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Andrew Rankin, interim head of unsecured lending at HSBC UK, said the coming decade will bring a "significant acceleration" in people investing to make their homes more energy efficient.

He added that instalment-led lending is "an increasingly popular way for consumers to pay for goods and can be a great budgeting tool, providing the certainty of fixed repayments and a set end date".

We know there are thousands of National readers who want to debate, argue and go back and forth in the comments section of our stories. We"ve got the most informed readers in Scotland, asking each other the big questions about the future of our country.

Unfortunately, though, these important debates are being spoiled by a vocal minority of trolls who aren"t really interested in the issues, try to derail the conversations, register under fake names, and post vile abuse.

So that"s why we"ve decided to make the ability to comment only available to our paying subscribers. That way, all the trolls who post abuse on our website will have to pay if they want to join the debate - and risk a permanent ban from the account that they subscribe with.

The conversation will go back to what it should be about - people who care passionately about the issues, but disagree constructively on what we should do about them. Let's get that debate started!

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