

a2_1. In an average month, approximately how many transactions do you make in a branch using a teller?

	Total
In a branch using a teller	
Base: All respondents	800
Weighted	800
None	369 46.0%
1	136 17.0%
2	119 15.0%
3 to 4	62 8.0%
5 to 6	60 7.0%
More than 6	53 7.0%
(DK/NS)	1 0
Summary	
Mean incl. Zero	2.1
Mean excl. Zero	3.9

a2_2. In an average month, approximately how many transactions do you make At an ATM or ABM (automated teller or banking machine)?

	Total
At an ATM or ABM (automated teller or banking machine)	
Base: All respondents	800
Weighted	800
None	94 12.0%
1	37 5.0%
2	64 8.0%
3	45 6.0%
4	71 9.0%
5	91 11.0%
6 to 9	73 9.0%
10	110 14.0%
11 to 19	74 9.0%
20	71 9.0%
More than 20	65 8.0%
(DK/NS)	5 1.0%
Summary	
Mean incl. Zero	10.2
Mean excl. Zero	11.5

a2_3. In an average month, approximately how many transactions do you make Online, over the internet?

	Total
Online, over the internet	
Base: All respondents	800
Weighted	800
None	449 56.0%
1 to 3	62 8.0%
4 to 6	97 12.0%
7 to 10	77 10.0%
More than 10	115 14.0%
Summary	
Mean incl. Zero	5
Mean excl. Zero	11.3

a2_4. In an average month, approximately how many transactions do you make By phone, using automated telephone banking?

	Total
By phone, using automated telephone banking	
Base: All respondents	800
Weighted	800
None	635 79.0%
1 to 3	81 10.0%
4 to 6	49 6.0%
More than 6	34 4.0%
(DK/NS)	0 0
Summary	
Mean incl. Zero	1.1
Mean excl. Zero	5.5

a2_5. In an average month, approximately how many transactions do you make By phone, talking to a live representative?

	Total
By phone, talking to a live representative	
Base: All respondents	800
Weighted	800
None	667 83.0%
1	66 8.0%
2	27 3.0%
More than 2	37 5.0%
(DK/NS)	2 0
Summary	
Mean incl. Zero	0.5
Mean excl. Zero	3.1

a2_6. In an average month, approximately how many transactions do you make Using a debit card?

	Total
Using a debit card	
Base: All respondents	800
Weighted	800
None	78 10.0%
1 to 3	63 8.0%
4 to 6	109 14.0%
7 to 10	127 16.0%
11 to 19	79 10.0%
20	118 15.0%
21 to 30	109 14.0%
31 to 50	75 9.0%
More than 50	38 5.0%
(DK/NS)	6 1.0%
Summary	
Mean incl. Zero	18.5
Mean excl. Zero	20.5

a2_7. In an average month, approximately how many transactions do you make Writing cheques?

	Total
Writing cheques	
Base: All respondents	800
Weighted	800
None	270 34.0%
1	158 20.0%
2	127 16.0%
3	53 7.0%
4	33 4.0%
5	65 8.0%
6-10	55 7.0%
More than 10	39 5.0%
Summary	
Mean incl. Zero	3.1
Mean excl. Zero	4.7

a2_8. In an average month, approximately how many transactions do you make By pre-
authorised payments from an account?

	Total
By pre-authorized payments from an account	
Base: All respondents	800
Weighted	800
None	239 30.0%
1	90 11.0%
2	115 14.0%
3	86 11.0%
4	82 10.0%
5	83 10.0%
6-10	85 11.0%
More than 10	18 2.0%
(DK/NS)	2 0
Summary	
Mean incl. Zero	3
Mean excl. Zero	4.3

a2_total. In an average month, approximately how many transactions do you make in total?

	Total
Base: All respondents	800
Weighted	800
None	20
1 to 10	77 10.0%
11 to 20	120 15.0%
21 to 30	135 17.0%
31 to 40	128 16.0%
41 to 50	92 11.0%
51 to 75	142 18.0%
More than 75	104 13.0%
Summary	
Mean incl. Zero	43.3
Mean excl. Zero	43.4

a2_share. In an average month, approximately how many transactions do you make...?

SHARE OF TOTAL TRANSACTIONS

	Total
Total Transactions	34621
In a branch using a teller	1671 5.0%
At an ATM or ABM (automated teller or banking machine)	8088 23.0%
Online, over the internet	3984 12.0%
By phone, using automated telephone banking	911 3.0%
By phone, talking to a live representative	406 1.0%
Using a debit card	14659 42.0%
Writing cheques	2490 7.0%
By pre-authorised payments from an account	2412 7.0%

**a3. Do you currently have a chequing account
with a financial institution?**

	Total
Base: All respondents	800
Weighted	800
Yes	749 94.0%
No	50 6.0%
(DK/NS)	1 0

b2_1. In an average month, approximately how much do you pay in total in service fees on this main chequing account? Please include not only the monthly service fee you pay but also fees for additional transactions or fees for other services such as overdraft protection.

	Total
Base: Currently has a checking account with a financial institution	743
Weighted	749
Zero/pay nothing	90 12.0%
\$1 to \$5	97 13.0%
\$6 to \$10	172 23.0%
\$11 to \$15	138 18.0%
\$16 to \$20	86 12.0%
Over \$20	100 13.0%
(DK/NS)	65 9.0%
Summary	
Mean incl. Zero	21.5
Mean excl. Zero	24.8

b2_2. In an average month, approximately how much do you pay in total in service fees on this main chequing account? Please include not only the monthly service fee you pay but also fees for additional transactions or fees for other services such as overdraft protection.

	Total
Base: Currently has a checking account with a financial institution, excl. DK/NS	677
Weighted	684
Zero/pay nothing	90 13.0%
\$1 to \$5	97 14.0%
\$6 to \$10	172 25.0%
\$11 to \$15	138 20.0%
\$16 to \$20	86 13.0%
Over \$20	100 15.0%
Summary	
Mean incl. Zero	21.5
Mean excl. Zero	24.8

b3. And for which of the following three reasons do you pay nothing in service fees on this account? Is it because you maintain a minimum monthly balance so the usual fees are waived, or are there truly no service fees on that account regardless of the balance you have or the number of transactions you make, or is there some other reason?

	Total
Base: Pay zero service fees for main checking account	94
Weighted	90
You maintain a minimum monthly balance so the usual fees are waived	46 51.0%
Truly no service fees	26 29.0%
Some other reason	16 17.0%
(DK/NS)	2 2.0%

b6. Do you feel that the service fees charged on your main chequing account are...?

	Total
Base: Pay service fees for main checking account	649
Weighted	659
Very fair	112 17.0%
Somewhat fair	279 42.0%
Somewhat unfair	177 27.0%
Very unfair	85 13.0%
(DK/NS)	6 1.0%
Summary	
Top2Box (Very or Somewhat fair)	392 59.0%
Low2Box (Very or Somewhat unfair)	262 40.0%

c1_1. Now I'd like you to think about service fees charged by financial institutions in general, not just the financial institutions you deal with. I'm going to read you three statements people have made about service fees and I'd like you to tell me which one, if any, most closely matches your opinion about service fees in general.

	Total
Base: All respondents	800
Weighted	800
Financial institutions only charge service fees to cover their costs in providing these transactions - they don't make any profit from them	43 5.0%
Financial institutions make a FAIR profit from the service fees that they charge	324 40.0%
Financial institutions make an UNFAIR profit from the service fees that they charge	403 50.0%
None of these statements match my opinion about service fees	18 2.0%
(DK/NS)	12 2.0%

d7_1. Imagine that a financial institution offered a completely free, unlimited chequing account. That is, the chequing account allowed an unlimited number of financial transactions of any kind to be made with no service fees charged, regardless of the balance in that chequing account and without any other conditions attached. How likely would you be to open a free unlimited chequing account with that financial institution?

	Total
Base: All respondents	800
Weighted	800
Very likely	276 35.0%
Somewhat likely	306 38.0%
Not very likely	128 16.0%
Not at all likely	88 11.0%
(DK/NS)	3 0
Summary	
Top2Box (Very or Somewhat likely)	582 73.0%
Low2Box (Not very or Not at all likely)	216 27.0%

d9_1. And how likely would you be to switch from your current financial institution and make this one with the free unlimited chequing account your primary financial institution?

	Total
Base: All respondents	800
Weighted	800
Very likely	140 18.0%
Somewhat likely	309 39.0%
Not very likely	92 11.0%
Not at all likely	250 31.0%
(DK/NS)	9 1.0%
Summary	
Top2Box (Very or Somewhat likely)	449 56.0%
Low2Box (Not very or Not at all likely)	342 43.0%