

Peer2peer Lending International Regulation, Platforms And Market 2014

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Abstracts

The legal position of peer to peer lending is not clear in many countries and while some countries seek to legalize and encourage it, regulators in some places have tried to kill it, even though it may be legal.

In the last few months France, New Zealand, Russia, the UK and Ukraine have brought in new regulations on peer2peer lending- some to encourage it and others to stop it.

Countries planning regulation to help or hinder the movement include Australia, Belgium, Canada, China, Netherlands, Poland, Portugal, Spain, Sweden, and Switzerland.

Actively watching to decide which way to jump are Germany, Guernsey, Hong Kong, Ireland, Israel, Japan, Romania and the USA.

By 2016 the peer-to-peer market will be worth £5 billion in the UK, £ 20 billion in the USA and a global worth of £ 40 billion.

Not all platforms succeed, with failures in China, USA, UK and EU countries.

Over the next decade the peer-to-peer industry will grow rapidly and reach \$1 trillion (£0.59 trillion) globally. It could grow to \$1 trillion by 2025.

Peer to peer lending is an increasingly popular way of financing projects, business ideas, and personal loans through small contributions from a large number of individuals.

There are hundreds of platforms and several have gone multi-country. By 2020 it will be common for businesses and individual to connect with lenders via peer-to-peer websites and market wide platforms. It allows for the lending of money while bypassing traditional banks. Returns are financial, but investors also have the benefit of having contributed to the success of an idea they believe in.

A new report ?Peer2peer lending-International regulation, platforms and market 2014 ? looks at what is happening.

Author Ian Youngman comments, ? Much of what you see on peer to peer lending comes from advocates trying to make money out of this new financial service, or people who see their business threatened by it. Information on how countries are regulating to help it, or seeking ways of stopping it happening is hard to find. You see a lot about new launches, but less about lenders who have had to close their doors. Most people have looked at it from a customer or provider viewpoint, there has been little independent warts and all analysis of the business globally and by country.”

Each of the 60 country profiles includes regulators, regulations, upcoming changes to regulations, first platform, other platforms, and failed platforms. Plus details of research and trade associations, and where available- market size.

Ian Youngman is a writer and researcher specializing in financial services. He writes regularly for a variety of magazines, newsletters, and on-line services. He publishes a range of market reports.

Contents

Introduction
Global Figures
Europe Figures
Number of platforms
Global research
European research
Types of peer- to- peer lending
History of crowd funding
History of peer-to-peer lending
How loans are set up
How platforms make money
How peer to peer lending works
European Commission
European Crowdfunding Network
International Crowd Funding Association
World Crowdfund Federation
Countries-regulation and platforms, trade bodies and research

Argentina

Australia

Austria

Belgium

Brazil

Bulgaria

Canada

Chile

China

Croatia

Cyprus

Czech Republic

Denmark

Dubai

Egypt

Estonia

Finland

France

Germany

Gibraltar

Greece

Guernsey

Hong Kong

Hungary

Iceland

India

Ireland

Israel

Italy

Jamaica

Japan

Jersey

Jordan

Latvia

Lebanon

Lithuania

Luxembourg

Mexico

Netherlands

New Zealand

Nicaragua

Nigeria

Norway

Poland

Portugal

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