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Forward Look

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Get ready for the Zoom'ween this October as spooky season looms

The month ahead could herald the return of the Zoom social, setting the tone for the whole of the winter, Edmund Greaves writes

The cobwebs of summer were dusted off in September as normal life (or what we imagine it might be) returned after a heady summer of discount meals and quiet staycations. But now we're entering the business end of 2020 and events will follow a critical trajectory from here on out.

With things on course for tighter restrictions, and a return to virtual socialising which many of us thought consigned to the dark months of March to May, we could be in for our first ever virtual Halloween. Trick or treating aside, as we enter a month of critical decision making from those in charge, October's events will no doubt mark the course for the rest of 2020.

First up, the various government schemes that have helped stave off the worst impacts of the crisis are winding up, leaving us all to face up to the harsh realities of life with the virus. The beginning of the month (1 October) also heralds the first day of the ban on adviser contingent charging, among other pension transfer advice practice changes from the FCA. It will certainly be notable to see the impact on the marketplace as that ban takes effect.

On the same day Nikhil Rathi steps up as the new head of the FCA. Rathi's comments ahead of his first day in the job suggest we are getting someone who wants to aggressively pursue causes in the interest of end-consumers. But it will be interesting to see whether this plays out once the practicalities of life in charge of the UK's financial watchdog arrive on his desk.

There is also a notable change taking effect from October, although no date is specified – it is the month in which the state pension age officially rises to 66 for the first time. Anyone who turns 65 in October wishing to take an income from the state will now have to wait until their 66th birthday to do so.

On 12 October the Link Q3 Dividend Monitor is also published. The data will provide an important insight into how listed firms are faring with delivering income to investors. In the early months of the crisis dividend payments toppled like dominos, so whether Q3 saw enough of a bounce back to encourage firms into paying them out again could be an important economic indicator.

The latest UK employment figures from the Office for National Statistics (ONS) are also published 13 October. Ahead of the planned end of the furlough scheme which wraps up on 31 October, all eyes will be on developments in the labour market. Meanwhile inflation is out on 21 October, another report which was once mildly relevant but now critical in the outlook for UK plc.

Good Money Week is also still set to go ahead in October, despite some changes to the dates. The awareness week, which will see a raft of coverage about sustainable and ethical finance takes place between 24 and 30 October and will focus many in the media on "good" money stories. At a time when the spotlight is on a panoply of crises and ethical issues, it is likely to be a busy week!

Finally on 31 October we must not forget Halloween. There will no doubt be plenty of vampires, zombies and pumpkins in the money pages in the run up, and although celebrations may be somewhat more subdued this year, I'm already planning my HallowZoom (or Zoom'ween? Answers on a postcard) costume.

There's no accounting for taste, but maybe bat costumes are off the menu and we can all pay homage to our brave key workers instead. All the best from us here at MRM and Capital City Media.

Edmund Greaves, consultant - news and content, MRM

‘Permanent economic changes’ driving tough choices as the Government coffers empty

Paul Montague-Smith, senior counsel - public affairs, MRM

The bridge back to a pre-Covid normality is being lifted, with increasingly scarce resources being redirected to supporting transition, says Paul Montague-Smith, senior counsel – public affairs at MRM

It is now over six months since we were first told to stay at home. A couple of months ago I wrote that politics had started leading the science and if there was a second wave it was unclear whether public health or the economy would be the priority. With the marked increase in daily cases – apparently not accounted for by an increase in testing – a resurgent epidemic appears well underway. Boris Johnson has announced a tightening of restrictions, but many scientists argue they won’t be enough to bring below 1.

With less than 8% of the population estimated to have contracted and have some level of antibodies against the virus, the great fear is that we may soon be back where we started. But this time with the war coffers already blown.

Backbench Tory MPs are disgruntled, unhappy with the Government’s competence across a whole range of issues, including the removal of personal freedoms without, as they see it, adequate parliamentary approval. The public are split, some wanting an immediate repeat of a full lockdown and blaming the Government for encouraging a return to normality too soon.

Others argue we can’t go on like this, the virus will work its way through the population sooner or later and we should take an approach more akin to Sweden. The debates will rage and no wonder. We are in the most serious situation.

The Chancellor has been under huge pressure to extend financial support for businesses, particularly those in the worst affected sectors of the economy. The Treasury has been deeply reluctant to heed the calls of Labour and the trade unions to extend furlough, even on a targeted basis. Drawing the boundaries of targeted support is tricky.

With probably at least another six months of restrictions to try and dampen down the spread of the virus, it was clearly thought that we simply couldn’t afford to keep paying millions of people to not work. The Government now clearly believes we’re facing possible permanent changes to parts of our economy. The bridge back to a pre-Covid normality is being lifted, with increasingly scarce resources being redirected to supporting transition.

Politics, though, meant that more had to be done now in light of the tighter restrictions, so the Chancellor has moved to supporting the wages of people in work, along the lines of the German Kurzarbeit system, as well as announcing a range of other measures to support cashflow for businesses. He accepts though, that many more jobs are going to go.

Meanwhile the mid-October deadline set by Boris Johnson for a trade deal with the EU is looming fast with still no sign of a breakthrough at the time of writing. The Government’s move to introduce legislation that, if enacted, would infringe the EU Withdrawal Agreement outraged EU and UK politicians alike, uniting five former Prime Ministers against it. It was clearly a play, timed to send a signal. Despite conceding a parliamentary lock before any action is taken, the Government’s timetable for the legislation means it won’t reach the statute until after we know whether a deal with the EU has been struck.

The implications of not reaching a deal are starting to hit the headlines on a daily basis. Two-day delays on exports, UK bank accounts of expats being closed, billions of banking assets being transferred to EU member states, the list is growing thick and fast. The October deadline, like others, might well pass with efforts to reach a political agreement continuing.

But the weeks and months ahead are set to be the most uncertain and testing of times – more so than the run up to Brexit. Flexibility, resilience, mutual support and good humour will be needed in spades.

The future of Out Of Home advertising

Becky Ford, director, Capital City Media

The future of Out of Home (OOH) advertising is good as consumer patterns adapt to life under coronavirus.

When Boris told the nation to stay at home, the world of OOH advertising underwent huge change. Life looked very different for most of us.

Our homes, green spaces and supermarkets became the new norm, and offices and the commute became almost redundant. People change in a pandemic, their behaviours shift and their appetite for media consumption changes.

OOH is no doubt key to building and retaining brand awareness, acting as a premium platform to advertise goods. 'Lockdown' meant challenging times for OOH contractors, as while poster sites were used to display government messages nationwide, advertising sales slumped.

Since the easing of lockdown, patterns are changing. Consumers are now more eager to return to banned environments and are therefore more receptive to OOH as they travel with fewer restrictions.

Advertisers have been employing clever 'Welcome Back' messaging and it is hoped that advertisers taking the plunge and spending through more turbulent times will reap the rewards and see an uplift in brand awareness.

In this country, research company IPSOS has produced information on peoples' new enforced behaviours. It would suggest brands need to ensure that their messaging can be seen as supportive in light of this new reality, without appearing like a crisis profiteer.

Brands should present themselves as a source of truth, helping the consumer. The brands that respond well will be rewarded with a more committed and loyal fan base.

The return to the tube network has been gradual but confidence is growing. Since late July the number of tube travellers has seen a week-on-week rise of 10%. To ease anxiety, mask wearing is compulsory, hand sanitisers are available at every station and social distancing is encouraged.

Pre-lockdown, the most busy London tube stops were Victoria, Oxford Circus, Waterloo and other key commuter stations.

This changed in lockdown, with Stratford now the busiest station, perhaps reflecting where key workers live. Now, with the easing of lockdown, the previously high-commuter-footfall stations are becoming more popular again.

The numbers of train users is still low though, and with the prospect of a second lockdown – and maybe more – very much on the cards, things may revert back.

As expected, the number of drivers on the road has increased and are at higher numbers than pre lockdown. Bus journeys are up and cycle hire in London has increased by 19%.

The market for road side advertising is strong, but it is still challenging times ahead for the rail networks, especially if we do lockdown fully again. Station footfall needs to see an increase before the advertisers commit.

"Since the easing of lockdown, patterns are changing. Consumers are now more eager to return to banned environments and are therefore more receptive to OOH as they travel with fewer restrictions

Two minutes with...Sally Conway, Shawbrook Bank

We catch up with Sally Conway, Marketing Manager at Shawbrook Bank, about the importance of Open Banking, why financial innovation in the UK is so good and what she'd do as head of the FCA for a day.

1. Tell us about Shawbrook Bank? Why did you decide to join?

I joined Shawbrook in 2017 when the consumer lending business was just getting started and ramping up. Shawbrook Bank is a specialist bank in nature and exists to reach markets that are potentially underserved by the major high street banks.

We are made up of several different divisions: business finance, consumer lending, property and savings.

What attracted me to Shawbrook and this job was its desire to challenge the conventional approach to lending and to do the right thing by its customers, and the ambition and scope it had for growth.

Shawbrook Bank is also diverse and culturally it promotes an environment where you can grow, challenge things and learn.

2. How has the current situation changed working habits, either on a personal or industry level? How has the industry been affected?

Well the most obvious outcome is the transition between working in the office to working from home. Initially this was a challenge because although we have the option to work from home a few days a week, I enjoy coming to the office and seeing my colleagues and I tend to work better in that environment.

After a few months, this has become the new normal and although I would prefer to be in the office, I have adapted to the change. Industry-wise, the pandemic has had a big effect and in some cases lenders had to completely retract from the market.

As we pass through the peak and out of lockdown, we're seeing some positive signs in the market, and it should recover in time.

The most important thing to bear in mind when it comes to this industry is lending responsibly and to help customers to borrow where they can comfortably afford to do so, because if it's not good for them, it won't be good for us.

3. Once lockdown is over, what do you think will change/what will stay the same?

I think Open Banking will have a big impact on how we lend and revolutionise the industry. Transactional data gives you near real-time information on an individual's spending habits and their income versus their expenses.

We need this data now more than ever to lend responsibly. This is especially true in a climate where, as a result of the pandemic, there are so many potential macro factors that could impact individuals and their finances, for example furlough and unemployment.

4. What positives on a personal/industry level have you taken from the experience?

On a personal level, my ability to adapt to change and be agile is one of the things that I'll take away. Technology like Zoom has helped with communication and keeping in touch with people, which is a trend I think will continue as we move out of this experience.

At an industry level, I feel most lenders will learn to embrace Open Banking and integrate it into part of their process so they can make better lending decisions. And for customers it should also be embraced, as it could offer more choice and better lending products to fit their personal needs.

> The most important thing to bear in mind when it comes to this industry is lending responsibly and to help customers to borrow where they can comfortably afford to do so, because if it's not good for them, it won't be good for us

5. What does financial services get right in the UK? What is its biggest flaw?

Innovation is great in this space. The likes of Monzo and Starling have revolutionised the current account world and the ease with which you can manage and transfer money.

The biggest flaw in my opinion though is how some lenders advertise their products. Using a teaser rate to attract customers can be misleading and confusing because not everyone who applies will get the advertised APR.

This could end up being very costly, and potentially detrimental to managing their repayments, which in turn is not good for the lender.

It's up to lenders to educate consumers on lending and borrowing, not confuse and mislead them.

6. If you could give a younger version of yourself one piece of financial advice, what would it be?

You should have started saving when you were younger and taken more of a proactive approach to your personal finances. When you're in your early twenties, you only really start to understand that keeping on top of your finances is so important.

7. What three things would you do if you were head of the FCA for the day?

•Ban using teaser rates in advertisements
•Make Open Banking compulsory for all lenders to use as part of their lending process
•Back more innovation-led projects to keep challenging the conventional approach to the way things are done.

8. What is the one column or website that you read every day?

Sadly, it's usually whatever pops up on my Google feed. Over lockdown I have tried to steer clear of reading too much in the newspapers and online as it was all quite negative but I usually keep abreast of current affairs and trending topics when time allows.

9. What would you do if you received a windfall of £10,000?

I would spend it on a holiday of a lifetime – I love doing new things and going new places so this would be an ideal way for me to spend the money…and get some sun!

> Open Banking will have a big impact on how we lend and revolutionise the industry. We need this data now more than ever to lend responsibly

Two minutes with... Rob Marshall, Managing Director of WorkLife, at OpenMoney

We talk to Rob Marshall, managing director of WorkLife, on workplace benefits, access to support and engaging employees in the HR process

Tell us about WorkLife? What was it set up to achieve? WorkLife was set up to provide employers with an easy to access employee benefits solution.

Smaller companies have struggled to access good quality workplace benefits, and they have ended up with watered down solutions due to cost constraints.

We believe utilising a benefits platform, where the process can be largely automated, as ours is, can really bring costs down.

We offer a low cost fixed price solution, which includes a range of core benefits built in. We also provide employers with the opportunity to add additional benefits at any time.

How did you decide on the £2 per employee per month fee? How does that compare to the industry average? The average cost across the industry is somewhere between £3-£6 per employee, but we believe – thanks to automation – it can be done for less, and we are happy with our own pricing point. It means employers have more to spend on the actual benefits and have no big initial financial commitment.

You launched WorkLife at no cost for new customers that sign up this year – what was the thinking behind that? When we launched in June this year, amid the pandemic, we recognised the environment we were entering, so we wanted to make our solution as accessible as possible.

We think it's important employers are able to establish workplace benefits – especially those that support wellbeing, regardless of what else is going on – so we opted to offer the platform free for the remainder of the year.

How has the current pandemic changed working habits at WorkLife? For most of us at WorkLife the impact has been negligible because we were already set up to work from home several days a week. We always said we would work for a number of months remotely when the lockdown was announced, and then from September we are going to do a rota system in the office so people are eased back in a few days a week.

What does the relationship with parent OpenMoney give the business? OpenMoney was established to help everyone gain access to financial advice and education and being able to provide this in the workplace via a platform made sense.

It means that alongside OpenMoney we have a USP to offer a total employer solution including regulated financial advice. In certain markets – particularly the SME market – there isn't anything like that available elsewhere.

Once lockdown is over, what do you think will change and what will stay the same? While we are doing a return to work in September on a rota basis, we are flexible about it, and we think that makes it easier for our employees. Indeed, it's been great to see that we have had no detrimental impact on our business from the lockdown, and if people want to work from home in future they will be able to.

What positives have you taken from the whole lockdown experience? We think we will carry on with our flexible model, and we think that's especially important now as there is a real requirement from colleagues and future employees to have flexible working. It also opens up our business to the whole country when it comes to finding new employees.

> The growing understanding we have as a society of stress management, resilience training and the like are also important signs of progress from employers

What does the employee benefits industry in the UK get right, and what needs improving? There has been a real shift to understanding what people want and what makes them tick, beyond a mere product.

It's much more about engaging with employees now and asking them what they want. People want solutions, not products, and that is coming through.

My personal view on this is to look at what challenges employees face – be it financial, health, or mental wellbeing, for example – and then look at what solutions there are to support and improve their lives.

The other positive in recent years is the improved flexibility. Benefits have become more like a subscription now in terms of how you access them – you can switch them on and off, and that flexibility is great as it means if people's circumstances change, they can still access the right benefits for them.

At a wider level, the growing understanding we have as a society of stress management, resilience training and the like are also important signs of progress from employers recognising what they can do to really help their employees.

However, the industry is still too slow to react in some cases. Lots of companies are still trapped in the past, focusing on pensions only, for example. Change can be onerous and drawn out.

If you could give a younger version of yourself one piece of financial advice what would it be? Don't get a credit card.

What would you do if you were head of the FCA for the day? My big bug bear is car insurance. Premiums go up every year for no reason. The model makes no sense to me – it's not built on customer retention.

I also think the financial advice market is plain wrong. Access to advice is based on whether you can pay or not, and that can't be right, so I would tackle that by using legislation to help make it free.

What is the one column or website that you read every day? FT Adviser

What would you do if you received a windfall of £10,000? I would put it in a cash ISA and wait for the travel restrictions to end and then go on holiday.

> It's important employers are able to establish workplace benefits – especially those that support wellbeing, regardless of what else is going on

Future Finance: this is the year that communicators are really being heard

Alan Oliver, interim director of corporate communications at Santander Bank, talks to MRM's Paul Beadle on his years of experience in banking communications why a unified voice matters now more than ever

There's very little Alan Oliver hasn't seen during his career in financial services and communications.

Starting off on the frontline at Nationwide Building Society, when the building society faced numerous challenges to its mutual status, Alan rose up through the press office to become Head of External Affairs and was in charge during some of the Society's biggest PR campaigns.

Alan and his team led the media campaign to stop some organisations charging non-customers for using their cash machines, a move that disadvantaged Nationwide's customers because of the Society's smaller ATM footprint. The media got behind the plucky building society and the industry eventually backed down in what was a pivotal moment for the preservation of free cash withdrawals in the UK.

Nationwide's status as the alternative to the big banks was further reinforced during the 2007-2008 financial crisis when, unlike many of its banking peers, it continued without needing a bail out. As Alan recalls, Nationwide was deemed to have had "a good crisis" by many media commentators.

After leaving Nationwide Alan set up his own company, A O Reputation Ltd, and worked for a wide range of different companies across financial services and other sectors. All those years of experience, though, made him the obvious choice to head up corporate affairs at emerging challenger bank, Aldermore, where he spent a couple of years.

But at the end of last year Alan switched gears and joined banking giant Santander, taking on the role of Director of Corporate Communications on an interim basis until November this year.

Alan started his new role in November last year. In January the world began to hear about coronavirus, and by February, Santander, along with every other bank and major business, was braced for the impact of Covid-19.

"I'm used to managing issues or a crisis scenario," Alan explains, "but they usually blow over in a few days or in some cases, weeks. This has been at the same intensity, month after month. Normal working hours are a bit of a fiction."

However, the intensity has brought out the best in people across Santander.

Alan continues: "The situation has brought about a far greater cadence to all management contact and interactions. We have a daily meeting of senior managers and heads of business to discuss every aspect of the pandemic and how it has affected every part of the business. Everyone knows what's going on and how it impacts us, which is vital from a comms point of view.

> Across the industry, any silos between the different functions have been swept away and there is often now a much stronger joint dynamic between these two areas"

"That has produced some fabulous side effects. There is a greater feeling of team bonding, a focus on what we need to do and a relentless determination to get things done. It has helped to knock down any silos that may once have existed between teams and departments. I've only been here ten months, but I have a real sense of camaraderie with my colleagues."

Alan has always been a passionate advocate for communications having a seat at the top table, providing the lens through which the reputation of the business is viewed, not only in terms of the media, but in this digital world, also the voice of the customer and employees.

This belief has been reinforced at Santander. "Reputation and the importance of communication have become even more prominent during this period," Alan says. "We've had the chance to step up and communications people are seen as essential, perhaps even more so than usual. This has enabled us to get more done.

"Internal communications has also rightly become seen as just as crucial as external communications. Across the industry, any silos between the different functions have been swept away and there is often now a much stronger joint dynamic between these two areas."

The practical challenges of not having all his team in the office hasn't been a hindrance, in fact Alan believes it's given some people a sense of freedom. He explains: "Most good communicators like autonomy and the chance to deliver great results through their own endeavours. That's how teams feel empowered. I like to manage my team the way I want to be managed – to give them the support they need, but to trust in them.

"The team I have here at Santander thrive on that, they thrive on being empowered and deliver great results when they are. And because we are all working from home, it gives them more space to own things and run with them."

Although technology has been vital during this phase of remote working, Alan says it is important to choose "tech with a purpose, that delivers benefits". His people have been using collaborative tools such as Teams, or sharing information via Wikis, as well as simply keeping in touch and ensuring good morale.

He has even successfully recruited while under lockdown. "We've one colleague who has been working with us for four months now," Alan says, "and I know how he works and what his sense of humour is. But I've not even physically met him yet!"

Alan believes comms people need to be self-starters, resilient and have strength of character, all qualities that have come to the fore over the last few months. He thinks this could change the way companies view their communications teams and even who they employ.

He explains: "It's going to be less about talking a good game, and more about showing how you can deliver great results, time after time. Reputation is now being discussed at the top table in all businesses, and comms people are critical in understanding and shaping how reputations are perceived.

"I think this is the year that communicators are really being heard and many of us have a seat at the top table. Going forward, good people will be worth their weight in gold."

> Crisis scenarios usually blow over in a few days or weeks. Coronavirus has been at the same intensity, month after month. Normal working hours are a bit of a fiction

MRM Summer internship 2020: Two mins with...Georgie Eaton

We get the lowdown on intern life at MRM from one of our summer interns, Georgie Eaton, who is currently studying for her degree in Politics and French at The University of Nottingham

Tell us about yourself. What are you studying at university?

I am in my final year of an undergraduate degree in French and Politics at the University of Nottingham. I have spent the past year abroad, as part of my degree, working for a financial PR agency in Paris and also completing an internship in public affairs in Brussels.

What was it that interested you about the MRM internship? What did you hope to gain from the experience? How did you find working remotely?

After working for Steele and Holt, a financial PR agency in Paris, I decided that I would like to further my experience in this field by exploring financial services PR in the UK. I hoped to develop a broader knowledge of financial institutions and the importance of good PR in ensuring success for a business. I certainly left the internship having achieved my educational goals!

Starting an internship from home was a daunting prospect, but I was soon comforted in my first few days which were packed with one-to-one introductions, team meetings, client meetings and fantastic communication which allowed me to balance my workload without feeling overwhelmed. All of this was made easier by my buddy, who guided me throughout the internship.

What positives on a personal level have you taken from the internship?

One of the big positives I have taken from my internship with MRM is the valuable relationships that I made throughout the company. I was able to learn in-depth about financial services from experts, and I was given the opportunity to explore areas that I was particularly interested in, which included writing an article that featured on the consumer finance blog, Mouthy Money.

What financial tip or fact have you learned during your internship?

If possible, invest your money. Having cash sitting around is your least valuable asset!

What did you find most surprising about financial services during your time at MRM?

That financial services is extremely broad and encompasses a lot of different industries.

What is one tool/gadget/app you can't do without for working/studying?

It would have to be my MacBook Pro and AirPods (I am a sucker for an Apple product!)

What three things would you do if you were Prime Minister for the day?

- Put university fees back down to £3,000 a year
- Boost health and social care spending
- Hold an immediate referendum on the existing EU deal and campaign to remain

What is the one column or website that you read every day?

I browse over the BBC News app every morning when I wake up, followed by the FT or Telegraph.

What would you do if you received a windfall of £10,000?

Try and clear some student debt…!

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Dates for your diary...

01/10/2020 Corporate Adviser Summit - virtual event

01/10/2020 British Chambers of Commerce Economic Survey

01/10/2020 ECB Monetary Policy Conference

01/10/2020 PRA consultation closes on outsourcing and third party risk management

01/10/2020 Govt continues tapering its contribution to the furlough scheme

01/10/2020 Pension transfer advice changes come into effect

01/10/2020 New FCA Chief Executive starts

05/10/2020 CIPS / Markit Services PMI

05/10/2020 Eurogroup meeting of eurozone finance ministers

07/10/2020 ONS UK House Price Index (postponed July data)

08/10/2020 Women In Financial Advice Awards held virtually

08/10/2020 Financial Policy Summary and Record publication

KEY

- Economy, Insurance & Investing
- Mortgages & Housing
- Public Policy & Regulation
- Pensions & Benefits
- Other

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Dates for your diary...

08/10/2020 MoneyAge Awards - virtual event

08/10/2020 ONS Coronavirus and the economic impacts on the UK

09/10/2020 Monthly GDP estimates

12/10/2020 Link Q3 UK Dividend Monitor

12/10/2020 Business Moneyfacts Awards open for entries for brokers and introducers categories

13/10/2020 ONS UK monthly unemployment figures

14/10/2020 Workplace Savings and Benefits Awards held virtually

14/10/2020 Regulation of Asset Management Virtual Summit

15/10/2020 Mortgage Strategy Awards - virtual event

15/10/2020 IMF and World Bank Annual Meetings plenary session

16/10/2020 UK Finance Card Spending statistics

19/10/2020 Markit Household Finances Index

KEY

- Economy, Insurance & Investing
- Mortgages & Housing
- Public Policy & Regulation
- Pensions & Benefits
- Other

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Dates for your diary...

19/10/2020 Self-Employment Income Support Scheme closes

20/10/2020 Blockchain Summit London

21/10/2020 ONS UK House Price Index

21/10/2020 ONS UK monthly inflation figures

23/10/2020 ONS UK monthly retail sales figures

23/10/2020 GfK UK Consumer Confidence Survey

23/10/2020 IHS Markit Flash UK PMI

24/10/2020 Good Money Week begins

29/10/2020 ECB interest rate announcement

30/10/2020 EU reveals latest growth figures

30/10/2020 Pensions Age Awards entry deadline

31/10/2020 Govt furlough scheme closes

KEY

- Economy, Insurance & Investing
- Mortgages & Housing
- Public Policy & Regulation
- Pensions & Benefits
- Other

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