

OTAARA BANK MARKETING & INNOVATION REPORT

FEBRUARY 2020

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Axis Bank emphasise its personal attitude to banking with launch of 'Open' brand platform

Axis Bank has unveiled a brand platform titled 'Open' that is centered on the bank's exceptional service culture. The Open platform underpins the idea that as well as being digitally progressive it is still essential to deliver personal attention with staff that understand and thrive in helping customers with face-to-face interactions.

The ad campaign, created by Lowe Lintas, showcases several stories underlining the signs of customer-centricity exhibited subtly by the Bank's employees.

Asha Kharga, Group Chief Marketing Officer, Axis Bank, said: "As a marketer, it's quite rare that you get to work on an organisation philosophy that's backed by service transformation. We worked very closely with process quality to get various service enablers in place before launching OPEN. [Along] With the upgraded infrastructure in place, the new philosophy, OPEN, was cascaded internally to all 60,000 employees in the Bank through extensive workshops and sessions held pan India. The whole effort is synchronized to ensure value-added services for customers on a day-to-day basis, making the Bank more accessible and responsive."

"Open is an extremely liberating word. It kindles possibilities. In today's world, High-tech needs to be balanced with High-touch. For us, the customer is always at the centre of our universe, and this campaign very aptly captures how our doors, physical and cerebral, are always open for them."

Prateek Bhardwaj, Chief Creative Officer, Lowe Lintas said: "'Open' is more than an advertising campaign for Axis Bank. It's a culture shift initiative. While partnering Axis through this initiative we brought to life small yet simple actions and behaviours that employees can replicate. Some of those have been translated into heart-warming video content that will be visible on mainstream and digital media. There are many more such little signs of 'openness' that this campaign will unfold as the customers interact with Axis Bank across various touchpoints."

Overall the Open platform and campaign execution has a beautiful humble quality that should resonate with everyday Indians through an approachable tone-of-voice and laser focus of customer-centricity.

Watch the headline spot [here](#).



Screenshots from campaign video

The brand platform [webpage](#) explains the 'Dil Se Open' philosophy as well as highlights some concrete actions:

'Open'

*is more than a sign that hangs on our door.
It is a sign of what to expect when you walk in through that door.*

*For your dreams, our eyes are open.
For your hopes, our minds are open.
And for your plans, we promise to open
every possible window of opportunity.*

*We welcome you with all our hearts.
You will always find us*

Explore New Possibilities

To us being open means we anticipate your smallest needs and create an experience that every user can enjoy.



Accessible to all

We welcome you with all our hearts. You will always find us.



Revamped Pathway

Language, accessibility features and more! Find what you need all in one place.



Use your voice

Our powerful voice search helps you find your query on the go, any time.



Customised offers for you

View the best on-re-approved offers customized for you and avail them any time.



Calculators for every need

Plan your personal finance with ease through various calculators designed by Axis Bank.



We are here to help

No matter what you need support with, our agents are always here to solve your doubts.

DBS/POSB to offer free COVID-19 relief insurance coverage for all five million DBS/POSB customers and families (Singapore)



DBS has partnered with Chubb Insurance to offer all its five million customers in Singapore complimentary insurance coverage in relation to COVID-19.

The [COVID-19 Hospital Cash policy](#) is a 30-day free cover that provides a daily cash benefit for hospital confinement and a lump sum payout for ICU confinement, in relation to COVID-19. It also provides worldwide coverage for policyholders who must travel during this period. DBS/POSB customers who are Singapore Residents aged 18 and above can apply for the COVID-19 Hospital Cash policy as the main policyholder, and include their immediate family members as additional insured persons. There is no age limit, though the policy can only insure those who are one month and above, and family members do not have to be DBS/POSB customers.

Said Shee Tse Koon, DBS Singapore Country Head, "we hope this coverage – which will be available to almost all Singapore residents – will help to further cushion affected patients' healthcare expenses during a difficult period. Together with our partner Chubb, we stand shoulder-to-shoulder with the people of Singapore and will continue to do our best to support everyone here."

Those who are diagnosed with COVID-19 while being covered by the COVID-19 Hospital Cash policy will receive SGD 100 per day of hospitalisation and a lump sum of SGD 1,000 upon admission to the ICU.

The COVID-19 Hospital Cash policy will be available for customers to sign up online from 24 February till 15 March. Customers may also apply at any DBS/POSB bank branch island-wide. The 30-day free cover commences on the date of application and will expire automatically. Should customers wish to extend their coverage beyond the 30 days, they can also choose to purchase additional coverage with the Recovery Hospital Cash policy. It provides policyholders with daily cash payouts for hospitalisation stays due to COVID-19, as well as other sicknesses (including dengue fever) and accidental injury.

We're in this together.

As part of our support for the Singapore community, we are offering our customers and their immediate families complimentary COVID-19 relief insurance to help affected patients with expenses.

The COVID-19 Hospital Cash policy, underwritten by Chubb Insurance Singapore Limited, is a 30-day free coverage that provides a daily cash benefit for hospital confinement and a lump sum payout for ICU confinement due to the virus. It also provides worldwide coverage* for those who must travel.

To get your complimentary coverage, register today and find out more about the other relief measures we have put in place for you.

Scan here to find out more.

DBS **POSB**

UOB digital bank TMRW expands to Indonesia

Following the March 2019 launch in Thailand of UOB's digital bank brand [TMRW](#), UOB has now launched the brand in Indonesia. Targetted at mobile-first/mobile-only generation, TMRW's Net Promoter Score in Thailand has ranked among top 5 bank brands since launch, [according](#) to UOB Investor Presentation in February 2020.

TMRW in Indonesia is offering a TMRW Account paying 4% p.a. interest on savings and a credit card with up to 6% cashback on customers' preferred credit card spend categories as long as customers fulfill the qualifying transactions on their TMRW Everyday Account every month. Otherwise the credit card earn 1% cashback on dining, supermarket & minimart, and transportation spend. All other spends gives customers 0.2% cashback.

Banking for the Digital Generation

TMRW empowers the digital generation with a full suite of banking solutions through a smart, mobile-only app.

TMRW Account & Credit Card

Apply for both TMRW Account and Credit Card to enjoy:

- 4% p.a. interest on your savings
- Up to 6% cashback on your preferred credit card spend categories. Simply fulfill the qualifying transactions on your TMRW Everyday Account every month

TMRW Account

Comes with a TMRW Debit Card for all your spends and ATM withdrawals. And no fees on any transactions.

TMRW Credit Card

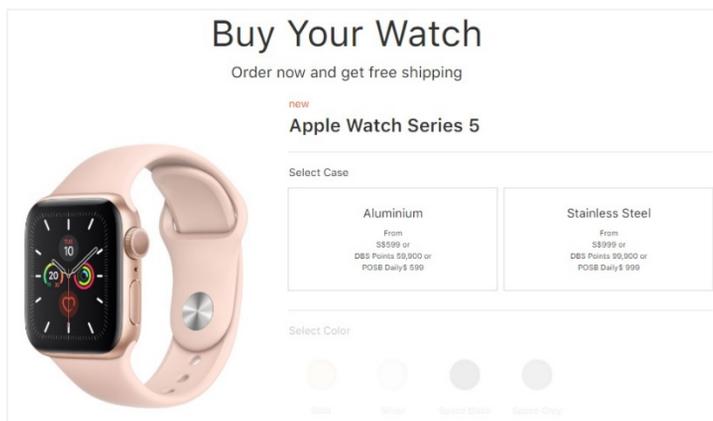
Earn 1% cashback on dining, supermarket & minimart, and transportation spend. All other spends give you 0.2% cashback.

DBS launch world's first Apple Rewards Store giving cardholders options for payment and cashback (Singapore)



DBS has launched the world's first online Apple store that ties in with rewards points. The [DBS Apple Rewards Store](#) allows DBS/POSB customers in Singapore to not only earn rewards points and cashback (in accordance with the benefits offered by their credit card) when they purchase Apple products but also cardholders can select to use their DBS Points or POSB Daily\$ to offset their purchase, or cover the payment in full. Alternatively, the online store also provides the option to pay through DBS' interest-free Instalment Payment Plan (IPP), allowing users to split payment over six or 12 months with no additional fees. How it works:

For example: If buying the iPhone 11 Pro at S\$1,649*	1. Credit Card Payment	DBS Woman's Card Up to 10X DBS Points on online purchases  Earn Rewards: Up to 3,298 DBS Points
	2. DBS Instalment Payment Plan (IPP)	DBS Live Fresh Card 5% cashback on online purchases  Earn Rewards: S\$20 cashback <ul style="list-style-type: none"> 6 months plan: S\$274.83 per month 12 months plan: S\$137.42 per month
	3. Offset with DBS Points	Less: S\$100 with 10,000 DBS Points Less S\$50 cashback (Promotion) Nett payable: S\$1,499



"We know that many times, our customers prefer taking up an IPP option when buying big-ticket items, such as furniture and electronics," said Anthony Seow, Head of Payments & Platforms, DBS Bank. "The DBS Apple Rewards Store now gives customers the same ability to purchase essential Apple items with an interest-free instalment payment option. This gives our customers flexibility over their finances, while still keeping to their budgeting goals." The store carries all items from the latest catalogue of Apple products available in Singapore. Shoppers will also enjoy the same privileges offered at any of Apple's stores, including free engraving services and the option to purchase AppleCare.

At check out, users will be directed to log in to DBS digibank to complete their transaction. As a launch promotion, running until 31 March 2020, the first 1,000 DBS/POSB cardmembers to offset a minimum of S\$100 worth of DBS Points (equivalent to 10,000 Points) on their purchase will be given up to S\$50 cashback.

NAB pioneers banking adoption of unique brand voice for Amazon Alexa (USA)



NAB has become one of the very first brands around the world (the other being Kentucky Fried Chicken) to implement their own brand voice to be heard on their Alexa skill. This ability is possible with Amazon Web Services (AWS) recently [announcing](#) the feature in Amazon Polly, called [Brand Voice](#), a capability in which brands can work with the Amazon Polly team of AI research scientists and linguists to build an exclusive, high-quality, Neural Text-to-Speech (NTTS) voice that represents a brand's persona.

For NAB, a friendly Australian English NTTS voice has been created whose persona was carefully crafted to be unique and consistent with their brand persona. Listen [here](#) to the NAB voice sample.

Laurent De Segur, General Manager of Digital and Assisted Channels at National Australia Bank (NAB), shares that "We're looking to Amazon Connect to help us improve the experience customers have when they contact our call centers. For that reason, it was also important that the voice we created using Amazon Polly Brand Voice felt both uniquely NAB and consistent with our position and what our customers expect when they call us. We're thrilled to be a global leader using this voice-first digital innovation – and even more excited to see how our customers interact with the voice and experience as we gradually roll this out."

Lloyds Banking Group enable gambling blocking function for Lloyds, Bank of Scotland and Halifax customers (UK)

Lloyds Banking Group is enabling Lloyds, Bank of Scotland and Halifax customers access to Gamban. This is in addition to the Lloyds Banking Group Gambling Transaction Freezes which customers can activate from within the mobile banking app, providing an additional layer of protection from potential gambling harm.

Lloyds customers are offered a free 3 month licence to Gamban software. Gamban is exceptionally easy to install on iOS, Android, Windows and MacOS devices and very difficult to bypass allowing customers peace of mind should the temptation to gamble arise.

[View here Lloyds Bank's 'Help with Gambling' page.](#)

National Australia Bank expands gambling blocker to include Android devices

National Australia Bank (NAB) has become the first bank in Australia to offer customers the option to block gambling transactions via its mobile app.

Retail banking customers with a NAB Visa Credit or NAB Visa Debit card can now restrict most gambling payments, including sports betting, casino games, lottery tickets and online gambling.

Customers will have the option to remove the blocker via the app or by calling the bank's customer support team, but there will be a delayed reactivation period of 48 hours, during which the request to reactivate can be cancelled.

The tool is now available on the latest version of the app across iOS and Android devices, having only initially been available on iOS when it was first introduced in December of last year.

"It's very easy to place a bet, so there's real value in giving people the option to plan ahead and control their spending," NAB chief customer experience officer Rachel Slade said. "This tool is designed to put the choice in the hands of our customers."

"Since commencing the roll-out in December we have seen more than 10,000 customers turn on the restriction, highlighting the importance of offering easy-to-use tools for customers to manage their finances."

In addition, NAB's customer support team is able to offer further assistance to customers with gambling-related problems, including referring to them to a specialist gambling financial counsellor via Uniting's CareRing program.

Tinkoff offered 14% cashback on Valentine's Day dining booked through the bank's app (Russia)

To promote the Tinkoff Bank app feature for [restaurant reservations](#), Tinkoff leveraged Valentine's Day with a promotion offering 14% cashback (maximum cashback is RUB1,000/\$16) on restaurant bookings for the 14th February (maximum cashback is RUB1,000/\$16) as long as the meal is also paid for using a Tinkoff credit card. Some restaurants on the app also offer their own cashback offers meaning customers could actually get more than 14% on Valentine's Day, for example:

Klarna launches global ‘Consumer Council’ for customer feedback sessions 3X per year in all main markets

Klarna is to engage consumers to enhance its shopping proposition in an initiative titled ‘Consumer Council’. The global initiative sees Klarna invite consumers to a meet-up and share their thoughts on different themes related to their experiences using Klarna. The meet-ups will take place in all main markets, three times per year.

Sebastian Siemiatkowski, co-founder and CEO of Klarna states *“At Klarna, we have an amazingly engaged consumer community, which we speak and listen to daily to understand their experiences first hand. We’re interested in the good parts, but more importantly we’re interested in the areas where we clearly have room for improvement. We’re always looking for new ways to support and build Klarna with our community and to solve consumer pain points we may not have thought of ourselves. Gathering direct feedback is extremely important to us and a vital part in meeting consumers needs and ultimately, to provide the best end-to-end shopping experience”*.

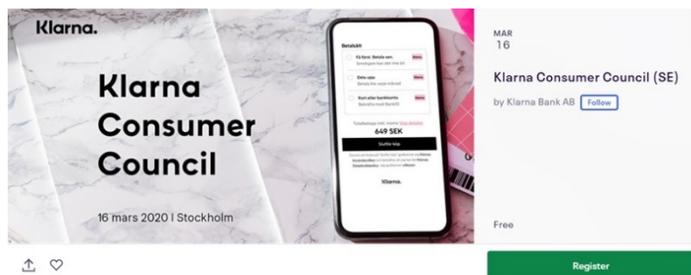
As a digital company it can sometimes be hard to regularly meet consumers face-to-face, especially with rapid expansion into new markets. Klarna’s ‘Consumer Council’ will play a key role in facilitating that important conversation and ensure that Klarna is even more responsive to consumer’s evolving needs and developing services to solve them.

“With the launch of the ‘Consumer Council’, we are taking our direct consumer dialogues to a new level, enabling them to advise us, and truly placing them at the heart of everything we do. We are extremely proud of the number of consumers that choose Klarna everyday, and with this initiative we want to make sure that they can be equally proud of using our services”, continues Sebastian Siemiatkowski.

The first ‘Consumer Council’ meet-ups will take place in London on March 10 and Stockholm on March 16, followed by Manchester, Berlin, and New York during the spring. Each meet-up will have a specific theme tailored to the local market, with the objective to involve consumers across the spectrum in Klarna’s mission to become the world’s smoothest shopping experience.

After the meet-ups, all findings and experiences shared will be summarized in a report. The report will ensure all feedback is properly taken into account when designing, and developing new and existing products and services. Progress on development goals will be made available on local Klarna blogs, where each region will provide regular status updates.

Interested customers can register their interest for London [here](#), and for Stockholm [here](#).



Description

Vi presenterar Klarnas första konsumentråd som kommer till Stockholm i mars 2020.

Date And Time

Mon, March 16, 2020
4:30 PM - 7:00 PM CET
Add to Calendar

Zenith Bank customers planning to visit Dubai can apply for their visa on their banking platform (Nigeria)

Zenith Bank is promoting their feature on its internet banking platform that allows customers to apply for Dubai visa and make the associated visa fee payment. Customers simply need to log on to the Zenith Internet Banking Platform, select the Dubai visa tab under the payment menu, fill out their personal information, upload a passport photograph, 6 month bank statement and international passport data page with a minimum of 6 months’ validity from proposed travel date and submit their application.

The visa fees would be instantly charged to the customer’s account and he/she will be notified of the status of his/her visa application within 36 hours.



BMO updates app with free credit scores and card lock feature (Canada)

BMO Mobile Banking for iOS and Android has been updated with a few new features, including the ability to get free credit scores right within the app, and let users lock their misplaced credit cards.

To get their credit score from the app users go to the “More” menu and select “My Credit Score”. It won’t impact their credit, and it’s free.

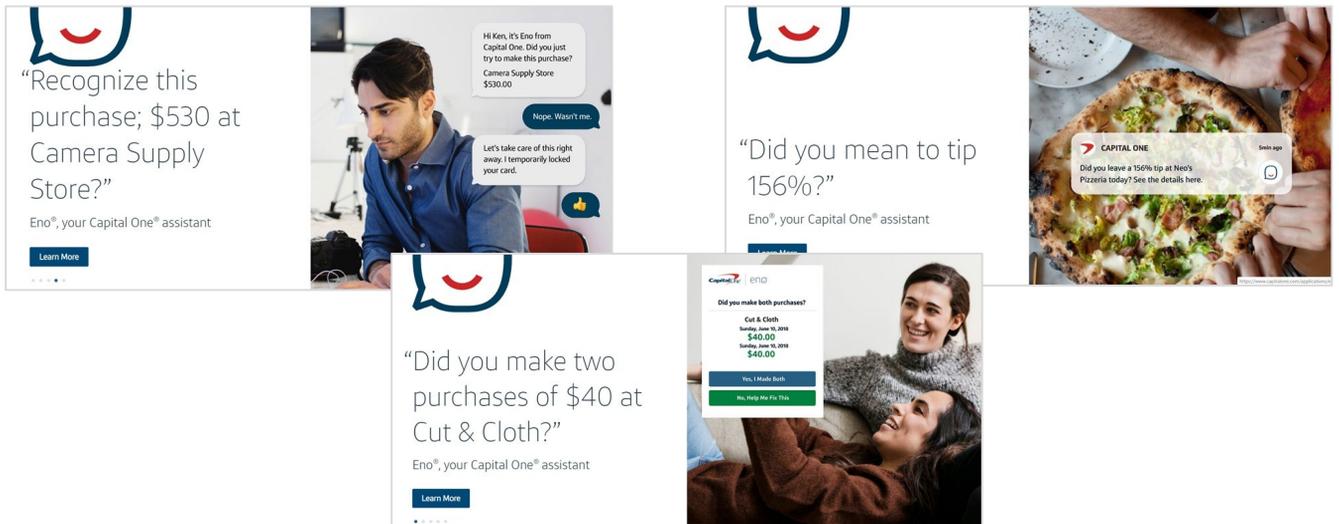
The card lock/freeze and card replacement request features are found in the “Manage cards” section in the “More” menu.

Capital One's AI digital assistant, Eno, becomes more predictive and proactive (USA)



Most often banks' virtual assistants are passive, ready to answer questions posed to them. Recently, Capital One's digital assistant [Eno](#) has [started](#) being more proactive, initiating conversations generally based on having spotted potential anomalies in customers' accounts. When Eno identifies something like a significant increase in a recurring monthly bill or two identical purchases, Eno can now alert the customer via SMS or email to confirm the transaction and if necessary remedy it for the customer.

Other examples include monitoring trial offers that a customer has signed up to, that when approaching the end of the trial period, Eno will remind the customer and can directly cancel the subscription if preferred and towards the end of the tax year, Eno is able to review spend to charities and remind customers that these donations could be eligible for tax deductions.

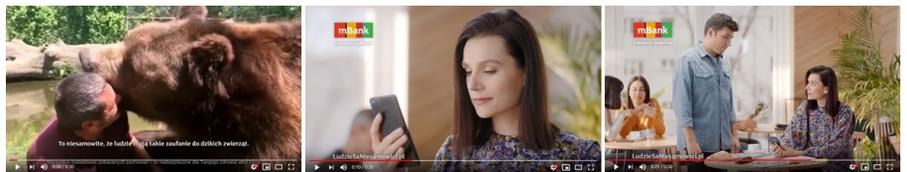


mBank social campaign underscores the threats people face from online fraud (Poland)

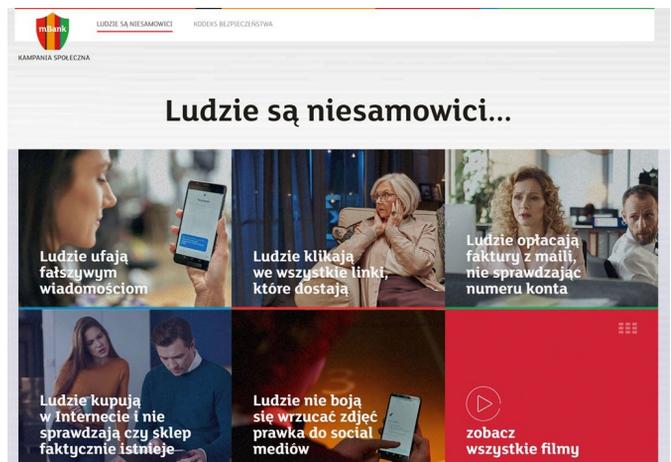
Despite all the talk of online crime, new victims are constantly appearing so mBank is resuming a nationwide social campaign on cyber security to make people aware of various tactics employed by cyber criminals and explains how to help protect yourself.

The campaign consists of five new videos: [Do not click on suspicious links](#) | [Watch out for fake messages](#) | [Find out exactly whom you pay the invoice](#) | [Buy in the network carefully](#) | [Beware of Data Thieves](#) themed around the amazingly fearless things

some people do and share online such as ice diving, climbing, tightrope walking which are correlated to the amazing things some people do such things as clicking random links, paying bills without checking the account number, taking advantage of online "bargains" in non-existent stores.



The films point to the campaign website (PeopleSaNiesamowici.pl) that delves deeper into the tactics employed and how to protect against them.





Up rolls out Unames for customers to claim their own unique handle used to send and receive money (Australia)

Here's a great idea from a start-up bank looking to build loyalty and word-of-mouth exposure. We have all experienced setting up a personal email account, secretly hoping that your exact name will still be available for claiming, for example william@gmail.com or even the next best such as william1@gmail.com but generally having to settle for something like william1981@gmail.com!

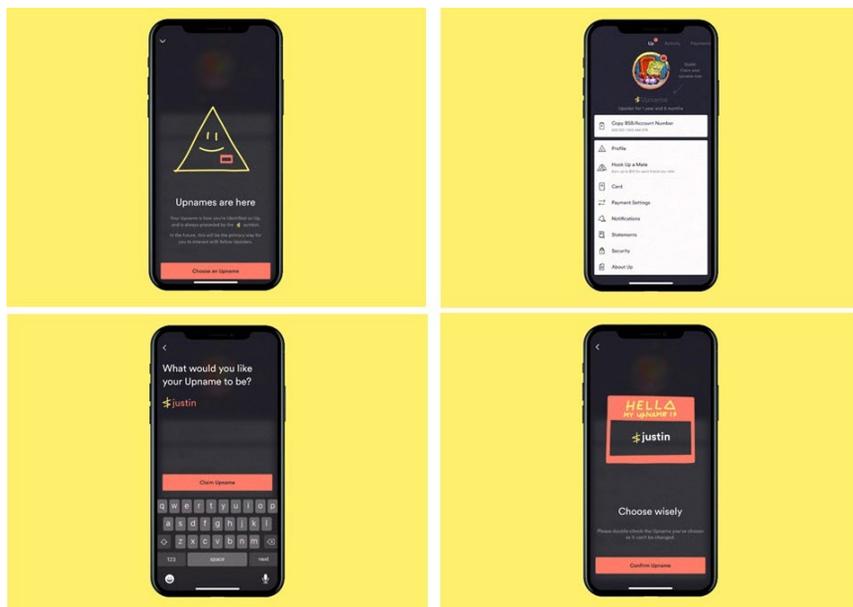
With that in mind, [Up](#) has just rolled out Unames to all new and existing Up customers. Every customer will now be asked to select a unique handle that will be used to send and receive money within Up. As Up's [blog](#) announcement states: "Define who you are but choose wisely. Once an Uname is gone, it's gone!"

Customers' Uname will appear on their profile and give them a new more personalised PayID for receiving money into your Up account. With an Uname

customers can customise their Up PayID to look like upname@up.me which should make their Up PayID much easier to remember and share.

In the coming months customers will be able to send money to others on Up using only their Uname. For example they'll be able to pay [upname](#) \$10 with just a couple taps. From that payment they can pay you right back. No swapping of bank details, phone numbers or other personal information is required.

To claim their Uname app users click the Up tab and tap on the new Uname field under their profile photo. Once a customer claims their Uname they tap confirm and it can't then be changed.



DNB enable account-to-account payments from any bank supported by its mobile banking app (Norway)

Following DNB's initial roll out in October 2019 of its account aggregation service using technology from Nordic API Gateway, DNB is now extending its account aggregation tool to incorporate account-to-account payments from any bank listed in the mobile banking app.

CEO & Founder of Nordic API Gateway, Rune Mai, bills the introduction of the payment initiation service as 'next-level' Open Banking. "DNB has become a financial institution trailblazer both by aggregating data from all Norwegian banks and by empowering customers to pay bills and transfer money between non-DNB accounts," he says

For Ingjerd Blekeli Spiten, group EVP retail banking at DNB, the project enables the bank to become "the preferred mobile banking service for all Norwegians". "This is an important step in the direction of becoming the mobile bank for all Norwegians," she says. "We're giving our customers a huge flexibility as they're now able to make payments and transfers between their own accounts across several different banks."

U.S. Bank customers will soon be able to link cards to PayPal wallet using mobile app (USA)

Starting in March 2020, U.S. Bank's iOS customers will be able to tap to add multiple credit and debit cards to PayPal directly from the U.S. Bank mobile app, with Android and online banking soon to follow. Additional features, such as the ability to pay with rewards points across PayPal's 24 million global merchants, will be available later this year. "This agreement with PayPal is important in our digital evolution in payments," said Steve Mattics, executive vice president of U.S. Bank Retail Payment Solutions. "Customers expect and should be able to use their card where and when they want, smoothly and securely. By having their card in the PayPal wallet, they don't have to store their information with multiple merchants, which goes a long way in protecting their data." Customers will be able to choose the U.S. Bank cards they want to use in the PayPal wallet. This saves the time and hassle of manually keying in a name, account number and expiration date when checking out online or by mobile device – the cards seamlessly appear for fast, secure payment.

Nationwide's 'Smart Window Poster' allows passers-by to make contactless donations to the homeless

(UK)

Ground breaking new contactless technology is being trialled at a Nationwide branch in Bath, UK.

A "smart window poster" allows people to tap with their contactless cards to make donations to a homeless charity.

When a person taps their card against the poster, which is next to a Nationwide cash machine in Bath, £3 is donated to local homeless charity Julian House. People can tap multiple times.

It's hoped the initiative will make it easier for people to donate money, in addition to instilling confidence in those who feel uncomfortable giving cash directly to homeless people. The 'Good Start Tap to Donate' scheme is managed by local homeless charity Julian House and was developed with Nationwide Building Society and Bath Business Improvement District.

Nationwide branch manager Stephanie Pritchard said: "At a time when many people don't have spare change or may not wish to hand it directly to someone who is homeless, having a contactless point in the window of the branch has bridged the gap. As a branch we are very much here for the community. This novel way of raising money for a fantastic cause is a great example of how technology is playing a role in helping society, one tap at a time."



CommBank launch start-up builder, X15 Ventures, following lead of RBC Ventures (Australia)

In echoes of Royal Bank of Canada's RBC Ventures that launched in 2018 with the aim of fostering and incubating new businesses that could attract new customers to RBC through unconventional banking initiatives and apps, CommBank has launched a new start-up incubator called X15 Ventures. X15 Ventures will be a "venture building entity" that will build and grow standalone businesses to deliver products or services, which can be used by the bank in addition to its existing core offerings.

The initial plan is to build 25 new ventures by 2024, with CommBank CEO Matt Comyn saying "We want to find a way to work with and accelerate the growth of digital ventures and propositions who want to do this in a way that is outside of the Commonwealth Bank, but of course really leverage the scale, financial capacity of what we can bring to market."

CommBank is partnering on the initiative with Microsoft and KPMG High Growth Ventures. Microsoft will give participating X15 businesses access to technologies such as artificial intelligence, blockchain, and mixed reality, while KPMG will provide advisory services including tax and accounting, as well as other digital services in areas like blockchain, cyber, and Internet of Things.

With the launch X15 showcased two businesses that align with CommBank's consumer and business products.

Vonto: an analytics dashboard which pulls in information from Xero, Google Analytics, Shopify and other online business tools. It is a free app which can be used by any small business, regardless of who they bank with.

Home-In: seeks to simplify the home buying process through its app which provides consumers with accredited service providers like conveyancers and utility companies, tailored checklists and a dedicated home buying assistant that will respond to queries. Vonto, Home-In is currently only available to select customers.

Klarna launches in Australia in partnership with CommBank (Australia)

Commonwealth Bank customers can now benefit from buy now pay later online shopping services following today's official launch of Klarna Australia.

Accessing Klarna through the CommBank app, customers can quickly register and begin shopping at any online store. Purchased items will show up in the CommBank app and customers will also be able to take advantage of price drop and out of stock notifications directly from Klarna. Klarna will also be available to non-CBA consumers.

CBA CEO Matt Comyn said: "Our partnership with Klarna will further enhance the customer experience in our leading banking app and address the rapidly growing demand among consumers for new payment options. In particular, it allows us to build on our leading technology to deliver the very best payment services for our customers and merchants in Australia, on platforms which are safe, secure, and easy to use."

CBA and Klarna will jointly fund and have 50:50 ownership rights to Klarna's Australian and New Zealand business. CBA also retains a right to partner with Klarna in Indonesia.



Goldman Sachs Marcus now offering Joint Accounts (UK)

Managing Director of Marcus by Goldman Sachs, Des McDaid told reporters this month that “since launching in the UK with our easy access Online Savings Account we’ve received countless requests from customers for joint accounts.” In response - helpfully timed with Valentine’s Day week - the bank has unveiled a [joint Online Savings Account](#). Both persons will be joint legal owners of the money in their joint account. The account pays 1.35% AER variable on balances of £1 or more, and allows unlimited withdrawals.

Research conducted by the bank revealed that Brits wait an average of five-and-a-half years before combining finances with their partner.

The reasons given for combining finances were overwhelmingly practical.

- 49% of those with a joint account did so to make sharing expenses easier.
- 23% had joint ambitions to buy a house.
- 13% of people without a joint account cited their partner being “bad with money” as a reason why they hadn’t a joint account.
- 29% said they wanted to maintain their financial independence.
- 18% of married couples said opening a joint account felt like “too much of a commitment”.

Couples aged between 18 and 24 are most likely to be saving for a house deposit with their partner (43%).

Along with the product launch Marcus released a video based on the topic “Should you wait to mix love and money?” which addresses that talking about finances in a relationship can be tricky. In the [video](#) Sam Owen, a relationship expert, shares 3 tips on how to bring up the subject of money with your partner.



Screenshot from 'Saving in a relationship' video

Bask Bank lets customers earn miles for saving instead of spending money (USA)



Newly launched [Bask Bank](#) - a subsidiary of Texas Capital Bank - is a digital bank that rewards savers with American Airlines AAdvantage® miles. Unlike other banks, Bask Bank awards one AAdvantage® mile for every dollar saved, allowing customers to grow travel rewards along with savings. The Bask Savings Account awards one AAdvantage® mile for each dollar saved annually. Miles are accrued daily and awarded monthly based on the customer's average monthly balance. For example, if the account's average monthly balance for January is \$60K, customers will earn 5,096 AAdvantage miles for that month ($\$60K \div 365 \times 31$). If that same balance is maintained in February, they will earn 4,603 AAdvantage miles. After one year of maintaining an average balance of \$60,000, the customer will have earned 60,000 AAdvantage miles. AAdvantage® miles earned through Bask Bank will be added to the customer's AAdvantage® account, and can be used like others earned from AAdvantage partners. However, AAdvantage miles awarded through Bask Bank do not count toward elite-status qualification or AAdvantage® Million MilerSM status.

Bask Bank argues that their savings account makes sense over a traditional savings account considering the current average for interest on savings is around 0.09%*. So, \$60,000 in a traditional savings account will yield about \$54 over the course of a year, while that same amount in a Bask Bank account would earn you 60,000 American Airlines AAdvantage® miles. You don't need a calculator to tell you 60,000 AAdvantage® miles will get you a lot farther than \$54. There are no account fees associated with the Bask Savings Account.

*Industry average annual percentage yield is based on the FDIC calculated national rate effective 12/02/2019.



Ally introduces a collection of smart savings tools to make saving easier, faster and more gratifying (USA)



Ally Bank (Ally), the largest fully digital bank in the U.S., has introduced a collection of smart savings tools to its [Online Savings Account](#) to address the pain points of saving to make it easier, faster and more gratifying.

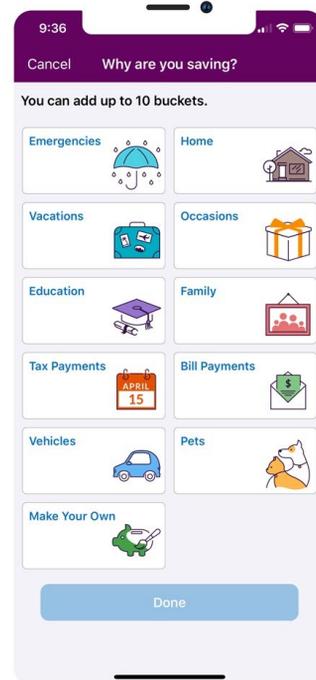
"We've all seen the statistics about how many Americans, if hit with a crisis, couldn't come up with \$400," said Diane Morais, president of Consumer and Commercial Banking Products at Ally Bank. "People know they need to save but they need real help. We went right to the heart of the problem, developing solutions and new tools that foster healthy and effective saving behaviors and inspire people to reach their near- and long-term financial goals."

Over 18 months, Ally talked with thousands of customers and non-customers alike about their confidence in their financial health, their attitudes toward saving, and the mental and emotional barriers that keep them from meeting their goals.

"The research affirmed people not only want, but welcome, help improving their financial lives," said Anand Talwar, deposits and consumer strategy executive at Ally Bank. "Out of that, we became laser focused on what we could do to encourage real behavioral change."

Enter [Buckets](#), which organize funds and help customers visualize different savings goals, all in one account. Like "digital envelopes," customers can customize buckets to reflect what matters most to them, from "Visiting Mom for the Holidays" to "Engagement Ring." Buckets also give users a clear picture of exactly where they stand with each priority.

Watch the Buckets introductory video [here](#).



"The next big 'ah ha' was realizing we need to make it exceptionally easy for people to save," said Talwar. "It's not enough to offer tips or advice; we need to actually help people do it and automation is the key."

[Boosters](#) automate saving through regular, ongoing contributions that add up over time. Notably, boosters work with customers' existing checking accounts, whether they bank with Ally or another institution.

- For confident savers who know how much they can save each month, [Recurring Transfers](#) let them "set it and forget it" by automatically moving funds into savings on a regular schedule.
- [Surprise Savings](#) analyzes a linked checking account, considering cash flow, spending patterns, upcoming bills and overall account balance, to find amounts under \$100 that are "safe to save." It then transfers those funds automatically into savings. For those customers who link an external account, they must enroll in Ally Bank's Account Aggregation Service.

Watch the Boosters introductory video [here](#).

"Early testing with real Ally customers shows that using just one of the boosters can accelerate savings by more than five times than interest rate alone," said Talwar. "The ease of saving helps cement a new habit, and the feeling of success and momentum that comes from watching your money grow creates a snowball effect that keeps people going."

Boost your savings.



Public Bank promoting children savings account with 'Angpow' cashback for insurance policy signup (Malaysia)

Public Bank is running a two month promotion (from 1 Jan. - 29 Feb. 2019) focused on its childrens' [PB Wise Savings Account](#) which is offering Angpow (cashback) for parents that open the PB Wise account, or put in fresh funds, and also sign up with the PB Max Advantage non-participating insurance plan.

Save early & be insured

Set-Inforce Annualized New Premium	Angpow Amount Per Policy Per Life Insured
Less than RM10,000	RM88
RM10,000 and above	RM188

Step 1:
Open a new WISE Savings Account (WISE SA) with minimum initial deposit of RM500 (new accountholders) or top up minimum deposit of RM500 (existing accountholders)

Step 2:
Sign up for PB Max Advantage

Promotion Period: 1 January 2020 to 29 February 2020

Member of PIDM

Access: www.pbbank.com
Call: 1800 22 9999 or any PB branch

PUBLIC BANK
Excellence Is Our Commitment

PUBLIC BANK BERHAD 001611

* Valid for new and existing WISE SA accountholders • PB Max Advantage is a non-participating insurance plan with investment linked features underwritten by AIA Bhd. • The WISE SA deposit made under the Campaign must be from fresh funds. Fresh Funds refer to funds that do not originate from any existing deposit accounts of the Eligible Participants maintained with Public Bank Berhad / Public Islamic Bank Berhad • Both WISE SA deposit placement and PB Max Advantage sign up must be made concurrently at the WISE SA account-holding branch • The Eligible Participant who fulfilled the Campaign's requirement will be entitled for the Angpow Amount per policy per life insured • In the event that the Eligible Participant cancels the PB Max Advantage within fifteen (15) days free look period, the Eligible Participant will not be entitled for the Angpow Amount • The Angpow Amount will be credited into Eligible Participant's designated WISE SA • WISE SA is protected by PIDM up to RM250,000 for each depositor • Terms and Conditions apply

Nationwide launches savings account offering quarterly £100 prizes to regular savers (UK)

Nationwide has launched an instant-access savings account which offers savers the chance to win £100, provided they put away £50 a month.

The account, named '[Start to Save](#)', is aimed at people who are not regular savers such as young people or people who struggle to save money. The maximum deposit per month is £100.

The prize fund will vary from draw-to-draw, and will be calculated at 1% of the total increases in balance across all Start to Save accounts since the last draw.

For example, if 50,000 savers put away £50 a month each between April and June, the prize fund will be £75,000. This means 750 savers would win £100 each.

Start to Save accounts are available from Nationwide's website and banking app. An account can be opened with as little as a 1p deposit.



CIMB Why Wait Fixed Deposit-i gives customers their returns upfront (Malaysia)

The [CIMB Why Wait Fixed Deposit-i Account](#) is a Shariah-compliant Fixed Deposit product using the Shariah concept of Murabahah (mark-up). The account allows customers to collect their returns in the form of profit, upfront!

From 1 February - 29 February 2020, CIMB Bank is offering exclusive rates for customers making their CIMB Why Wait Fixed Deposit-i placements online with a minimum of S\$10,000 per placement into either of the following account options: CIMB SGD 3-Month, 6-Month and 12-Month.



CIBC promoting limited time bonus interest rate on new deposits into a CIBC RRSP account (Canada)

CIBC is promoting a 2.75% interest rate on new deposits into a [CIBC RRSP Daily Interest Savings Account](#). The rate is made up of a combined bonus and regular annual interest rate. The bonus rate offer expires March 31, 2020.

Seeing the world through your own eyes? Or through theirs?

Get 2.75%* interest for a limited time. The CIBC RRSP Daily Interest Savings Account, for whatever you're saving for.

Don't forget, the RRSP deadline is March 2, 2020.

CIBC

*This is a combined bonus and regular annual interest rate paid on new deposits made to a CIBC RRSP Daily Interest Savings Account. The bonus and/or regular rates may change at any time without prior notice. The regular interest rate is earned on the full daily closing balance and paid monthly. For eligible accounts opened before the offer period, the bonus rate is earned only on the portion of the account's daily closing balance that exceeds the closing balance on January 1, 2020. For eligible accounts opened during the offer period, the bonus rate is earned on the full daily closing balance. New deposits may not exceed the maximum allowable by law. Bonus interest rate offer expires March 31, 2020. Bonus interest is calculated daily and paid monthly. Other conditions apply.

Discovery Bank running savings promotion in which bank could match earnings saved over 6 months (South Africa)

Discovery Bank customers are encouraged to set a savings goal to be achieved by 31 July 2020 for the chance to be one of five lucky winners, who will get their total deposits saved between 15 January 2020 and 31 July 2020 matched by the bank, up to the value of R10 000.

To qualify customers must nominate a qualifying Discovery savings account by renaming it to Savings Goal and deposit a minimum of R500 each month into the nominated qualifying account until the end of July 2020 or deposit a minimum of R3 000 once-off into it before the end of February 2020.



Fifth Third's Dobot is helping consumers save towards a 'Future Me' fund (USA)

Dobot, by Fifth Third, is encouraging people to start saving for a \$500 "Future Me" fund and to encourage people to put aside \$20 a week toward the fund, the app is offering [monthly challenges](#) with the first two being 'Drynuary' and 'No Food Delivery February' with postings (below) that explain how meeting the challenge will contribute towards the savings goal.

Dobot will also be matching up to \$100 for 5 users a month who are saving towards their Future Me goal.

Since it was launched a year ago, [Dobot](#) has helped users set goals to save more than \$390 million. The majority of users set goals for less than \$5,000, saving for everything from a wedding to a vacation. The free app allows users to define their goal and upload a photo. Then they specify how much they want to save and when they need the money. Every week, Dobot automatically transfers small amounts of money from the customer's checking account to their Dobot savings. The app includes a Scheduled Savings feature, allowing users to control how much and how often they want to save.

Fifth Third recently added a Save Together feature to help users save for a group goal. It allows you to set a goal with friends or family, see each other's progress and encourage others along the way.

The app is available to anyone who has a checking account with any U.S. financial institution, not just Fifth Third customers. The app connects to the user's checking account. To download Dobot, search for it in the Apple App Store or Google Play Store.



Future Me



\$500.00



Dec 2020

Save money. Win free stuff.

To join this challenge, create a goal in the app with the details below and start saving with Dobot®. You'll automatically be entered to win up to a \$100 savings match each month.

Name: Future Me
Target Amount: \$500 or more
Target Date: Dec 2020

By submitting your entry to the Dobot Money Movement, you agree to be bound by the [Official Contest Rules](#).

Drynuary

Take the Drynuary challenge by ditching alcohol for the month of January. Save \$20 a week that would have been spent at happy hour. Your wallet and your liver will thank you.

Total Monthly Save: \$100
Duration: 5 weeks

How to get there: Schedule a weekly \$20 save for every Friday in January, or text to save.



No Food Delivery February

This month, commit to not ordering delivery or takeout meals and putting that money in your savings each week instead. Those post-work pizzas can add up fast. Instead of (literally) eating your money, invest it in your savings goals. Plus, we're giving away \$20 Grubhub gift cards to 5 random February challenge participants.

Total monthly save \$160 (if you order in 2x a week)
Duration: 4 weeks

How to get there: Text Dobot 🍕 or 🍷 to save \$20

Standard Chartered eSaver offers flexibility through no lock-in period with an attractive interest rate (Singapore)

Standard Chartered is running a limited time promotion for their eSaver account offering bonus interest up to 1.7% p.a. from 1 February 2020 to 31 March 2020 on eligible deposit balance of S\$1 million with no lock-in period when you bring in incremental fresh funds (compared to January 2020's average daily balance).

Standard Chartered

High interest rate. No lock-in period. Get the flexibility you need with eSaver.

From now till 31 March 2020, earn up to **1.70% p.a.** interest on eligible deposit balances with no lock-in period when you deposit incremental "fresh funds" of up to S\$1 million in your eSaver account.

Deposit Balance Tier	Prevailing Interest Rate on Deposit Balance	Bonus Interest Rate on Eligible Incremental Balance	Total Interest Rate on Eligible Incremental Balance
<S\$50,000	0.10% p.a.	1.45% p.a.	1.55% p.a.
S\$50,000 to <S\$200,000	0.15% p.a.		1.60% p.a.
≥S\$200,000	0.25% p.a.		1.70% p.a.

Don't have an eSaver account? Apply with MyInfo today for instant* account opening and enjoy our promotion from your first dollar. For more information, visit our branch or sc.com/sg/esaver

sc.com/sg Here for good

This eSaver Bonus Interest (1 February 2020 to 31 March 2020) Promotion ("Promotion") is available for all eSaver, eSaver Kiosk and World Partner Savings accounts ("Qualifying Account(s)") opened with Standard Chartered Bank (Singapore) Limited (the "Bank"). In addition to prevailing interest ("Prevailing Interest") earned on your entire deposit balance in the Qualifying Account ("Deposit Balance"), you may earn bonus interest of 1.45% p.a. ("Bonus Interest") on your eligible incremental balance (as defined below) if you deposit "fresh funds" such that the Average Daily Balance ("ADB") in the Qualifying Account for any calendar month during the Promotion Period is higher than the ADB for January 2020 ("Comparison Month"). In this scenario, you will earn Bonus Interest on the difference between the ADBs ("Incremental Balance"). If the Incremental Balance in the same scenario is equal to or lower than the Comparison Month, you will only earn Prevailing Interest on the Deposit Balance. Incremental Balance eligible for Bonus Interest is capped at S\$1,000,000 per Qualifying Account. When the Promotion Period ends, you will continue to earn Prevailing Interest. Terms and conditions apply. Visit sc.com/sg/esaver for full terms and conditions. *"Fresh funds" means funds that do not originate from any existing account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period. Standard Chartered Instant Approval Terms and Conditions: For details, visit sc.com/sg/esaver Insured up to S\$10k by SDC. Standard Chartered Bank (Singapore) Limited | Reg. No. 201224747C

Below is the table from the eSaver product [webpage](#) detailing the bonus interest rates corresponding to fresh funds deposited:

eSaver Bonus Interest (1 February 2020 to 31 March 2020) Promotion

From now till 31 March 2020, earn up to 1.70% p.a. interest on eligible deposit balance of S\$1 million with no lock-in period when you bring in incremental fresh funds* (compared to January 2020's average daily balance).

DEPOSIT BALANCE TIER	PREVAILING INTEREST RATE ON DEPOSIT BALANCE	BONUS INTEREST RATE ON ELIGIBLE INCREMENTAL BALANCE	TOTAL INTEREST RATE ON ELIGIBLE INCREMENTAL BALANCE
<S\$50,000	0.10% p.a.	1.45% p.a.	1.55% p.a.
S\$50,000 to <S\$200,000	0.15% p.a.		1.60% p.a.
≥S\$200,000	0.25% p.a.		1.70% p.a.

* "Fresh funds" means funds that do not originate from any existing account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period.

ING unveils 4% interest rate for the first three months with new customer campaign plus rebate on previous bank's transfer fees (Philippines)

ING is incentivizing people to switch and deposit with [ING Savings Account](#) with a 4% interest rate for three months plus a P100 fee rebate of other banks' transfer fees. Customers will receive a fixed rebate of P100 for every successful electronic bank transfer via PESONet or InstaPay, for up to two transactions per month.

In a new campaign to promote the extension of this offer, which Mohamed Keraine, head of retail at ING Philippines, suggested was due to a "very encouraging response since the launch of the two offers last year" a couple literally bump into each other at a costume party and experience love at first sight, followed by a dream sequence with them fast forwarding to marriage and buying a house, all helped along by getting started with the 4% interest rate.

Watch the accompanying TV spot [here](#).



Discover runs "No" fees and "Yes" acceptance ads during Super Bowl 2020 (USA)

During the same commercial break in the fourth quarter of Super Bowl 2020 Discover ran two card product benefit 15-second spots, one called "[No We Don't Charge Annual Fees](#)" (see product benefit webpage [here](#)) the second called "[Yes We're Accepted](#)" highlighting their wide merchant acceptance (see product benefit webpage [here](#)). Both spots splice together clips from movies and TV shows that answer the "No" and "Yes" questions.



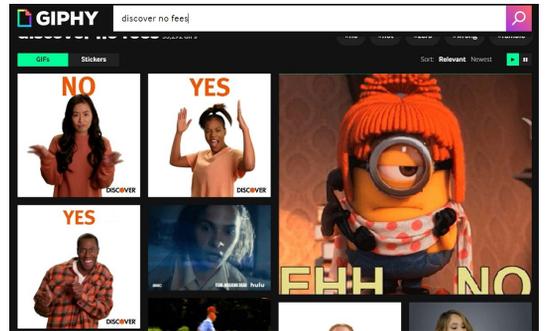
TV Spot Screenshots from "No" fees



TV Spot Screenshots from "Yes" acceptance

In addition to the commercials, Discover's media partner Spark Foundry developed a multichannel strategy to support the 'No' and 'Yes' campaign, with the spots kicking off on YouTube and running across channels including television, social, online video, digital display, streaming audio, terrestrial radio, as well as high impact takeovers on Bleacher Report, Sports Illustrated, YouTube and USA Today.

Along with the ads, Discover media partner Spark Foundry developed a campaign spanning TV, social, online video, digital display, streaming audio, terrestrial radio, site takeovers and a [Giphy partnership](#) including sponsored GIFs and organic stickers across social platforms.



Discover Giphy channel

American Express ad for Platinum Cashback Everyday Credit Card focuses on no limit and no annual fee (UK)

The [Platinum Cashback Everyday Credit Card](#) is a free card with a tiered reward system:

- 5% cashback on all spend in the first three months, up to £2,000 of purchases
- After three months, cashback is earned as:
- 0.5% on the first £5,000 of spend (but nothing if spend is under £3,000)
 - 1% back on spend over £5,000

Cashback is paid in a lump sum at the end of each card year.

Nordea's banking app shows customers their individual carbon footprints based on their card purchases



Nordea's customers can now get easy access to their individual carbon footprint embedded in the bank's app. This new service gives an insight into the environmental impact of daily consumption behaviour when using a payment card. It enables customers to contribute to the environment by helping them to make sustainable choices in their daily life.

At Nordea we strive to make sustainability concrete and real to our customers. We are continuously developing a growing number of sustainable products and services like green mortgages, green car loans and sustainable savings.

"We want to encourage them to use this data to make an impact on the environment and climate" says Sara Mella, Acting Head of Personal Banking at Nordea, and continues "The tracker is a good place to start for those of our customers who want to make a positive impact on the climate as they can use the insight they get about their daily spend to actively reduce their CO2 impact or compensate for it."

Customers can follow their CO2 impact through Nordea Mobile and Nordea Wallet that enable them to track their payment card spending. The information is based on the Åland Index developed by the Bank of Åland in Finland. The index calculates an approximate impact from the goods and services bought with a payment card.

Read more about the [service for tracking individual carbon footprints](#).

Watch the introductory video [here](#) (Finnish language).

In the US, Bank of the West BNP Paribas has [a similar initiative](#).



American Express debut sneaker collaboration for exclusive sale to cardholders (USA)

[Nike](#)'s newest version of their iconic Air Force 1s sneakers have been co-created by Chicago-based designer Don C (founder and designer of brand [Just Don](#)) in collaboration with American Express.

The new sneakers have an 'Amex' blue palette accented with shots of deep red.

Only American Express cardholders can purchase the sneakers, with the limited-edition sneakers releases for sale on the brand's [website](#). The retail cost is \$200.

The collaboration is timed for the NBA All-Star 2020 weekend taking place in Chicago over 14-16 February.

"We are always looking to reimagine access," said Deborah Curtis, American Express's vice president of global brand partnerships and experiences. "Partnering with Don C on a limited-edition sneaker gave us an incredible opportunity to do just that for our card members, who may not be in Chicago for NBA All-Star."



Image: Nike

Santander launch the first numberless credit cards in Mexico

Santander has [just](#) launched the first numberless credit card in Mexico. There are no visible numbers or codes with the intent being to increase customer security for online and mobile shopping, since it helps reduce the risk of fraud by up to 90%. With this type of card, since only the name and expiry date of the plastic card are displayed, customers do not reveal sensitive data and are better protected from the possible theft of information on a physical card.

The lack of digits is made up for by using a digital card with a dynamic CVV and a personal identification number (PIN), thereby creating a new security environment.

Customers can use this numberless card to make purchases in physical stores. To do so, they must enter their PIN at the point-of-sale terminal.

Below is the first advertising we've seen promoting the cards. The English language translation being: "We introduce our credit cards without numbers, the most secure. Sign with your card pin, pay online with your digital card and administrate it from our Super Walet app."

Presentamos nuestras tarjetas de crédito sin números, las más seguras.

Firma con el NIP de tu tarjeta, paga en línea con tu tarjeta digital y adminístrala desde nuestra app Súper Wallet.

SANTANDERÍZATE

Disponible en el App Store | Disponible en Google Play

Santander

Producto emitido por Santander Consumo, S.A. de C.V. SOCOM E.S. Grupo Financiero Santander México que presta servicios y opera en tal calidad en régimen de autorización de la Secretaría de Hacienda y Crédito Público. Para mayores detalles de condiciones, beneficios y comisiones del producto, consultar santander.com.mx

CIBC advertise the 10% Cash Back for first 4 months & first year annual fee rebate on CIBC Dividend® Visa Infinite card (Canada)

CIBC is running a new digital and social campaign communicating the everyday cash-back benefits of the [CIBC Dividend Visa Infinite](#) card.

To communicate how the Dividend Visa Infinite card helps turn everyday purchases into rewards, a jolly storytelling technique to create optimistic OLVs: game-inspired dollar sign visuals above each transaction that playfully articulate the cash-back benefits. "We want to help Canadians earn more on everyday purchases to help them achieve their goals," says Angela Sarino, CIBC credit card marketing communications. "This campaign helps bring alive the perks of the CIBC Dividend Visa Infinite card in a relatable way."

Watch the spot [here](#).



Chase and Tock to bring a culinary experiences to cardmembers' fingertips with the flexibility to Pay with Points (USA)

Beginning later this year, Tock's reservation platform will be seamlessly integrated with the Chase Ultimate Rewards® portal and cardmembers will be the first to have the option to redeem points directly for dining bookings

Tock's network of restaurants, wineries, and culinary pop-ups across 200 cities and 30 countries worldwide will be easily accessible to Chase Sapphire®, Freedom® and Ink® cardmembers through a new dedicated dining page within the Chase Ultimate Rewards platform and the Chase Mobile App. Cardmembers will have the ability to book reservations as well as once in a lifetime culinary experiences, with the unique option to redeem Ultimate Rewards towards any restaurant offering prepaid experiences. The new offerings will add to the diverse suite of travel, shopping and experiential redemption and earn capabilities offered today to millions of Chase cardmembers through Ultimate Rewards.

"With Ultimate Rewards we aim to give our cardmembers options to connect with the things they love, along with the flexibility to unlock more value with points," said Lisa Walker, Managing Director of Chase Ultimate Rewards. "We know that our cardmembers are passionate about amazing dining experiences, and we look forward to working with Tock to bring new and unique access for Chase cardmembers."

Chase and Tock established a relationship in 2018 and currently offer Chase credit and debit cardmembers exclusive access to select reservations on Tock. Tock's platform integration with Ultimate Rewards will expand on these offerings by connecting restaurants directly with Chase customers resulting in the first digital dining program designed to benefit both cardmembers and culinary business owners. Hospitality businesses on Tock's platform will be able to easily create experiences and instantly present them to cardmembers through the dedicated Ultimate Rewards dining tab. Additionally, Tock and Chase will collaborate with world-renowned Chefs and culinary tastemakers who are part of the Tock ecosystem to curate new experiences around the world for Chase cardmembers.

Delta SkyMiles® American Express credit cards relaunch with new benefits and offer highest-ever bonus (USA)

As we [highlighted](#) in October 2019 American Express and Delta Air Lines relaunched the [Delta SkyMiles® American Express Card](#) portfolio for consumers and business owners on January 30, 2020

The reimagined portfolio is now available with more rewards and enhanced travel perks for consumers and business owners.

Eligible new Card Members who apply through 1 April 2020 can earn an incredible welcome offer, up to 100,000 miles, depending on the Card. The offers available across the portfolio include:

CONSUMER CARD OFFERS:

Delta SkyMiles® Blue American Express Card Members can earn 15,000 bonus miles after spending \$1,000 in purchases on their new Card in the first 3 months.

Delta SkyMiles® Gold American Express Card Members can earn 60,000 bonus miles after spending \$2,000 in purchases on their new Card in the first 3 months, plus an additional 10,000 bonus miles after their first anniversary of Card Membership.

Delta SkyMiles® Platinum American Express Card Members can earn 80,000 bonus miles after spending \$3,000 in purchases on their new Card in the first 3 months, plus an additional 20,000 bonus miles after their first anniversary of Card Membership.

Delta SkyMiles® Reserve American Express Card Members can earn 80,000 bonus miles and 20,000 Medallion® Qualification Miles (MQMs) after spending \$5,000 in purchases on their new Card in the first 3 months, plus, an additional 20,000 bonus miles after their first anniversary of Card Membership.

BUSINESS CARD OFFERS:

Delta SkyMiles® Gold Business American Express Card Members can earn 60,000 bonus miles after spending \$2,000 in purchases on their new Card in the first 3 months, plus an additional 10,000 bonus miles after their first anniversary of Card Membership.

Delta SkyMiles® Platinum Business American Express Card Members can earn 80,000 bonus miles after spending \$3,000 in purchases on their new Card in the first 3 months, plus an additional 20,000 bonus miles after their first anniversary of Card Membership.

Delta SkyMiles® Reserve Business American Express Card Members can earn 80,000 bonus miles and 20,000 Medallion® Qualification Miles (MQMs) after spending \$5,000 in purchases on their new Card in the first 3 months, plus an additional 20,000 bonus miles after their first anniversary of Card Membership

Lupita Nyong'o is acting as the cards' spokesperson [promoting the cards](#) at the Helen Mills Event Space on 6 February in New York City under the theme "Summer is a state of mind!"



Lupita Nyong'o @Lupita_Nyong'o · 7 Feb

Summer is a state of mind! Last night in NYC at the relaunch for the @Delta SkyMiles @AmericanExpress Cards. #AmexDelta #AmexAmbassador #Ad



Nationwide to offer lower interest rates for eco-home improvements

(UK)

Nationwide is to be the first major mortgage lender in Britain offering lower interest rates for customers who choose energy efficient properties or home improvements. Homeowners will be offered loans of up to £25,000 to upgrade their existing houses and flats for improvements such as insulation, solar panels, eco-friendly boiler, biomass heating, electric car charging point and energy efficient windows. Homebuyers who choose a new-build with a grade A energy performance certificate are eligible for preferential interest rate 'green' mortgage. Interest charges on the green mortgages and loans will be about half a percentage point cheaper than Nationwide's standard rates.

CIBC and RE/MAX INTEGRA partner to provide borrowers with home loan support from CIBC Mobile Mortgage Advisors

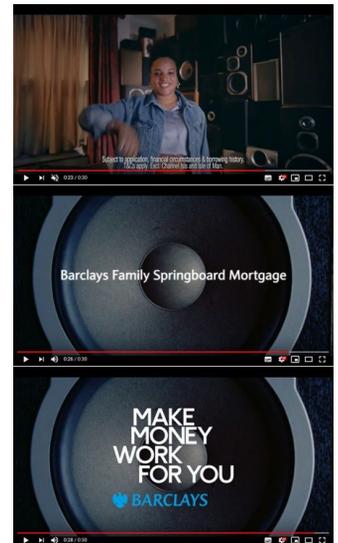
(Canada)

CIBC and RE/MAX INTEGRA [announced](#) they have entered into an exclusive partnership aimed at helping Canadians in Ontario and the Atlantic provinces achieve their goals of home ownership. Through this partnership, RE/MAX clients will benefit from CIBC's expert advice in choosing the right mortgage to meet their needs with a CIBC Mobile Mortgage Advisor able to provide RE/MAX clients with advice at a time and place convenient to them.

Barclays release new campaign for Family Springboard Mortgage

(UK)

Barclays has released a new campaign to promote its [Family Springboard Mortgage](#). This pioneering mortgage originally launched in 2013 and spawned a number of similar mortgages launched by competitors, such as Lloyds' [Lend a Hand](#) mortgage, Nationwide's [Family Deposit](#) mortgage, Halifax's [Family Boost](#) mortgage. The no-deposit mortgage helps first-time buyers through allowing a relative or guardian to contribute 10% of the purchase price which is held in a Helpful Start savings account and returned to the relative at the end of the fixed rate period of up to 5 years with interest. The loan size can range from £5,000 to £500,000. Hannah Bernard, Head of Barclays Mortgages stated in 2019, 'The Family Springboard mortgage has been specifically designed to remove the financial burden from parents and to ensure they receive their deposit with interest at the end of the five-year fixed-rate period,' Ms. Bernard added. Watch the spot [here](#).



Absa suggest the Absa Study Loan comes with the best interest rate (through a price guarantee)

(South Africa)

Absa is promoting their [Absa Study Loan](#) with the line 'Get the best interest rate*'. This claim is made possible through an [Absa Price Guarantee](#) which "guarantees that if you obtain an Absa Study Loan, Personal Loan, Personal Revolving Credit Facility or a Personal Overdraft and then receive a like-for-like Competing Loan Offer that meets the qualifying criteria, Absa will give you a lower interest rate than the Competing Loan Offer."



Get the best interest rate* with an Absa Study Loan

Save on loan repayments and have extra cash for your other needs.

That's **Africanacity**.

To apply for a study loan, visit a branch, call 0860 100 372 or dial *134*407# for a consultant to call you back.

*Terms and conditions apply. Authorised Financial Services Provider. Registered Credit Provider Reg No NCRCP7



Citi introduce robo-advisor, Citi Wealth Builder, for Citi Priority customers (USA)

HIGHLIGHTS

Initial investment as low as \$1,500 and no advisory fees for Citi Priority and Citigold Clients

Citi has introduced [Citi Wealth Builder](#), a digital investing platform that quickly matches customers to one of six portfolios based on their responses to questions ranging from their level of comfort with market volatility to their retirement goals and how much they've saved to date. Customers can adjust their investment levels with a real-time view of how those changes may affect their goals. Citi customers can start using the new digital platform with an initial investment of \$1,500 and no advisory fees for Citi Priority and Citigold clients on their initial portfolio. Additional accounts have an advisory fee of 0.55%.

Once the account is open, [Citi Wealth Builder](#) takes it from there, monitoring and automatically rebalancing diversified ETF portfolios designed and managed by investment experts. Customers may follow their accounts online or in the Citi Mobile App, with live support available 24/7.

The launch of [Citi Wealth Builder](#) follows a number of enhanced client offerings, including commission-free trading for ETFs and new-issue U.S. Treasury purchases for Citigold clients, as well as the introduction of [Citi Wealth Advisor](#), a financial plan that provides Citigold clients with a dedicated relationship team to create personalized financial roadmaps designed to grow their wealth. Watch the introductory video [here](#).

Barclays UK Premier Banking customers to earn British Airways Avios points for the more business they conduct with Barclays (UK)

In Barclays PLC Q4 2019 Earnings Call on February 13, 2020, Jes Staley, Barclays Group CEO referred to the bank joining up with British Airways in an exclusive deal to reward Premier Banking customers with Avios points, earning more with the more business they conduct with Barclays.

The new loyalty scheme will launch sometime later this year and [according](#) to *Business Traveller* will include Barclays Premier customers being able to earn Avios through their current account "and other banking products", as well as receiving "additional loyalty benefits and experiences".

Standard Chartered opens doors of Priority Private banking centre (Singapore)

The first Standard Chartered International Banking and Priority Private centre has opened in Singapore. Singapore is the bank's first market to open this type of centre.

The Priority Private service was launched by Standard Chartered in March 2018 and is targeted at high-net-worth (HNW) clients with a minimum of SGD1.5 million assets under management (AUM) with the Bank.

These clients are offered private banking-type service with bespoke tailored solutions and wealth privileges such as an extended range of investment opportunities, preferential pricing, and exclusive access to a highly experienced relationship management team.

For this segment, International Banking services are often key, such as investing in overseas markets, making multi-currency payments or funding the education of their children. About one in three Priority Private clients are International Banking clients. Dwaipayan Sadhu, Head of Retail Banking, Singapore, Standard Chartered, said "International Banking is a huge contributor to the Bank's retail business. Over 20% of our affluent clients are from around the world, and this branch provides an oasis for them to catch up on their financial needs whenever they are in town."

The newly opened branch at Ngee Ann City is located in Singapore's prime shopping district on Orchard Road, where clients frequently patronise, according to Standard Chartered.

The branch facilitates private conversations in an exclusive lounge, made comfortable with facilities and an assortment of refreshments such as champagne, exquisite tea and pastries. Family members are also encouraged to rest and relax at the branch, while the clients meet with their relationship managers.



Citigold highlight investment insights from 400+ global analysts in addition to dedicated team of experts (Singapore)

In this ad for [Citigold](#) the primary focus is on the quantity of 400+ global analysts that will be providing insights for investment ideas and strategies along with the personal service from a dedicated client team. The secondary focus is on the welcome gift for new clients of up to S\$9,909. This is based upon depositing minimum fresh funds of S\$250,000. Clients can chose the cash reward or a pair of business class return tickets from Singapore to New Zealand.

*For full terms and conditions, please refer to www.citibank.com.sg/cgg/ft. The sole purpose of this document is to inform, and it in no way is intended to be an offer or solicitation to purchase or sell any security, other investment or service, or to attract any funds or deposits. By responding to this advertisement and providing your personal data, you consent to Citi contacting you to market Citi products and services including via the telephone. Citibank full disclaimers, terms and conditions apply to individual products and banking services. ©2020 Citibank Singapore Limited. All rights reserved. Citi, Citibank, Citigold and Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. Citibank Singapore Limited Co. Reg. No. 200309485K. Printed on 02/2020

UBS promote their expertise in sustainable investment products backed by proven investor demand



UBS is promoting their credentials as a leader in [sustainable investment products](#) and simultaneously announced this month that its 100% sustainable portfolio launched in 2018 has attracted over \$10 billion in invested assets.

Also released this month is a [white paper](#), part of their "Future Of" series, with the first series focused on waste along with associated investment opportunities. The attraction to sustainable investing is strong in Asia with UBS Private banking clients in the region investing \$600 million in the UBS sustainable fund between April 2018 and October 2019. In a regional outlook report titled [Sustainable investment in Asia](#) the argument for this regional interest is: *"Attitudes toward sustainable investment in Asia have changed radically in just a few years. While it has become evident that governments must lead in Asia to produce meaningful change to sustainability challenges, there has also been indirect pressure from the wider public on governments and corporations, particularly on issues relating to climate change and air pollution, which affect people every day in Asia's cities."*



Is my life sustainable?

What about the way I invest?
Can I do good and do well?

For more than a decade we've offered sustainable investment products, becoming one of the global leaders¹ in the field. So we have the expertise to help your portfolio reflect your values without compromising returns. In fact, independent studies² have shown that investing sustainably can deliver equivalent or greater returns than traditional approaches. Meaning the investments you make won't just make financial sense, they can do good, too.

For some of life's questions, you're not alone. Together we can find an answer.



The value of Investments may fall as well as rise and you may not get back the amount originally invested.
¹UBS AG was named "Best Services for Philanthropy and Social Impact Investing" by Euromoney, 2015-2018 and named the "Industry Group Leader in Sustainability for the Diversified Financial Services sector" by Dow Jones Sustainability Index/RobecoSAM 2015-2018.
²ESG and financial performance: aggregated evidence from more than 2000 empirical studies", Journal of Sustainable Finance and Investment, Gunnar Friede, Timo Busch, Alexander Bassen, 2015.
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Ramp offers businesses a way to find savings with their corporate credit cards



[Ramp](#) is a startup that is filling a gap in the market by offering a way for business credit card customers to identify unnecessary spending, therefore encouraging customers to save money. To do so, Ramp gives customers spending analysis data - called [Ramp Savings™](#) - that actively helps companies identify wasteful spending such as duplicate subscriptions or lower price plans.

Ramp's belief is that money saved is far more attractive for business customers than the reward points that are generally offered for money spent. In addition to the analytics component Ramp does not require personal guarantees plus offers 1.5% unlimited cashback. "Ramp did an audit for us at no cost and found over \$250,000 in savings right out of the gate," says Nick Greenfield, CEO of healthcare technology company Candid. "That, plus Ramp's 1.5% cashback on top, is far more valuable than any rewards programme, and has been a gamechanger for our 400 person company."

Ramp has also partnered with leading companies to offer the most valuable collection of exclusive deals and sign-up offers in the industry, which they say could equal \$175,000 in partner rewards.

Leaving money on the table? Let's fix that.

Ramp Savings™ is like having a second CFO; focused on finding ways to cut costs and reduce wasteful spend ↓

Actual savings found for a company in 2020.

- > Are you paying too much for SaaS products?
- > Are you missing out on cash back?
- > Do you have the right subscription plans?

● We're always finding new ways to save...

[Start saving with Ramp](#) \$

[Explore Savings & Rewards](#) ↗

Missing cash back	+\$27,000.00
Facebook Ads	Switch your payment method to a Ramp card and you'll get 1.5% back; \$27,000 this year. Check out our guide ↗.
Lower pricing plan available	+\$5,312.00
Basecamp	You're overpaying for your subscription; update your plan to the new pricing tier. You can do so on this page ↗.
Duplicate subscription	+\$799.99
Dropbox	

\$175,000 in exclusive partner rewards.

We've partnered with leading companies to offer the most valuable collection of exclusive deals and sign-up offers in the industry.

aws Amazon Web Services Preferred access to AWS credits	G Google Ads \$150 in Google Ads credits	S Segment \$50,000 in Segment Credits
A Amplitude \$40,000 in Amplitude credits	DATADOG Datadog \$30,000 in Datadog credits for use towards Datadog's Pro tier	P Plaid \$21,000 in Plaid credits for the first 6 months
T Triplebyte Up to \$15,000 in Triplebyte credits	TravelBank \$1,000 in TravelBank credits	C Carta 20% first year discount with waived implementation fees

Starling Bank introduce new business spending categories (UK)



Starling Bank has added a whole suite of new categories for business account transactions. The new categories give customers more choice and a more meaningful insight into income and outgoings. The categories are grouped together as follows:

- **Income:** See all revenue or refunds in one place.
- **Expenses:** Log everything from train tickets to client meetings to new equipment.
- **Tax Payments:** Within this category are three new ones to help make tax payments simpler: VAT, Corporation Tax for limited companies and Self-Assessment Tax for sole traders.
- **Business Payments:** For money transferred between business accounts or invested capital in exchange for shares, the transactions can go in this category.
- **Personal Payments:** Whenever a business owners uses their personal account to cover a business expense but need to pay themselves back.

It's worth noting that next to every category there is a help icon. Customers can tap on it to get more information and it will tell the customer what HMRC considers to be allowable business expenditure. This can help customers decide which category to choose for an item.



Singapore banks launch relief measures for SMEs, retail clients

Banks in Singapore have introduced measures that will offer relief to businesses and retail customers disrupted by the Covid-19 outbreak.

OCBC [said](#) its customers across Singapore, Malaysia, China, Hong Kong, and Macau will be provided with targeted support, which includes loan restructuring, moratoriums on the principal repayments of loans, due date extensions for trade finance bills, and additional working capital funding for affected businesses.

DBS ([read here](#)) will offer liquidity relief packages to SMEs to meet their urgent cash flow needs. These include a six-month principal repayment moratorium for SME property loans and up to 60-day extensions for import facilities, as well as a six-month principal repayment moratorium for mortgage loans for affected individuals.

UOB has allocated SGD3bn (USD2.2bn) as relief assistance to Singapore-based firms, particularly SMEs, for them to rework their principal repayments, avail themselves of working capital financing, and finance liquidity against mortgage security.

Standard Chartered plans to extend loan tenor extensions and principal moratoria, bill maturity extension, waivers of business banking late fees, and extra loans or overdrafts.

We are here to support
Facing this difficult time together as a community.

We are here to support
Online Video-based Lessons for Kids
Taxi Street Hail Contact Tracing
Home Loan Payment Relief
Complimentary Insurance Coverage
Support Measures for SMEs

We are here to support
We know it can be hard and worrying for you and your loved ones during this time of uncertainty in facing the coronavirus (COVID-19) outbreak.
To help our community tide over this difficult period, we have introduced the following support and relief measures so you can continue to do the best for yourself and your family. We believe together, we can overcome this challenging period.

Our Support and Relief Measures

- Free Online Supplementary Lessons
- Taxi Street Hail Contact Tracing
- Home Loan Payment Relief
- Complimentary Insurance Coverage
- Support Measures for SMEs

Online Video-based Lessons for Kids
Taxi Street Hail Contact Tracing
Home Loan Payment Relief
Complimentary Insurance Coverage (available from 24 February 2020)
Support Measures for SMEs

DBS COVID-19 relief measures webpage

St. George bring back Kick Start program to help winning Australian small businesses get started (Australia)

St. George has brought back their [Kick Start](#) program for the third year. The competition exists to help Australian entrepreneurs with a great idea the chance to be one of two winners to receive \$40,000 (with two runners up winning \$10,000 each) to start or grow their business. Applicants can apply for one of two categories:

- A new business idea, or
- An idea to grow an existing business.



The Top 12 finalists pitch to win at [TEDxSydney 2020](#) in front of a live audience and a panel of judges (an independent judging panel from Deloitte).

The competition benefits all finalists through the opportunity to get their business recognised in media nationally along with potential marketing opportunities.

To help expand awareness and participation St. George also enables people to nominate a business for a chance to win \$5,000.

Nominate now for your chance to win a prize valued at up to \$5000*

Know someone who should apply? Nominate a friend or business that deserves to make it big.

Send them [this link to the application form](#).

Have them include your name on their application form as the person who nominated them.

If the business you've nominated is in the Top 12 finalists, you'll go in the draw for your chance to win a TEDxSydney experience valued at up to \$5,000.*

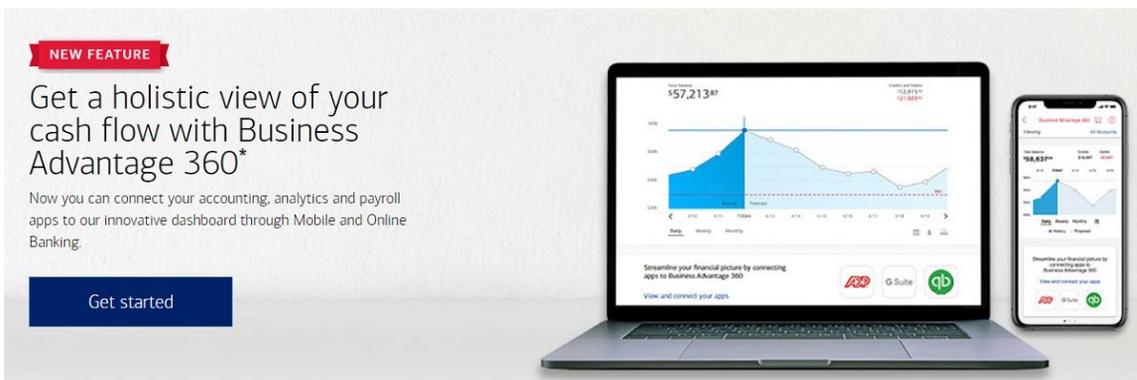


Bank of America integrates G Suite and QuickBooks® into Business Advantage 360 small business platform (USA)

On the first anniversary of the launch of [Business Advantage 360](#), its one-stop digital dashboard for business owners, it can now integrate data from key third-party business applications to provide a more complete financial picture for small businesses. Complementing the existing offering, which provides a view of business cash flow and access to real-time expertise and guidance, Business Advantage 360 can now seamlessly integrate data into the dashboard from QuickBooks® Online, RUN Powered by ADP®, G Suite by Google Cloud, and Google Analytics.

“One year after launching Business Advantage 360, we’re taking this solution to the next level to help our clients focus on the many other tasks that make their businesses successful,” said Sharon Miller, head of Small Business at Bank of America. “The insight and data integration upgrades create incredible convenience for entrepreneurs to manage their businesses’ complete financial picture.”

Since launching in February 2019, more than 1 million Bank of America business owner clients have engaged with the platform.



Access Bank partnership with EbonyLife TV offering discounted TV ads for SME customers (Nigeria)

Access Bank's SME Corporate Current Account holders are being offered the chance to have created a TV commercial for their business for a low cost. This offer is made possible by a partnership between Access Bank and EbonyLifeTV station. Customers can choose a plan for their 15 second TV spot to be broadcast 3 times a week for either 3 months, 6 months, or 1 year.

Below is a print ad in national press advertising the offer.

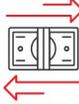
CIMB Singapore launches virtual account for businesses

CIMB Singapore has launched the [CIMB Virtual Account \(VA\)](#), aimed for businesses facing a high load of suppliers and vendors, the company announced.

The platform enables business owners to digitise their cash flow. It also has a three-tiered structure comprising a Master Account, Group Identifiers and VA to allow business owners a detailed or personalised viewing of their account balances at a glance.

CIMB VA can be set up via the CIMB BizChannel platform, which will give corporates e-Alerts via email and SMS for transactions.

Features & Benefits:

AT A GLANCE	BENEFITS						
 <p>Assign a Virtual Account (VA) to each of your payers/payees</p>	<p>Easily reconcile your incoming and outgoing transactions</p>						
 <p>All VAs are electronically linked to your MA via VA-specific reports, MT940/942 statements and API</p>	<p>Improve productivity through elimination of manual reconciliations and unreconciled receipts</p>						
 <p>Comprehensive allocation of funds via 3 methods to/from your Master Account (MA):</p> <ol style="list-style-type: none"> 1) Balance Contribution (ratio) 2) Equal Weightage 3) User-specified % 	<p>Ability to perform both incoming and outgoing transactions E.g. Fund allocation via Balance Contribution method</p> <p>+\$100K into your CIMB Business (Master) Account</p> <p>Master Account (MA)</p> <p>Balance contribution of 2:1:1</p> <table border="1" data-bbox="721 1129 1085 1191"> <tr> <td>VA 1</td> <td>VA 2</td> <td>VA 3</td> </tr> <tr> <td>+\$50K</td> <td>+\$25K</td> <td>+\$25K</td> </tr> </table>	VA 1	VA 2	VA 3	+\$50K	+\$25K	+\$25K
VA 1	VA 2	VA 3					
+\$50K	+\$25K	+\$25K					
 <p>Self-service capability</p>	<p>Create VAs via BizChannel at your own convenience</p>						

Barclays backs SMEs with largest-ever loan cash-back scheme

(UK)

Barclays has announced the launch of a new cashback scheme for term loans to eligible SME borrowers in the UK. Backed by a £450 million ENABLE guarantee from the British Business Bank, the scheme is the largest of its kind to launch in the UK.

The [ENABLE Guarantee Scheme](#) programme helps banks to increase their lending to smaller businesses by reducing the amount of capital required to be held against it.

One of the key benefits for customers is that Barclays will offer qualifying SMEs cash back on eligible lending, with the intention of supporting small business growth in the UK.

Businesses with up to 250 employees and a turnover of up to £43 million are eligible to apply.

Tasnim Ghiawadwala, Head of UK Corporate Banking, said the announcement “further demonstrates our commitment to businesses across the UK who represent the core of our economy”, adding: “We’re offering practical and attractive ways for firms to access the capital they need to help them grow and prosper, and at the same time, we have been able to further strengthen our partnership with the British Business Bank.”

British Business Bank CEO Keith Morgan, said: “Term loans are an essential part of the finance landscape for smaller UK businesses, enabling them to make larger longer-term purchases of business assets such as computers, plant and machinery, and vehicles. We are pleased to be working with Barclays to help businesses access the finance they need to grow and thrive.”

The initiative was also welcomed by Small Business Minister Kelly Tolhurst. She said: “This is a fantastic initiative from Barclays and the British Business Bank. I would encourage other lenders to take advantage of the guarantees for lending on offer from the government-owned British Business Bank, so we can work together to help our brilliant businesses unleash their potential.”

UBS and Zurich launch bancassurance platform for young entrepreneurs (Switzerland)



For the first time, start-up entrepreneurs in Switzerland have a one-stop shop for key banking and insurance products. UBS, in development with Zurich unveiled the “[UBS Start Business](#)” platform, intended to be a comprehensive offering of an extensive banking package which includes a free capital payment and business account, co-working opportunities, and mentoring programs, as well as insurance policies that are either mandatory for companies or cover important risks that many start-ups can't take on themselves. The online platform streamlines the process and recommends products for start-ups in the founding stages. Compulsory insurance such as occupational retirement planning and accident insurance are explained in simple terms, and company founders receive an offer with just a few clicks. The tool also intuitively guides through key voluntary coverages such as daily sickness benefits insurance. Users can sign up immediately or delve into these offers later on.



ADCB Commercial Banking unveil new creative for 'Your Business Is Personal To Us' (UAE)

This new print ad from ADCB Commercial Banking draws readers to their positioning 'Your Business In Personal To Us' with creative underscoring that the small details always require attention. The ad specifically points to business customers benefiting from: (a) Dedicated Relationship Manager; (b) Flexible Business Packages; (c) Digital Onboarding. No\ word if the medical imagery featuring a x-ray of the lungs was timed with the coronavirus coverage in mind!

We make your attention to **details** our attention to **everything**.

ADCB COMMERCIAL BANKING
YOUR BUSINESS IS PERSONAL TO US

Your business is more than just numbers and spreadsheets. It's passion and attention to detail that truly makes the difference. At ADCB, we offer you access to a wide range of award-winning products and services, so you can stay focused on the things that really count.

- Dedicated Relationship Manager
- Flexible Business Packages
- Digital Onboarding

بنك أبوظبي التجاري
ADCB

To learn more call 600 57 6363, SMS 'CB' to 2626 or visit adcb.com/cb

NatWest wants everyone to feel confident with money which is why they do MoneySense lessons in schools (UK)

A new campaign from NatWest focuses on their financial education platform, [MoneySense](#), a free financial education programme for 5-18s providing resources, workshops and more for teachers, students, parents and bank employee volunteers.

In the campaign video, which highlights the confidence you feel when you are financially confident, a young girl is seen leaving a shopping centre with her father. As her father returns the shopping cart he apparently forgets to collect back his £1. She spots the coin and grabs it, then struts her way, exuding confidence, back to the family car. The voiceover states "we want everyone to feel confident with money so we can all look after the pennies. That's why at NatWest we do MoneySense in schools." As she gets back into the car, her father turns and asks his daughter for the pound coin back. Watch the spot [here](#).

The campaign is backed by research from the [Money Advice Service](#) that claims that young people's attitudes to money are established by the age of seven.

Emma Isaac, brand marketing director for NatWest, RBS, Ulster Bank and Coutts said the campaign evidences the brand's commitment to helping the public save, which is helping it build up trust in the long-run, "Building trust is extremely important. This is why we take the attitude that we shouldn't just be talking about what we want to do, but showing what we are doing. This campaign evidences that."

We do look after the pennies

We want everyone to feel confident with money. That's why at NatWest, we do MoneySense lessons in schools, for free. Inspiring 5 to 18-year-olds to grow in financial confidence.

Because, whether it's teaching young people to manage their pocket money or design a crowdfunding project, you're never too young to start good habits.

We've been doing it for 25 years, and helped over 1 million young people in 2019 alone.

But that's just part of what we do. We also offer Financial Health Checks, for everyone. For free.

So that, whether you're putting the first pennies in a piggy bank or investing in a pension, we can all feel that little bit more money confident. Whatever age we are. Search NatWest MoneySense

We are what we do

The Co-operative Bank leverages The Guardian's ban on fossil fuel advertising with ad highlighting their ethical finance ethos (UK)

On 1 February 2020 Britain's *The Guardian* newspaper [announced](#) that it was banning ads from fossil fuels extractors. Timed for the announcement Co-operative bank ran the below print ad in *The Guardian* with the tagline: "Your paper's getting cleaner. Now what about your money?"

The strategy makes sense as The Co-operative Bank is the only UK high street bank with a customer-led Ethical Policy which is incorporated into the Bank's Articles of Association.

Guardian drops ads from fossil fuel companies

Jim Waterson
Media editor

The Guardian will no longer accept advertising from oil and gas companies, becoming the first big global news organisation to institute an outright ban on taking money from companies that extract fossil fuels. The move, which follows efforts to

only a handful of small outlets have adopted this approach. Last year, the editor-in-chief, Katharine Viner, announced the Guardian would adjust its style guide to represent the scale of the environmental challenge facing the Earth, using terms such as "climate emergency" and "global heating" rather than "climate change" and "global warming". At a corporate level, the company has announced

Your paper's getting cleaner. Now what about your money?

As the original ethical bank, we never have and we never will finance the extraction or production of fossil fuels. That's in black and white too, in our customer-led Ethical Policy.

The **co-operative** bank for people with **purpose**

Join Us

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britania are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Bolton Street, Manchester M60 4EP. Registered in England and Wales No. 990937.



DBS create Student-only Cheat Sheet for killer deals, trusted tips, and helpful resources to help students up their money game (Singapore)

DBS has launched [Cheat Sheet](#), a #studentonly platform for deals, trusted tips, and a bunch of other helpful resources that the bank says will "help you level up your money game. It's the only place where cheating is encouraged."

Deals are available in 4 categories: Dining, Shopping, Transport & Travel, Entertainment.

Helping promote Cheat Sheet are a series short animation idents, one for each deals category. Creative agency The Secret Little Agency (TSLA) executed the campaign with Mavis Neo, a partner at TSLA saying "We have fond memories of MTV idents which were the original pre-rolls of that time except that they were always superbly crafted and surprising. We wanted the same for the launch of Cheat Sheet, and specifically catered the idea, execution and even amplification of our idea for a student-only audience."

Each ident presents the call to action for students to log in to Cheat Sheet on the DBS PayLah app. As shown in the closing screen of each ident, students can get S\$6 cashback (valid for the first 5,000 new users) when they download and register for DBS PayLah! with promo code CHEATSHEET.

Click links to watch idents

for: [Entertainment](#), [Shopping](#), [Transport](#), [Food](#), [School](#).

Deals & steals

Food

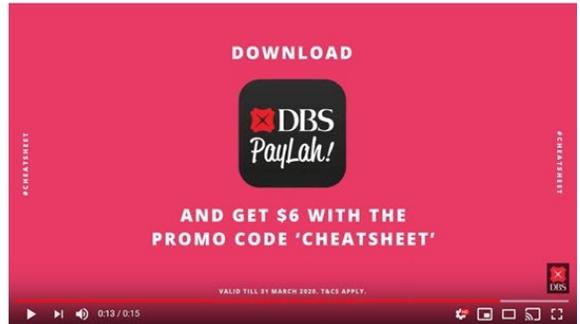
<p>Chope</p> <p>Up to additional S\$9 off with DBS/POSB Cards.</p> <p>Valid till 31/03/2020, T&Cs apply.</p> <p>Find out more</p>	<p>foodpanda</p> <p>Get up to 28% off with DBS/POSB Cards</p> <p>Valid till 31/01/2020, T&Cs apply.</p> <p>Find out more</p>	<p>Kith Cafe</p> <p>1-for-1 pastas on Mon - Fri, 3pm till closing</p> <p>Valid till 30/04/2020, T&Cs apply.</p> <p>Find out more</p>
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[View More](#)

Screenshot of deals from DBS Cheat Sheet webpage. Example from the Dining category:



Screenshots from 'Shopping' ident



The Cheat Sheet platform also has a 'Dealing with your dollars 101' section with what is described as "actually-relevant advice. All juice, no pulp."

Dealing with your dollars 101

Get the edge on adulthood with actually-relevant advice. All juice, no pulp.

- [+ The A-Zs of Saving & Budgeting](#)
- [+ Fresh off the school bus](#)
- [+ Get rich & \(don't die\) tryin'.](#)
- [+ Treat yo'self](#)

And finally the Cheat Sheet platform draws attention to three other services that might be of interest to students, with DBS continuing the student-appropriate tone of voice stating "No expectations, no pressure. Just a list of resources should you need them."

No expectations, no pressure. Just a list of resources should you need them.

<p>From graduation to retirement, NAV is your treasure trove of tools & tips to help you get a grasp on financial planning</p> <p>Read more</p>	<p>The Live Fresh Student Card is perfect for—you guessed it—students.</p> <p>Read more</p>	<p>Just graduated? Want to open a multi-currency bank account? Do you see where this is going?</p> <p>Read more</p>
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Capitec hosts "Move your Money" TV Gameshow for contestants to win money based on their banking knowledge (South Africa)

Capitec is running until 4 March 2020 a two-pronged [commercial break] Gameshow competition called "Move Your Money" with TV gameshow contestants having a chance to win cash prizes of up to R20,000 per show and simultaneously a viewers' competition in which contestants can win a share of R50,000 in cash prizes.

The TV component runs on channel SABC 1 between 20:55 and 21:05. In the show each team of contestants get to answer 2 questions worth R2,500 per correct answer. There is then a final bonus question and the team that taps their card first get to answer the bonus question. If answered correctly, they will walk away with a total of R10,000.

For the Viewers' Competition, 2 winners will be drawn each week. All participants that answered the question correctly will be entered into an automated random draw.

To be a contestant on the Move Your Money Gameshow on TV, a participant must follow the steps below: • Dial *120*218*8# • Follow the prompts and respond to the questions.

To enter the Viewers' Competition and win a share of R50,000 in cash prizes people SMS the answer to the weekly question (see example below) to 33593.



RBC encourage people to #SpeakUpForInclusion when they encounter exclusionary behaviour (Canada)

RBC posted a series of videos (three total with two videos derived from master) on YouTube and owned-social channels called That Little Voice. The message being that if employees come face-to-face with racist, sexist or other exclusionary behaviour they don't need to sit silent but instead can speak up and confront the behaviour whether from colleagues, clients or others in their communities.

The [master video](#) tackles a number exclusionary scenarios with two shorter versions, one tackling [racist comments](#) and the second [tasteless jokes](#).

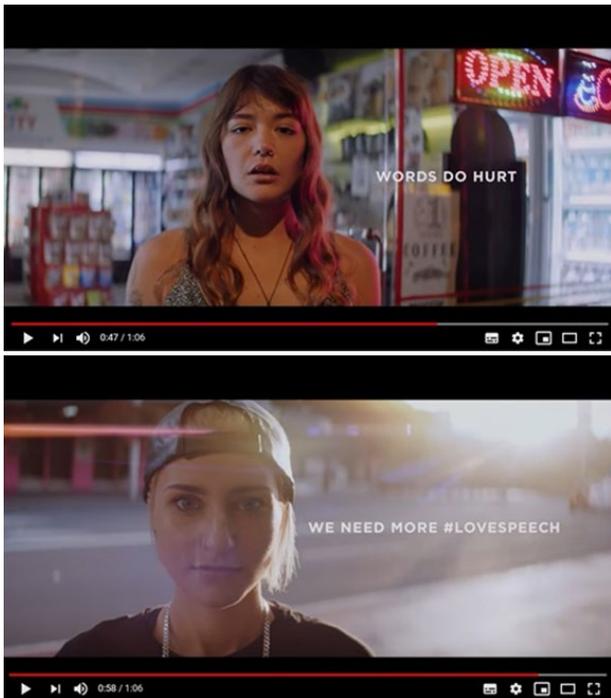
RBC president and CEO David McKay shared the master video on a LinkedIn post, saying "As this powerful video illustrates, speaking up can be uncomfortable, but it's the right thing to do on our journey to make our workplaces and communities more inclusive and welcoming. This year, let's really pay attention to the voices we sometimes ignore, and speak up for others and for ourselves."



ANZ challenges homophobic language with #LoveSpeech campaign and Google Chrome extension "Hurt Blocker" (Australia)

For this year's Sydney Gay & Lesbian Mardi Gras sponsorship, ANZ continues the bank's commitment to embracing diversity and inclusion.

The campaign #LoveSpeech aims to ignite the conversation with a raw, emotive [film](#) has been released which calls attention to the profoundly negative effects hurtful language has on the LGBTIQ+ community –underscoring that ‘Words Do Hurt’. Surrounding the film, ANZ is revealing a prominent billboard overlooking the Mardi Gras parade-route which boldly espouses that ‘Boys Should Never Wear Dresses’, only to see LGBTIQ+ Graffiti artist, David Lee Pereira, disarm this hurtful slur by adding, ‘Without A Killer Pair of Heels’. The billboard is supported by a series of colourful posters and gifs that take frequently heard hurtful comments and flip them into #LoveSpeech.



Screenshots from 'Words do hurt. We need more #LoveSpeech'



Series of colourful posters and gifs

In addition, ANZ has created two useful tools in the quest for more #LoveSpeech. The ‘[Hurt Blocker](#)’ is a Google Chrome Extension, which transforms hurtful slurs into fun-loving emoji’s.

And ANZ's Guide to #LoveSpeech helps people understand how words (even when unintentional) can hurt.





Flagstar Bank launch "The Human Interest Rate" campaign (USA)

[Flagstar Bank](#) has a new brand platform and marketing campaign called "The power of the Human Interest Rate."

"While interest rates are often a selling point for consumers when they select a banking partner, the "Human Interest Rate" demonstrates that Flagstar factors in much more than just the numbers," said Flagstar Bank Brand & Experience Leader Marcus Lona. "Every day, our genuine interest in each customer's financial success drives every Flagstar employee and the authentic work they do of listening to their customers' needs and goals. This is the human interest rate in action."

The campaign includes new television commercials, digital marketing, outdoor advertising, print, and radio that boldly display "This is Human" across vibrant pictures of real people. Flagstar also is curating customer testimonials and human-interest stories for sharing through public relations efforts and social media.

The campaign launch introduces three new television ads, with more scheduled throughout the year to highlight Flagstar products and services such as mortgages, home equity lines of credit, and commercial and retail banking.

The headline spot (watch [here](#)) voiceover declares: "This is human. Aspiring. Interesting. Flagstar Bank is interested in them. Because we believe in something called the Human Interest Rate. It inspires Flagstar's solutions within reach. Solutions that have made us one of the ten best national banks per Go-Banking-Rates. Flagstar Bank. The power of the Human Interest Rate." Watch the spot [here](#).

Metro Bank campaign celebrates its people-first banking innovation (UK)



Metro Bank is running their first ever brand advertising campaign. Ever since Metro Bank launched a decade ago the bank has underscored its distinctive people-first philosophy and education to award-winning customer service.

From remembering the birthdays of customers' children, giving out free dog biscuits, or simply being open at 8am and on bank holidays, Metro Bank has made this approach a cornerstone of their proposition, one which they called a revolution in banking. With ever-increasing competition Metro Bank has unveiled 'Metro Bank's People-People Banking' campaign to extend its brand.

Created by agency Mr. President, the agency says of the campaign: "Skirting the superficial service promises of traditional banks that no one believes and giving Metro Bank a real point of difference in the digital era when human connection is being engineered out of every interaction. Metro Bank are the ones busy innovating people back into banking."

The campaign runs for six weeks across OOH, TV, cinema and YouTube.

Watch the spot [here](#).

