

## **Study Information**

### **Please read the following information carefully**

Many thanks for participating in this research. This information page explains what to expect.

### **Who is conducting the survey?**

We are the Behavioural Research Unit at the Economic and Social Research Institute (ESRI). We are funded by public bodies interested in helping to understand how people make decisions.

### **What is the survey about?**

This survey is about financial decisions. We are interested in your thoughts on mortgages, credit cards, personal loans or bank accounts. We will ask you about your experiences with any of these financial products. We will send you a second survey in a few months. Each survey takes about **10 minutes** to complete.

### **What is expected of me?**

We will first ask you to confirm that you are willing to participate. You will then answer some questions about your experience and opinions about financial products that you either have or think you may have in future, such as mortgages, loans, credit cards or bank accounts. We will send you another similar survey in a few months.

### **Is there any reason I can't take part?**

You must be 18 years or over.

### **What will I receive if I take part?**

We will give you advance access to a free financial tool that the ESRI has designed to help you make money back on mortgages, credit cards, loans and bank accounts. We will send it to you as soon as it is available for you to try out.

### **What do I need to do?**

We would like you to read the instructions and questions carefully and then answer as best you can. Where questions ask what you would do in a given situation or ask for your opinion about something, please answer as honestly as possible. The survey will only take around **10 minutes**. Please complete it in one sitting.

If you have difficulty loading any page, please refresh your browser - the programme will save your progress as you complete the study.

### **How will my responses be recorded?**

All of your answers will remain confidential during the survey period. They will not be stored with your name or contact details. Instead, we store them against a number (your 'Private ID'). Another file that is kept separately and securely, will contain your name and contact details so that we can send you the second survey. At the end of the second survey, we will delete the file with your name and contact details. All

survey responses will thus be anonymous. This anonymous survey response data will be retained for analysis and research purposes.

Your survey responses will initially be held by Gorilla, the survey company, on their Microsoft servers in Dublin, then transferred to secure files on computers in the ESRI. Anonymous responses will be put up online for other researchers to study, in line with best scientific practice.

If you wish to withdraw during the first survey you can just exit the browser. No data will be saved until you have finished the survey. If you wish to withdraw before the second survey, you can send an email to [bru@esri.ie](mailto:bru@esri.ie) from the email address you registered with.

### **Data Protection**

This study is carried out in accordance with Data Protection legislation. For information please see:

[ESRI Privacy Information](#)

or contact [DataProtection@esri.ie](mailto:DataProtection@esri.ie).