

Consumers Association of Canada

Credit Card Surcharge Survey
November 2009



Methodology

From November 3-4, 2009, Angus Reid Public Opinion conducted an online survey among a randomly selected, representative sample of 916 Canadian credit card holders. The margin of error for the total sample is +/- 3.2%, 19 times out of 20. The results have been statistically weighted according to Statistics Canada's most current education, age, gender and region Census data to ensure a representative sample of the entire adult population of Canada. Discrepancies in or between totals are due to rounding.

Angus Reid Public Opinion polls are conducted using Canada's premier online panel, Angus Reid Forum (www.angusreidforum.com), which is recruited via an industry-leading process that incorporates a randomized, widespread invitation approach and a triple opt-in screening procedure.

The panel is maintained through state-of-the-art sampling techniques and frequent verifications of personal identity, contact information, and demographic characteristics.

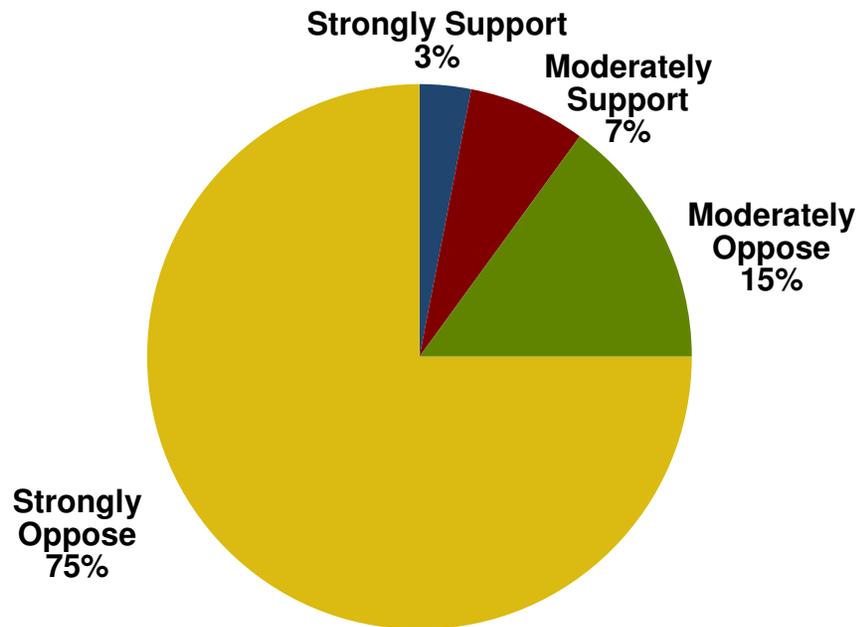
This premier online survey platform presents respondents with highly visual, interactive, and engaging surveys, ensuring that panel members provide thoughtful and reliable responses.

Opinions On Proposed Surcharge

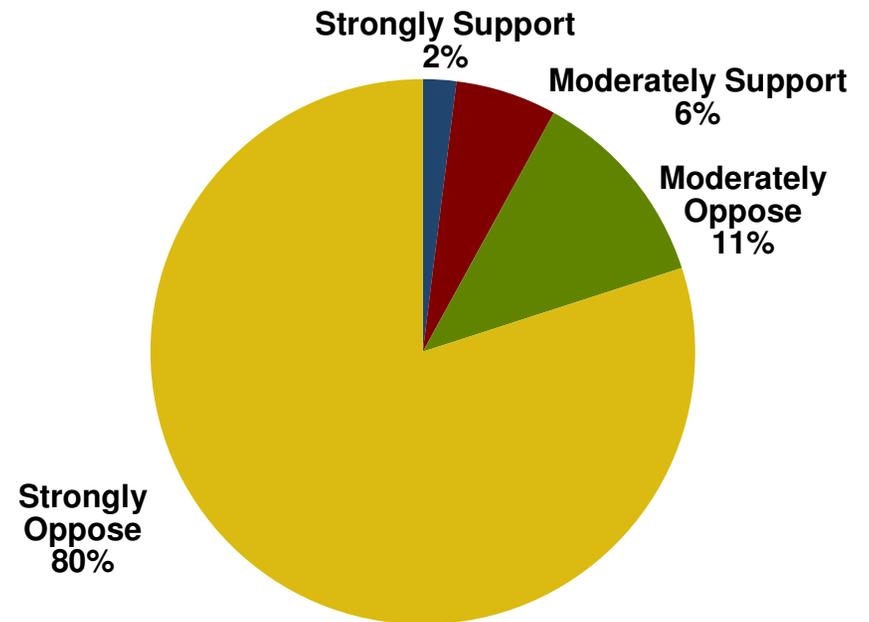
Nine-in-ten Canadian credit card holders oppose the proposed credit card surcharge and opposition strengthens somewhat when the surcharge is expressed as a 3.5% fee on top of the retail price. Women are somewhat more likely than men to oppose the surcharge (93% vs. 87%) as are Basic primary credit cards user compared to Premium primary card holders (92% vs. 86%).

Interestingly, those who support the proposed surcharge are more likely to believe that they already pay a fee for using their credit cards (24% vs. 14%) than those who do not support the surcharge.

**Support/Opposition to Surcharge
(no rate specified)**



**Support/Opposition to Surcharge
(3.5% rate specified)**



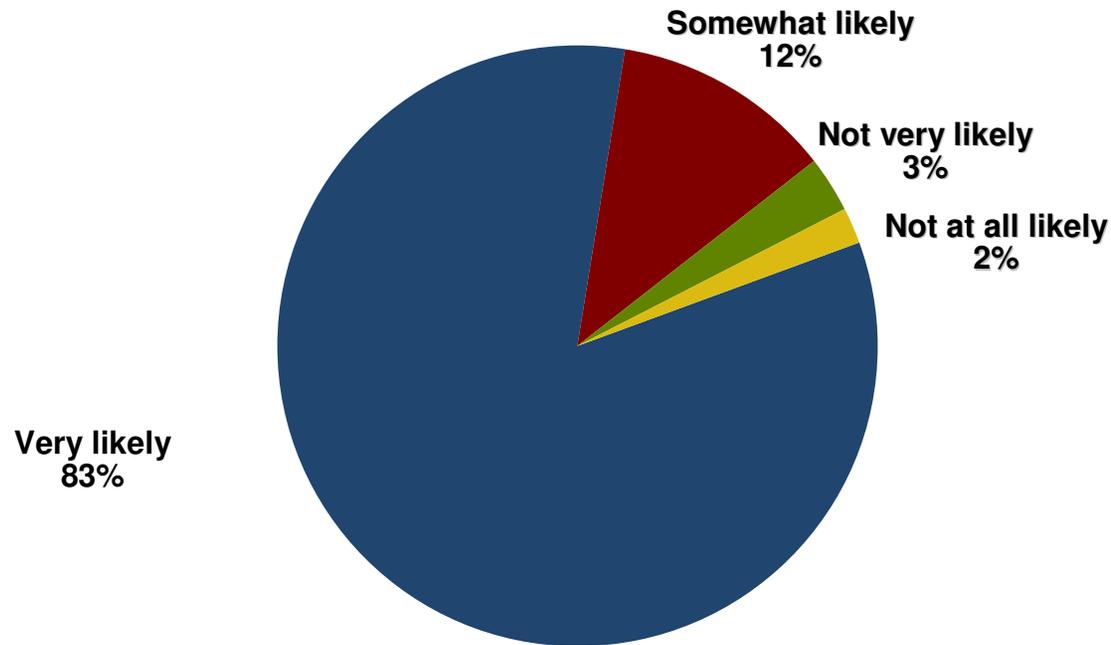
- Q.6 Some people have suggested that merchants should pass this fee on to customers when they choose to pay with a credit card to account for the fees charged to merchants by the credit card company. Do you support or oppose charging customers a surcharge on top of the retail price when they choose to pay by credit card?
- Q.7 Given that this surcharge could amount to as much as 3.5% of the retail price, do you support or oppose charging customers a surcharge when they choose to pay by credit card?

Likelihood Of Changing Stores to Avoid Surcharge

The majority of Canadian credit card holders would be “very likely” to change where they regularly shop in order to avoid paying a credit card surcharge.

While there are no significant differences by gender, region or household income on this measure, Canadians over the age of 55 are somewhat more likely to be inclined to change stores compared to their younger cohorts as are those who use a reward/loyalty card as their primary credit card compared to those who do not.

Not surprisingly, those who oppose the surcharge are significantly more likely to say they will change stores to avoid paying the fee.



Q.8 If a store where you regularly shop were to start charging a fee of 3.5% for using your credit card, while another store selling the same items did not charge this fee, how likely would you be to change where you shop in order to avoid paying this fee?