**Survey questionnaire**

**PART A: Interest**

**Let’s start with a few questions about your interest for personal finance matters.**

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| A.1 | Please rate the following statement.  I am interested in topics around investments, saving money or the stock exchange.   * Strongly disagree * Disagree * Neither agree nor disagree * Agree * Strongly agree | *Short and long routes* |
| A.2 | Please rate the following statement.  I am interested in sustainable finance solutions.   * Strongly disagree * Disagree * Neither agree nor disagree * Agree * Strongly agree | *Short and long routes* |
| A.3 | Are any of your current financial investments in sustainable products?   * Yes * No * I don’t know | *Short and long routes* |
| A.4 | What are your financial objectives (in other words, what do you want to achieve with your money)? Please select your current objective(s) and allocate the percentage of your savings that relate to those different objective(s).   * Generate a precautionary buffer to be used in case of problem (x%) * Save for retirement (x%) * Generate a long-term increase in wealth that could eventually be bequeathed to my children (x%) * Generate additional income (x%) * Save money for personal projects (x%) * Save money for children or relatives (%) * Any other objective (x%) | *The x% should sum up to 100%. The user should get only to the next question if he/she allocated 100%*  *Add Textfield for last option (something different)* |
| A.5 | This survey has a short and a longer route. The short route will require 10-15 minutes while the longer route will require 20- 25 minutes.  In both cases, you will end up the questionnaire with a few classic questions about your personal profile.  Based on your previous answers, you would be suitable to take the longer version. This would help us gather more qualitative data and also enable you to learn more. Previous participants were happy about this opportunity to learn more about sustainable finance. They could use their improved knowledge for their personal finance decisions.  Do you want to take the longer route and answer the additional questions?   * Yes * No | *Short and long routes*  *Conditional to answers for A1 and A2 (only for people that did NOT provide twice disagree or strongly disagree or did NOT answer once strongly agree)*  *>> question to be presented for people with an intermediate level of interest* |

After that section all participants are allocated a route/group.

-Short route:

* participants that responded “disagree” or “strongly disagree” at both questions A1 and A2
* participants that chose “No” at question A5

-Long route: all others

Participants in the long route should be randomly separated into two groups of equal size.

**PART B: Believes**

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| B.1 | Please rate the following statement.  I believe that financial investments are an appropriate way to express one’s values   * Strongly disagree * Disagree * Neither agree nor disagree * Agree * Strongly agree | *Short and long routes* |
| B.2 | Please rate the following statement.  I believe that financial investments in general are effective to change the world   * Strongly disagree * Disagree * Neither agree nor disagree * Agree * Strongly agree | *Short and long routes* |
| B.3 | Please rate the following statement.  I believe that my own financial investments, whatever their actual amount, can make a difference.   * Strongly disagree * Disagree * Neither agree nor disagree * Agree * Strongly agree | *Short and long routes* |
| B.4 | Please continue the following sentence  I believe that, in general, introducing sustainability factors into an investment strategy…   * Tends to improve financial returns * Tends to degrade financial returns * Does not have any significant effect on returns * I do not have a strong idea about it | *Short and long routes* |

**VIDEO : objectives**

**PART C: Sustainability objectives**

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| C.1 | You have documented in a previous question that your savings serve different financial goals. For each of those goals, please express how important it is for you to **align your savings with your personal values** by ticking the appropriate cell? | *Short and long routes*  only show the selection of the three main financial goals provided in A.4 (based on the % of total savings) and repeat the question for each of them |
| C.2 | You documented in a previous question that your savings served different financial goals. For each of those goals, please express how important it is for you to use your savings to **have a clear positive impact on the society or the environment** by ticking the appropriate cell? | *Short and long routes*  only show the selection of the three main financial goals provided in A.4 (based on the % of total savings) and repeat the question for each of them |
| C.3 | You documented in a previous question that your savings served different financial goals. For each of those objectives, please express how important it is for you that **your savings achieves the maximum possible return** for the level of risk you accept to take by ticking the appropriate cell? | *Short and long routes*  only show the selection of the three main financial goals provided in A.4 (based on the % of total savings) and repeat the question for each of them |
| C.4 | For certain financial goals, you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important; 2 = second; 3 = third).   * Aligning savings with your values * Having a positive impact with your savings * Achieving the maximum possible return  |  |  |  |  | | --- | --- | --- | --- | |  | Align with values | Achieve real impact | Maximize return | | Save money for retirement | **\_** | **\_** |  | | Generate additional income |  | **\_** | **\_** | | Save money for projects | **\_** | **\_** | **\_** | | *Short and long routes*  *If more than one in C.1 to C.3 has “very important or, important”*  *Restrict to the 3 more important financial goals*  *based on answers at question A.4*  *Please restrict the ranking to the sustainability objectives considered as important/very important by the respondent as in the table (i.e., not necessarily the three sustainability objectives)* |

**PART D: Vote on climate**

Shareholders typically own voting rights that they can use during annual general meetings to give their opinion on companies’ management and strategic issues. Voting is considered as an important tool to engage companies and make them change their business practices.

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| D.1 | As a shareholder, have you ever voted at an annual general meeting of a listed company?   * Yes * No. I am or was an owner of listed shares but I have never participated to voting. * No. As I have never owned any listed share, I have never been in a situation of voting. * I’m not sure | *Short and long routes* |
| D.2 | If made easy, would you be interested in expressing your view by participating to climate-related votes during annual general meetings of listed companies you are invested in?   * Strongly interested * Quite interested * Undecided * Not so interested * Not at all interested | *Short and long routes* |
| D.3a | Please identify which improvement will be the most important to make you participate to climate-related votes during annual general meetings of listed companies   * Easy (digital) ways to participate to annual general meetings * Easy ways to transfer my votes to someone else such as an NGO or a shareholder association * Better information provided by companies on climate-related resolutions prior to their annual general meetings * Recommendations by NGOs or shareholder associations on climate-related resolutions prior to annual general meetings | *Short and long routes*  *Conditional to Yes at D2*  *(undecided not included)* |
| D.3b | You have just mentioned that you were not interested in expressing your view by participating to climate-related votes during annual general meetings of listed companies. Please explain why, by choosing the most important reasons (up to three)   * I have no time to participate to annual general meetings * I have no time to think about climate-related resolutions prior to annual general meetings * I don’t think voting during annual general meetings is an efficient way to change companies’ practices * I don’t think votes by individual investors will make any difference * I have no motivation for changing listed companies’ climate policies | *Short and long routes*  *Conditional to No at D2*  *(undecided not included)* |
| D.4 | You have previously expressed an interest into participating to climate-related votes during annual general meetings of listed companies you’re invested in.  Please rate how interested you are regarding the following solutions to express your personal views:   * Individually vote (as direct owner of individual stocks) * Transfer your voting rights to NGOs or shareholder associations so that they vote and propose climate resolutions during annual general meetings on your behalf * Invest in mutual funds that have a strong engagement (for example, an intense dialogue with company management) and voting policy regarding climate issues * Invest in mutual funds that question their investors about their views on companies’ climate strategies and vote consistently (using split voting to replicate investors’ various opinions) * Have pension funds question their beneficiaries about their views on companies’ climate policies and vote consistently (using split voting to replicate beneficiaries’ various opinions) * Strongly interested * Quite interested * Undecided * Not so interested * Not at all interested | *Short and long routes*  *Conditional to Yes at D2*  *(undecided not included)* |

PART E: Green energy transition - General

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| E.1 | Would you like to contribute to the financing of the green energy transition through your personal savings?   * Yes * No * I don’t know | *Short and long routes* |
| E.2 | Do you personally own financial products that contribute to the financing of the green energy transition?   * Yes * No * I don’t know | *Short and long routes* |
| E.3 | You have previously answered that you already own financial products that contribute to the financing of the green energy transition. Could you say what proportion (in %) of your total financial savings is currently invested in the following products:   |  |  | | --- | --- | |  | % of total financial savings | | Green saving accounts | \_\_\_ % | | Green bond funds | \_\_\_ % | | Green thematic equity funds | \_\_\_ % | | Low carbon equity funds | \_\_\_ % | | Investments in shares of green companies through the stock market | \_\_\_ % | | Investments in shares of green companies through crowdfunding platforms | \_\_\_ % | | Loans to green companies through crowdfunding platforms | \_\_\_ % | | Others | \_\_\_ % | | TOTAL | \_\_\_ % | | *Short and long routes*  *If yes at E.2*  *TOTAL is calculated automatically* |
| E.4 | We have observed **a gap** between your will to contribute to the financing of the green transition and the current situation of your personal savings. How could you explain that gap? Choose up to three reasons and rank them from the most important to the least important   * My financial advisor did not propose me the right products * I have found no time to understand and evaluate products related to the energy transition so I stick to a conventional asset allocation * I don’t have enough expertise to choose products related to the energy transition so I stick to a conventional asset allocation * I would like to invest in products related to the energy transition but I’m afraid that changing my asset allocation would increase the risk of my portfolio or decrease its return * I know which green products I would like to invest in but haven’t found the right moment to change my financial investments * I’m motivated to be a sustainable investor but my sustainability preferences are not super clear to me. | *Short and long routes*  *If Yes at E.1 AND No at E.2* |
| E.5 | Without considering financial characteristics (expected return, risk and liquidity), how much would you be interested in financing green energy transition projects in the following **sectors**?   * Renewable energy * Energy efficiency solutions * Green building * Electric Transportation   Please rate for each sector from   * Very interested, * Quite interested, * Undecided, * Poorly interested, * Not at all interested | *Short and long routes* |
| E.6 | Without considering financial characteristics (expected return, risk and liquidity), how much would you be interested in financing renewable energy or energy efficiency projects from the following **economic agents**?   * SMEs (less than 250 employees) * Large corporations (more than 250 employees) * Households * Municipalities, local or regional public administrations * National public administrations   Please rate for each agent from   * Very interested, * Quite interested, * Undecided, * Poorly interested, * Not at all interested | *Short and long routes* |
| E.7 | Without considering financial characteristics (expected return, risk and liquidity), how much would you be interested in financing renewable energy or energy efficiency projects in the following **geographic zones**?   * In your city or region * In your country * In other European countries * In other developed countries * In other emerging countries   Please rate for each zone from   * Very interested, * Quite interested, * Undecided, * Poorly interested, * Not at all interested | *Short and long routes* |
| E.8 | Let’s consider that your bank offers you the possibility to choose between a standard mutual fund that matches your risk profile for a certain saving goal and a sustainable mutual fund that also matches your risk profile AND is having a probable tangible positive impact on climate by intensively engaging (i.e., discussing and pressuring) with companies regarding climate issues.  Both funds are exactly invested the same way. The only difference between them is the intensity of climate engagement and the level of annual management fees. The climate engagement fund involves higher management fees to pay for costs associated with the climate engagement strategy.  Depending on the expected returns of both products after fees, which product would you choose for the risky part of your savings?  We will present you a series of choices to better understand your preference.  Let’s start with this initial choice… / And now this one…   |  |  |  | | --- | --- | --- | | Standard Equity fund (S Fund) | Climate-impact Equity fund (C Fund) | YOUR CHOICE | | Expected annual return (after management fees) | Expected annual return (after management fees) | | 7% | 7,0% | S Fund / C Fund | | 7% | 6,75% | S Fund / C Fund | | 7% | 6,5% | S Fund / C Fund | | 7% | 6,25% | S Fund / C Fund | | 7% | 6,0% | S Fund / C Fund | | 7% | 5,75% | S Fund / C Fund | | 7% | 5,5% | S Fund / C Fund | | 7% | 5,25% | S Fund / C Fund | | 7% | 5,0% | S Fund / C Fund | | 7% | 4,75% | S Fund / C Fund | | 7% | 4,5% | S Fund / C Fund | | 7% | 4,25% | S Fund / C Fund | | 7% | 4,0% | S Fund / C Fund | | 7% | 3,75% | S Fund / C Fund | | 7% | 3,5% | S Fund / C Fund | | 7% | 3,25% | S Fund / C Fund | | 7% | 3% | S Fund / C Fund | | 7% | 2,75% | S Fund / C Fund | | 7% | 2,5% | S Fund / C Fund | | 7% | 2,25% | S Fund / C Fund | | 7% | 2% | S Fund / C Fund | | 7% | 1,75% | S Fund / C Fund | | 7% | 1,5% | S Fund / C Fund | | 7% | 1,25% | S Fund / C Fund | | 7% | 1,0% | S Fund / C Fund | | 7% | 0,75% | S Fund / C Fund | | 7% | 0,5% | S Fund / C Fund | | 7% | 0,25% | S Fund / C Fund | | 7% | 0% | S Fund / C Fund | | *Long route only*  *Group A*  *Show one choice at a time in descending order. Stop when the respondent chooses the S fund* |
| E.9 | Let’s consider that your bank offers you the possibility to choose between a standard mutual fund that matches your risk profile for a certain saving goal and a sustainable mutual fund that also matches your risk profile AND is having a probable tangible positive impact on climate by intensively engaging (i.e., discussing and pressuring) with companies regarding climate issues.  Both funds are exactly invested the same way. The only difference between them is the intensity of climate engagement and the level of annual management fees. The climate engagement fund involves higher management fees to pay for costs associated with the climate engagement strategy.  Depending on the expected returns of both products after fees, which product would you choose for the non-risky part of your savings?  We will present you a series of choices to better understand your preference.  Let’s start with this initial choice… / And now this one…   |  |  |  | | --- | --- | --- | | Standard Bond fund (S Fund) | Climate-impact Bond fund (C Fund) | YOUR CHOICE | | Expected annual return (after management fees) | Expected annual return (after management fees) | | 3% | 3% | S Fund / C Fund | | 3% | 2,75% | S Fund / C Fund | | 3% | 2,5% | S Fund / C Fund | | 3% | 2,25% | S Fund / C Fund | | 3% | 2% | S Fund / C Fund | | 3% | 1,75% | S Fund / C Fund | | 3% | 1,5% | S Fund / C Fund | | 3% | 1,25% | S Fund / C Fund | | 3% | 1,0% | S Fund / C Fund | | 3% | 0,75% | S Fund / C Fund | | 3% | 0,5% | S Fund / C Fund | | 3% | 0,25% | S Fund / C Fund | | 3% | 0% | S Fund / C Fund | | *Long route only*  *Group B*  *Show one choice at a time in descending order. Stop when the respondent chooses the S fund* |
| E.10 | Let’s consider a fund named “Environmental Impact Fund”. How do you understand the functioning of the fund based on this denomination?  Please choose the description that matches the most your understanding   1. The fund only invests in companies that have a clear, measured positive impact on the environment through their products and services 2. The fund only invests in companies that may have a positive impact on the environment through their products and services (but the actual impact of invested companies is not precisely measured) 3. The fund uses a specific investment strategy that ensures its investors a clear, measured positive impact on the environment through their investments 4. The fund uses a specific investment strategy that may enable its investors to have a positive impact on the environment through their investments (but the actual impact of investments is not precisely measured) 5. The fund only invests in companies that have a clear, measured positive impact on the environment AND the fund ensures its investors a clear, measured positive impact on the environment through their investments 6. I don’t know | *Short and long routes* |
| E.11 | According to you, what should be an Impact Fund in order not to mislead investors? Choose one of the following propositions.   1. A fund that intends to have an impact on the environment or the society, 2. A fund that intends to have an impact on the environment or the society AND deploys impactful actions in accordance, 3. A fund that intends to have an impact on the environment or the society AND deploys impactful actions in accordance AND can provide evidence supporting that it actually achieved a positive impact in the past. 4. I don’t know | *Short and long routes* |

**PART F: Green energy transition – Bank products**

*Let’s consider that your total financial savings is currently made of four components:*

•       *deposits in a saving account at your bank,*

•       *investment in a bond fund,*

•       *investment in an equity fund,*

•       *investments in a few listed stocks or sector equity funds selected for their high potential*

*Your bank recently proposes its clients alternatives to those conventional investments that have the same financial characteristics (expected return, risk and liquidity) but are considered by independent researchers to have a more positive impact on the climate by contributing directly or indirectly to the financing of the green energy transition.*

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| F.1 | Your bank offers you the following option:  A green saving account as an alternative to the classical saving account. Deposits to the green saving account are used by the bank to provide green loans to households and companies, which are loans that finance projects with clear environmental benefits (for instance, loans for buying electric cars or energy-efficient heating devices, for retrofitting homes and for deploying solar panels or small-scall wind turbines in homes and offices).  How interested are you to use it for your future savings (instead of the existing conventional product you already use)?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Short and long routes* |
| F.2 | Your bank offers you the following option:  A green bond fund as an alternative to the classical bond fund. In both cases, the funds buy bonds issued by large European companies from all sectors. The only difference is that the green bond fund specializes in buying “green bonds” that specifically finance environmental projects that are verified by external auditors, especially investments in energy-efficiency and renewable energy.  How interested are you to use it for your future savings (instead of the existing conventional products you already use)?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Group A* |
| F.3 | Your bank offers you the following option:  A low-carbon equity fund as an alternative to the classical equity fund. In both cases, the funds buy stocks of large European companies from all sectors. The only difference is that the low-carbon equity fund selects companies that are aligned with the objective of maintaining the global temperature increase to below 2°C. In practice, the fund selects companies that have the lowest carbon intensities of their sectors and put an extra weight of companies providing low-carbon solutions, especially in renewable energy and energy efficiency.  How interested are you to use it for your future savings (instead of the existing conventional products you already use)?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Group B* |
| F.4 | Your bank offers you the following option:  A green energy equity fund as a new sector fund. The fund only buys stocks of listed European companies operating in the sectors of renewable energy and energy efficiency.  How interested are you to use it for your future savings (instead of the existing conventional products you already use)?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Groups A & B* |

**PART G: Green energy transition - Financial innovations**

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| G.1 | In order to finance companies proposing goods and services that actively contribute to the green energy transition, you can also invest in **green** **Private Equity Funds**.  Those funds buy stakes of non-listed firms directly from the firms. Investments in private equity are illiquid, expected to deliver returns that are alike or superior to investments in public equity and are interesting using an impact viewpoint (they directly finance young or small-sized companies that may have difficult access to financial markets and consequently help them to grow).  If you want to know more about private equity funds, click here  How interested are you to invest in green private equity funds open to retail investors?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Group A* |
| G.2 | Another alternative to contribute to the green energy transition is to invest in **green Infrastructure Funds**. Green infrastructure funds are Alternative Investment Funds which invest in non-listed (debt or equity) securities of companies that operate green infrastructure projects (e.g., wind farms, energy storage facilities, photovoltaic power stations, etc.) for the long run.  Like private equity funds, investments in infrastructure funds are illiquid (it is quasi-impossible to sell your shares of the fund in the first 5-7 years).  How interested are you to invest in green infrastructure funds open to retail investors?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Group B* |
| G.3 | Another alternative to contribute to the green energy transition is to invest in **green Real Estate Funds**. A possible strategy for Green Real Estate Funds is to buy old or decrepit buildings to retrofit them in order to decrease their energy and water consumptions. They can subsequently rent them or sell them at higher prices.  Like private equity funds, investments in real estate funds are illiquid (it is quasi-impossible to sell your shares of the fund in the first 5-7 years).  How interested are you to invest in green real estate funds open to retail investors?   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Groups A & B* |
| G.4 | Another alternative to contribute to the green energy transition is to directly buy stocks or lend money to small companies through **crowdfunding** platforms.  Some crowdfunding platforms are specialized in the financing of small companies that specifically provide solutions with clear environmental benefits, especially in the renewable energy and energy efficiency sectors.  Please rate how interested you are to invest in stocks or loans to small companies in the renewable energy or energy efficiency sectors through crowdfunding platforms (instead of investing in larger companies through the stock market)   * Strongly interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Group A* |
| G.5 | Another alternative to contribute to the green energy transition is to buy “**digital securities**” of green assets via blockchain-based platforms.  Digital securities are a digital representation of ownership of an underlying asset. Digital securities do share characteristics with bitcoin and cryptocurrency in that they all run on blockchain technology.  Digital securities make it easy for retail investors to conduct small-scale transfers in a liquid secondary market. They enable to access a large range of financial instruments, including some that were so far not easily accessible to retail investors (for example, bonds and loans, shares of private companies, shares of private equity funds).  Please rate how interested you are to invest in digital securities  that contribute to the financing of renewable energy or energy efficiency projects.   * Very interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Group B* |

**PART H: Green borrowing**

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| H.1 | Some banks are currently proposing loans to households at cheaper interest rates to finance green projects with clear environmental benefits like   * the purchase of an electric car * the switch to energy-efficient heating devices * the energy-efficient retrofitting of homes * the installation of solar panels or small-scall wind turbines in homes   Have you personally used such green loan facilities?   * Yes * No * I don’t know | *Long route only*  *Groups A & B* |
| H.2 | If not, why?   * I was not aware of such green loans at preferential interest rates * I don’t know which equipment to buy * I have already made some changes using other types of financing (conventional loans, personal savings, etc.) * I’m not interested into changing my equipment to more energy-efficient one because I do not trust the energy bill savings it would provide * I’m not interested into reducing my energy bills and/or reducing my carbon footprint * I’m generally not eligible to bank loans * I don’t like to be indebted   Choose up to three reasons. | *Long route only*  *Groups A & B*  *Conditional to NO at H.1* |
| H.3 | A new financing scheme is currently proposed in some geographic zones, called **Energy Performance Contracting**, to help households to make energy savings through the change of their heating devices.  The change to a more energy-efficient device is fully paid by an Energy Service Company that will be reimbursed across the years through the savings on the energy bill of the household. The Energy Service Company is also taking care of potential maintenance work on the device along its lifecycle. The scheme allows end-users to benefit from a new energy device without supporting its acquisition costs, nor having to maintain the system. For the household, there is no additional payment compared to the initial situation until the contract maturity. At contract maturity, the heating device becomes the property of the host that can then fully benefits from the energy savings.  Would you be interested into signing such a contract with your energy provider if it was available in your zone?   * Strongly interested * Quite interested * Undecided * Not so interested * Not at all interested | *Long route only*  *Groups A & B* |

**Part I: Sociodemographic profile**

Congratulations! You are done with the technical part. Now comes the easy part: just a few questions about you. After that section, we promise it’s completely over.

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| I.1 | What is your gender?   * Male * Female * Other | *Short and long routes* |
| I.2 | What year were you born?  *Numeric entry (YYYY)* | *Short and long routes* |
| I.3 | What is your education level?   * No education qualifications * School qualification * Bachelor’s degree * Master’s degree * PhD * Other professional qualification *(with additional free text field)* * I prefer not to answer (even if I understand that answers are fully anonymous) | *Short and long routes* |
| I.4 | What is your average monthly household net income? This may include income of partners, rent, dividends, etc.   * Less than €1,100 per month * €1,100 - €1,499 per month * €1,500 - €1,999 per month * €2,000 - €2,599 per month * €2,600 - €3,999 per month * €4,000 - €7,499 per month * More than €7,500 per month * I prefer not to answer (even if I understand that answers are fully anonymous) | *Short and long routes* |
| I.5 | How much do you save monthly? Please indicate the amount of your monthly financial saving including retirement savings (but excluding real estate loan payments). If you save occasionally, please estimate the monthly average of your savings for the past 12 months. When saving together with a partner, please split the amount in half.   * I do not save. * Up to €49 per month * €50 - €99 per month * €100 - €199 per month * €200 - €499 per month * €500 - €999 per month * More than €1,000 per month * I prefer not to answer (even if I understand that answers are fully anonymous) | *Short and long routes* |
| I.6 | What is approximately the total amount of your financial savings (including bank accounts, savings accounts, private pension, life insurance, investments in mutual funds, etc.) without taking into account your debts?   * Up to €999 * From €1000 to €4999 * From €5000 to €9999 * From €10000 to €24999 * From €25000 to €49999 * From €50000 to €99999 * From €100000 to €199999 * From €200000 to €499999 * Above €500000 * I prefer not to answer (even if I understand that answers are fully anonymous) | *Short and long routes* |