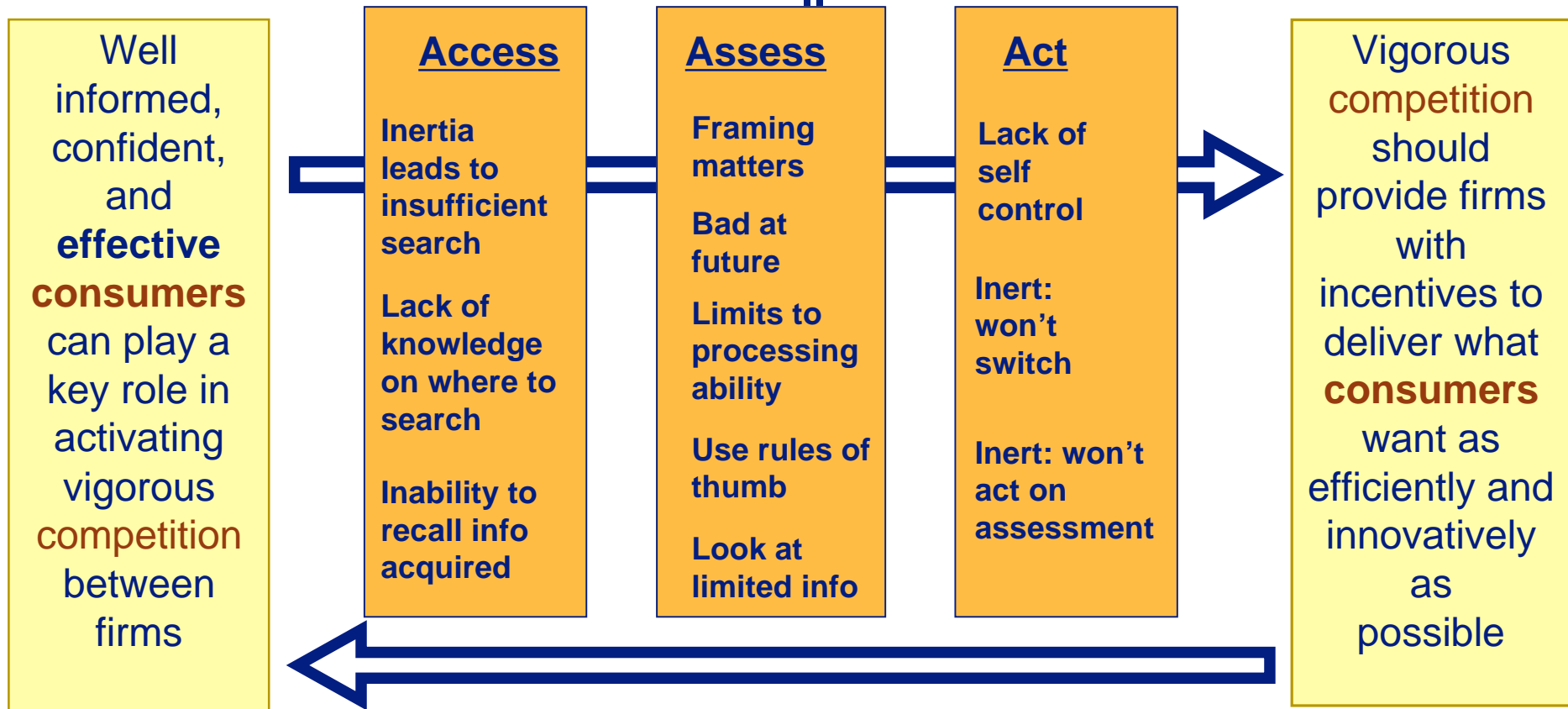


Impact on markets...

If consumers find it harder to access, assess and act on information about different offers, then competition will work less



Consumers less effective - greater scope for concern