**Department of Media, Culture, Heritage, Newcastle University**

**Department of Geography, Durham University**

**Debrief form for persons participating in research project:**

**Digital Interfaces and Credit: understanding mediated decision making processes in high cost short term credit products**

Thank you for agreeing to take part in this research project.

The overall objective of the project is to understand how changing practices of access to HCSTC (High Cost Short Term Credit) through digital interfaces, on personal computers and mobile devices is shaping consumers decision making processes of taking on credit and their experiences and understandings of credit in the UK.

Through interviews with designers and users of mobile interfaces the research generates new evidence about everyday experiences of credit and contributes to important societal and academic debates about emerging forms of credit. The project seeks to understand how decisions to apply for credit may be changing as the technologies that people access credit through change.

To remind you, you are free to withdraw from the project without explanation or prejudice and to request the destruction of any data that have been gathered from your input until it is anonymized at the point of transcription one week after the data is collected, After this point data will have been processed and it will not be possible to withdraw any unprocessed data you have provided. Once the audio recordings have been transcribed the audio files will be destroyed, ensuring anonymity.

The project is due to end on the 30th March 2018. If you are interested in the research outcomes for the project, please visit: http://www.debtinterfaces.org.uk/ after this date to access electronic copies of the findings.

If you want to discuss your involvement in the project, or the project itself in greater detail, please contact the primary investigator Dr James Ash:

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