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### Notes:

- Produced for ANZ by Otaara ([www.otaara.com](http://www.otaara.com))
- Featured advertisements and marketing materials are sometimes shown without the accompanying disclosure copy. This is done for space layout reasons
- Articles marked with a ★ point to a particularly noteworthy initiative
- Not for distribution outside of ANZ

## Bank of America launches digital Life Plan® tool to help customers set, monitor and achieve financial priorities

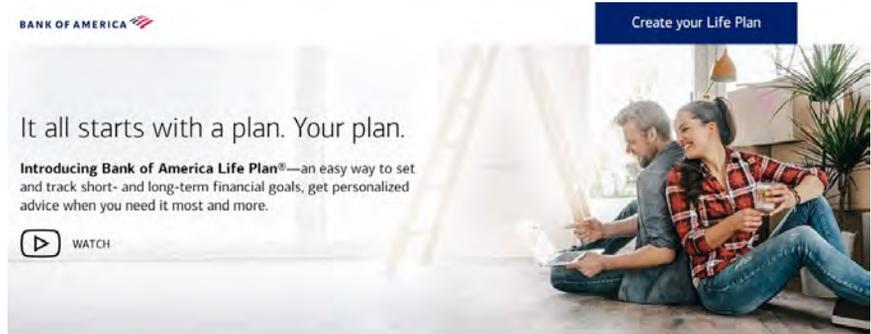
(USA)



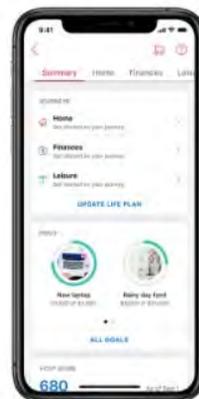
Bank of America has a new digital experience available to customers by which they can set and track near- and long-term goals based on their life priorities, and better understand and act on steps toward achieving them.

Called [Life Plan®](#), available within the Bank of America mobile app and online banking platform, Life Plan enables clients to:

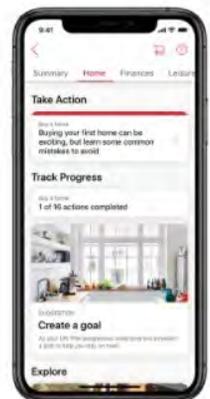
- Select and prioritize their most important goals at every life stage and across multiple areas, including finances, family, health, home, work, leisure and giving.
- Create and continuously adjust financial goals in real time within the app, as life happens and priorities change.
- Track progress against their goals, with personalized guidance and recommendations on incremental steps toward achieving them along the way.
- Leverage the company's network of financial professionals by scheduling in-person or virtual one-on-one appointments for collaborative discussions about their goals and strategies to help achieve them.



Map out life priorities and unique financial goals



Easily create and adjust goals and plans in real time as life priorities change



Track progress toward goals, with personalized guidance on the best next steps

### Life Plan® App Screenshots

Available in English and Spanish, Life Plan delivers a holistic view of a client's financial goals and helps track progress toward them. The experience integrates with Bank of America's solutions such as Erica®, its AI-driven virtual financial assistant, and Preferred Rewards, the company's loyalty program that recognizes the value of a client's entire relationship. Life Plan also provides information and tips from [Better Money Habits®](#), a free financial education platform that helps clients make sense of their money and take action.

Whatever your goals, Life Plan can help.

Choose from 27 objectives, including:



Life Plan is now available nationwide following an eight-month pilot with nearly 80,000 clients.



## NatWest release end of life digital planning tool for customers

(UK)

NatWest has released a digital planning tool to help customers with End of Life planning. The free '[NatWest Plan Ahead](#)' service is said to be a first in the UK offering customers the chance to simplify and consolidate their end of life planning. NatWest Plan Ahead is a free online tool, designed to guide you through the steps you need to take to get your affairs in order. It gives customers a place to record, securely store and share your plans and key documents with your family - giving you the peace of mind knowing the people you love have the information they'd need in an emergency. Customers' answers are used to populate an online profile in a secure system, to which they can add notes to family members or friends.

### What could Plan Ahead help me to think about?

Will

Health care

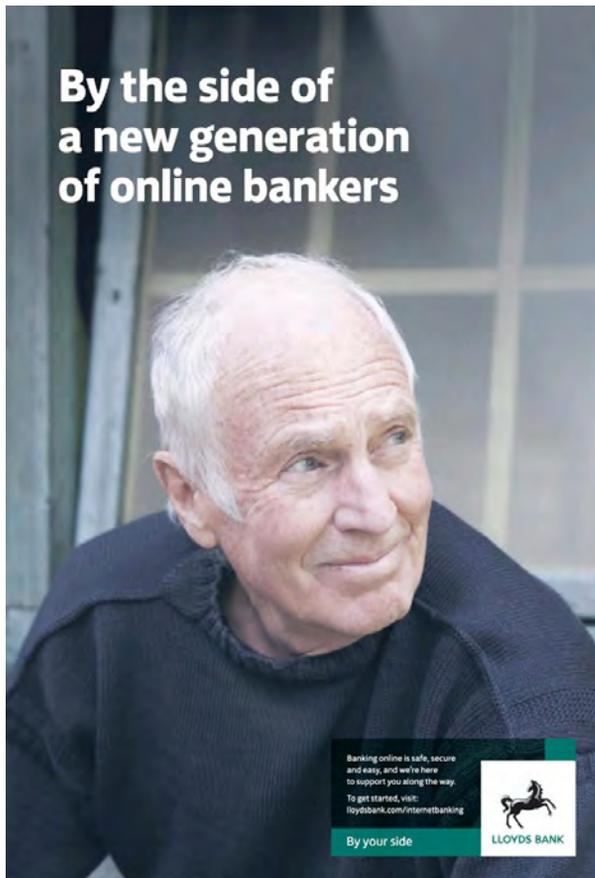
Funeral wishes

Pets

Legal

Wealth

The site is secured by bank-grade encryption and the customer can choose to share their plan with a trusted loved one, who can then download a copy of the plan for their own records. Research conducted by NatWest found that 85 per cent of customers felt it was important to plan for the future, but only 40 per cent have a will in place and 33 per cent have life insurance. The new tool is aimed to help prevent financial losses, funeral costs and conflict between loved ones. Wendy Renshaw, Chief Digital Information Officer at NatWest said: "Planning for the future can sometimes be an overwhelming, daunting task and often one we'd rather not think about. At NatWest we want our customers to think of planning ahead as a positive act." She added: "This new service will help enhance people's financial confidence and capability, as well as giving peace of mind for the future. Through innovative digital technology, it can reduce the risk of unexpected costs or administrative difficulties for friends or loved ones at a difficult time."



## Lloyds Bank ad acknowledges and promotes the increasing comfort their older customers feel with online banking

(UK)

This new ad from Lloyds Bank infers that the Bank's elder customers have evolved successfully and happily to their primary banking channel now being online. This not only helps persuade existing customers still nervous of banking online but of course the message also works to suggest that if a reader is a non-Lloyds Bank customer and hasn't transitioned happily to online banking with their current bank, they should certainly consider switching to Lloyds Bank.

## NatWest to provide customers free premium virus protection

(UK)

NatWest customers can now get a free license (RRP £49.99) to install [Malwarebytes Premium](#) to protect their digital experiences from within their Online Banking portal.

"Keeping our customers safe and secure is of paramount importance to us," said Alasdair MacFarlane, Head of Fraud Prevention NatWest. "We are the only UK bank to offer premium virus protection to our customers for free and are working with Malwarebytes to deliver this."



The new customer offering is [experiencing](#) positive adoption rates, quickly reaching the initial target of NatWest Group. The program has over 100,000 customer downloads to date and further efforts are planned to increase awareness amongst their customer base.

The software is available for personal customers on up to ten devices and for business customers on up to thirty devices. Users can download Malwarebytes from their online banking portal after logging in. This offering is available for customers of NatWest, Royal Bank of Scotland, Isle of Man Bank, NatWest International and Ulster Bank.

## HSBC installs contactless poppy boxes across Canadian branch network

(Canada)

Leading up to Remembrance Day this year Canadians will have a new way of donating to the Royal Canadian Legion through a smartly designed, fully contactless Poppy box. 250 of the aptly named '[Pay Tribute](#)' Poppy boxes have been created to give Canadians choice in how they donate while preserving the tradition of wearing a lapel pin poppy as an act of Remembrance.

They have been engineered to operate in an unattended fashion, not requiring a Veteran or volunteer to accompany them as they have in the past as the Legion looks to keep those most vulnerable safe during this ongoing global pandemic. Instead, the boxes will be placed across the country in government buildings and retail environments including HSBC bank branches. The new boxes accept all forms of tap enabled debit and credit card payments including mobile payments options such as Apple Pay and Google pay. The new boxes are completely cashless – a significant advancement in response to a society that is carrying less pocket change and includes the added security of donations being deposited into the Legion's bank account immediately.

The 'Pay Tribute' poppy boxes have a predetermined donation amount of \$2 which allows for a truly contactless experience – circumventing the need for donors to interact with a payment keypad to enter their donation amount. A feature which is particularly important as Canadians become more reluctant to interact with surfaces they fear may be contaminated.

The boxes are produced in Canada using durable, weather resistant materials which means they will last for years to come. The program and box design was spearheaded by Wunderman Thompson Canada. The campaign will be running from 26th October – 11th November and spans broadcast, social media, newspaper and a dedicated landing page [here](#).



## Maybank introduce new MAE app including distinctive savings features, dining decider tool and automatic currency conversion (Malaysia)

Maybank has launched its newly revamped [MAE app](#) with new features and a physical card. MAE was initially launched last year as an eWallet with a virtual debit card.

According to Maybank Group President and CEO Datuk Abdul Farid Alias, “MAE by Maybank2u was developed to be more than just a banking app; we want it to be an all-encompassing platform to help our customers manage their day-to-day money matters. Imagine it to be a pocketable digital bank but with many cool features to help you take control of your money. The app contains the existing features within Maybank2u to help with your daily needs such as paying bills and fund transfers; but we have also introduced new tools to help customers track their spending while encouraging them to save too.”

Some of the new features MAE now includes:

### Expenses

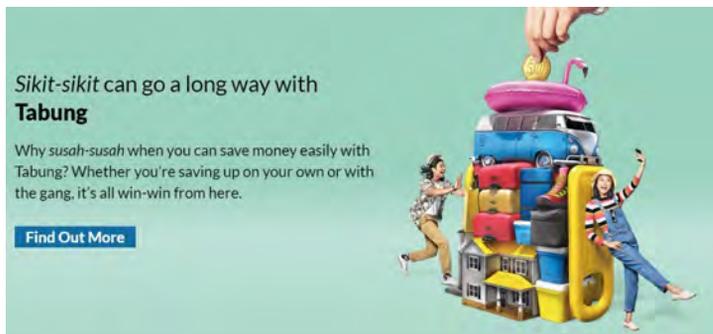
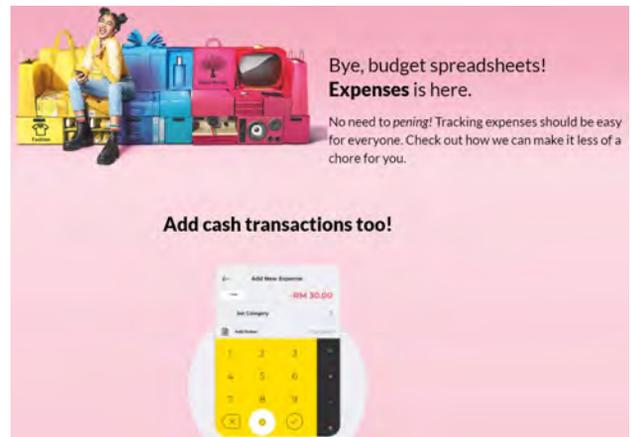
Expenses tool offers users a single, holistic view of everything spent across Maybank accounts, cards, and QR transactions. Users can then sort these expenses into easy-to-understand categories such as Food, Utilities and Shopping to get more insights on their spending habits.

Cash transactions, which aren't normally recorded by the app can now be included.

### Tabung

[Tabung](#) was designed to help users save consistently and regularly. There are two types of Tabung that can be created: Individual and Group.

The group savings feature, which Maybank states is the first of its kind by a Malaysian bank, allows users to jointly save with friends or loved ones for a goal such as an annual vacation.



### Boosters

Boosters aims to transform micro-spending moments into saving ones. There are 3 Boosters:

- Spare Change, which rounds up expenses and transfers the balance into Tabung,
- Scan & Save, which credits savings earned from promotions used during QR transactions,
- Guilty Pleasure, which allows you to set a daily spending limit in any category of your choice and an amount to be credited into your Tabung if the limit is exceeded.

### MAE Visa Debit Card

The new physical [debit card](#) is also said to offer competitive foreign exchange rates and exclusive perks. When abroad the amount in the MAE wallet will auto-convert to the country where the user is in, so users will know exactly how much is available for spending.

### Makan Mana Wheel

Makan Mana Wheel aims to provide users with an easy way to decide what to eat at any time of the day. Spin the wheel, and you'll have dining options recommended to you, along with promotions from thousands of its partner merchants across Malaysia.



Watch the introductory video [here](#).

## OCBC begins advertising it's first-in-Singapore Google Pay peer-to-peer funds transfer service and new ability to also pay merchants

(Singapore)

New print ad from OCBC based off the bank's [introduction](#) in April 2020 of peer-to-peer transfers on Google Pay™, which was a [first](#) in Singapore.

Now, the copy states that "on top of paying friends, you can also pay merchants with [OCBC x Google Pay](#). Additionally the ad says they will "continue to bring you exciting rewards in the coming months." Currently OCBC is offering the chance to receive an in-app scratch card and earn cashback of up to S\$30 when you add your OCBC Account to the Google Pay™ app and pay your friends.

## Kotak now supports debit and credit card payments via Google Pay

(India)

Kotak Mahindra Bank customers can now make payments using their Visa credit and debit cards with [Google Pay](#).

For now it is limited to Android devices with NFC support.

Customers need to initially link their Kotak cards to the Google Pay app by going to Payment Methods > Add card after tapping on their profile. They will then be asked to enter details such as their card number, expiry date, and CVV and provide the one-time-password (OTP) they have received on their phone. The sensitive information recorded in the app will be replaced with a token that will be used for processing virtual payments.

The Kotak webpage has a number of 'How To' Google Pay' videos

## UOB Malaysia launch Mighty Insights, Malaysia's first AI-powered digital finance coach (Malaysia)

UOB Malaysia has launched [Mighty Insights](#), an artificial intelligence (AI)-based digital banking service to make it simpler and smarter for customers to manage their finances via the Bank's all-in-one mobile banking app, UOB Mighty.

Mighty Insights uses advanced data analytics, machine learning and pattern recognition algorithms to determine the best guidance it can provide its customers who span different life stages and have varied financial needs and lifestyle priorities.

By analysing the way the Bank's customers use their accounts, UOB Malaysia can anticipate their needs and wants more accurately and to serve them "insight cards" that help them to manage their finances better. These "insights" are found within the UOB Mighty home screen and customers can view them immediately upon logging into the app. For example, through Mighty Insights customers who make regular payments for subscription-based services will be alerted when the upcoming payment is due; if subscription fees have increased or even when their trial subscriptions are ending. This enables them to budget accordingly or to cancel their subscriptions if they wish to do so without incurring additional fees.

Customers can also access a consolidated view of their average monthly expenses made on their cards for different spending categories over the past five months. This helps customers to view and to track their spending easily using UOB Mighty instead of having to search multiple card statements.

Besides, customers will be alerted through Mighty Insights when a payment is made to a new merchant or if their current balance is not able to cover their usual expenses. This helps customers to keep track of their spending activities.

To ensure that the insights displayed are most suited to each individual, the Bank also enables customers to give feedback by rating the insights shown to them. Over time, the insights will adapt to the preferences of the customer and show them insights that are relevant to them.

The UOB Mighty app can be downloaded from [Google Play](#), the [Apple App Store](#) or Huawei AppGallery.

Watch the introductory video [here](#).



The Bank has also launched Mighty Coupons on its mobile banking app. It is a new rewards category under the Mighty Lifestyle section that offers dining, shopping and travel deals and cash rebates from various merchants every Friday.

"Consumers always love a good bargain and with Mighty Coupons, our customers can search for the latest dining, shopping and travel offers easily. They can then grab their preferred deals with a simple click on the app. The introduction of Mighty Coupons is in line with the Bank's efforts to create products and services that match the lifestyle choices and preferences of our customers," Mr Lim said.

## Westpac rolls out digital 'bank-as-a-service' platform with Buy-Now-Pay-Later Afterpay as first partner (Australia)

Westpac [announced](#) Afterpay as the first partner on its new digital banking platform.

The partnership will allow Afterpay to provide Westpac transaction and savings accounts and other cashflow management tools to its 3.3 million customers in Australia in Q2 2021.

The new digital bank-as-a-service platform uses cloud-native technology from 10x Future Technologies and allows Westpac to work with leading companies to offer convenient and innovative banking services to Australians.

Westpac CEO, Peter King, said: "Fintech innovation is changing banking in important ways and our new digital banking platform is part of our long-term strategy to support this trend and better respond to changing customer needs.

"The platform allows us to combine our banking experience with the innovation of our partners to support new customer experiences.

## Tinkoff launches financial messenger built into its super app

(Russia)

Tinkoff has launched a financial messenger built into its super app for users to chat while making financial transactions. Customers will be able to share bookings, payments and gigabytes of traffic soon, as well as get quick access to chat bots and the Tinkoff ecosystem products and services, and more.

Initially available to the Tinkoff super app users only, the financial messenger will be later integrated into other Tinkoff ecosystem applications, including Tinkoff Investments, Tinkoff Business, Tinkoff Mobile, and Tinkoff Junior.

This early version of the messenger enables chatting and quick money transfers between users.

With more features soon to be added as the solution evolves, Tinkoff customers will be able to use it to:

- share movie tickets purchased in the super app or movie profile pages,
- share bookings and restaurant profile pages,
- split their bills, request money from other users, and share transaction details,
- search for airplane tickets and monitor price changes using the Tinkoff Travel chat bot,
- create group chats,
- record, send and instantly convert voice messages to text using Tinkoff's proprietary VoiceKit speech technology,
- edit and delete messages, archive chats, forward messages to other chats, search for messages by keywords,
- send video files, branded Tinkoff stickers, and Tinkoff Stories.



## Amazon unveil a new biometric payment system using palm recognition

(USA)

Amazon has unveiled a new biometric payment system using palm recognition, to be made available to retailers and also promoted as a replacement for badge entry at stadiums or workplaces.

The system called Amazon One was touted as "a fast, convenient, contactless way for people to use their palm to make everyday activities like paying at a store, presenting a loyalty card, entering a location like a stadium more effortless."

Amazon said it will be installing the system at its Amazon Go retail locations, starting with two stores in its home town of Seattle, Washington. Watch the introductory video [here](#).

Amazon vice-president Dilip Kumar said the system was developed as "a quick, reliable and secure way for people to identify themselves or authorise a transaction while moving seamlessly through their day".

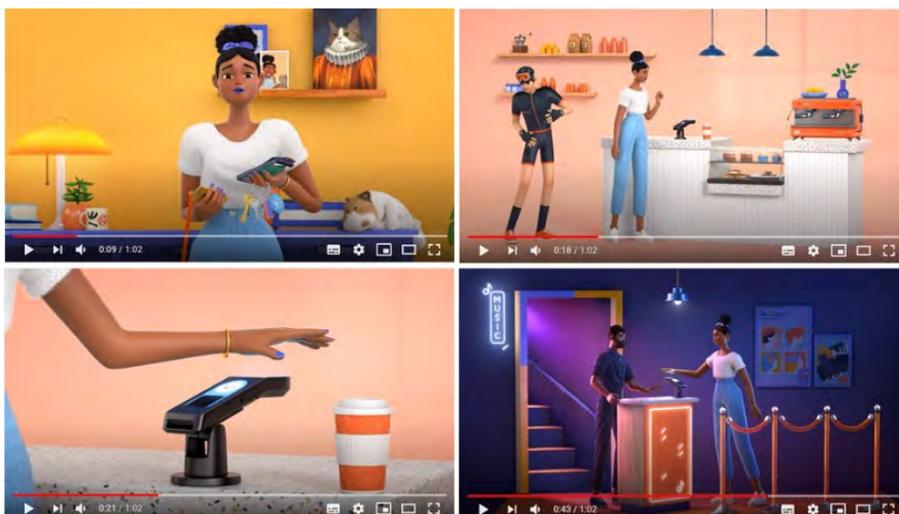
Amazon One uses each individual's "unique palm signature", an alternative to other biometric identifiers such as fingerprint, iris or facial recognition.

"No two palms are alike, so we analyse all these aspects with our vision technology and select the most distinct identifiers on your palm to create your palm signature," Mr Kumar said in a blog post.

At Amazon Go stores, the palm-waving system will be added to the store's entry gate as an option for shoppers.

"In most retail environments, Amazon One could become an alternate payment or loyalty card option with a device at the checkout counter next to a traditional point-of-sale system," Mr Kumar added.

China's Alipay - the financial arm of e-commerce giant Alibaba - has been using a "Smile-to-Pay" system, with a machine roughly the size of an iPad, for retailers.



## Macquarie Bank lets customers personalise authentication settings, a first for Australian banking (Australia)

In what Macquarie says is a first for Australian banking, Macquarie Bank customers can now personalise their digital security settings, including choosing to be alerted of any login attempt to their Macquarie account, from any device, wherever they are.

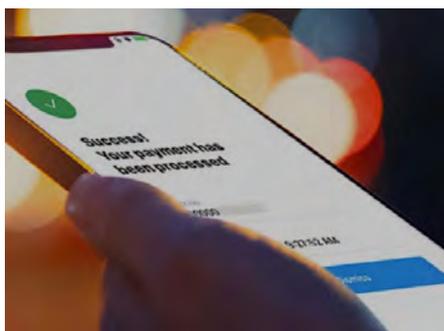
Macquarie's digital security app, [Macquarie Authenticator](#), launched in 2019, involves customers being sent a push notification to their mobile phone which details the browser type, device name, time and approximate location of attempted logins – the customer can then choose to approve or deny the login, providing enhanced security against fraudulent logins.

The new security feature empowers customers to personalise their security settings by choosing between three levels of authentication with their digital banking, giving them flexibility and choice to manage their account security in a way that suits them. The three settings are:

- **Standard:** Additional verification is required on changes to sensitive account details and certain financial transactions from the customer's usual device.
- **Enhanced:** Additional verification is required on all attempted logins – except trusted devices – as well as on changes to sensitive account details and certain financial transactions.
- **Ultimate:** Additional verification is required on all attempted logins, whether from trusted or unknown devices, as well as on changes to sensitive account details and certain financial transactions.

Macquarie Authenticator, which runs alongside Macquarie's digital banking app, prompts customers to verify transactions or attempted logins with a simple and secure press of a button, even when they are travelling overseas, or when SMS is delayed or unavailable.

Macquarie customers who select the "Ultimate" security setting can now also view their login history for the past six months, including the time, date and device ID of previous logins.



Ben Perham, Head of Personal Banking for Macquarie's Banking and Financial Services Group, says "We know security is one of the biggest concerns for Australians when it comes to their finances. We're empowering our customers to choose enhanced security options, giving them extra peace of mind with an intuitive push alert from the Macquarie Authenticator app, whenever a login is attempted to their accounts."



## WeWa encourages QR payments via app with gamification strategy (Hong Kong)

[WeWa](#) have gamified payments to encourage QR payment usage. For the [WeWa Omy credit card app](#) new QR payment functionality cardholders can use their smartphones to pay at merchants that accepts UnionPay QR code and automatically start playing an AR game using ScanPay. Each time a cardholder pays through the app - until February 28 2021 - they can win prizes.



Screenshots of WeWa Omy app game

## Paytm launches new campaign to promote money transfers directly to bank accounts (India)

Paytm has launched a new campaign that shows you can transfer money directly from a bank account to a non-KYC user's account using the Paytm app. The campaign highlights the requirements including mobile number, UPI ID or bank account details to send money instantly without any charges. The [spot](#) shows a scene from an Indian wedding where the bride's sister demands money from the groom before returning his shoes. The groom offers to send the money using the Paytm app but she informs that her wallet KYC is not completed. Next, the groom's brother interjects and asks the girl for her mobile number. In the next scene, the groom's brother informs that one can transfer money directly from a bank account to any other bank account without the need for wallet KYC.

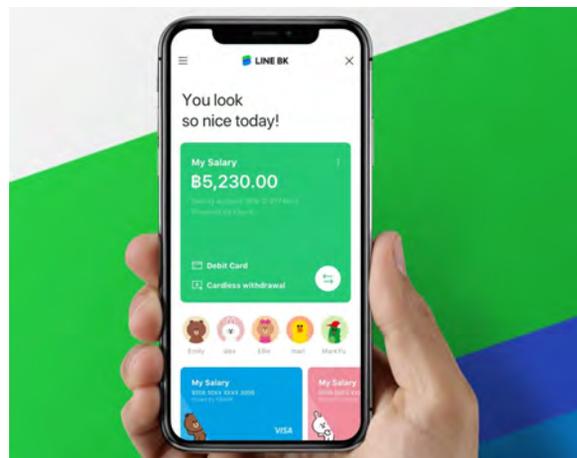
The spot ends with the scene of the groom transferring the money to the girl's bank account within seconds and also receiving a cashback for making the transaction.



## LINE launch LINE BK a 'Social Banking' platform (Thailand)

LINE has officially launched in partnership with Kasikornbank (KBank) LINE BK which they describe as the first “social banking” platform in Thailand. LINE is the country's most popular social media platform with over 47 million users.

[LINE BK](#) is under the Wallet Tab in the LINE app. Users can sign up for LINE BK, open as many as five savings accounts, and apply for a debit card, without having to install any additional apps.



LINE BK also offers high interest rates for saving accounts and unlocks a range of banking services including [personal loans](#) for freelancers and individuals without fixed incomes.

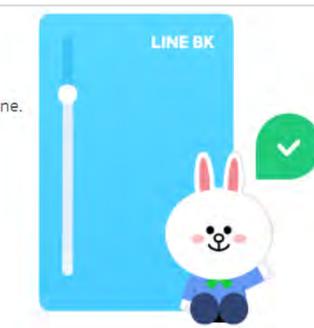


For the [Debit Cards](#) (powered by KBank) customers will receive 0.5% cashback from online purchases made with LINE BK's Debit Card by Visa (minimum 100 baht transaction). LINE BK offers three types of debit cards:

### Debit Card with Credit Line

Instant notification when balance is not enough, continue shopping using Credit Line.

- Online Debit Card – a virtual card that customers can apply for instantly within the LINE app
- Debit Card – a physical card with three designs, each containing a LINE Friends character
- Debit Card with Credit LINE – a physical debit card with overdraft protection, offering a line of credit when an account has insufficient funds



LINE BK customers will also receive special promotions and offers from various LINE services and partners such as LINE MAN Wongnai, Rabbit LINE Pay, Lazada, and Agoda. Existing KASIKORNBANK customers can use their existing K PLUS account to easily sign up for LINE BK.

LINE plans to expand banking services into other countries, including Japan, Taiwan, and Indonesia.

## Westpac new customer complaint resolution system makes it simpler to log and resolve complaints and amplifies customer voice (Australia)



Westpac has built a complaint resolution platform called Resolve that is being rolled out to more than 15,000 customer-facing employees.

Built using IBM's Enterprise Case Manager architecture, the Resolve platform will consolidate the bank's web of nine ageing complaints systems and “lock in” operational improvements.

In a pilot phase since July, Resolve will now be accessible to 15,000 staffers via an “intuitive” system making it simpler for branch and contact centre staff to log and resolve complaints, says Westpac.

In its initial release, Resolve is accessible to bankers via an “intuitive” system making it simpler for branch and contact centre staff to log and resolve complaints. From next year, customers will have direct access via online banking, enabling them to log and track their complaint as it progresses to resolution. Over time, artificial intelligence will be leveraged to help navigate bankers or customers through “guided resolutions” [says](#) Westpac's general manager customer solutions Lisa Pogonoski.

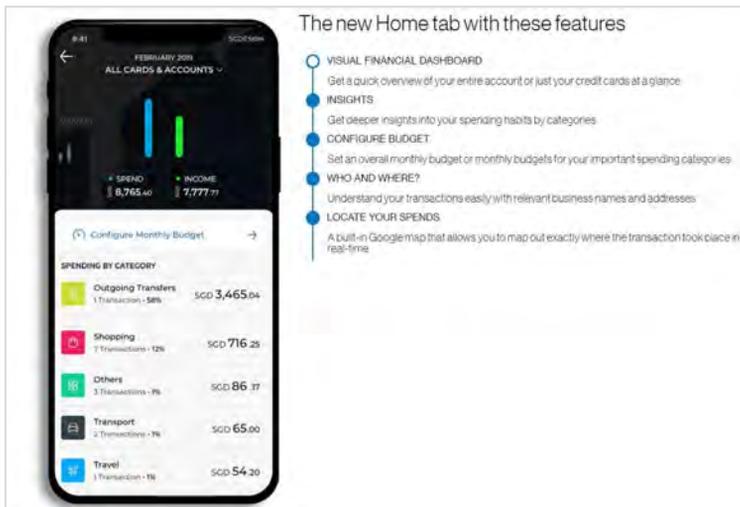
The platform will also help the bank meet the corporate regulator's incoming dispute resolution guidelines by embedding “compliance by design” into the system, including automated prompts to meet new mandated resolution timeframes.

“This is a huge opportunity to significantly improve customers' experiences, get all of our people onto the same system, have one single view of complaints and one source of data,” says Pogonoski.

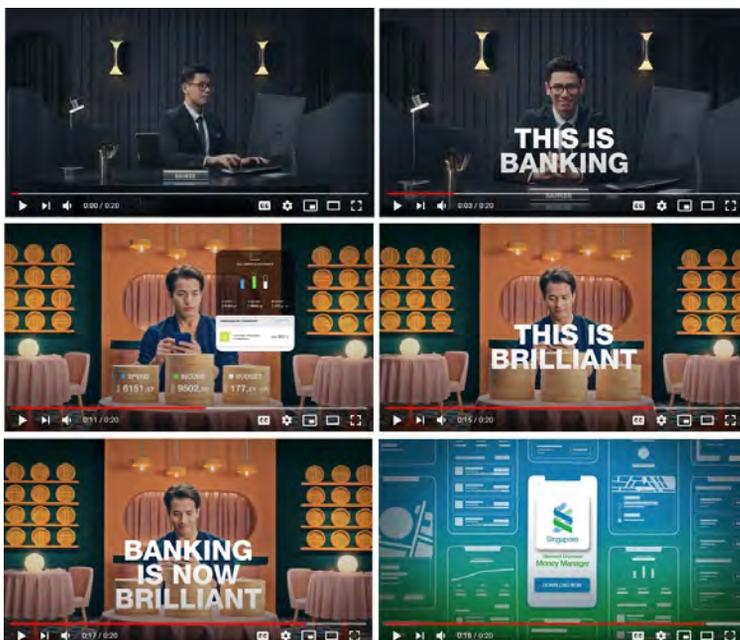
For Pogonoski, the most important change, however, has been to “amplify the voice of the customer”, particularly at the board and executive level, so individual stories were not lost in “spreadsheets of rolled-up averages”, achieved through initiatives like the so-called “Five letters every Friday”.

## Standard Chartered declare "Banking is now Brilliant" thanks to Standard Chartered Money Manager (Singapore)

Standard Chartered has launched a campaign in support of their new data-driven [SC Money Manager](#) tool in their banking app. SC Money Manager aims to help customers better manage their finances by providing a suite of personalised features. such as a holistic overview of historic trends and patterns, expense and income insights by category, customisable budgets, automated personalised alerts and contextual nudges. Hitting the new 'Home' tab help you stay on top of your finances with the following features:



A new campaign positions the Money Manager tool as transformational making "Banking now Brilliant." Watch the spot [here](#).



Screenshots from campaign video

## HDFC Bank gives discounts on processing fees on auto, personal, business loans and more than 1000 other offers in 'Festive Treats' festival (India)

HDFC Bank has launched '[Festive Treats](#)' 2.0 where customers can avail of special deals on all banking products from loans to bank accounts, with over 1000+ offers from leading players and over 2,000 hyper-local offers through tie-ups with local merchants across semi-urban and rural locations. In light of the Covid-19 situation, all deals and offers this year can also be availed of digitally from the safety customers' homes, in addition to over the counter at branches, partner stores and dealerships. Offers will be available across the entire range of financial solutions for retail as well as business customers with discounts on processing fee on loans, reduced EMIs, cashbacks, gift vouchers and more benefits.

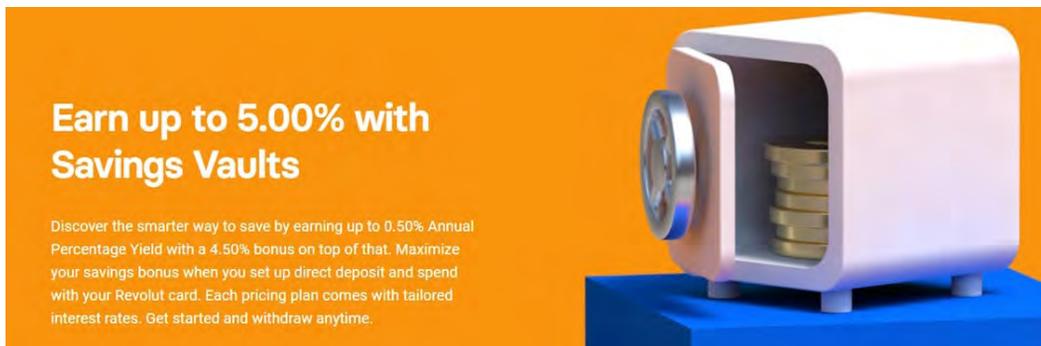


HDFC Bank has also tied up with retail brands to offer discounts, cashbacks and extra reward points on both in-store and on-line purchases. Online majors such as Amazon, TataCliq, Myntra, Pepperfry, Swiggy and Grofers will offer special deals during this time. Leading retail and consumer brands like Lifestyle, Bata, Monte Carlo. Vijay sales, Kohinoor, GRT, ORRA are a few big names that will offer up to between 5% to 15% cashback on various products and services. Watch one of the promotional videos [here](#).



## Revolut dangles 4.5% bonus rate on savings based on the total amount spent the previous month (USA)

Revolut has introduced for US consumers the ability to earn a 4.50% annualized bonus through a new offer called [Revolut Savings Vaults](#). The bonus is on top of the customer's base interest rate and is available for up to the amount spent with their Revolut card in the prior month. For customers with a Metal or Premium account which gives a base rate of 0.50% APY on the money in their Savings Vault, they'd earn a total of 5.00% while those customers with a Standard plan still get a base rate of 0.25% APY meaning a total of 4.75% with the 4.50% bonus.

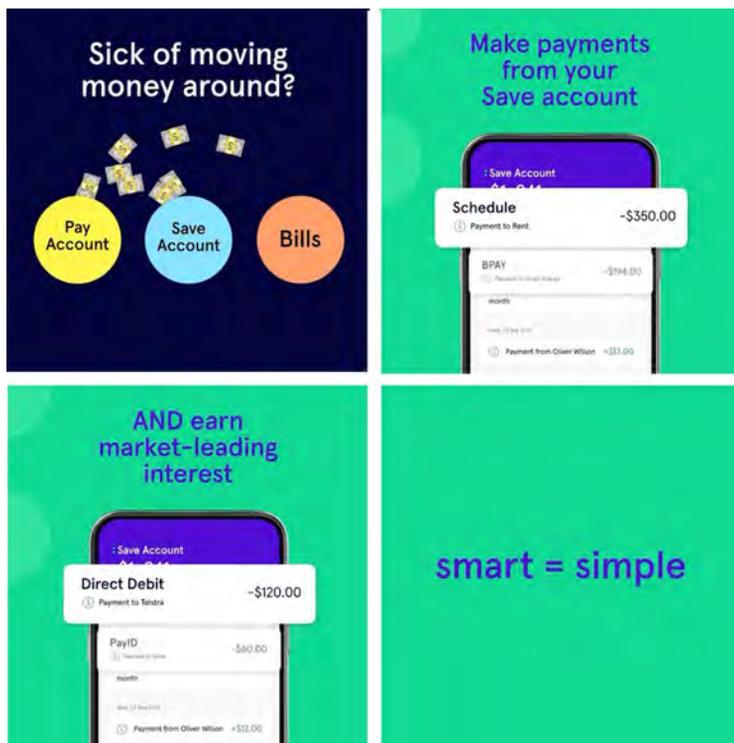


That means a user that has \$400 in savings on Revolut and has spent \$200 with the company's card will receive the bonus for half of their savings balance, paid out on the first business day of the following month. As Revolut and its U.S. digital banking competitors make money from debit card interchange fees, linking the new rate to card usage will allow the company to make the offer more sustainable, a source familiar with the plans said. "We have done that to make sure we have profitable customers, so it's not just a short-term tactic," the person said. Globally Revolut launched the Vaults feature in April 2018 with over 3.7 million Vaults now created with an average of 6,000 new Vaults added each day.

## 86 400 give customers ability to schedule payments, pay bills and make transfers directly from their Save accounts (Australia)

In what 86 400 suggest is an Australian game changer the neo-bank now lets its customers the ability to schedule payments, pay bills and make transfers directly from their Save accounts. Essentially, customers no longer have to choose between having enough money available to make regular payments and locking it away to earn interest - currently up to 1.60% p.a. And, they will no longer need to make internal transfers between their Save account and Pay (checking) account. Travis Tyler, Chief Product & Marketing Officer of 86 400 stated, "We're always looking for new ways to help Australians take control of their money and as a new bank we're not shy of rewriting an age-old banking rule or two - particularly if it makes our customers' lives easier. From today, 86 400 customers no longer have to choose between having enough money available to make regular payments and locking it away to earn interest. Whether it's BPAY a phone bill, send money to a mate's PayID, or direct debit an electricity bill - all of these payments can now happen directly from our Save account. This means our customers can keep earning interest on their money, right up until the second it leaves their account."

See the social media posting on the feature [here](#).



Screenshots from social media posting

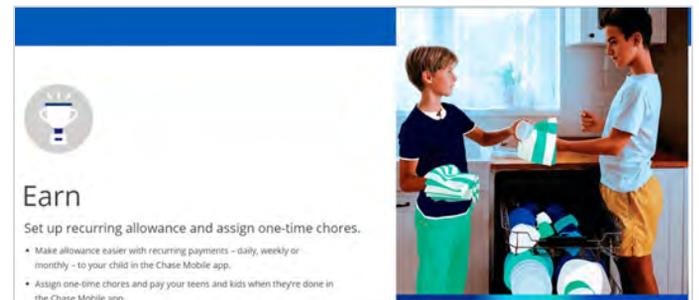
## Chase introduce Chase First Banking with a debit card for kids and tools to help them learn good money habits (USA)

Chase has introduced [Chase First Banking](#), a new checking account with no monthly fees designed to help parents teach kids and teens about the importance of money management through the Chase Mobile app.

To help keep things simple, Chase First Banking accounts have three features—Earn, Spend and Save. Here is how it works:

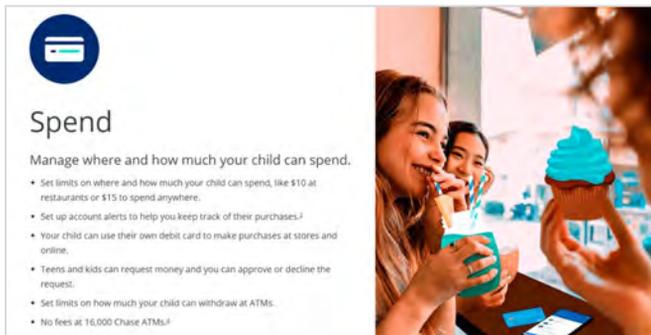
### Earn

- For the adult, as the owner of the account, the Earn tab allows them to set allowances and assign chores, including how much kids will receive and when they need to be completed.
- For the kid, through their own Chase Mobile app, Earn lets them see what chores they have been assigned, check them off when completed, and see when their allowance is paid.



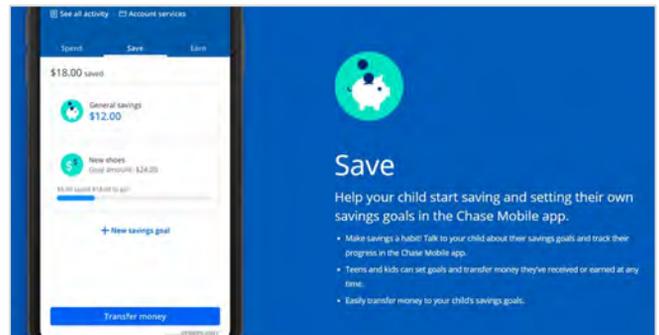
### Spend

- The adult can set the amount kids can spend and at what types of stores from the Spend tab and receive alerts when spending happens.
- Kids get their own personal debit card that can be used only based on the spending limits set by their parents. Spend helps them know how much they have and where they can make purchases.



### Save

- Adults have exclusive control over moving funds from Save once kids complete a goal.
- For kids, Save helps them work toward a financial goal and alerts their parents when it's been achieved.



Adults can also turn features on and off, lock their kid's debit card, and cancel and adjust chores or allowances. Kids can also lock or freeze their card if they misplace it. Chase First Banking accounts can only be opened by parents, adult family members and legal guardians with a Chase retail deposit account. The accounts can be opened via the Chase Mobile app.

The account was built by Chase in collaboration with Greenlight—a company on a mission to help parents raise financially smart kids.

Watch the introductory video [here](#).



**Otaara note:** This is a really well considered proposition and set of financial management tools from Chase. The decision not to charge for the account stands in contrast to the [Starling Kite](#) account launched last month, which costs £2 per month, charged to the parents account.

## UOB Malaysia launches UOB Lady's saving account with complimentary Takaful coverage for six female-related cancers (Malaysia)

UOB Malaysia has launched the [UOB Lady's Savings Account](#), the only financial solution for women in Malaysia that combines a savings account with complimentary Takaful coverage for six female-related cancers.

UOB Malaysia's managing director and country head of personal financial services Ronnie Lim said the bank designed the UOB Lady's Savings Account to help women grow their nest egg while protecting their savings against six female-related cancers in the event of a diagnosis.

"Having to juggle several responsibilities, women tend to place their own financial and health well-being lower on the priority list. To help women protect their wealth and health, UOB Malaysia has partnered with Prudential BSN Takaful Bhd (PruBSN) to offer complimentary protection coverage for six female-related cancers as part of the UOB Lady's Savings Account.

"We believe women deserve a financial solution that reflects their specific financial and health needs. Putting the needs of others before themselves is a common tendency among women," said PruBSN chief executive office Wan Saifulrizal Wan Ismail.

BankBulb note: UOB (Singapore) launched what is essentially the same product in March 2020. Read our coverage [here](#). The messaging and imagery being used in Malaysia also follows that of Singapore. Below is print ad from UOB Singapore in support of the product offering.

Print Ad in Singapore from March 2020



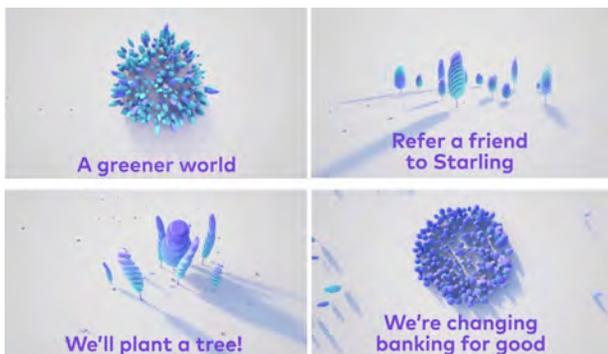
## Starling launches customer tree planting refer-a-friend scheme (UK)

Starling has launched a new environmental initiative to plant one tree for every successful new personal and business customer referral.

In partnership with Trillion Trees, a joint venture between BirdLife International, Wildlife Conservation Society (WCS) and the World Wide Fund for Nature (WWF), [this new scheme](#) gives Starling customers the chance to refer as many people as they like.

To refer someone using the new scheme, Starling personal and business customers can access their personal referral link in the Starling app and share this with friends and family. Following someone successfully joining the bank, Starling will donate to Trillion Trees who will plant one tree for each new Starling customer.

Anne Boden, CEO and Founder of Starling Bank said: "We know that many of our customers care deeply about the environment. Our partnership with Trillion Trees will enable us to make a permanent positive change to the planet which aligns perfectly with our desire to grow sustainably."



Video screenshots from Facebook posting

**Otaara note:** Tree planting to reward customer behaviour is quite "on trend" at the moment, for example:

- [gohenry](#) which launched a new Eco Card in May 2020 with a commitment to plant a tree when it's first used by a customer.
  - [bung](#) launched their Green Card in late 2019, promising to plant a tree for every €100 spent by a cardholder. Like Starling, the initiative is gamified with customers able to see the number of trees planted, like growing a forest.
  - [Westpac](#) rallied New Zealanders to help raise funds for native trees with every share of their Facebook post, featuring in the bank's signature red, Westpac donated a native tree.
- But of course other financial brands have supported tree planting from a CSR perspective, such as TD with their [TD Tree Days](#) started in 2010 and [OCBC](#) started sponsoring the OCBC Arboretum at the Singapore Botanic Gardens in October 2019.

## Monzo launch latest subscription account, Monzo Premium, charging £15 per month (UK)

Monzo has launched a [premium account](#), complete with a metal card, as it tries to convince customers to pay £180 a year, or £15 a month for a minimum of six months. Monzo Premium key features include travel and phone insurance, £600 of fee-free withdrawals abroad each month, a 16g white steel card and 1.5% interest on deposits up to £2,000.

The travel insurance will cover cancellation costs up to £5,000 as well as flight delays of more than four hours, which Monzo's chief product officer, Mike Hudack, said could come in handy as UK travel restrictions change in response to the Covid crisis.

Hudack said the premium account had been in development before Covid and he was confident that customers would be willing to pay, despite the economic impact of Covid-19.

The travel insurance is valid in the UK and abroad and is provided by Axa. It covers medical bills of up to £10million, lost valuables of up to £750, and cancellation costs of up to £5,000 as well as delays of more than four hours. It also includes winter sports cover and the excess is £50.

In July Monzo relaunched its paid-for Plus account and gained 50,000 paying users – charged £5 a month – within the first four weeks. The Plus account is designed more as a money management service, allowing customers to view accounts from 14 different banks in one place and share transactions into multiple spending categories.

Mike Hudack, said: 'In building Monzo Premium we sought to provide great value for money and build on the success of Monzo Plus by adding our most requested features like phone and travel insurance and a beautiful metal card.'

### Protection for your prized possession

Phone insurance that covers theft, loss, accidental damage, even cracked screens.

For phones worth up to £2,000 and accessories up to £300, like headphones and chargers. With £75 excess. Exclusions apply.

Provided by Assurant



### Worldwide family travel insurance

Stress-free travel with insurance that covers cancellation up to £5,000, medical bills up to £10m, lost valuables up to £750, winter sports and more. [Worth £159 a year on average.](#)

Multi-trip cover for you, your partner and family anywhere in the world, including the UK and the US. With £50 excess.

[Learn more about our travel insurance](#) to see the full AXA terms and conditions, including general and coronavirus exclusions.

Provided by AXA



Monzo claims its Premium packaged account could save customers 'almost £80 a year on insurance alone'



Monzo Free	Monzo Plus £5 per month	Monzo Premium £15 per month
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> A UK current account With savings, borrowing and overdrafts</li> <li><input checked="" type="checkbox"/> Your money is protected by the FSCS Your eligible deposits are protected by the FSCS up to a value of £85,000 per person</li> <li><input checked="" type="checkbox"/> Fee-free UK bank transfers Send money to any UK bank for free</li> <li><input checked="" type="checkbox"/> Pots for separating money Put money aside from your balance</li> <li><input checked="" type="checkbox"/> Award-winning support Through the app, if you need it</li> <li><input checked="" type="checkbox"/> Instant notifications See when, where and how you spend</li> <li><input checked="" type="checkbox"/> Apple Pay and Google Pay Spend using your phone</li> <li><input checked="" type="checkbox"/> Spending categories Get a clear view of your spending</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> All free Monzo features <a href="#">Show</a></li> <li><input checked="" type="checkbox"/> Other accounts, in Monzo See your other accounts in Monzo</li> <li><input checked="" type="checkbox"/> 1.00% AER/Gross (variable) interest up to £2,000 On your balance and regular Pots</li> <li><input checked="" type="checkbox"/> Holographic card Exclusive to Monzo Plus</li> <li><input checked="" type="checkbox"/> Custom categories Plus, divide payments into multiple categories.</li> <li><input checked="" type="checkbox"/> Virtual cards Avoid using your physical card online</li> <li><input checked="" type="checkbox"/> Advanced roundups Make your spare change go further</li> <li><input checked="" type="checkbox"/> Credit Tracker See how your credit score changes.</li> <li><input checked="" type="checkbox"/> Offers 15% off Patch and many more</li> <li><input checked="" type="checkbox"/> Fee-free withdrawals abroad Up to £400 free every 30 days</li> <li><input checked="" type="checkbox"/> Auto-export transaction Live updates to Google Sheets</li> <li><input checked="" type="checkbox"/> 1 free cash deposit a month At PayPoints across the UK</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> All free Monzo features <a href="#">Show</a></li> <li><input checked="" type="checkbox"/> All Monzo plus features <a href="#">Show</a></li> <li><input checked="" type="checkbox"/> Metal card Exclusive to Monzo Premium</li> <li><input checked="" type="checkbox"/> Phone insurance Covers loss, damage, theft, and cracks</li> <li><input checked="" type="checkbox"/> Worldwide travel insurance Cover for you and your family</li> <li><input checked="" type="checkbox"/> Interest on balance and regular Pots 1.50%/1.49% AER/Gross on up to £2,000</li> <li><input checked="" type="checkbox"/> Discounted airport lounge access You and guests can travel in style</li> <li><input checked="" type="checkbox"/> Fee-free withdrawals abroad Up to £600 every 30 days</li> <li><input checked="" type="checkbox"/> 5 free cash deposits a month At PayPoints across the UK</li> </ul>
No minimum term	3 month minimum	6 month minimum
<a href="#">Get Monzo</a>	<a href="#">Get Monzo Plus</a>	<a href="#">Get Monzo Premium</a>



## Venmo launch digital credit card, offering up to 3% cash back, personalized rewards (USA)

Venmo, the PayPal-owned company has [debuted](#) its first credit card. The [Venmo Credit Card](#) in partnership with Visa, is initially rolling out to select customers, offering up to 3% cash back on eligible purchases, personalized rewards, tools to track and manage finances and a built in QR code.

The cash back is personalized, as instead of offering a set percentage to all cardholders by category, or as Apple Card does by vendor, the Venmo Card allows users to earn rewards from 8 different spending categories: Grocery, Bills & Utilities, Health & Beauty, Gas, Entertainment, Dining & Nightlife, Transportation, and Travel, then customers earn 3% back on their top spending category, 2% from the second highest category, then 1% on all other purchases.

The cash back offering is considered competitive compared with other [cash back cards](#), given that the Venmo Card doesn't include an annual fee.

The unique QR code which can be scanned to activate it and by friends to send a payment or split a purchase.

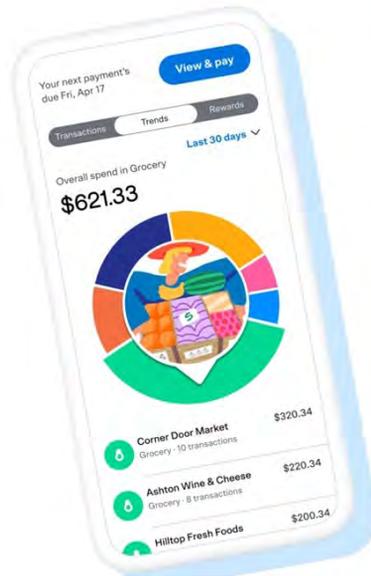
Through Visa, the card includes typical Visa Credit Card [benefits](#), as well as travel and lifestyle perks for Visa Signature cardholders.

Watch the introductory video [here](#).



### This card has you written all over it

Your card comes with your own unique QR code on the front, so it's a snap to Venmo friends. When they scan your code, up pops your Venmo profile to pay or get paid.



#### Track it all

Keep tabs on card activity in the app, right with all your Venmo spending – every purchase, payment, split, and reward. The Venmo app gives you total control.



#### Friend-friendly

Pay with the card, then split the cost easily with friends – just like regular Venmo payments. Choose to apply payments from your friends to your Venmo account or directly to your credit card bill.



#### Shop virtually

Pull up your card details in the app to shop online everywhere Visa® credit cards are accepted – even before your physical card arrives. Was your card compromised? Simply request your virtual card in the app and keep shopping.

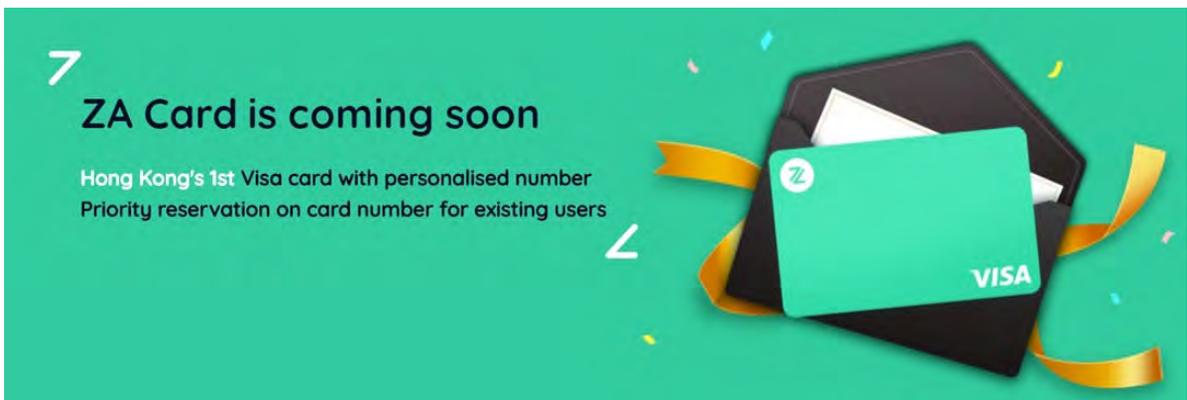


#### Visa no-worry security

Lost or stolen card? Tap in the app to disable your physical card. Tap to enable when you have it back in your hands. The Visa® Zero Liability Policy\*\*\* keeps you covered the whole time.

## ZA Bank launch Visa cards with a personalized number (Hong Kong)

ZA Bank will [launch](#) the first Visa debit card in Hong Kong that allows customers to choose the last 6 digits on the card. Watch the introductory video [here](#).



## Axis Bank with Google Pay launch ACE credit card with 5% cashback on certain Google Pay transactions (India)

Axis Bank in collaboration with Google Pay launched a new entry-level credit card named [Axis ACE Credit Card](#). Key features and benefits:

- 5% Cashback on: Bill payments (electricity, internet, gas and more), DTH and mobile recharges through Google Pay
- 5% Cashback on: BigBasket and Grofers (till 31st Dec 2020)
- 4% Cashback on: Swiggy, Zomato and Ola
- 2% Cashback on: all other spends (except fuel, emi, wallet loads)
- Lounge Access: 4 complimentary lounge access per year

**ACE Credit Card with unlimited cashback**

5% cashback\* on bill pay and recharge | 2-4% cashback\* on all other spends

**ACE Credit Card**

Welcome to the world of unlimited cashback! This card becomes your everyday companion with accelerated cashback on all your spends.

- Unlimited Cashback
- Complimentary lounge access
- Fuel Surcharge Waiver
- Dining Delights

As [CardExpert](#) review states: "5% category without any max. cap is very generous and also 2% cashback on all other spends is mind blowing to see on an entry-level credit card. Speaking about lounge access, remember that the entry level cards gives access to only small set of lounges, while premium/super-premium gives access to almost all lounges in the country. This is followed by most other card issuers as well, but its good to see Axis being transparent about it by [listing them](#)."

## Bank of Ireland launches Ireland's first bio-sourced Visa Debit Card

Bank of Ireland has released a bio-sourced Visa Debit Card, the first of its kind in Ireland. Available first to third-level university students the new bio-sourced card is made from 82% bio-sourced renewable materials derived from field corn.

Commenting on the launch of the new bio-sourced card Gavin Kelly, Bank of Ireland said: "Our student customers have been a leading voice for change and teaching older generations to become more socially conscious and environmentally friendly in our daily lives."

## ČSOB launch the first ECO PVC card in the Czech Republic

## Axis Bank and Vistara in industry first collaboration for a forex card by a bank & an Indian airline (India)

Axis Bank in partnership with Vistara have launched a co-branded forex card – '[Axis Bank Club Vistara Forex Card](#)'. This is also the first-ever collaboration by a bank and an Indian airline for a co-branded forex card.

The card offers unique features and benefits such as the option of loading up to 16 currencies on a single card, locked-in exchange rates and accruing 3 CV Points on every USD 5 (or equivalent value) spent. Customers also get awarded 500 CV Points as a Welcome Bonus on signing up.

The card proposition offers a complimentary Base membership to Club Vistara, India's fastest rewarding frequent flyer program. The earned Club Vistara Points can be redeemed for Award Flights starting at 2000 CV Points and Upgrade Awards starting at 500 CV Points. The card will empower customers to travel cashless and hassle-free to international destinations, while also earning Club Vistara Points on their spends.

**Discover the world with Axis Bank Club Vistara Forex Card**

Ensuring a smooth travel experience at every step

The reward structure of this card is designed to offer flexibility & safety to the customer. Customers can choose to retain balance on the card, convert it to another currency for their next holiday or encash the amount. Additionally, the card provides emergency assistance services from TripAssist, thereby providing both flexibility and safety. With Axis Bank Club Vistara Forex Card, customers can travel, dine, shop and explore to make their international trip even more rewarding. Club Vistara is India's fastest-rewarding frequent flyer program that offers four tiers of membership – CV Base, CV Silver, CV Gold, and CV Platinum. At present, Club Vistara members can earn and redeem CV Points when travelling on other partner airlines such as Singapore Airlines, Japan Airlines, Silk Air and United Airlines.

## Garanti BBVA launches Bonus Dijî, a rewards credit card with no numbers printed on it (Turkey)

Garanti BBVA is [now](#) issuing a rewards-based credit card that stores credit card numbers, expiration dates and CVV codes on a separate mobile app, rather than on the physical card itself.

The physical version of [Bonus Dijî](#) does not include any visible number or code imprinted on the card's surface. Instead, this information is stored securely on companion app BonusFlaş.

BBVA Garanti customers can apply for their new Bonus Dijî card digitally and have it approved in a matter of minutes without the need for a physical signature. Once approved, customers will be able to start shopping immediately thanks to the built in QR and [mobile payment](#) features without having to wait to receive the physical card. Also, they will benefit from the rewards and promotions offered by Bonus.

Murat Çağrı Süzer, head of payment systems at Garanti BBVA, says: "Many customers are concerned about the possibility of having their credit card details inadvertently copied. However, with this new card, the problem disappears."

## ICICI Bank offers debit card for customers availing Loan Against Securities (India)

ICICI has become the first bank in India to introduce a debit card facility for customers availing the [Loan Against Securities](#) (LAS) from the Bank. The card is available on the Visa platform.

The debit card will be issued to new customers who avail LAS and will be automatically renewed upon renewal of the LAS account. Customers get a digital debit card within one business day of availing LAS, which can be accessed on the Bank's mobile app iMobile. Using this digital card, they can start making online transactions post enabling the functionality. They also get the physical card within seven business days.

Key benefits of the debit card include:

- Transaction limit: The card offers a maximum daily transaction limit of Rs. 3 lakh each for POS and online transactions.
- Digital card: The Bank provides a digital card to customers, which is made available on iMobile app within one business day.
- Automatic renewal: The card is automatically renewed upon renewal of the LAS account.

## Mashreq, Noon.com launch UAE's first e-commerce co-branded card (United Arab Emirates)

Mashreq Bank and Noon.com have teamed up to launch UAE's first e-commerce co-branded credit card, the Mashreq noon VIP Visa Credit Card.

The credit card comes with several benefits including 3.5 per cent cashback on all purchases at noon.com, 1 per cent cashback on all other domestic and international spends, a joining bonus of Dh500, and zero annual fees. Additionally, cardholders will receive noon.com benefits including free delivery on all express orders, discounts at multiple partners, and zero per cent interest rate for the first six months.

People wishing to join the waitlist for the Mashreq noon VIP VISA credit card can register here <http://vipcard.noon.com/> to be first to hear more.



## American Express adds new Uber Eats benefits to Green, Gold and Platinum cards (USA)

American Express continues to proactively introduce temporary "at home" benefits on its travel cards, announcing an extension to its existing partnership with Uber and its Uber Eats division.

Card members with the [American Express® Green Card](#), the [American Express® Gold Card](#) or [The Platinum Card® from American Express](#) will get a complimentary Uber Eats Pass membership for up to 12 months. Card members must enroll by December 31, 2021. Eats Pass is a monthly Uber Eats subscription service that offers unlimited \$0 delivery fee and 5% off restaurant orders over \$15, as well as a \$0 delivery fee on grocery deliveries over \$30 in select markets. The Eats Pass membership normally costs \$9.99 per month, meaning the benefit could be worth \$119.



## Bank of America introduces Balance Assist™, a "revolutionary" 3 month loan up to \$500 for \$5 fee

(USA)



Bank of America is introducing Balance Assist™, a revolutionary new solution that provides a low-cost way for customers to borrow up to \$500 (in increments of \$100) for a \$5 flat fee regardless of the amount advanced to their account. Repayments would be made in three equal monthly installments over a 90-day period. Borrowers must have been a Bank of America checking account client for at least one year. Balance Assist is scheduled to launch in select states by January 2021 and in remaining states early next year.

The \$5 fee is the only fee charged for opening a Balance Assist loan, and there are no other interest or finance charges. The \$5 fee would translate into an effective annual percentage rate (APR) of 5.99% to 29.76%, depending on the amount borrowed.

### Advantages of Balance Assist

Balance Assist™ benefits described by Bank of America



Upon approval, money is available within minutes.



Repayments will be made in three equal installments over a 90-day period.<sup>1</sup>



\$5 flat fee regardless of amount borrowed.<sup>1</sup>



Clients can apply via Mobile Banking or Online Banking.<sup>3</sup>

## Varo Bank introduce Varo Advance for small dollar loans up to \$100

(USA)

Varo Bank is introducing Varo Advance, a product that instantly advances up to \$100 to qualifying customers.

Varo Advance offers instant access to up to \$100 cash right in the Varo Bank app with a fixed, transparent cost structure. Varo Advance provides an advance of up to \$20 for free, with a maximum charge of \$5 for a \$100 advance. Customers choose when they would like to repay within a 30-day window.

The idea behind Varo Advance is for customers to have a seamless way to access extra money to help stretch a paycheck, without needing to overdraw their account.

Colin Walsh, founder and CEO of Varo Bank. "Varo Advance was created to meet the short term credit needs of millions of Americans, and it continues our commitment to provide customers the strongest possible foundation for their financial success, with instant availability and low, transparent pricing."

Varo Advance will be fully integrated into Varo Bank accounts. Once they meet approval criteria, customers can access this safety net conveniently right in the Varo app, without needing a credit check. Varo Advance can be used immediately, anywhere for any unexpected expense - allowing customers to plan ahead and offering more control over their money - all with no surprise fees, no tips, and no waiting for pending charges to settle before customers can access their cash.

## HDFC Loans suggests you embrace the #NewNormal and apply for a home loan online from the safety and comfort of your home

(India)

HDFC Home Loans is running a number of new TV spots showing how applying for a home loan online is the new normal. This apparently hassle-free experience is woven into the new normal relating to pandemic response such as social distancing.

Watch one of the spots [here](#).



## Standard Chartered Bank Korea partners with Toss to launch a short-term lending program

(South Korea)

Standard Chartered Bank Korea has partnered with [Toss](#) - a financial management app used by one third of the Korean population - to launch a short-term lending program through which SC Bank Korea outsources credit evaluation process to Toss.

SC Bank Korea receives application for the program via Toss' mobile app and requests the fintech company to evaluate financial credit of a potential borrower, officials said.

The entire credit assessment process, which includes a review of an applicant's transaction history on bank accounts and credit cards, takes just three minutes, they added.

The SC bank plans to issue a total of 5 billion won (\$4.2 million) to consumers for the next two years of trial service period. An individual can borrow up to 500,000 won, which needs to be repaid in a month.



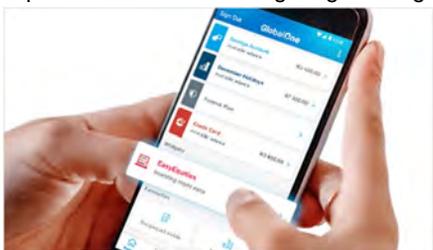
**Capitec customers can now buy shares through its banking app and save 20% on brokerage fees across all trades**

*(South Africa)*

Capitec has [added](#) the EasyEquities investing platform to its new banking app, allowing clients to invest in shares on stock markets in South Africa and the USA.

The bank said clients will get a 20% discount on brokerage fees when using the new widget and pay zero data costs when accessing the widget, as Capitec's app is zero-rated for data.

Customers are able to access EasyEquities from the latest version of their banking app by clicking the 'explore' tab and then navigating to 'widgets'.



The partnership brings greater accessibility to a variety of investment options, in an affordable and simplified way, said Francois Viviers, executive of Marketing and Communications at Capitec. Existing EasyEquities clients can sign-in and link their accounts. New clients can follow the registration process and then start investing, Viviers said.

“By giving South Africans easy access to investing we can help shift investment behaviour in the right direction. EasyEquities is perfect for first-time investors as it offers a demo account, which can be used to familiarise yourself with the markets you are interested in, before investing actual money,” Viviers said.

EasyEquities is a qualified intermediary with the IRS, which simplifies opening a US investment account and lowers the cost of trading US shares, said Charles Savage, chief executive of EasyEquities said.

“Our EasyFX feature allows rands to be converted to dollars within the platform and then used for the purchase of US shares,” Savage said.

The [benefits](#) as described by Capitec are:

- Invest from as little as R1 – with no minimum amounts
- Save 20% on brokerage fees across all trades including:
- All shares and Exchange Traded Funds (ETFs) in your ZAR account
- All ETFs in your TFSA
- All shares and ETFs in your USD account
- Do easy transfers from your Capitec account to your EasyEquities account
- Securely link your profile if you're an existing EasyEquities user

**DBS promise customers using NAV Planner they can ditch spreadsheets thanks to “the Best Bank in the World”**

*(Singapore)*

This new print ad from DBS highlighting the DBS NAV Planner focuses on how the tool will track, protect and grow users' money and gives the following rationale for how it makes your investment management experience easier:

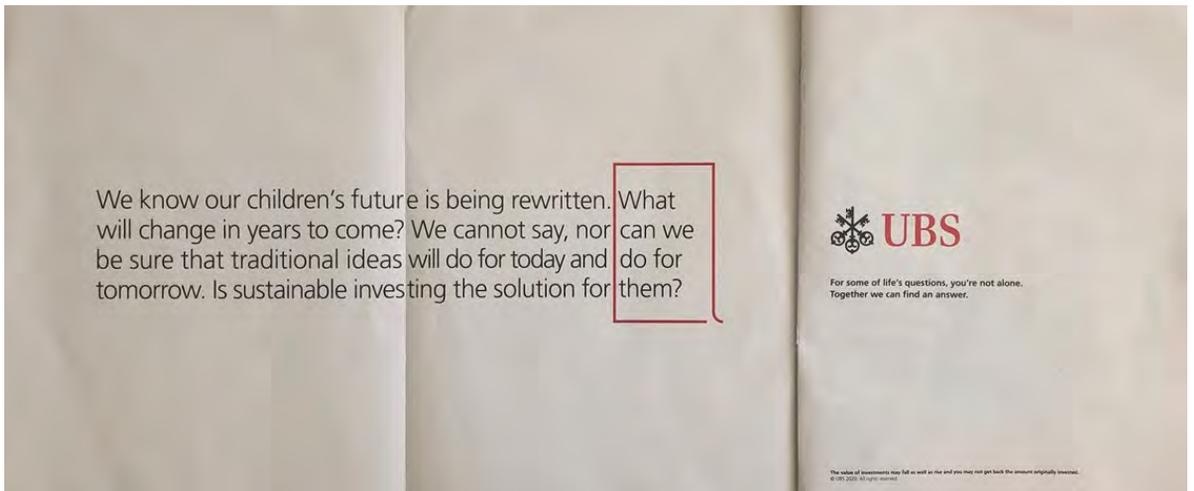
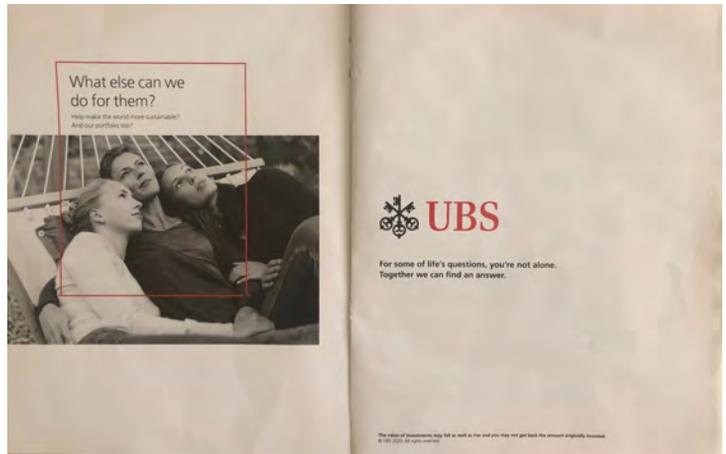
- No more spreadsheets – view your finances, from all sources, in one go
- See your money 20, 30, 40 years ahead and get insights for your financial future
- Get the right solutions for you, from multiplying your savings to robo-investing

The final reason given to incentive people to use DBS NAV Planner is it been developed by “the Best Bank in the World” as awarded by Global Finance, 2020

**Quick Spot: RBC Wealth Management and UBS ads focused on sustainable investing to help protect children's generation**  
(UK)

The below ads from UBS (*Financial Times*) and RBC Wealth Management (*The Week*) refer to investing with an eye to helping protecting the world's natural resources for future generations. UBS specifically refers to "sustainable investing" whereas RBC doesn't use this common term, instead using "invest with purpose to provide solutions for global issues."

*Inside front cover and page 1*



*Front cover fold out*

**Bradesco Private Bank campaign underscores message that forging your own path doesn't mean walking alone**  
(Brazil)

Forging your own path doesn't mean walking alone. With this message, Bradesco Private Bank unveiled its new campaign, focused on high-income customers. The video shows a baby learning to walk, following in the footsteps of an adult. At every new stage in life – discovering a new sport, learning to swim, going on trips – the young man always follows the path that's laid out for him. In the end, now as an adult, there are no predefined paths, and he continues on, forging his own path. "The video broaches the subject of succession and emphasizes the value proposition of Wealth Management, which is to have the customer as the protagonist in his own journey, but always relying on the support of the Private Bank and its personalized solutions," explains Márcio Parizotto, Bradesco's marketing director. Watch the spot [here](#).



Wealth Management

You want to help build a brighter future. We can show you how to make a real impact.

You want your wealth to bring about positive change for the future. We can help you invest in a way that makes a difference.

At Royal Bank of Canada, we can help you invest with purpose to provide solutions for global issues. With our expertise and guidance, your wealth can make a real difference where it matters most.

Tell us what matters to you.

Not all investments services are suitable for all investors. If you have any questions regarding the services mentioned please speak to a financial advisor.

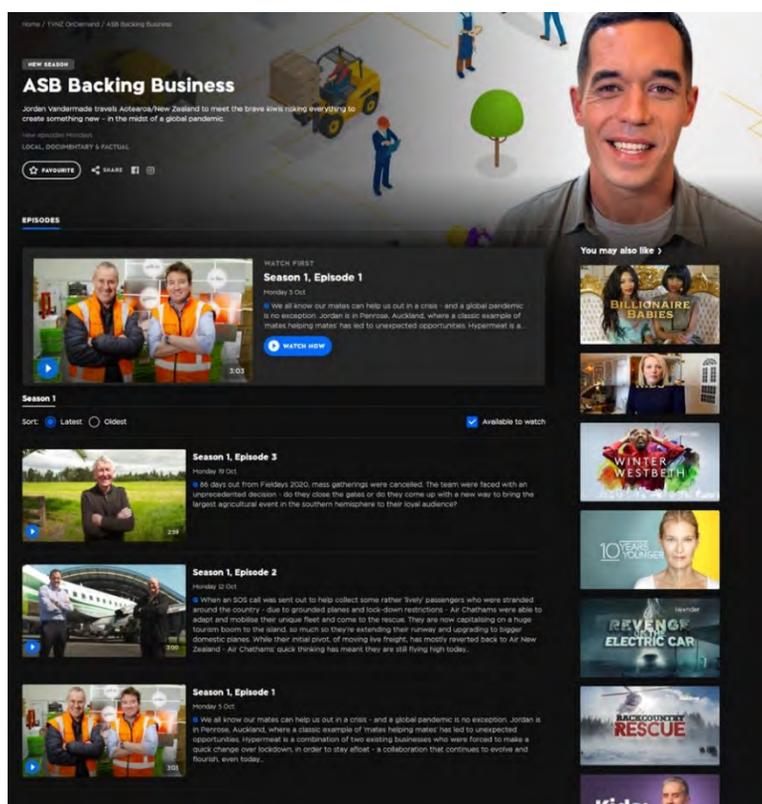
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## ASB Backing Business TV show coming to Primetime (New Zealand)

Starting on 5<sup>th</sup> October on TV channel TVNZ 1 is a new three-minute primetime business show called [ASB Backing Business](#) that ran for 10 episodes.

Hosted by television presenter [Jordan Vandermade](#), the show will follow Jordan as he travels across New Zealand spotlighting how business owners have adapted in the wake of the many challenges COVID-19. ASB Executive General Manager Business Banking, Tim Deane, says he's excited to partner with TVNZ, "It's been a tough year for many Kiwi business owners, and we have seen innovative thinking emerge from the challenges. The great thing about Kiwis, and particularly Kiwi business owners, is their ability to embrace change. At ASB, we see that from our customers daily, so it's fantastic partnering with TVNZ to highlight the can-do Kiwi attitude on nationwide television."



## DBS becomes first bank in Asia to launch online tracking for cross-border payments and collections (Hong Kong / Singapore)

DBS Bank is the first bank in Asia to [launch](#) real-time online tracking of cross-border collections to provide greater digital convenience to its corporate clients. Powered by SWIFT Global Payments Innovation (gpi), more than 240,000 DBS corporate and SME clients in Singapore and Hong Kong will be the first to benefit from real-time, online tracking of their cross-border payments and collections, for no additional fee. "The importance of enabling real-time tracking of cross-border payments and collections amid the landscape we operate in today cannot be underplayed as it helps businesses improve their working capital management and fosters trust with overseas counterparties. This in turn helps improve supply chain efficiencies and encourages economic growth, enabling countries to bounce back faster from the pandemic," said Raof Latiff, Group Head of Digital for Institutional Banking.

With the DBS SWIFT gpi solution, all corporates need to do is to log into the bank's online corporate banking portal, DBS IDEAL, to receive instant updates on where the incoming funds are in the cross-border payment chain. In markets where regulations require additional information or supporting documents for cross-border transfers, corporates can use DBS DigiDocs to transmit information and supporting documents digitally and instantly. This end-to-end digital solution significantly reduces the need for paper-intensive processes. This solution is currently available in China, India, Vietnam, and is expected to be launched in Indonesia and Taiwan over the next few months.

## NAB bringing real time sales analytics to SME customers facilitating better insights into what customers want (Australia)

NAB [announced](#) a partnership and investment in [Pollinate](#) to provide SME customers with real time sales analytics. NAB says the analytics include sales data, average transaction value, and a comparison of day periods and payment type. NAB will run a pilot of Pollinate in March 2021 before rolling out the technology across its customer network.

Pollinate is a UK fintech that has previously partnered with [NatWest](#) and [RBS](#) in Scotland to launch its payments platform. The platform includes merchant onboarding, analytics and loyalty tools. Known as Tyl, the platform can be rebranded for different banks and markets, likely the case for a local NAB version.

NAB Group Executive Business and Private Banking Andrew Irvine said: "Real-time data that delivers greater insights into what customers want, when and how they want it, can be transformative to a small business.

"Leveraging Pollinate's platform, NAB will give businesses the information they need to make decisions about their daily sales at their fingertips."

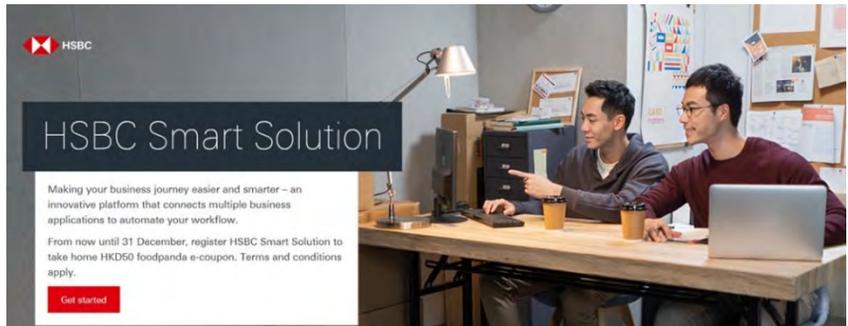
NAB will also become a minority investor in Pollinate, joining NatWest, Mastercard, EFM Asset Management and Motive Partners.

## HSBC Hong Kong unveils HSBC Smart Solution API platform that connects multiple business applications to automate workflow

(Hong Kong)

HSBC in collaboration with Microsoft are streamlining operations and improve business efficiency, with the integration of Microsoft Dynamics 365 Business Central and the Bank’s new business management API platform – HSBC Smart Solution.

[HSBC Smart Solution](#) integrates HSBC Business Internet Banking platform (BIB)’s real-time bank account data with Microsoft Dynamics 365 Business Central, giving SMEs a clear overview of their operations and seamless payment management on an integrated, secure, cloud platform. Customers can view reminders on payables and receivables at a glance and follow up with their suppliers and customers via emails and social messaging apps in one click on the HSBC Smart Solution.



Microsoft Dynamics 365 Business Central is a comprehensive Enterprise Resource Planning (ERP) solution that helps SMEs connect their financials, sales, services, and operations to automate and streamline business processes, improve customer interactions, and make better decisions. Microsoft Dynamics 365 Business Central is fast to implement, easy to configure, allowing small and mid-sized companies to add functionality that is relevant to the region of operation and industry needs, with assurance on compliance and security.

Terence Chiu, Head of Commercial Banking, Hong Kong, HSBC, said: “As a close partner of the business community, we want to go beyond banking to support businesses through continuous digital innovation and collaboration with different parties in the business ecosystem. We understand that small businesses may not always have the resources to invest in the best tools to manage routine operational tasks. As our latest market’s first digital initiative, HSBC Smart Solution serves as a simple and effective way for businesses to integrate data and workflows from multiple systems in a one-stop platform, allowing them to focus on what’s important for their business journey.”

## JPMorgan Chase launch account with built-in card acceptance enabling same-day funding of card payments

(USA)



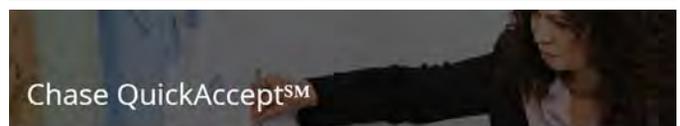
JPMorgan Chase has released [Business Complete Banking](#), a new business checking account that includes [Chase QuickAccept<sup>SM</sup>](#), a built-in feature that enables a business owner to take card payments in minutes via a contactless-enabled card reader or mobile app with a key differentiating feature being same day, fee-free, funding to merchants’ Chase bank accounts.

The no additional cost for same-day deposits (standard rates and fees will apply for business checking and payment processing) is a significant move by Chase, especially considering that competitors like Square and Paypal typically take a day or more and charge a 1.5% fee to make instant transfers.

“Our competition either doesn’t have same-day funding, or they charge for it,” Max Neukirchen, CEO of JPMorgan’s merchant services arm, said in an [interview](#). “We think it’s a great differentiator for businesses because getting money into their account quickly is so important as they manage their cash flow.”

QuickAccept’s pricing uses a flat, pay-as-you-go rate. A business customer can activate it right away for use every day in their Chase Mobile app or contactless mobile card reader, giving them flexibility to make sales anywhere in the United States. For a demonstration of how QuickAccept works, click [here](#).

Chase Business Complete Banking provides relationship benefits with multiple ways to waive fees, including purchases made with Chase Ink business credit cards and payment processing volumes.



[Overview](#) **[Features](#)** [Transparent pricing](#) [Helpful tips videos](#) [Chase Merchant Services](#) [FAQs](#)

QuickAccept is a built-in feature of Chase Business Complete Banking<sup>SM</sup>



**Convenient access**  
Use the Chase Mobile<sup>®</sup> app to accept card payments virtually anywhere, anywhere.



**Same-day deposits<sup>2</sup>**  
Free up the cash you need to keep your business moving at no additional cost.



**Simple to use**  
Enter card transactions manually or accept payments faster with a contactless mobile reader.



**Easy to manage**  
Issue refunds, track disputes and more through the Chase Mobile app.

## Tide reaches out to budding entrepreneurs with new TV campaign

(UK)

Tide, has launched a new TV campaign encouraging prospective entrepreneurs to pursue their dreams of starting a business. The ad suggests there are industries needing disrupting and ideas that need challenging and as Tide is doing this themselves, they are the right partner to help new businesses get started.

A key focus to the new TV spots is the ease with which customers can register their business through Tide's Company Formation service, and open a Tide business current account.

Commenting on the new campaign, George Schmidt, VP of marketing at Tide says: "With this new campaign we really wanted to shine the spotlight on Tide members, showcasing how diverse and brilliant small businesses are. The five businesses in the advert are Tide members."

"We hope this campaign will help spark inspiration in others and that they will take time to discover not only their entrepreneurial spirit with Tide, but also the products and services of the featured members: London Refinery, Lili's Chocolates, The Strap Tailor, Gaslight Distillery and Camie & Lily's."



Stars of our TV advert: Miriam, owner of Camie & Lily's

October 8, 2020

Member Spotlight



Stars of our TV advert: David, The Strap Tailor

October 8, 2020

Member Spotlight



Stars of our TV advert: Owen and Gaslight Distillery

October 8, 2020

Member Spotlight



Stars of our TV advert: Lucy and The London Refinery

October 8, 2020

Member Spotlight

The Tide blog showcases with a Q&A the businesses from the TV spot

## NatWest and ITV launch £150,000 TV ad prize for small businesses

(UK)

NatWest and ITV have launched a competition for small business to win their own TV advert, worth £150,000. Three businesses will have their own TV advert produced by acclaimed London-based advertising agency, Pablo. It'll have guaranteed, tailored airtime on ITV and NatWest's own media channels.

NatWest will also provide over 50 additional support packages to the top entrants, including places on NatWest's Accelerator programme for entrepreneurs, one-to-one coaching sessions and advertising spend [for LinkedIn](#).

The competition is open to any sector and size, business owners need to be over 18 and based in the UK to enter. It's open to midnight on November 2.

Entrants must make a written pitch at [natwestbusinesshub.com/extraordinary](http://natwestbusinesshub.com/extraordinary) to the judges, explaining why their small business is extraordinary.

On October 17, the first in a series of the four adverts aired, featuring Cornwall-based confectionary business, Buttermilk.



Margaret Jobling, CMO, NatWest Group said: "Small business owners around the UK have been through an unbelievably difficult year, and have fought hard to continue supporting their customers through the challenges that the pandemic has brought all of us, so we want to give three extraordinary businesses the opportunity to share their message and build their brand through a professionally filmed and produced ad, as well as tailored airtime."

## Tyl by NatWest offers straightforward customer on-boarding, simple pricing and next working day settlement

(UK)

Tyl by NatWest is now up and running nationwide promising SME business owners a way to take card payments whether by card machine, over the phone, or online through your website or a link, with next day business settlement, fair and simple pricing, straightforward contracts, and tools to understand your business better.

With 2020 proving such a challenging year, Tyl is now waiving customer card machine hire fees until 2021.

Tyl also shows your trading data updates on the hour, every hour. And helps customers track their total sales, their average purchase value, when their busiest times are and which customers are returning.



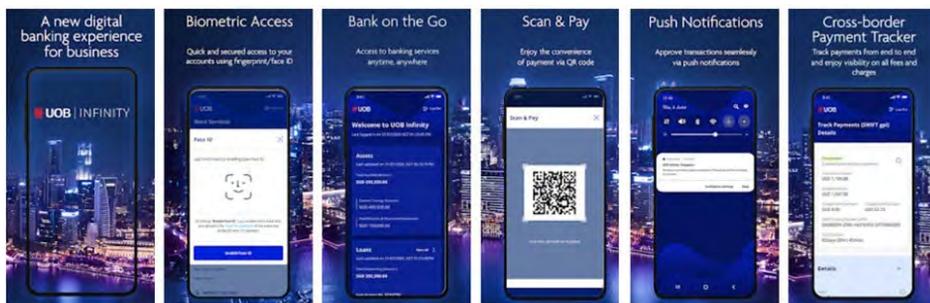
Video screenshots from Facebook posting



## UOB rolls out transformed digital banking experience for corporate clients

(Singapore)

UOB has begun rolling out in Singapore, with its other markets to follow, what it [calls](#) a transformed digital banking experience for its corporate clients.. Named [UOB Infinity](#) the new platform enables clients "to manage their banking needs in a simpler, smarter and more personalised manner."



UOB Infinity offers a customisable dashboard that enables clients to prioritise and to display information that is most important to them. The customisable dashboard presents financial information visually, with the aim of making it easier for clients to see state of their company's finances at a glance and in real-time. Through UOB Infinity, clients can also manage a range of domestic and cross-border banking activities – from checking their UOB accounts across various markets to making local and international payments – without the need to log into multiple platforms. Real-time payment receipt confirmation at the beneficiary bank should help address the challenges that many corporate treasurers face by improving transparency and certainty of payment. UOB Infinity's biometric login via a soft token on the mobile app also enables for faster access and simplified transaction authorisation while also ensuring security.

Ms So Lay Hua, Head of Group Transaction Banking, Group Wholesale Banking, UOB, said, "We believe that through UOB Infinity's simple and user-friendly interface, breadth of functionalities and personalised experience, we will be able to help more of our clients increase their use of digital banking services for better productivity and business performance. Not only is this essential to supporting businesses in their digital transformation efforts."

UOB Infinity [app](#) enables corporate clients to manage all their payments needs even when on the go. Clients are able to make a wide range of payments – from local bill payments to making domestic and cross-border fund transfers through services such as PayNow, FAST and telegraphic transfers.

To further drive adoption of contactless collections, especially in the current COVID-19 pandemic, clients are also able to generate a QR code through UOB Infinity to request for payment via PayNow Corporate from their buyers.

The UOB Infinity mobile app can be downloaded from Google Play and the Apple App store. Clients will also be able to set up their biometrics login to access the mobile app more conveniently. Singapore users of UOB's existing business internet banking platform, UOB BIBPlus, can log into and start using UOB Infinity with the same credentials.

## BRED introduces Services Pro+ incorporating non-banking services into its online banking platform

(France)

As with many competitors these days - fast developing propositions for entrepreneurs and business clients (some recent examples [BNP Paribas 'Lancer Vous'](#), [Crédit Agricole 'JeSuisEntrepreneur.fr'](#), [Société Générale 'OPPENS'](#)) - BRED has released a new proposition called [Services Pro+](#) which incorporates non-banking services into its online banking platform. This incorporation is distinct to many competitors who attach additional service offerings through partnerships with third-party vendors (for example Starling Bank's [marketplace](#)).

Services Pro+ currently consists of a handful of business productivity tools such as [expense reporting](#), [calendar organisation](#), [invoice management](#), [accounting software](#) and specifically for healthcare professionals [appointment booking](#), with more general and sector-specific services certain to be added.

Each service is offered as a 30 day free trial with setup facilitated due to BRED already having most the required client details. The incorporation of the services into the client's online banking platform also means the client is kept within the bank's ecosystem.

The idea for simplifying administrative and financial tasks for small businesses is universally accepted as a value-add. This BRED initiative is a marker for its intent of being a universal service platform and also helps position BRED against competitive threats, particularly non-banking entrants, such as accounting and lending software firms such as Intuit ([Intuit Introduces QuickBooks Cash](#), [a New Business Bank Account](#)), [Kabbage](#), Sage, etc.



PROFESSIONNELS,  
**VOUS VOULEZ GAGNER DU TEMPS**  
POUR DÉVELOPPER VOTRE ACTIVITÉ ?

Avec **BRED Services PRO+** profitez de services sélectionnés par la BRED et regroupés dans votre espace client BREDConnect :



Je découvre BRED Services PRO+

## BBVA USA begins offering secured term loan discounts on fuel efficient commercial vehicles (USA)

BBVA USA has unveiled its second product geared towards environmental sustainability, announcing a rate discount on secured term loans for fuel-efficient commercial vehicles. The loan provides a .75 percent rate discount for commercial hybrid, electric, natural gas or fuel-cell vehicles.



Commercial clients are eligible for the secured term loan rate discount when financing commercial vehicles through BBVA USA from a licensed auto dealer. Potential benefits also include competitive low fixed rates, and terms up to five years. In addition, commercial clients who select auto debit payments with a BBVA Business Premium Checking account can receive an additional .25 percent rate discount. Healthcare providers can receive an additional .15 percent rate discount. Commercial clients must apply by December 31, 2020.

## Barclays partners with specialist asset finance provider Propel to provide SMEs with faster and more flexible financing (UK)

[Barclays Bank](#) is partnering with Propel - a specialist asset finance provider - to help Barclays SME customers purchase equipment and vehicles. The bank's UK wide network of 1,100 relationship managers will connect directly with 'Propeller', Propel's online portal, which gives quick credit decisions up to £100,000 for SMEs banking with Barclays. This will allow businesses to be able to make equipment purchases up to £2 million, with funds released swiftly, often within 24 hours. The press release states that the collaboration is a key part of Barclays' plans to help SMEs access fast and flexible asset finance. For Propel, it's about broadening our reach to even more businesses across the UK.

Hannah Bernard, Head of Barclays Business Banking, said, "Many small businesses are looking to diversify and strengthen their enterprise as they bounce back from the impact of the pandemic – whether that's purchasing a van to provide home deliveries or investing in enhanced cleaning equipment to meet new demands. By partnering with Propel, we're offering all our clients access to a market-leading product which will give them even more flexibility when picking the right kind of finance to support their business."

## JPMorgan Chase rolls out Fraud Protection Services, a new digital hub with enhanced fraud prevention tools (USA)



JPMorgan Chase has introduced [Fraud Protection Services](#), a new digital hub with enhanced fraud prevention tools that helps SMEs protect their businesses and manage money safely.

Businesses can enroll and access Chase's suite of fraud tools through a dashboard that helps clients take full advantage of security features, including enhanced check monitoring and protection, while helping them better manage their cash.

New and improved fraud prevention tools include:

1. ACH Debit Block: Block unauthorized users from withdrawing money out of accounts digitally and automatically
2. Check Protection: Get real-time fraud notifications to determine if checks should be paid or returned
3. Check Monitoring: Monitor and review checks so users can approve or reject payment
4. Security Enrollment Status: Illustrates potential fraud risk while encouraging users to make their accounts safer

Check Monitoring is a complimentary service for all Chase business checking customers. Check Protection Services and ACH debit block are both complimentary, but are only available to Chase Performance Business Checking® and Chase Platinum Business CheckingSM accounts.

*Watch the introductory video on the Propel website*

**A partnership to power SME growth**

Propel has partnered with Barclays Bank UK PLC to help SME business customers access best-in-class asset finance services to purchase equipment and vehicles. Together, we help enable businesses to maximise their opportunities, driving productivity and performance.

If you're an existing Barclays Business Banking customer, please get in touch with Barclays on 02476 842 200 to discuss your funding options.

If you're new to Barclays Business Banking, please get in touch with Barclays on 0800 515 462 to see how we can help.

Our proposition is very much about delivering a fabulous personal service.

© 2020 Propel Finance. All rights reserved. | vimeo

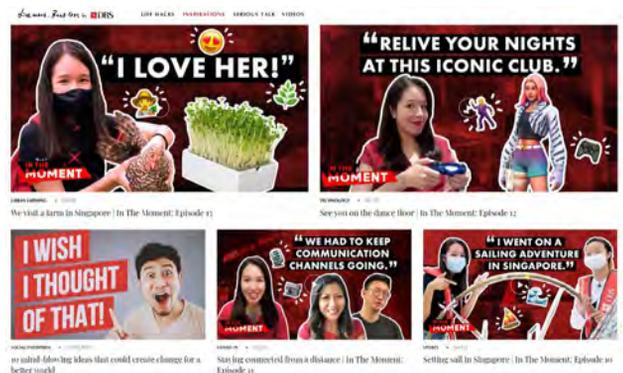
## DBS debuts new content line-up to help customers get comfortable with the next normal (Singapore)



DBS Bank has rolled out a new content line-up including a weekly vlog and future-focused podcast programme, where customers can pick up actionable lifestyle tips and tricks, or glean insights from experts as they debate Asia's transition into a post-Covid world. In line with its newly expanded, multi-platform content marketing strategy, the bank also revamped its sustainable lifestyle online portal '[Live more, Bank less](#)' and launched its channel on Telegram, one of Singapore's most popular social messaging platforms.

The new programmes are underpinned by a focus on purpose-driven storytelling and complement ongoing initiatives around digital innovation and sustainability. Produced and presented by DBS' in-house Content Strategy and Sparks Studio teams, the new line-up includes:

- Future Tense:** A podcast programme that offers insights on what's to come for Asia and the world with the evolution of technology. It aims to get listeners comfortable with the future as they hear from business leaders who tackle big questions on sustainability, innovation, fintech, and more. As people in Singapore gradually return to their workplaces, which would have changed considerably with new health and safety measures implemented, the first Future Tense episode kicks off a discussion on the "Future of Work" and features guests Ben Hamley, Future of Work Lead, Asia-Pacific, JLL; Lynn Dang, HR Lead, Microsoft Singapore; and Borko Kovacevic, CMO & COO, Microsoft Singapore.
- In The Moment:** A weekly experiential vlog that offers a more hyper-local Singapore perspective. Here, viewers join presenter Nadia JH to discover change-makers, community interest groups, and go on new experiences around the little red dot. Topics are curated via social listening and analysis of behavioural data, which ensure that the shows are of timely relevance to the audience. As an example, the episode "Setting sail in Singapore" took viewers on a picturesque trip around Singapore's iconic Marina Bay, which inspired many to sign up for DBS' free "Sailing At The Bay" programme as a weekend activity.



At the same time, readers can browse through a plethora of lifestyle-related stories offering [life hacks](#), healthy food recipes and even parenting and career advice, or delve deeper into broader themes such as social inclusion and food security on the 'Live more, Bank less' portal. They can also read about the journeys of innovative and inspiring social enterprises, many of whom are supported by DBS Foundation.

Said Karen Ngui, Head of Group Strategic Marketing and Communications, DBS Bank: "Singapore is one of the most highly connected countries in the world and the quality of the mobile experience, as well as the use of smartphones to stream video content and podcasts, is on the rise. With social distancing now still paramount to our health and safety, stories that engage are ones that connect all of us as we find comfort in everyday routines. Like we did with our DBS Sparks series, we will continue to push the envelope when producing and curating meaningful content for our customers which they can conveniently access, anytime and anywhere."

**DBS Sparks**, an industry-first online mini-series, follows a group of young bankers navigating work and their personal lives. Inspired by true customer stories, the mini-series depicts how DBS bankers challenge the status quo and go above and beyond when solving unusual client challenges. Sparks Season 2, in particular, puts a spotlight on some of the pressing social and environmental issues that need tackling. The first seven episodes of this ongoing season have garnered more than 270 million views and more than 9 million engagements globally. The series has won more than 30 marketing awards to date.

Amid the pandemic, DBS also launched a '[Portraits of Purpose](#)' initiative in July, which showcases stories of courage, perseverance, generosity and hope among individuals, businesses and communities. "By throwing a spotlight on stories of purpose, we hope to remind all of us that while the road ahead is challenging, together, we have what it takes to emerge from this pandemic stronger," said Ngui.

Listeners can tune in to the Future Tense playlist on all major podcast platforms such as Spotify, Apple Podcast, Google Podcast and Stitcher. To hear stories and tips on how to lead a sustainable lifestyle, visit the DBS '[Live more, Bank less](#)' website at: <https://www.dbs.com/livemore/index.html> or subscribe to the bank's Telegram channel at: <https://t.me/dbssg>.

## BMO marks International Day of the Girl with online initiative to eliminate discriminatory language in dictionary definitions

(Canada)

BMO has launched an online initiative to eliminate discriminatory language in dictionary definitions for terms such as “gold digger”, “shopaholic” and “trophy wife.”

Timed to coincide with the International Day of the Girl on Oct. 11, the social media campaign from FCB Canada is an evolution of “[Jane's Story](#)”—an initiative timed for International Women's Day in March that illustrated the subtle but pervasive obstacles women face when it comes to establishing financial independence.

BMO is urging consumers to take action through a [Change.org petition](#) aimed at eliminating gender bias in dictionary definitions that undermine women's financial confidence and independence.

“Dictionary.com defines a gold digger as ‘Informal. a woman who associates with or marries a man chiefly for material gain,’” reads the petition. “When even the simple words we use suggest to girls that they are bad with money, it undermines their financial confidence.”



Screenshot from BMO | Day of the Girl | Shopaholic spot

There are also new 15-second ads being distributed through social channels, along with influencer outreach.

The creative - 15-second ads being distributed through social channels - shows a young girl accompanied by the dictionary definitions of terms like “gold digger” and “shopaholic”—both of which contain discriminatory descriptions like “a woman who forms relationships with men purely to obtain money or gifts from them” and “...Diane loved looking for new clothes with her two daughters.” The social media ads use the hashtag #BMOForWomen and #DayOfTheGirl.

BMO is also working with influencers to amplify the petition and explore the stereotypes around women and money such as needing a man for financial security and that retail therapy is a cure for feeling down.

“The first step to financial empowerment for women is understanding the societal issue that may be holding them back,” said Jennifer Carli, VP Head, Brand & Social Media, BMO Financial Group. “We are using the petition to raise awareness of the impact that the words we use can have on women's financial confidence, and we're inviting consumers to help us make a change for the next generation of girls.”

BMO has made empowering women one of the cornerstones of its business, including investing more than \$3 billion in capital over three years to women-owned businesses and programs. Since the funding was announced in 2018, BMO's growth in loans to these Canadian women-owned businesses has surpassed the national average by nearly 3%.

For more information on BMO for Women,

visit: <https://bmoformwomen.com/ourcommitment>, and for more details on BMO's commitment to diversity and inclusion, visit: <https://corporate-responsibility.bmo.com/>.



## RHB Deepavali campaign highlights real-life story of resilience for magician turned durian entrepreneur

(Malaysia)

A new Deepavali [film](#) for RHB Bank tells the story of Vikneswaran Allagu, aka Vikey, a renowned Malaysian magician, Book of Records holder and winner of the prestigious Merlin Award (the highest international magic accolade).

The film highlights Vikey's real-life story of resilience in light of COVID-19, with live shows, performances and show business closed during Malaysia's Movement Control Order (lockdown), Vikey needed income to provide for his family. He chose to start selling durian fruit but initially had little success causing a good deal of stress and financial concern. However, despite this lack of initial success, Vikey persevered and decided to start incorporating elements of magic show into his sales pitch, creating Vikey's Magic Durian shop, which led to a turnaround in his fortunes!



Abdul Sani Abdul Murad, Chief Marketing Officer at RHB Group, said: “Malaysia and her people have lost so much to the pandemic this year. Now with the CMCO in effect again, Malaysians are even more concerned about the future than ever, and rightfully so. But as a brand that believes in ‘Together We Progress’, we want to remind Malaysians that staying resilient during these difficult times is the light that will eventually triumph over darkness, as demonstrated by Vikey's incredibly powerful true story.”

The campaign began on 20 October 2020 and has quickly amassed close to 2 million views across RHB Bank's social and digital channels in conjunction with Deepavali festive celebration on the 14 of November 2020.

**Commonwealth Bank unveils optimism-driven evolved brand identity and brand platform: *Can lives here***

*(Australia)*

Commonwealth Bank has a [new logo](#) for the first time in almost thirty years, with a refreshed all-yellow diamond replacing the yellow and black logo.

Australia’s largest bank says the logo is a “symbol of optimism for the future.”

Launching its new marketing campaign on Monday, CommBank CMO Monique Macleod said the design change of its signature diamond logo came off the back of a strategy transformation focused around customers.

“We have been working to put the needs of our customers front and centre,” she said.

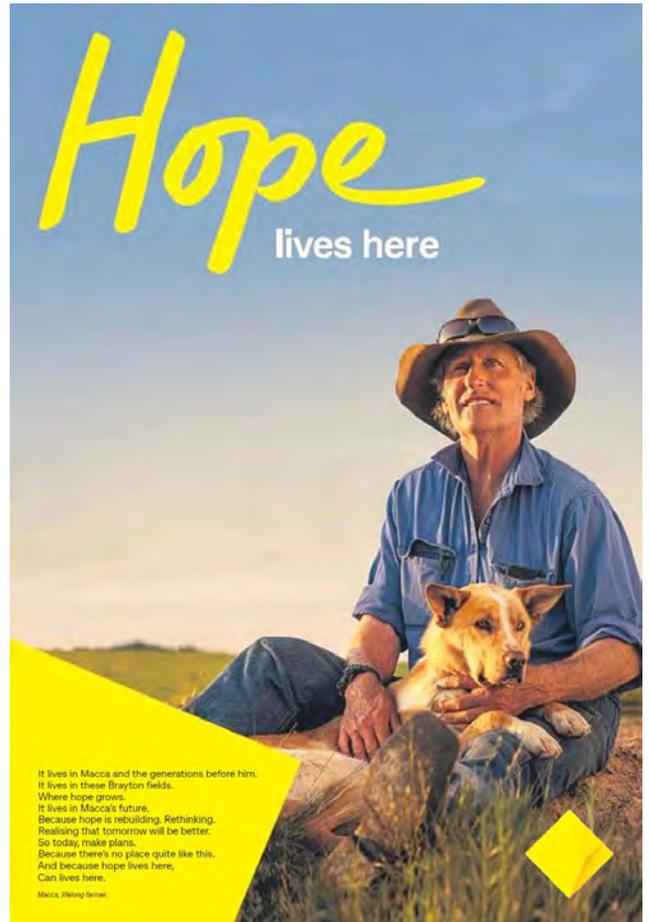
“With the work we are doing to reinvent the organisation around a new strategy and values, now is the right time to refresh the iconic diamond, making it lighter, brighter and more dynamic and inject new meaning into the ‘can’ platform.”



The new marketing campaign created by M&C Saatchi, supporting the evolved brand platform of “[Can Lives Here](#)” debuted with 60, 30, and 15 second [TV spots](#), OOH, press in major publications, and social. According to the bank, this platform celebrates the Australian capacity to not only thrive, but to stay optimistic even when optimism is under threat.

M&C Saatchi chief creative office Cam Blackley said they worked to show the “resilience” and “can do” attitude of Australians.

“In the early parts of creative development, we spoke directly with customers and frontline staff, and we heard over and over again about that shared resilience, the ‘can do’ attitude and positivity that Aussies have always shown,” Blackley said. “We wanted to create a campaign that celebrates and showcases the achievements and attributes of these people, on television, in print, on outdoor sites and social media.”



Print Ad showing that in addition to the logo the brand platform has evolved to: “Can Lives Here”

**Heritage Bank customers say ‘Bank You Very Much!’ in new campaign**

*(Australia)*

Heritage Bank, Australia’s largest customer owned bank, has released a new TV spot called 'Praise You' that is built around the bank’s positioning of ‘Bank You Very Much!’

Says Amanda Temperly, GM marketing, Heritage Bank: “We are proud to be one of Australia’s longest standing financial institutions, but what we are even more proud

of is that we are also one of Australia’s most trusted. Being a bank people thank starts with us thanking our customers. Whilst praising them is not a word we use, it is certainly a description of how we want them to feel and what our business is built around. ‘Bank You Very Much!’ captures that sentiment perfectly.”

Watch the TV spot, set to lyrics of Fatboy Slim’s ‘Praise You’ song, [here](#).

