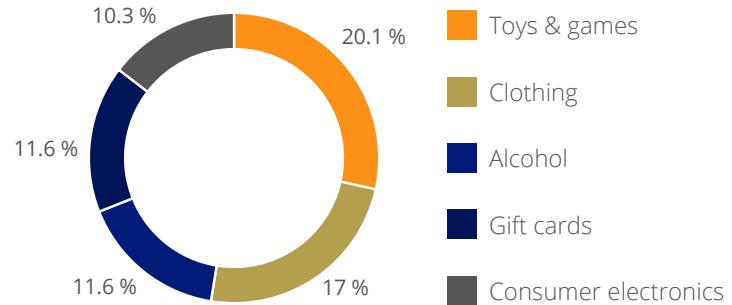


How soon do you think you will be able to pay back the loans used for holiday spendings?



Top Christmas spending behaviour:

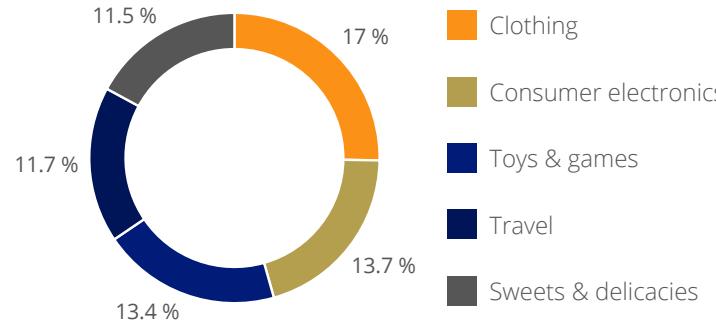
Australia



Spending in relation to other countries: 128 (FE group = 100)

Spending relative to household income: 22.4 % (751.18 €)

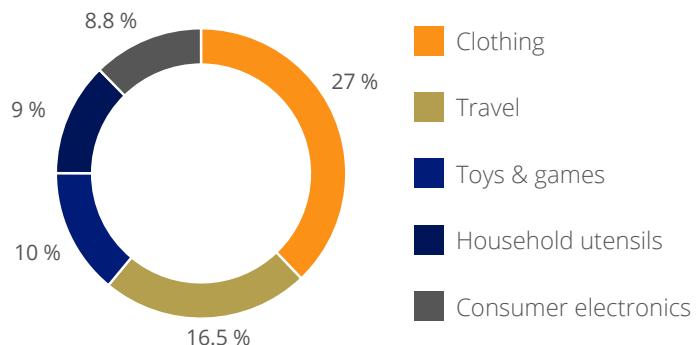
Bulgaria



Spending in relation to other countries: 137 (FE group = 100)

Spending relative to household income: 24 % (217.96 €)

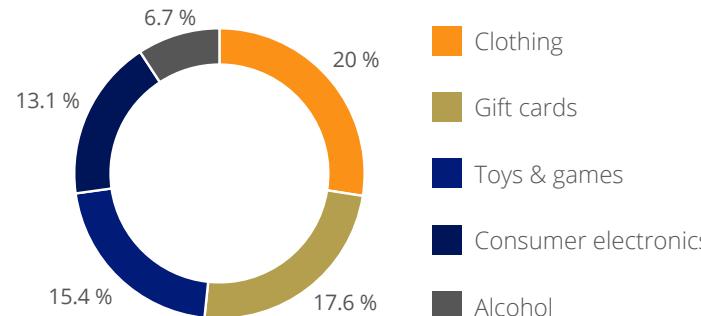
Brazil



Spending in relation to other countries: 161 (FE group = 100)

Spending relative to household income: 28.2 % (408.18 €)

Canada

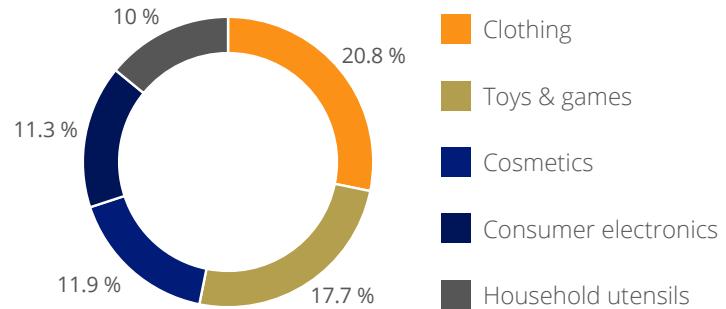


Spending in relation to other countries: 105 (FE group = 100)

Spending relative to household income: 18.4 % (582.84 €)

Top Christmas spending behaviour:

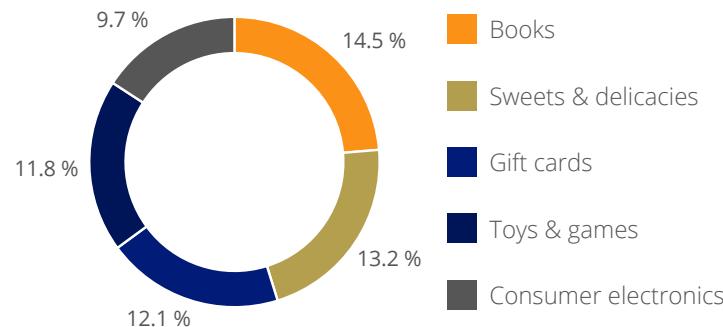
Czech



Spending in relation to other countries: 115 (FE group = 100)

Spending relative to household income: 20.2 % (273.01 €)

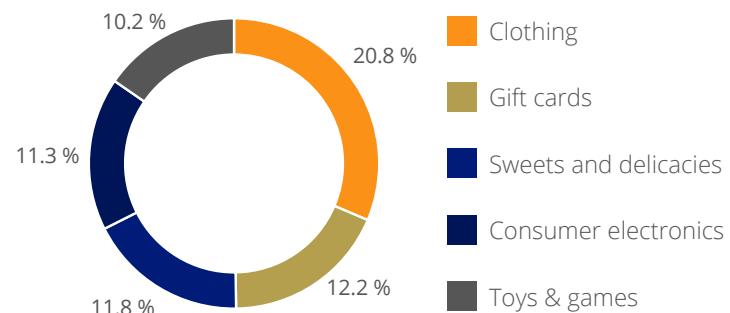
Germany



Spending in relation to other countries: 68 (FE group = 100)

Spending relative to household income: 11.9 % (371.86 €)

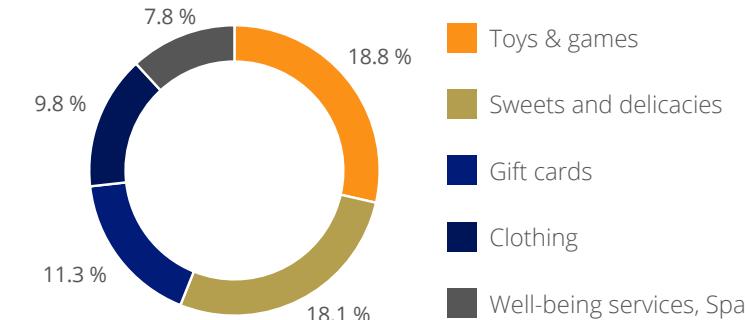
Denmark



Spending in relation to other countries: 68 (FE group = 100)

Spending relative to household income: 11.8 % (435.10 €)

Estonia

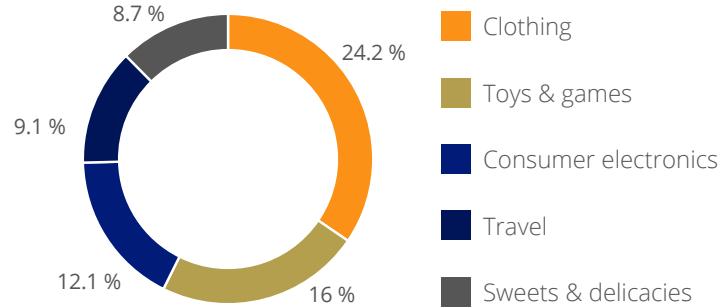


Spending in relation to other countries: 99 (FE group = 100)

Spending relative to household income: 17.3 % (246.78 €)

Top Christmas spending behaviour:

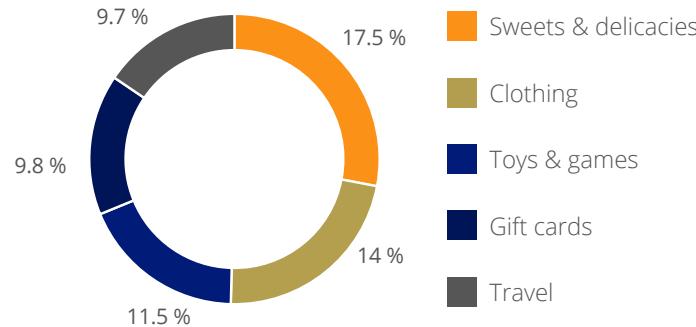
Spain



Spending in relation to other countries: 169 (FE group = 100)

Spending relative to household income: 29.6 % (569.10 €)

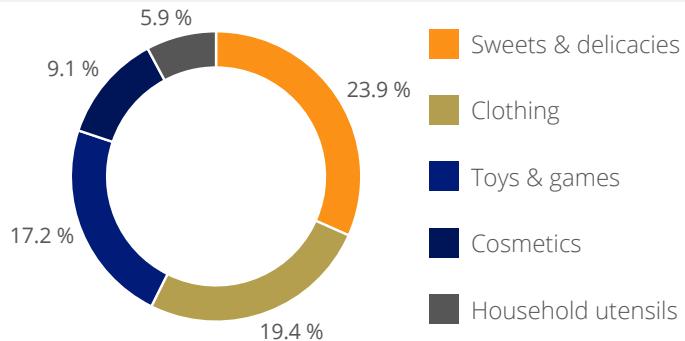
Finland



Spending in relation to other countries: 70 (FE group = 100)

Spending relative to household income: 12.3 % (389.18 €)

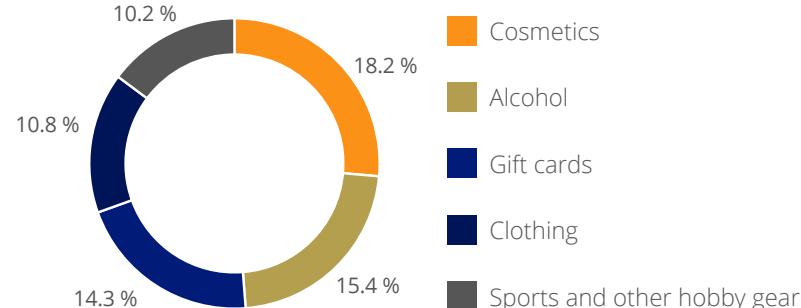
Croatia



Spending in relation to other countries: 82 (FE group = 100)

Spending relative to household income: 14.4 % (200.51 €)

Latvia

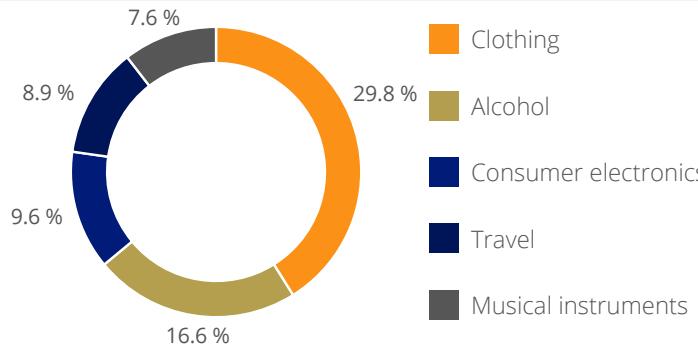


Spending in relation to other countries: 97 (FE group = 100)

Spending relative to household income: 17 % (171.97 €)

Top Christmas spending behaviour:

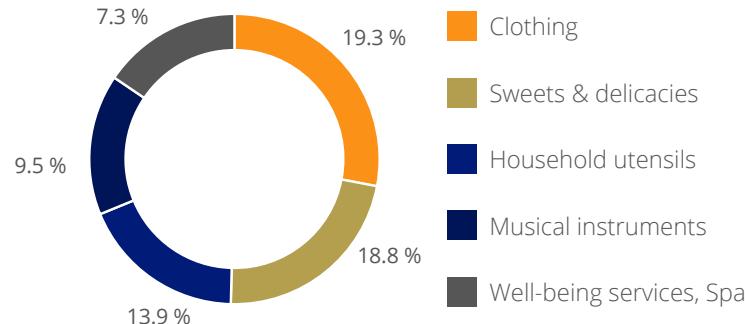
Mexico



Spending in relation to other countries: 198 (FE group = 100)

Spending relative to household income: 34.6 % (192.04 €)

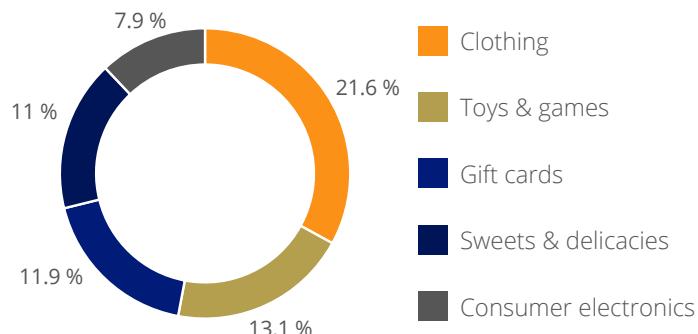
Netherlands



Spending in relation to other countries: 68 (FE group = 100)

Spending relative to household income: 11.8 % (268.41 €)

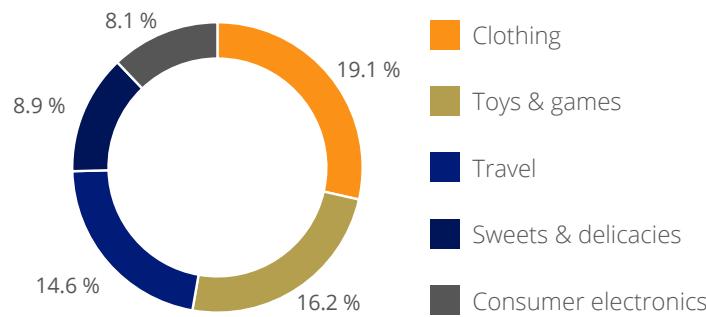
Norway



Spending in relation to other countries: 77 (FE group = 100)

Spending relative to household income: 13.4 % (613.77 €)

New Zealand

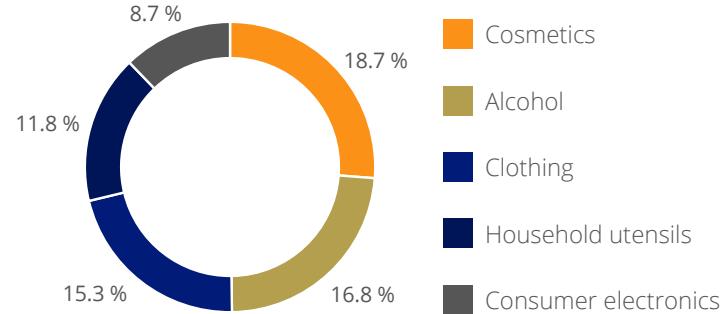


Spending in relation to other countries: 135 (FE group = 100)

Spending relative to household income: 23.6 % (618.66 €)

Top Christmas spending behaviour:

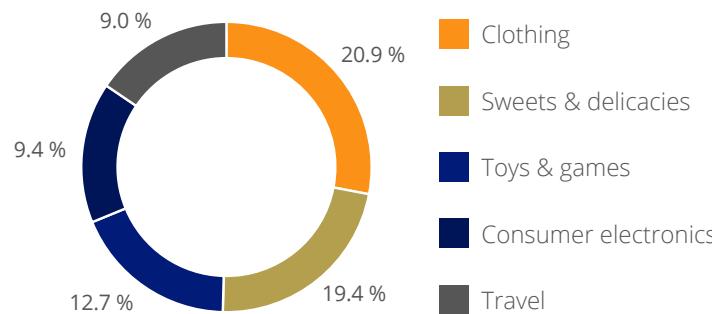
Poland



Spending in relation to other countries: 121 (FE group = 100)

Spending relative to household income: 21.2 % (268.72 €)

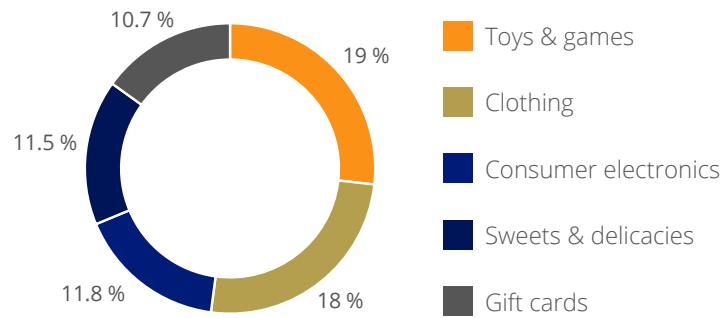
Romania



Spending in relation to other countries: 182 (FE group = 100)

Spending relative to household income: 31.9 % (278.15 €)

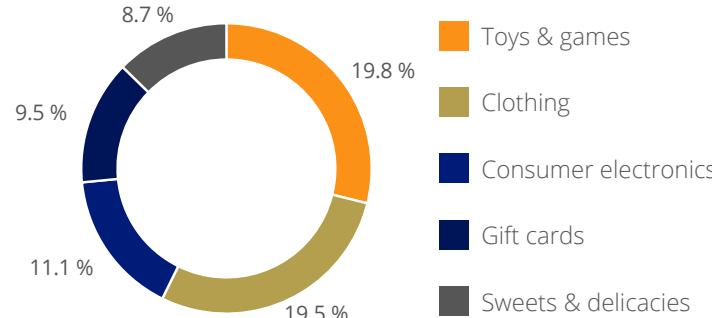
Sweden



Spending in relation to other countries: 84 (FE group = 100)

Spending relative to household income: 14.6 % (557.05 €)

UK



Spending in relation to other countries: 126 (FE group = 100)

Spending relative to household income: 22.1 % (637.60 €)

How was Ferratum Group Christmas Barometer 2017™ conducted?

The survey was conducted by Ferratum Group who surveyed its active customers in 20 International countries via web survey with a standardised questionnaire. Incomes are stated in local currency, and relative Christmas consuming is calculated by the ratio of a family's monthly disposable income in each country. Disposable income was adjusted by each country, individual purchasing power parity based on 2014 figures by The World Bank.

Over 21.000 households participated in the survey. Respondents were aged from 18 to over 61y. 58.8% of participants were women. The average available net income of participating households was between €555 – €4580. The average household size among the respondents was 2.89 persons.

In addition to demographic factors, respondents were asked about their disposable monthly net income, how much they spend over Christmas, what activities they spend their money on, and if they are going to use Airbnb services or online banking while travelling abroad.

The survey used each country's respective currency. Responses were evened out to reflect the respective purchasing power of each country. All survey respondents were anonymous.