

THE ESSENTIAL RESOURCE
FOR COMPELLING INSIGHTS
ON BANK PRODUCTS, SERVICES,
INNOVATIONS & CAMPAIGNS

OTAARA



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OTAARA' S STRATEGIC VALUE

Otaara scours the globe to pinpoint the latest and most compelling bank products, services, innovations and campaigns. We then analyze and edit the information to produce tailored reporting for our clients.

Why?

In increasingly fast and competitive environment banks are under pressure to differentiate



Consequently banks need to a pipeline of brand defining value propositions to bring to market



For this they need help keeping up-to-date and informed of noteworthy new products, services and innovation from around the world and how they are marketed to help with their own ideation, benchmarking and influencing



So, Otaara provides clients with a unique monthly reporting service on critical marketing & innovation intelligence regarding compelling new products, services and campaigns from banks around the world. Otaara's global knowledge and insights help accelerate ideation, learning and development of customer solutions for clients.

EXAMPLES OF NOTABLE & DISRUPTIVE
PRODUCTS, SERVICES, INNOVATIONS &
CAMPAIGNS / 2014 -2016

OTAARA



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DIGITAL COMMUNICATION & DISRUPTION EXAMPLES

DIGITAL COMMUNICATION & DISRUPTION

Atom. Your logo. Your colours. Your bank. (UK)

New digital-only bank, **Atom Bank** has unveiled a brand strategy feature aimed at convincing consumers that **Atom is distinctively unique in being a truly customer obsessed organization through the ability for customers to create their own brand identity based on Atom's logo elements and name** (within reason), for example: Mark's Bank or Anna's Bank. The Atom Bank logo currently consists of three "lozenges" that spell out the letter 'A'. Customers can tailor the lozenges from fifteen available shapes to create one of 1.4m combinations including their own colour palette. Once a customer creates their brand identity it will be reflected throughout their visual experience when logged into the bank app.

Atom Bank's CMO Lisa Wood in a [blog post](#) explained "We want our identity to reflect the fact that all our customers are individuals and different. It struck us that we shouldn't therefore be creating an 'Atom' identity, we should be creating a unique identity for each of our customers. In digital, people are constantly personalizing their experiences, curating and creating their own content, tailoring to reflect what they want to see and how they want to see it. It's what we've come to expect when we enter the digital world. Not so in banking. You can expect every aspect of what we do here at Atom to be driven by our obsession to build a bank for you, not us.

In another personalisation feature, Atom Bank customers will log-in to the app through face and voice biometrics. More personalisation features will also be introduced after the app's launch.

Watch the video showing personalization of the logo [here](#).

Atom Bank customers can tailor the logo and the name of the bank



Adam's Bank



Joanne's Bank



Victoria's Bank



Balaji's Bank

DIGITAL COMMUNICATION & DISRUPTION

Westpac's "squad" terminology to attract millennials with campaign that also features brand questionnaire (Australia)

Westpac introduced the #UnstoppableSquad; a national social-led campaign created to drive consideration and affinity for Westpac among Australian millennials.

The #UnstoppableSquad consists of three inspirational individuals who throughout the campaign will share their own experiences through online video posts, showing millennials how to become unstoppable when it comes to their own lives and finances. Forming part of the 'Experience Economy' group, millennials are said to spend their money by splurging on experiences and passions instead of materialistic possessions. Their ability to upload and share their experiences enhances their value amongst other millennials. This insight apparently led to the campaign's key strategy: to show how every day Aussies are living unstoppable lives in a bid to inspire others to have the confidence to follow their dreams.

From different backgrounds, Stefan, a film director, Vanessa, a hip hop dancer and Hannah a business owner were chosen to form the #UnstoppableSquad and have shown how they live their inspirational lives without traditional boundaries. The content produced by MediaCom Beyond Advertising (MBA), tells their stories during their adventures in Australia, Africa and the USA. Showcasing the unafraid, unguided, uncensored and unknown lives of these Aussies, Westpac poses the question of "What does it mean to be Unstoppable in 2016?" to millennials.

Launched nationally, #UnstoppableSquad sees the first integration of Westpac on Tumblr, <http://westpac.au.tumblr.com/> and also includes other social channels such as Facebook, Instagram, YouTube and Snapchat.

Digital Ad with embedded Hannah film and contest with prize based on filling out brand questionnaire



We're now going to ask you some questions about "Westpac":



What is your general opinion about "Westpac"?

Very favourable
Favourable
No opinion either way
Unfavourable
Very unfavourable

How likely are you to use Westpac banking services in the future, after seeing this video?

Very likely
Likely
Neutral
Unlikely
Very unlikely

How did the video make you feel about Westpac?

The video made Westpac seem...

Much more appealing
A little more appealing
Neutral
A little less appealing
Much less appealing

The campaign brand questionnaire contained 8 questions (3 shown below). Other questions included: Which other banks have you heard of?; On which device did you view this video – Mobile Phone, Tablet, Desktop, Laptop?; Do you think you will do any of the following activities after watching this video – Comment, Go to product homepage, Send a link to someone, etc.?

DIGITAL COMMUNICATION & DISRUPTION

Drag and drop banner ads lead to customer sign-ups (New Zealand)

Online banner for BNZ's Gen-Y focused internet banking service, YouMoney, whose key feature is the ability to drag and drop money between different personal accounts. BNZ banners appeared across several news and entertainment websites let people drag and drop money to engage the ad. If the user completes the customer journey and sets up a YouMoney account, they could claim the cash amount on the ad to be deposited in their new BNZ account.

Using tracking tools within the banners, the ads kept a live update of how much the user had earned – keeping them coming back in order to earn more cash (up to a maximum of \$50).

The screenshot shows the George FM website interface. At the top, there is a blue banner for BNZ's YouMoney service with the text "Drag it into your account and it's yours to keep." and a "MyAccount \$0.00" button. Below the banner is a navigation bar with links for "Listen", "Listen Again", "George TV", "Frequencies", "Book a DJ", and "George out of the office". A green navigation bar contains categories: "DJS/SHOWS", "MUSIC", "LATEST", "EVENTS", "WIN", "PHOTOS", "VIDEOS", and "DOWNLOADS". The main content area features a large image of four people with the text "FRIENDS OF GEORGE ON THE SELECTAHI" and "George friends sharing their favourite tunes! More friends added daily!...". Below this is a "RIGHT HERE RIGHT NOW" section with four featured items: "BACK TO THE FUTURE PHOTOS!", "HAIM INTERVIEW - NICK D GETS PROPOSED TO!", "FRIENDS OF GEORGE: TIM BAKER FROM TAHUNA BREAKS", and "FRIENDS OF GEORGE: KATHRYN WILSON". On the right side, there is a "NOW ON: George Mornings" section with a "Latest Track: We Can't Fly" and a "Visit GeorgeFM On Twitter" button. At the bottom right, there is another blue banner for BNZ's YouMoney service with the text "Drag and drop money to your New Year's fund." and a "Festival Account \$220.45" button. The bottom right corner also features an Instagram link for "#GeorgeFM on Instagram".

DIGITAL COMMUNICATION & DISRUPTION

Capital One Bank's Location Based Message Digital Ad

On a visit to New York we were **served the following 'convenient branch locations' online ad**. In an environment when so many retail customers claim to pick a bank based on location convenience we think this ad along with the click through pages do a good job of elevating a fairly mundane message.



Working to help you on your way to a brighter future.

Access your account



Find the checking account that's right for you.

	Regular Checking	Rewards Checking
Which account is right for you?	With Regular Checking, what you see is what you get. It's a plain and simple account that makes it easier than ever to manage your money and stay on top of monthly bills.	Get rewarded for your everyday banking with Rewards Checking. With this account, you'll rack up rewards just for doing what you already do - using your debit card, writing a check and paying bills online.
Minimum to Open:	\$50	\$50
Low Minimum Balance Requirements:	No monthly fees if you keep a minimum daily balance of at least \$300; otherwise \$8.95 fee applies. (Plus, we'll give you a 2-month grace period while you get your account up and running)	No monthly fees if you keep a minimum daily balance of at least \$300 OR a single monthly direct deposit of \$250 or more; otherwise \$8.95 fee applies. (Plus, we'll give you a 2-month grace period while you get your account up and running)
Free, Convenient Capital One Bank ATMs:	Capital One has over 400 ATMs in Connecticut, New Jersey, and New York.	
Free Online Banking and Mobile	Your account...to go. Free 24/7 access. Free Accounts Alerts. Free Bill Pay.	

Bank Branch Locations within 1 mile of the 10016 zip code

16 closest matching branches within 1 mile of 10016 in order of closest to farthest.

Search radius: 1 mile 2 miles 5 miles 25 miles 75 miles

NEW SEARCH



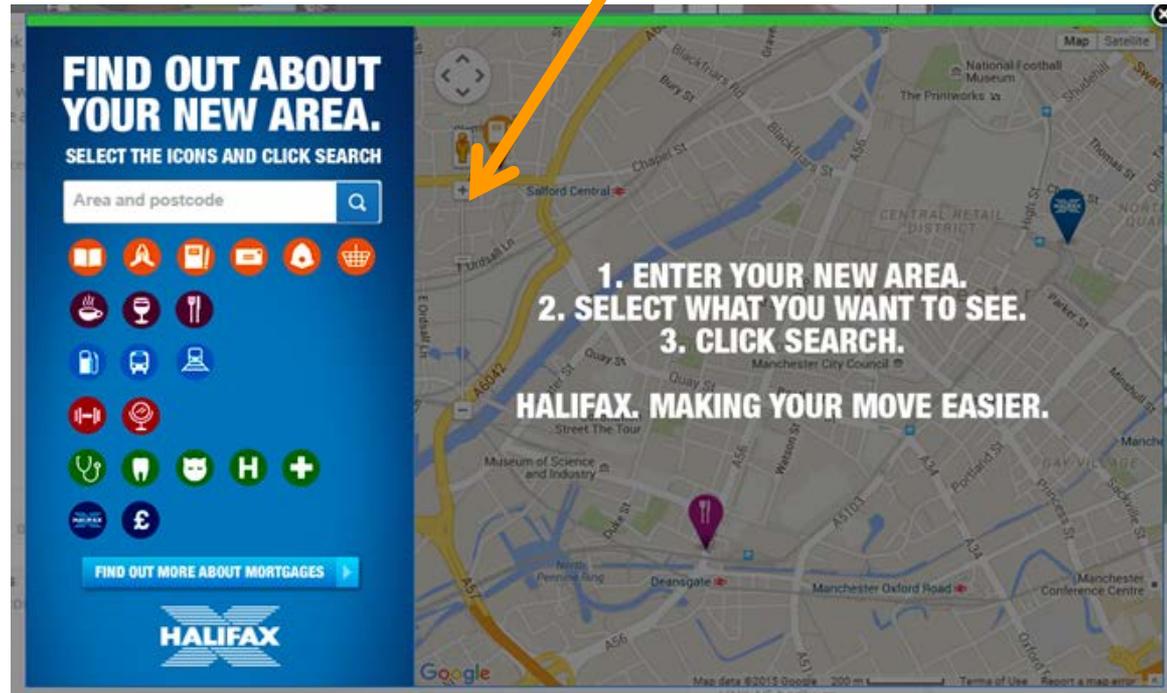
DIGITAL COMMUNICATION & DISRUPTION

Halifax 'Make Your Move' campaign with Google Maps digital display ads (UK)

Halifax started its digital extension of its 'Make Your Move' campaign is aimed at both first-time buyers and home movers using Google Maps to **display expandable display ad formats to provide potential home buyers targeted information on 20 local services, such as schools, hospitals and cafes, around the property they are looking to purchase.**

Rachael Boughen, at Halifax, explained "Partnering with Google enables us to present consumers with useful, relevant content at key moments of their property search" adding: "with such a targeted campaign, we're able to enhance and add value to people looking to buy."

The use of display ads with built-in Google Maps functionality adds another element to further help consumers through the intricate process of buying a property. The "Make Your Move" campaign was originally intended to run for a couple of months but is still in rotation a year later.



Looking for a new place to live with good schools?



Check out the Ofsted ratings of schools in the Hershams area.



DIGITAL COMMUNICATION & DISRUPTION

Emirates NBD launches fitness tracker savings account (UAE)

Emirates NBD announced the launch of a new savings account that links health to wealth.

The Emirates NBD Fitness Account is a mobile-based savings account that allows customers to earn higher interest on their balances linked to their level of physical activity.

Customers will earn interest of up to 2 percent pa on their savings based on the number of steps that they walk or run daily.

Starting with a base rate of 0.25 percent, interest rates start stepping up with the number of steps that customers take daily, climbing to 0.50 percent pa as soon as they clock 5,000 steps, 1 percent pa when they walk 8,000 steps and to 2 percent pa when they cross 12,000 steps.

The bank said steps will be measured by an Apple Watch or other compatible fitness devices through the day. The steps count will be tracked by the bank's Fitness App which will translate them to interest on the account balances at the end of each day.

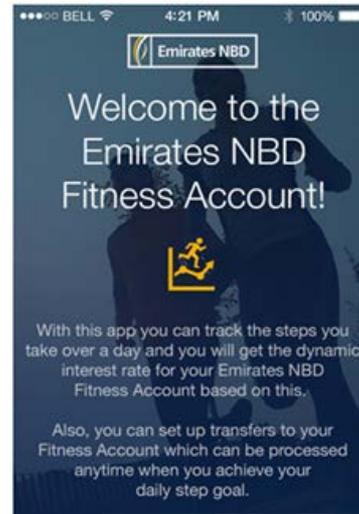
Suvo Sarkar, senior executive vice president and group head – Retail Banking and Wealth Management, Emirates NBD said:

"In conjunction with leading brands in the fitness space, we are offering customers a holistic value proposition where health, wealth and technology merge to provide a truly distinctive customer experience."

Fitness Account customers will also get a free insurance cover of AED100,000 provided by the leading global insurer MetLife, subject to clocking in a minimum level of activity daily.

The bank's push towards a healthy lifestyle among customers is closely aligned with the UAE government's campaigns to fight obesity, especially among the youth.

App Screenshots



Print Ad

Emirates NBD

The account that turns your health into wealth

Introducing the first fitness based savings account designed for Apple Watch

Open the new Emirates NBD Fitness Account and get interest, insurance and free rewards linked to your level of activity.

- > Earn interest up to 2% based on the number of steps you walk or run daily, tracked through an Apple Watch or other wearable devices
- > Get free insurance cover of AED 100,000 provided by MetLife
- > Enjoy free vouchers and rewards of over AED 1,000 from Fitness First, Adidas and others

Get moving now! Download our Mobile Banking App to open a Fitness Account today and get the chance to win an Apple Watch every week.

Terms and Conditions apply

emiratesnbd.com/fitness | SMS 'FA' to 4452 for more information

Emirates NBD, adidas, Beyond fitness, MetLife

DIGITAL COMMUNICATION & DISRUPTION

ASB fuses live TV and social media in new campaign (New Zealand)

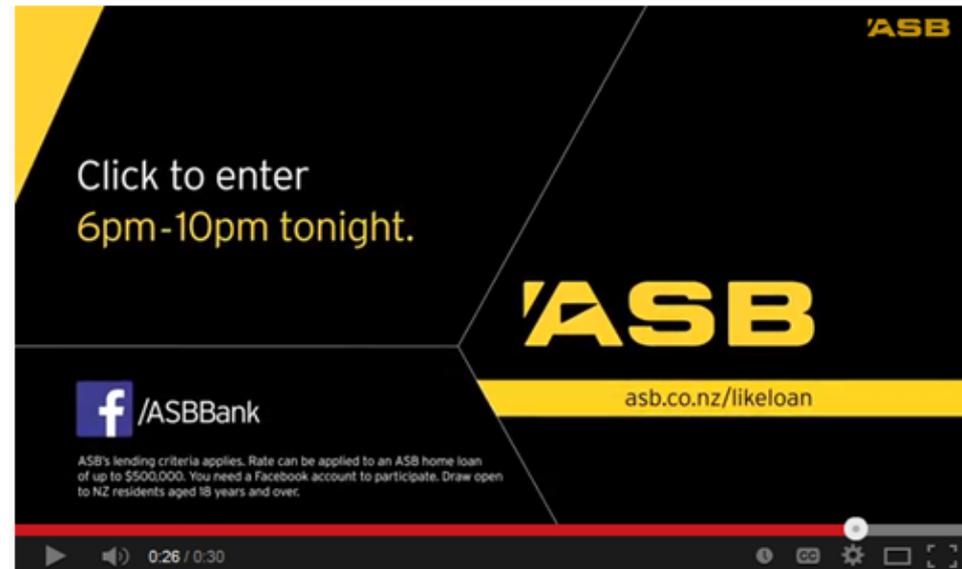
ASB has rekindled its Like Loan Facebook promotion in which **the bank's Facebook community determine how low its home loan borrowing rate will be**, but in a ground-breaking move, the real-time decreasing rate on Facebook will be integrated live into TV adverts on TVNZ channels – no other brand in New Zealand has used this innovation before.

Every Monday for three weeks, Facebook users had the opportunity to win a special home loan rate determined by how many people 'like' the rate through a dedicated Facebook app between 6pm and 10pm.

Experiential, social media, banners and radio streams will also work together to promote the live, dropping rate.

If a user enters the prize draw, and provided they meet ASB's home lending criteria, they will go in the draw to win a special fixed term home loan rate determined that day based on the number of 'likes' accumulated.

The 2013 Like Loan campaign generated outstanding results with over 27,000 total entries. **65% of participants were not ASB customers**, indicating the initiative's appeal to all Kiwi home owners and buyers.



DIGITAL COMMUNICATION & DISRUPTION

Westpac 'Get Cash' promoted with innovative campaign with use of Snapchat and Periscope app (2015 – Australia)

For the launch of Westpac's [Westpac Get Cash](#), DDB Australia developed a groundbreaking **social content campaign that saw Westpac give away \$40,000 cash via Westpac ATM machines using live codes.**

Westpac Get Cash allows you, or an authorized third party, to withdraw cash from your account, with a six-digit code, as opposed to a card. Typically banks use fake account numbers in these demonstrations so that viewers can't use the numbers they see on screen to try to take money out fraudulently.

Westpac put real, six-digit cash codes into a series of web films, broadcast on the Westpac website and seeded via social platforms Facebook, Twitter and Instagram.

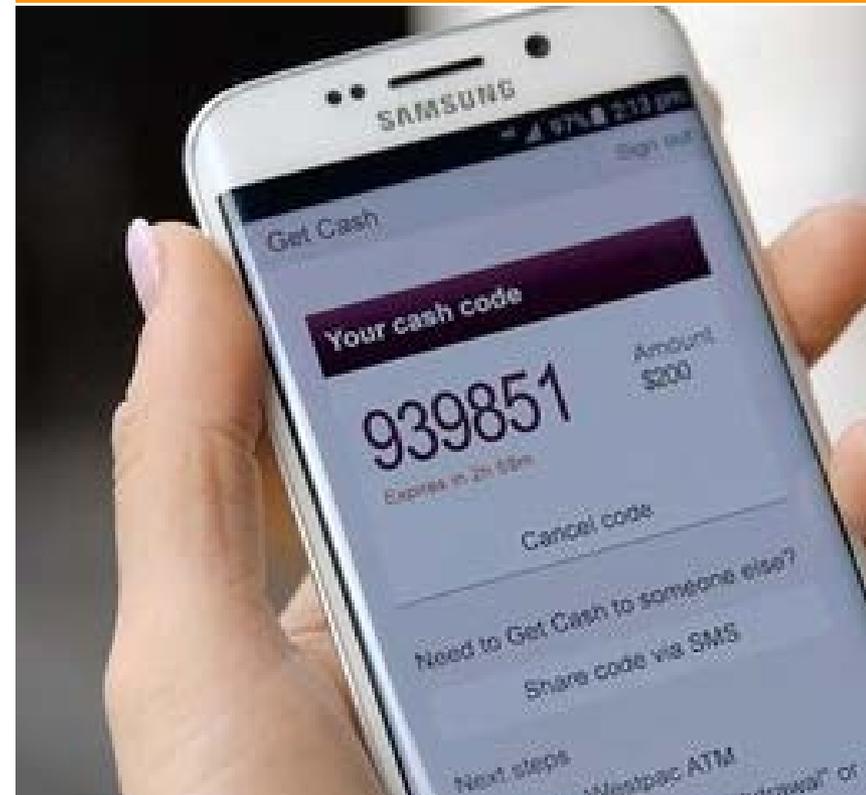
When punched into any Westpac ATM these codes spat out real money in amounts from \$50 and up to \$300. In total over \$40,000 was redeemed using the competition cash codes from Thursday 23 July to Friday 7 August.

The campaign saw Westpac become the first bank in Australia to use Snapchat and Periscope, enabling live broadcast from selected Westpac ATMs throughout Brisbane, Sydney and Melbourne. **The campaign received over 2 million views in the first three days alone and over 5.5 million to date via Facebook, Twitter and Instagram.**

As a result of the campaign, individuals across Australia scoured their smartphones for videos and codes, understood the new product back-to-front, then experienced running down to a Westpac ATM to try Westpac Get Cash for themselves. It was part education, part promotion and in the end, the ultimate product demonstration.

Adds Elaine Herlihy, Head of Mass Marketing Services and Westpac Marketing and Brand: "This was different to anything that we've done before. The mechanics of the campaign were much more subtle than a traditional approach, in that we left it to the consumer to discover the 'rewards' of paying attention to the online tutorials. We credited the audience with having a sense of humor and the curiosity to unpack the message for themselves and we've been thrilled by the reach we've achieved as a result."

In the 'Get Cash' videos a brief screen shot displayed a code and dollar amount. The first consumer to use the code at an ATM was awarded immediately with the cash amount



DIGITAL COMMUNICATION & DISRUPTION

Kiwibank collaboration with social media star

(New Zealand)

Jamie Curry is an eighteen year old New Zealand social media star who hit ten million Facebook fans last year and has 1.5 million followers on YouTube. She posts weekly videos showcasing the ups and downs of her life as a school girl living in the small town of Napier and shares them via multiple social media channels under the name Jamie's World.

So with that many followers she's been courted by brands such as Coca-Cola and Netflix and now she's now signed up with Kiwibank to create The KB Series, a six-part series that will follow Curry on her journey from her small town of Napier living with her parents to living as an adult in Auckland and pursuing her career in acting and producing entertaining content for her legion of fans.

The KB Series is the first independent social media campaign produced by Kiwibank and is **an attempt to weave the theme of financial literacy into some content the 18-25 age group might actually want to watch.**

The series launched with a trailer (watch it [here](#)) and the first full episode started on July 20, 2015. The campaign ran for ten weeks. For vindication of the strategy, the promo on Kiwibank's YouTube page has four views, compared to about 400,000 on Curry's Facebook page.

For the trailer, there's no mention of the Kiwibank association on [Curry's Facebook page](#), although the YouTube description does mention the bank is involved (and there is a Kiwibank logo at the end of the clip).

The shared approach continued during publication, with both Kiwibank and Jamie's World sharing the trailers, episodes and exclusive content across YouTube, Facebook, Twitter, Instagram and Snapchat.

The campaign also featured interviews, behind-the-scenes footage and other content aimed at the 18-25 target audience and is housed on Kiwibank's online platform, [Inner.Kiwi](#), a hub for all of the bank's customer content as well as communications about what it means to be independent.



DIGITAL COMMUNICATION & DISRUPTION

Westpac's millennial focused website on money, career and wellbeing (Australia)

Westpac together with Junkee Media launched a new website called The Cusp, designed to provide Australians with engaging and relevant content about their money, their career and their wellbeing.

TheCusp.com.au is mobile-first and aims to inform and inspire 18-35 year old Australians by sharing real life stories from motivated young people who have succeeded in their field, along with insights from experts and influencers.

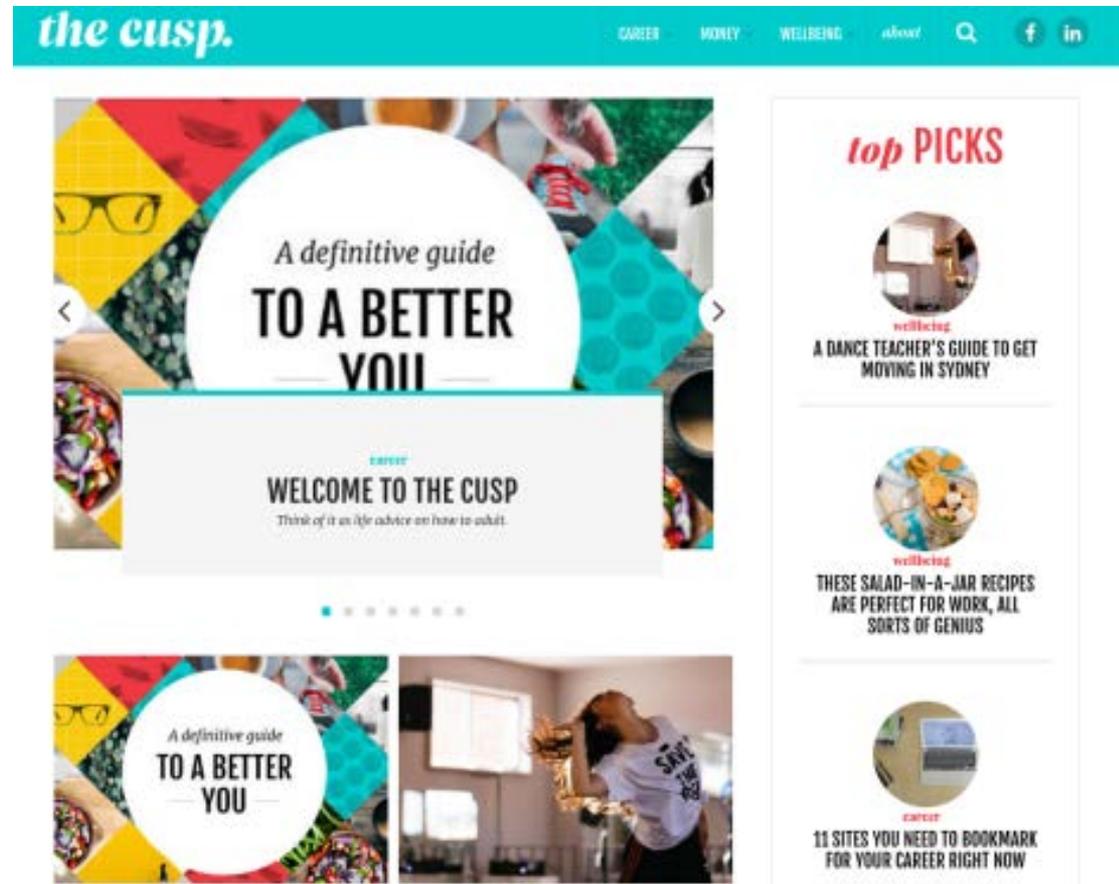
"Each year we conduct a comprehensive study into the lives of Australian Millennials," said Junkee Media CEO Neil Ackland, "and the research told us the biggest concern for this audience is career, money and wellbeing. "More than two thirds (70 per cent) said that career opportunities were a top priority and most (93 per cent) agreed that their job needed to be something they enjoyed doing. Nearly 70 per cent of respondents said their financial security was important, followed closely by their health and wellbeing (63%)."

Whether that's going to University, entering the workforce, buying your first home or starting your own business, The Cusp is designed to help and support young Australians.. Westpac Group's head of customer acquisition, youth and millennial markets, Ashley Gray, said the new title would help Westpac to connect with and inspire young Aussies.

"The Cusp is an exciting new initiative for us to start meaningful conversations with millennials through the delivery of relevant content inspired by the brand, delivered in-stream across multiple platforms," Gray said.

the cusp. inspired by Westpac

The Cusp homepage



EMOTION-LED CAMPAIGNS AND OTHER DISRUPTIVE CAMPAIGN EXAMPLES

EMOTION-LED CAMPAIGNS

How long will you have to work to pay off your mortgage (October 2015 - New Zealand)

BNZ has released a hard-hitting campaign called 'Shred my mortgage' across TV, print and digital ads asking 'How long until you're mortgage-free?' with creative featuring home owners in their twilight years who are still working laborious jobs to pay off their mortgages.

One TVC features an older woman, past retirement age who has a night shift cleaning an office where she dusts, wipes and straps a vacuum cleaner to her back, before text appears reading '53 more pay days until I'm mortgage-free'.

The other TVC has an older man working as a courier driver. The clip shows him lifting heavy packages, walking up long flights of stairs and looking around for an address, confused, amongst busy city streets before he finally sits down for a cup of tea. A message then appears "Five more years until I'm mortgage-free". The campaign also includes a [radio jingle](#) titled 'Work till I die'.

A BNZ release says the campaign is an extension of the bank's promise to help New Zealanders be good with money.

BNZ director of retail and marketing Craig Herbison says the campaign is one which boldly confronts New Zealanders about the age they'll be when they're mortgage-free.

"The campaign is deliberately hard-hitting. We wanted a wake-up call to get people thinking about the end date of their mortgage and how they can start shredding their mortgages sooner," he says.

"Too often the focus is on getting people into a home loan – not helping them get out of one. At BNZ we want to do both and this campaign gets people thinking and gives them the tools to assess their own situation and show them how BNZ can help them pay off their home loan faster."

People can visit shredmymortgage.co.nz and see the amount of time and money they can shred off their mortgage by choosing a tailored home loan.

The site includes an online calculator, which helps customers to look into their personal situation and see the stark reality of their position and what \$40 more a fortnight can do to a \$300,000 mortgage.

"We want to get people talking about the long term implications of the way they manage their mortgage, and what that means for their retirement age," says Herbison.

See the cleaning lady spot [here](#).

See the courier man spot [here](#).



Shred My Mortgage - 53 more pay days



Shred My Mortgage - 5 more years

EMOTION-LED CAMPAIGNS

Through the eyes of children Scotiabank reminds parents of the cost of education

(October 2015 – Canada)

To encourage parents to think about the importance of saving for the costs of their children's education Scotiabank ran a digital campaign that encourages parents to start a Registered Education Savings Plan to fund their children's educations. It consists of a series of online videos in which children are asked about the cost of post-secondary education. Of course, they get it completely and amusingly wrong!

The videos were posted on YouTube and Facebook, accompanied by social media and digital video advertising.

Watch the existing videos [here](#).



EMOTION-LED CAMPAIGNS

Emirates NBD helps couples fast forward to viewing their future lives (2015 – UAE)

Emirates NBD ran a campaign **to encourage young adults to start planning for their retirement** in an engaging effort called “The Beautiful After” in which a group of 20-40 year olds receive calls from their spouses, who promise something “really special” for them at a mysterious location. Upon arrival, the unsuspecting husbands and wives are led through a kind of “time tunnel”— a long, white corridor filled with photographs of milestones in their relationship, including wedding photos or the day their child was born. Then, as they step through a door at the end of the corridor, they come face-to-face with their **spouses, who — with help from the makeup and wig department — have been transformed into versions of their retirement-age selves.**

After the initial shock of the unsuspecting spouse, the couples can gaze at yet more pictures on the wall, which this time depict events from their “future lives.”

“The corridor was intentionally built as an immersive, intimate experience signifying a journey from one stage in life to the next,” a representative from agency McCann’s FP7/DXB said who then explained “We didn’t want this to be a film with actors and actresses, as it would lack the genuineness in terms of the emotions, the reactions, the surprise and the eventual impact.”

An accompanying social media program, #RetirementVows, encouraged couples to make commitments for retirement. Watch the film [here](#).

Video screenshots showing hall with existing photos and “aged” spouse and future photos



EMOTION-LED CAMPAIGNS

Positioning a savings account with a legacy (Philippines)

Case Study: **7 out of 10 Filipinos do not have a bank account because they think they can't afford it. So BPI changed the way Filipinos perceived savings accounts -- by telling them it was a way to leave a legacy which is how BPI launched BPI Pamana - a savings account and insurance in one.**

The campaign used the concept of baon — items that parents prepare for children to bring with them — to show its audience that saving for the future wasn't just for them; it was for their family.

BPI Pamana launched with a [short film](#) entitled "Baon," which was about a mother, a daughter, and a red lunchbox that symbolized the desire to foster the family's future.

More than 12,000 BPI Pamana Savings were opened. The year's target was reached in just 6 months, with 25% of customers opening a bank account for the very first time. **The short film was shared nearly 25,000 times, gaining over 76,000 reactions and 2.4 million views.**

Watch the case study [here](#). Case study by: MullenLowe Philippines



EMOTION-LED CAMPAIGNS

Fifth Third Bank Stand Up To Cancer checking account campaign (August 2015 – USA)

Fifth Third Bank is partnering with actor Patrick Dempsey for a promotion that allows new bank customers to contribute toward cancer research efforts when they open a checking account.

The bank will give \$150 to customers and another \$150 to SU2C when customers open the Essential Checking Account with direct deposit, and make three online bill payments. Fifth Third also will donate \$1 to SU2C when people share eligible posts using the #howifight hashtag on Twitter, Facebook, Instagram and Vine, up to \$100,000 during the campaign.

Actor Patrick Dempsey features in a [spot](#) highlighting ways people can fight cancer.

Fifth Third began working with SU2C in 2013 when the Bank introduced its Fifth Third SU2C debit and credit cards, which raise funds to support SU2C research through every qualifying purchase made using those cards. Fifth Third Bank is the only card issuer to offer the SU2C payment cards.



EMOTION-LED CAMPAIGNS

'Returns Beyond Expectation' ad goes viral with 5 million views within a month (June 2015 – Thailand)

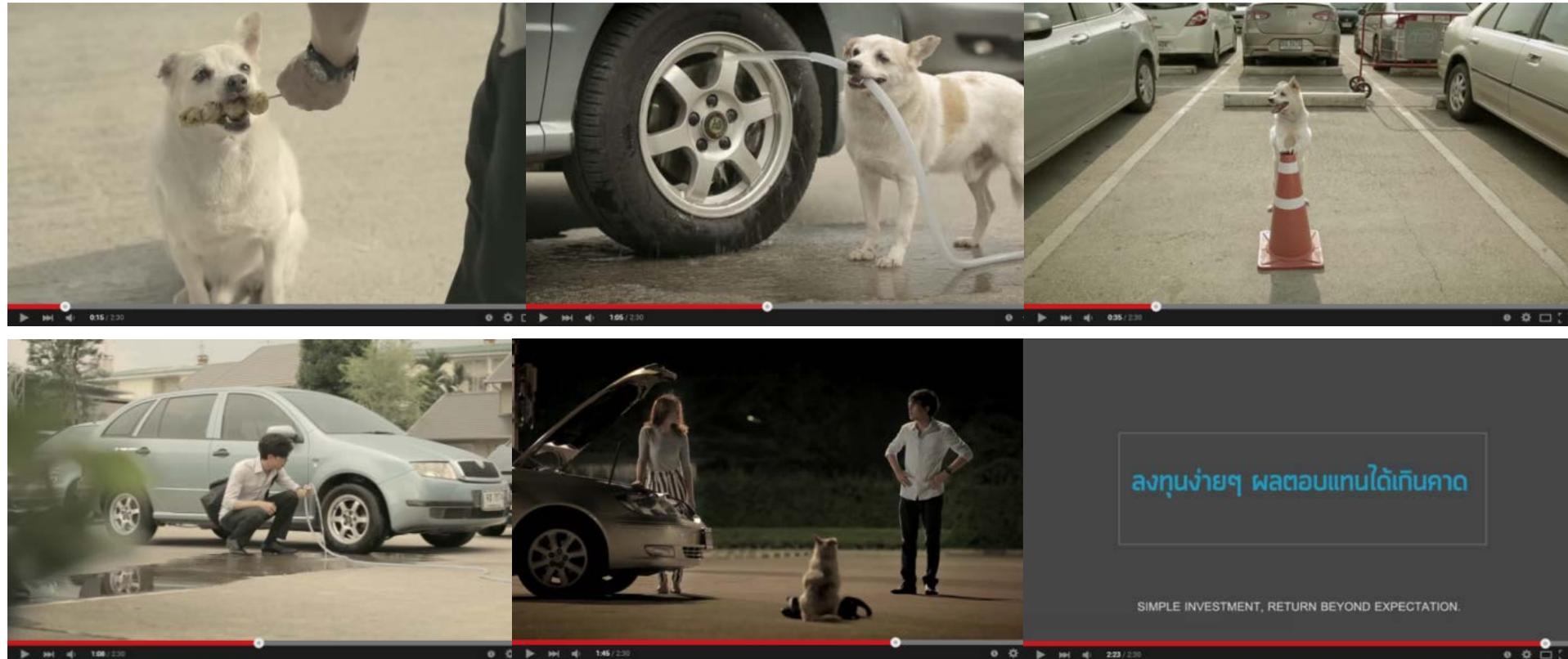
Kiatnakin Bank's cute ad for its 'KK Smart Invest' savings product shows the story of a stray dog going out of its way to return a favour to a man who offered him his lunch, has gone viral with about 5 million views in the month since it launched.

From saving the man's car parking spot to keeping his car clean, the cute canine keeps a close eye out for his new best friend. But just when it seems too good to be true, the dog steals the man's bag and runs away with it clamped in its mouth.

However, the dog's motive soon becomes clear, as he leads the man on a chase which ends at the car of a woman in need of some help with her broken down vehicle. The start of a new love story!

The message translates to a: "Simple Investment. Return Beyond Expectation."

Watch the spot [here](#) (Thai language but the story is clear to follow for non-Thai speakers).



EMOTION-LED CAMPAIGNS

CASE STUDY: How TC Bank Taiwan made savings books less yawn-inducing (May 2015)

Taiwan – Dwarfed by large, global banking players with big budgets. Ta Chong Bank (TC Bank for short), differentiated itself to win new customers simply by making an owned asset less boring.

Background

ZenithOptimedia's ethnographic research and on-to-one interviews with TC Bank customers revealed that current accounts offered a daily, but entirely transactional and ultimately meaningless, experience. Savings accounts, on the other hand, symbolised something personal and special.

For many people, the memories of receiving their first savings book provoked a sense of nostalgia. From childhood to adulthood, the savings book is a physical reminder of events that shape customers' lives, from their first job to their first car to their first child.

Strategy

The bank wanted to create an authentic experience and engage at a deeply personal level. Despite the highly charged backstories captured within the pages of savings books, most banks make the plain and ordinary. The bank sought to transform the humble savings book into a groundbreaking media touchpoint in an otherwise established but dull category.

Execution

The brand re-imagined the TC Savings Book as an owned-media asset that would deliver brand influence at minimal costs. The bank put the design of the savings book completely into the hands of the customers. The bank developed a branded microsite to prompt customers to upload photos that captured important moments in their lives and then choose colours and graphics to personalise it further. Facebook helped drive traffic to the microsite and enabled people to exchange memories and comment on stories while viewing others' artwork.

To keep customers engaged throughout the process, the user experience needed to be fun, easy, fast and executed flawlessly across the two touchpoints: online and in the branch.

The bank set up DIY stations at every branch so that walk-ins could access the microsite and design their own books within minutes. Secondly, the programme required people to pick up the personalised savings book in a branch, creating an opportunity for TC Bank to engage with customers on a face-to-face level.

Results

The bank recorded 15 per cent growth in new savings-account customers in one month. Customers posted more than 12,000 personal saving-book stories on Facebook in just under three weeks. Consumers uploaded more than 10,000 personalised bank books to the microsite. The bank received more than \$3 million in earned media value (the cost of the campaign was less than \$1 million).

On average, consumers spent three minutes with the brand online and a further 15 minutes in store when picking up their books.

TC Bank has made the DIY savings book a permanent feature.

This campaign won gold at the Festival of Media Asia becoming the first Taiwanese entry to pick up an award at this event.

See the video of this case study at Campaign Asia [here](#).



EMOTION-LED CAMPAIGNS

Kiwibank customers dance like no-one's watching to celebrate their financial independence

Kiwibank wants to encourage financial independence of its customers through its independence ads. The ads feature proud customers dancing a dance of financial independence.

As it says on the [website](#): "What's the secret to the independence? Like any sweet dance-floor move, the trick is feeling good. Being confident. Just going for it. If you long for that feeling of independence, there's no better place to start than getting to grips with what's going on in your wallet. No matter where you are on your financial journey, there are steps you can take to go even further."

And Kiwibank then offers advice—in four sections: make a plan, deal with debt, getting to good and grow your wealth—on how to do just that.

Regan Savage, head of marketing communication and content at Kiwibank, said it had moved towards a financial education focus in the last few years after it re-defined its core purpose to making Kiwis better off.

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



OTHER DISRUPTIVE CAMPAIGNS

Employee Mortgage & GIC Pricing (Canada)

For the third year running RBC is running their employee pricing program for mortgages and Guaranteed Investment Certificate.. As with the two prior years RBC doesn't advertise a rate in either the print or new TV spot but instead relies on the likelihood that consumers will be intrigued by the concept as people generally accept the idea that a company's employees get favorable and reduced pricing. During RBC's Q3, 2015 earnings conference call David McKay, president and CEO stated "The simplicity of our employee pricing campaign coupled with employee referrals helped drive sales."



Now you can save like an RBC® employee².

Get the same great mortgage rate as our employees, complete with our flexible prepayment options and expert advice³.

Speak with an RBC Royal Bank¹ mortgage specialist today.
1-866-864-0420 rbc.com/employeemortgage



**WE'VE UNLOCKED
EMPLOYEE
PRICING**

**FOR
GICs**

Take advantage of some of our best rates. Grow your savings safely and securely with principal protection and guaranteed interest.
For a limited time, offer ends October 31.

Call **1-855-235-9452** or visit rbc.com/employeepricing

RBC¹ is a trademark of the Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Offer limited to the 3 Year Non-Redeemable GIC purchased from September 2015 to October 31st 2015 by existing and new clients. Other terms and conditions may apply. Employee rates may be changed at any time without notice. This offer may be changed or withdrawn at any time without notice. Offer is subject to any minimum balance requirements for GICs and individual registered plans. Not offered in conjunction with any other rate bonus or promotion. Not available for U.S. funds. Guaranteed Investment Certificate (GIC) are products of Royal Bank of Canada and its subsidiaries. For more information about GICs please visit www.rbcroyalbank.com/products/gic.

OTHER DISRUPTIVE CAMPAIGNS

Money back guarantees

This First Direct 'Switch' themed print ad is a **money back £100 incentive for customers who switch with the unique differentiator that if you then decide to close your account within 3 months then first Direct will give you another £100**. The message of course being that First Direct is so confident in the superiority of their service offering that new customers will be very happy with their choice to switch so consequently would not wish to leave the bank.



first direct

£200
says you'll stay.

We'll give you £100 when you join and £100 if you leave. Which is highly unlikely. So here's the deal. If you haven't tried us before and transfer your banking to us using our Easyswitch service within 3 months of your 1st Account opening, we'll give you £100. If you do not pay in at least £1,000 a month into your 1st Account, you may have to pay a monthly fee of £10. There is no monthly fee for the first six months. If you're not happy after six months from joining and you close all your **first direct** accounts within 12 months, we will give you £100 and help you switch banks. That's as long as you've paid in £1,000 or more a month for at least 6 months and used our Easyswitch service to transfer your banking to us. This offer may be withdrawn at any time without notice. For information about our charges and interest rates visit [firstdirect.com/rates](https://www.firstdirect.com/rates).

[firstdirect.com](https://www.firstdirect.com)  

0800 24 24 24, always open.

Will you? Good for you. Reading the small print, you're our kind of people, you are. So, deep breath, here we go. Because we want to make sure we're doing a good job, we may monitor your account usage. We hope you don't mind. Applicants must be 18 or over. If it will be limited to one per customer or joint relationship. We reserve the right to restrict its offer on account. Terms, details, terms and conditions are available on request. We'll take into account your current standing orders and direct debits when assessing your application for an overdraft, using our usual criteria. If there is a delay or mistake in the switching process we will refund any charges or interest you've paid to us. If you're a First Direct Ireland customer your old bank should also refund any charges of interest you've paid to them and if you've used our switching service we can't offer you an interest free overdraft for up to three months. All accounts with First Direct have to be closed and your 1st Account has to be switched to another bank/branch/credit by 31/03/2014. First Direct, 45 Waterhouse Road, Leeds LS2 7PD. All rights reserved. AG12136

OTHER DISRUPTIVE CAMPAIGNS

NatWest employs the soft sell approach (UK)

The headline question “could we save you over £155 a month on your mortgage” is a clever tactic for engaging home owners as saving significant money obviously appeals, making home owners really think about the benefit of NatWest, **putting the emphasis on prospective customers to make a “gentle” enquiry about whether NatWest can save them money.**

It comes across as straightforward and not hard-sell or gimmick-driven.



The advertisement features a dark purple background with white and yellow text. At the top right, a purple circle contains the text: "We won't charge you legal and valuation fees for a standard remortgage". The main headline asks, "Could we save you over £155 a month on your mortgage?". Below this, three interest rates are displayed: 1.74% (fixed until 31.3.2018), 4.0% (variable after that), and 3.8% (APR is the overall cost for comparison). A paragraph explains the savings based on a £150k mortgage with 17 years remaining, comparing NatWest's 3.99% rate to a competitor's 3.99% rate. A disclaimer states: "YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE." At the bottom, there is a "Best Mortgage Winner 2015" award badge from Best National Bank and contact information for NatWest.

We won't charge you legal and valuation fees for a standard remortgage

Could we save you over £155 a month on your mortgage?

1.74%
fixed until 31.3.2018

4.0%
variable after that

3.8%
APR is the overall cost for comparison

Savings for 2 years, based on a mortgage of £150k, with a remaining term of 17 years. Comparison based on a typical competitor's standard variable rate of 3.99%, against our 2 year Fixed Rate. Remortgage only up to 60% LTV. Fee of £995. Early repayment charge applies until 31.3.2018.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Best Mortgage Winner 2015
Best National Bank

Visit your local branch, search: NatWest Mortgages or call us today on 0800 408 0034 Minicom 0800 917 0789

NatWest

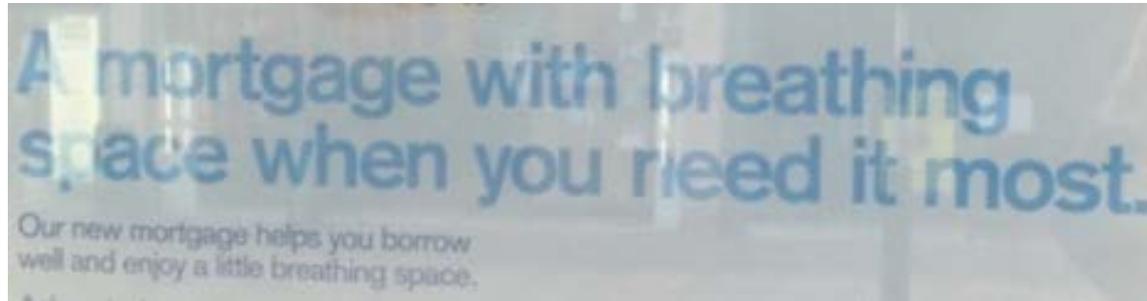
OTHER DISRUPTIVE CAMPAIGNS

TSB offers 'Breathing Space' for home buyers (2015 –UK)

TSB launched a new range of mortgages with what they call a 'breathing space' feature. The **'breathing space' mortgages have for the first year a lower monthly payment to assist new homeowners and first time buyers during their first year of ownership.**

The message behind 'breathing space' is that it frees up much needed funds for home owners to spend on making their new house perfect with purchasing furniture, renovations, etc. Ian Ramsden, TSB Mortgages Director, says: "We know the first year after moving into a new home can be expensive as people look to add their individual touch in creating a home. People have told us they'd welcome some breathing space in the first year after moving in to their new home which is why we've launched these mortgages.

"By reducing their mortgage payments during the first year, we're helping people get a foot onto the property ladder whilst freeing up some of their monthly outgoings, which is a fundamental part of creating thriving local economies, and people thriving across the country is a good thing for all of us."



Payment Vacation from TD (Canada)

For customers planning for a big or life-changing event like staying home with a new baby, taking a sabbatical from work, taking an extended trip or pursuing your studies while working part-time, this feature is a good option to consider.

TD which first introduced the feature in 2011 isn't the only lender to allow skipped payments. However, TD's options are more flexible than most, for three reasons:

- TD allows four months of skipped payments annually for any reason as long as equivalent pre-payments have been made
- As an alternative, TD lets you reduce your payments up to four months whereas many lenders with skip-a-payment features allow only full missed payments
- TD lets you skip one payment a year regardless of whether you've made accelerated payments, and regardless of whether it's a high-ratio insured mortgage (many lenders restrict skipped payments to conventional mortgages with 20% or more equity)

Dear mortgage,
I'm taking time off
to get lost.

Take time off from your mortgage payment. Our TD flexible mortgage feature comes with life in mind. You have the option to save up, then take a payment vacation for up to 4 months! How you spend your payment vacation, well that's up to you.

For more information visit a branch
or tdcanadatrust.com/paymentvacation
or call 1-866-492-4938 today.

TD Building on life. The world's best.

OTHER DISRUPTIVE CAMPAIGNS

Capital One takes the fear out of rejection (UK)

With research from Capital One showing that 5.4million UK adults were convinced they would be turned down if they applied for a credit card, and a further 1.5million not applying because of previous rejections and 430,00 people damaging their credit score by making four or more applications, **Capital One launched QuickCheck, an online tool enabling people to check their eligibility for a credit card, without fear of impacting their credit file – giving consumers 100% certainty before applying for a card.**

Watch the TV spot [here](#).



Capital One

**WORRIED ABOUT
BEING DECLINED FOR
A CREDIT CARD?**

So was Will, until he tried QuickCheck.

- Find the cards you could be eligible for ✓
- No risk to your credit score ✓
- Just 3 easy steps ✓

QUICKCHECK NOW >>

OTHER DISRUPTIVE CAMPAIGNS

HSBC promises "unbeatable" mortgage rates

(UK)

HSBC started offering "unbeatable" mortgage rates on the high street (by "High Street" HSBC means the following high street competitor banks: Barclays, Lloyds, Nationwide, NatWest, Royal Bank of Scotland, Santander and TSB), for new and existing customers by promising to match, by no later than the next working day, the published on-sale rates of their competitors.

Peter Dockar, HSBC Head of Mortgages, said: "We are committed to helping UK borrowers access market-leading rates without the hassle of searching around. Our pledge to our customers is simple – we offer the best mortgage rates on the high street."

A GREAT MORTGAGE...

We check our mortgage rates can't be beaten across the High Street. Together, We Advance

By High Street we mean Barclays (Woolwich Mortgages), Halifax, Lloyds, Nationwide, NatWest, Royal Bank of Scotland, Santander and TSB.

We will match, by no later than our next working day, the published on-sale rates of products with booking fees of up to £1,499, available for loan to value ratios of 70% to 90% and for like-for-like comparisons, offered under the above brands. The rate for your loan will be booked at the point you pay any required booking fees) to us. Offer only applies to the products offered direct under the above brands and does not extend to fees and charges which may apply. An Early Repayment Charge applies during any fixed or discount rate period. Maximum loan size may apply. Residential applications only. Also available to non HSBC Advance customers. We reserve the right to change or withdraw this offer at any time without notice. Discounted booking fees available to HSBC Advance and HSBC Premier customers (financial eligibility criteria apply) and existing HSBC mortgage holders switching rate and/or borrowing more against their existing property.

Think carefully before securing other debts against your property. Your home may be repossessed if you do not keep up repayments on your mortgage.

0800 022 4038
www.hsbc.co.uk/mortgages

HSBC 
Advance

Issued by HSBC Bank plc, 8 Canale Street, London E14 4AG. Offer not available in 19th anniversary. Call may be recorded and monitored for security and service improvement purposes. Telephone 0800 022 4038

...FOR YOUR FAVOURITE PLACE ON EARTH

HSBC Advance customers also enjoy:

- Preferential rates and benefits on a wide range of HSBC products
- 24/7 customer support
- A range of international banking benefits

HSBC Advance Bank Account is subject to financial eligibility criteria

0800 030 4349
www.hsbc.co.uk/advance

HSBC 
Advance

Issued by HSBC Bank plc, 8 Canale Street, London E14 4AG. Offer not available in 19th anniversary. Call may be recorded and monitored for security and service improvement purposes. Telephone 0800 030 4349

OTHER DISRUPTIVE CAMPAIGNS

Special home loan rates for women (India)

State Bank of India continues to advertise its special discounted home loan rates for women that was first introduced in December 2013. The initial idea was that it would be a limited time special offer (about 23 months) **but the bank has continued to extend the offer because it says the offer has huge demand.**

Under the scheme, women borrowers get an additional 0.05 per cent concession on card rates.

This scheme is valid for women as sole applicants or the first of the co-applicants as also for the sole or the first of the co-owners of the property.

The idea is to help promote female financial empowerment so that it is no longer assumed that the male in a relationship will be responsible for financial decisions.

Limited period offer!

State Bank of India
THE BANKER TO EVERY INDIAN

SBI
HER घर
HOME LOANS FOR WOMEN

Home Loans for the ones who make the HOME.

Special Offer!

Top Up Loan at Home Loan Rates*

SBI Home Loans for Women @ reduced interest rates.

Interest Rate
10.10%/p.a.

EMI
₹ 885/lac*

* For a period of 30 years

* Interest on daily reducing balance • MAXGAIN: Overdraft facility

PROCESSING FEE WAIVED

SMS HOME to 667676

Follow us on | Facebook | YouTube | Twitter

For assistance call our 24x7 helpline no. 080-26599990 or tollfree nos. 1800 11 2211 / 1800 425 3900 or log on to our website www.sbi.co.in or contact our nearest branch.

OTHER DISRUPTIVE CAMPAIGNS

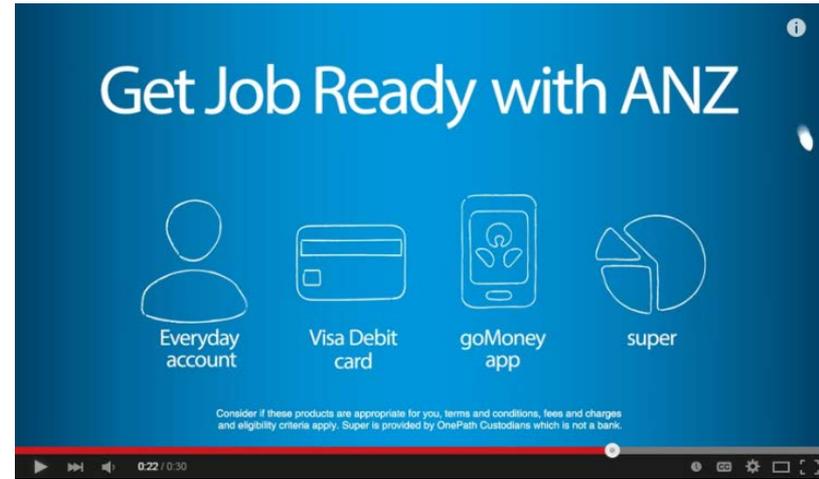
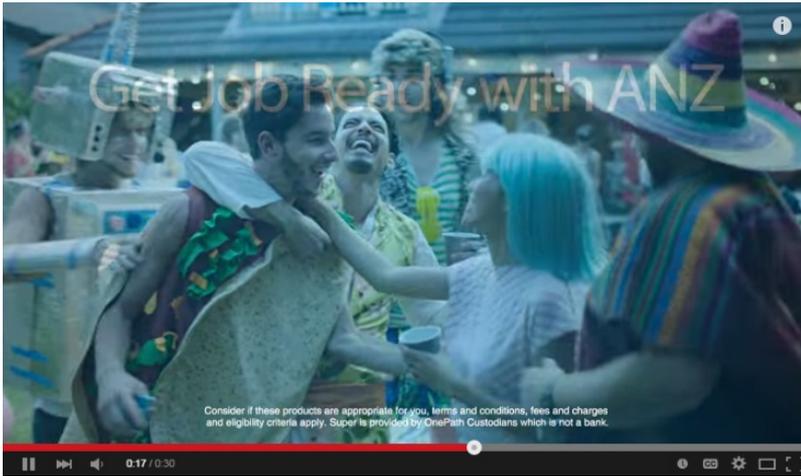
ANZ Bank targets first-time employees in new campaign (Australia)

ANZ started targeting new graduates with its 'Get job ready with ANZ Everyday Banking' campaign. **This segmentation campaign is essentially just repackaging into a bundle a suite of standard bank products and cleverly positioning it as tailored specifically to graduates.**

The campaign features a variety of young people, from high school students to young adults, celebrating getting a job with friends and family. It ends with an info-graphic showcasing the bank's suitable products for people entering employment for the first time.

The campaign ran across radio, cinema, transit out-of-home, online video pre-rolls and digital display.

Watch the spot [here](#).



OTHER DISRUPTIVE CAMPAIGNS

RBS and NatWest launch campaign focused on their removal of teaser rates (UK)

RBS and NatWest launched an advertising campaign building on the *Goodbye Unfair Banking* theme that began in October 2014. The new campaign promotes **the bank's decision to end introductory teaser rates on credit cards and savings accounts, and raising awareness of NatWest and The Royal Bank of Scotland's promise of fairer banking for all.**

The campaign runs across TV, VOD, Cinema, Print, Digital (Display and OOH), in branch activity, radio, social media and digital content. The TV spot closes with the strapline 'Goodbye unfair banking, Hello NatWest'.

NO CARD TRICKS

Just a simple low rate of 6.9% p.a. (variable) on purchases and balance transfers with our Clear Rate Platinum Credit Card.

So no need to worry about teaser rates that jump up and sting you when the 0% offer ends. Annual fee applies.

Search: NatWest Clear Rate

Helpful banking

NatWest
Platinum
5522 7512 3456 7890
08/08 - 08/08
NATALIE WOOD
MasterCard

Available to UK residents. Over 18s. Earning min 30k p.a. Interest on fees and charges is payable in line with our terms and conditions. Balance transfers are limited to 95% of the credit limit. The actual APR you'll receive will depend on your circumstance and you may receive higher than our standard purchase and balance transfer rate of 6.9% p.a. (variable) upon application. Your purchase and balance transfer rate could be up to 14.9% p.a. (variable).

Representative Example

Representative APR:	Purchase rate:	Assumed credit limit:	Annual fee:
1.1% (variable)	6.9% p.a. (variable)	£1,200	£24

Actual credit limit will depend on our credit assessment of you.

NatWest



OTHER DISRUPTIVE CAMPAIGNS

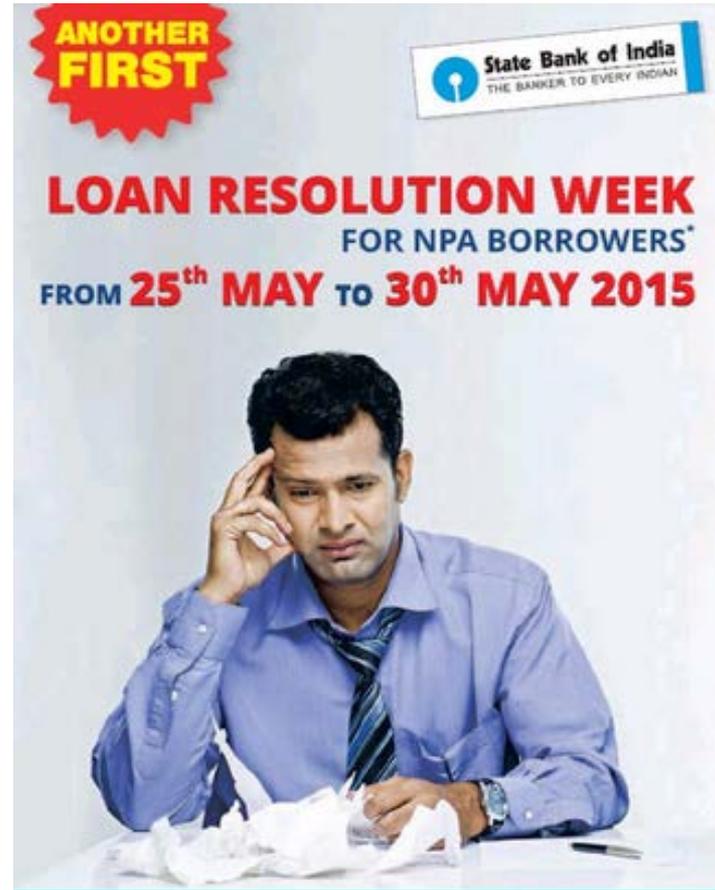
SBI launches its first loan resolution scheme (June 2015 – India)

SBI ran the following print ad in several newspapers for its inaugural 'loan resolution week' from May 25-31 2015, suggesting that borrowers with non-performing assets (NPAs) come visit the bank to "try and work out a solution."

The scheme was available to retail, SME and even wholesale clients and was applicable to all kind of loans.

"This is a good opportunity for genuine people to come clean and get things sorted out. We shall be happy to resolve NPAs through this route rather than take a legal option," said PK Malhotra, deputy managing director, SBI. The facility is offered across India and there is no limit on the size of the loans or defaults. **"We are getting a good response and getting five-10 cases per day in the active branches,"** added Malhotra.

"However, if people (defaulters) don't come, June 12 is our auction date and we will go ahead and auction stuff," she said. This is the first time the bank is conducting a one-week loan resolution week.



ANOTHER FIRST

State Bank of India
THE BANKER TO EVERY INDIAN

LOAN RESOLUTION WEEK
FOR NPA BORROWERS*

FROM **25th MAY** TO **30th MAY 2015**

Are you an SBI loan defaulter? Are your repayments overdue?
You could face serious penalties and legal action from SBI.

Are your financial difficulties genuine? If so,

There is a way out.

Drop in at your SBI branch between 25/05/15 and 30/05/15 during the "Loan Resolution Week" to try and work out a solution.

Remember SBI's Loan Resolution Week and put an end to your worries.

www.sbi.co.in

*Not for willful defaulters

BRANCH ENGAGEMENT & ACQUISITION EXAMPLES

BRANCH ENGAGEMENT & ACQUISITION

Umpqua Bank's stunning new flagship branch (USA)

Upon entering the branch in San Francisco visitors are offered free samples from a chosen business customer of the bank's such as Tcho chocolates, free coffee and free use of the branch's computers and iPads. There is a public transport schedule outside and bike racks inside.

The bank offers free meeting space for small businesses, nonprofits and community groups, complete with coffee mugs, wineglasses and a big screen for Skyping.

There is an interactive touch-screen wall that features a rotating lineup of local businesses and personalities and bank products. There is also a retro-style silver phone to connect customers directly to the bank's CEO Ray Davis.

Customers who actually need a banker can use what Umpqua calls its mobile concierge center in the front or its banking bar (which looks more like a hotel reception desk) in the back.

"The idea is to lure people into the branch with the hope that some will become customers," CEO Ray Davis said.

"May I speak to the CEO, please?" -- The Ray Phone connects customers to the CEO if they wish to speak to him.

The Spark Resource Center

Settle in and read digital booklets and financial insights.



The Catalyst Wall

Gather insights and samples from the bank's business clients (such as TCHO chocolate company)



BRANCH ENGAGEMENT & ACQUISITION

Metro Bank's branches quickly help bank grow customer base (UK)

Metro Bank launched in UK in 2010 and consumers quickly adopted the bank as a favorite for customer service and unique branch features. These "soft" touch features include:

- Free Pens
- Free dog biscuits and lollipops
- Free coin counting machines use + free piggy bank for customers opening a children's savings account



BRANCH ENGAGEMENT & ACQUISITION

Capital One Café concept expanding across the US (USA)

Following the Capital One acquisition of ING Direct in 2012 Capital One not only chose to retain the orange branded cafes that ING had pioneered but has actually expanded the number across the U.S.

The cafes were rebranded along with updated interior design and a partnership deal done with Peet's Coffee, a national coffee chain, to run the café section which includes a 50% discount on your drink for Capital One cardholders. The locations also offer Wi-Fi, ATMs and bank associates that can demonstrate Capital One's banking tools.

"Our goal as a company is to reimagine banking in a different way," said Antonio Wilson, Capital One's Chicago Café Coach, "The goal is to get people to come in for coffee or pastries. This is not a place where they feel like they are instantly going to have a banker in their face talking about our products. So initially, people use the site as a full-fledged café. Over time, though, they might bring up the conversation with our on-site bankers about our products."

Wilson said that **the cafes offer a place where customers can have financial conversations and build relationships with bankers in an no-pressure environment more comfortable than in a traditional bank.**

"This is more of a community hub. No longer are we looking at it as a coffee shop or even a bank. It's really for us to embrace the community and have an impact there" says Wilson.

Mike Friedman, market lead at Capital One adds "**The cafes are a unique opportunity to present a physical manifestation of our brand and take this as an opportunity to connect with customers on their terms.**"



BRANCH ENGAGEMENT & ACQUISITION

Pepper becomes Emirates NBD's new member of staff (September 2016 - UAE)

Emirates NBD has introduced 'Pepper'*, an artificial intelligence robot that will add a fun element to customer engagement. Pepper will make his appearance at the bank's marketing and promotional events and select Emirates NBD branches.

Pepper will interact with customers to understand visitation needs and present products and services alternatives in an engaging way, assisted by the bank's staff. While Pepper will not engage on core banking functions, as the world of artificial intelligence and robots evolves, the bank, a front-runner in digital and mobile banking, has announced that it will continue to engage with these technologies to make banking simpler and more convenient.

Commenting on Pepper, Vikram Krishna, Head of Group Marketing and Customer Experience at Emirates NBD, "We are extremely excited to introduce Pepper to our customers in the UAE. A truly remarkable innovation, Pepper brings in a fun, interactive element to the Emirates NBD banking experience. We expect it to be popular with not just our younger generation of customers but also those who are interested in interacting with an intelligent humanoid robot."

* Developed by Softbank Robotics, Pepper is the first humanoid robot capable of recognising the principal human emotions and adapting his behaviour to the mood of his interlocutor.



Print Ad announcing the attendance of Pepper at Emirates Tower branch where you can experience 'Futuristic Banking experience'



BRANCH ENGAGEMENT & ACQUISITION

Barclays introduce 'Digital Eagles' to answer technology questions

(2014 – UK)

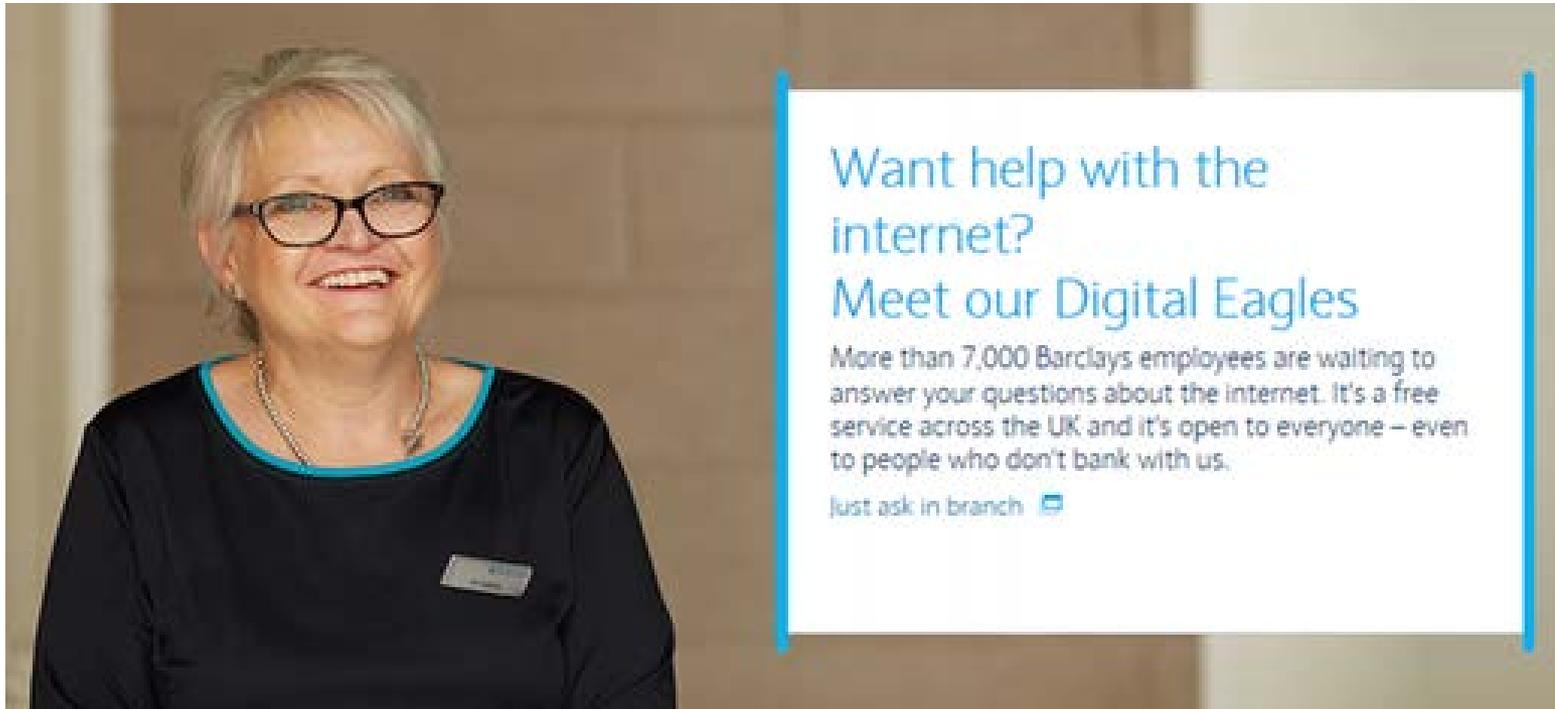
Barclays announced a scheme that places 7,000 experts, known as 'Digital Eagles' in branches to take questions and offer advice to customers on any technology issue, not just those concerning Barclays products. According to the bank, there is now a Digital Eagle in every branch of Barclays in the UK, the scheme having started with 18 volunteers last year.

"Whether it's using Skype or Facebook to stay in touch with family and friends, watching a movie on Netflix, setting up a Twitter profile or understanding how they can use the latest technology to manage their money, they (Digital Eagles) are on hand to help," said the bank.

By winning the trust and goodwill of these customers, Barclays will find it easier to market relevant services and products, such as inheritance planning and investment management, leading to more profitable relationships.

The Digital Eagles initiative will be open to anyone, including those who are not Barclays customers, and is free to use. The 'Eagles' name stems from the Barclays eagle in its logo.

In late 2015, Lloyds Bank also pledged a similar scheme to have in place for 2017 and in March 2016 Barclays has announced plans to open up under-utilised spaces in its branches and offices to help boost the UK's digital skills. The launch of 'Eagle Labs' will see the bank give customers and non-customers in local businesses and communities the opportunity to learn about new technologies and techniques that will be "critical to helping the UK to thrive in the digital age.



BRANCH ENGAGEMENT & ACQUISITION

FNB success in turning ATMs into an acquisition channel

(July 2015 – South Africa)

First National Bank (FNB) lost customers in both 2013 and 2014 – apparently the only one of the country's big five banks to do so. To reverse this trend, the bank turned to its extensive network of ATMs and decided to use them as a way to secure new customers. **The bank timed tactical ads to appear on screen as customers from other banks put their cards into FNB's ATMs.**

Usually in South Africa, customers using ATMs from other banks are charged fees. Most of the time, as there's no immediate alternative, customers take these charges on the chin and put up with the frustration of extra costs. FNB decided to take advantage of that pressure point by offering non-FNB customers the chance to switch their accounts on the spot.

Tactical copy flagged up FNB rewards, the bank's commitment to innovation and the fact that switching to FNB would take just 10 minutes. ATM users who wanted to switch could input their contact number directly into the ATM, triggering a call to their mobile phones.

As a result of the ATM advertising efforts the claim is that 34,224 people switched to FNB over 11 months, with an approximate customer lifetime value of approximately R 220 million (\$17.6 million).



BRANCH ENGAGEMENT & ACQUISITION

Emirates NBD introduced the 'Mobile Queuing Ticket' on app (Q3, 2015 – UAE)

The mobile queuing ticket functionality enables customers to obtain a queuing ticket for an upcoming branch visit through the app thus reducing the waiting time at the branch.

When launched in Q3, 2015 the functionality was a first-to-market feature in the UAE.

Emirates NBD

Mobile Banking

Introducing mobile queuing tickets

Now issue a ticket to visit the branch straight from your mobile phone!

The all-new Emirates NBD Mobile Banking App lets you issue your queuing ticket on your phone to visit a branch before you even get there. Simply select the branch you'd like to visit and the service you need. You will get a ticket number issued on your Mobile App and we will tell you when your turn is coming.

Start your banking relationship with us now and don't miss out on experiencing the most innovative Mobile Banking App, with an array of groundbreaking services that will amaze you!

Terms and Conditions apply.

Download on the App Store

GET IT ON Google play

Check out the video of our new Mobile Banking App

emiratesnbd.com To apply, SMS 'MB' to 4452

Queuing Ticket

You have successfully got your Queuing Ticket

Emirates NBD Group Head Office Branch

ALI ABDULLAH

S1199

07.06.2015 13:21:47

Teller - Individual

There are 3 people waiting for the selected service

DONE

2016 PRODUCT & MESSAGING TREND EXAMPLES

FRAUD & SECURITY

Barclays releases TV campaign warning over scams and fraud tactics

(2015 - UK)

ATM customers have found they are targets of a new distraction scam Barclays has warned. The scam has led Barclays to release a [video](#) on how to avoid being a victim and revealing how the scam is done.

The video shows a customer using an ATM while a woman behind him drops her bag on the floor. As he turns to help her pick up her bag, an accomplice using an adjacent machine steals the victim's card, having read his PIN already.

The thief would be able to withdraw the maximum daily amount of money on the victim's card. The bank warns people not to be distracted when at a cash machine and to ignore anyone who tries to talk to you, even if they appear helpful.

In January 2016, **Barclays was the first UK bank to launch a major TV advertising campaign warning customers of potential scams** and this month launched two new TV adverts warning of email and text scams in addition to the ATM scam video.

A spokesman for Barclays said in a statement: "Barclays is determined to do all it can to combat fraud. We've had a media campaign across all of our different channels, direct mails, in-branch posters and ATMs, so it actually just felt like a really natural step to put our weight behind a TV campaign."

Watch the new Fraud videos [here](#).



TV AD | Barclays | Fraud Smart | Cyber Crime



TV Ad | Barclays | Fraud Smart | SMS Fraud



The video shows a woman distracting the victim from his transaction.

SIMPLICITY / TONE OF VOICE

Simple Bank proves privacy policy updates don't have to be boring (USA)

I think we all know that the annual privacy policy mailing to customers generally goes straight in the trash. Simple's latest privacy policy mailing however "transforms a compliance requirement into a marketing opportunity" with the policy being described as "a *celebration*." A reviewer for MediaLogic highlights Simple's legally required mailing as follows:

[The mailing] is tongue-in-cheek, of course, a tone Simple maintains successfully throughout the email:

We arrive in your inbox today for a joyous-ish occasion: The Legally Required Annual Celebration of Privacy Policy Updates and Disclosure of Regulation E Guidelines for Electronic Fund Transfers! Hooray!

Hooray? If that sounds like the opposite of the typical emotion related to legal compliance, you're right. Here's how Simple pulls it off:

1. Precise branding

This customer communication is personal, conversational and clever. In other words: totally on-brand for Simple. While many financial services companies only "brand" disclosure emails with a logo, Simple pushes branding deep into both the concept and the language to create a customer experience that meets its brand promise [of "customer service with smarts and heart."]

2. Relevance (X2)

Simple's email leverages one type of relevance (the zeitgeist) to deliver another (usefulness). The brand demonstrates it is "in the know" about how consumers feel toward legal documents, and as a result it captures my attention long enough to tell me why any of this matters to me.

3. The right tone

While many in the world joke about privacy policies and terms of usage, these documents are still quite important to the financial services industry. Simple straddles that line very adeptly. It writes, "If [disclosures of regulations] somehow sound both boring and kind of scary, don't worry. It's not a huge deal, but the information is pretty important. We'll do our best to make it a bit less boring."

The email is humorous but also gentle and patient as it conveys necessary information, including translations of "legalese" within the email itself and a link to the [full privacy policy](#).

4. Strategic formatting

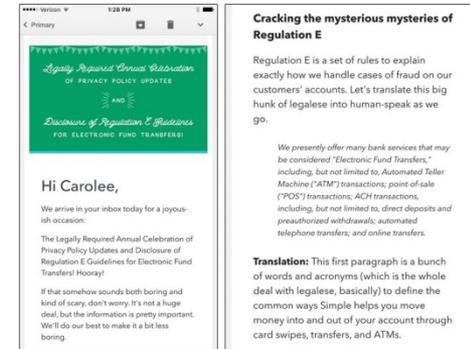
Simple utilizes some email marketing best practices:

- Subject line:** The subject line – *Rabble, rabble, rabble*. (*Translation: required legalese enclosed.*) – grabs my attention. It uses language that is different from anything else in my in-box.
- Body:** Beginning with the opening lines, the copy entertains me, and the formatting makes it easy to read despite its length.
- Responsiveness:** My emails from Simple are always responsive, as they should be. Simple is an app bank: I'm typically on my mobile device when I interact with the brand. Here's how the email looks on my smartphone:

5. Surprise and delight

The puppy photo is the reward for reading (or at least scrolling) all the way through the email. However, it is not the only reward. Simple writes, "Did you make it this far? If so, you now know more about bank rules than most people in the world. You also get this puppy photo."

Legally Required Annual Celebration
OF PRIVACY POLICY UPDATES



And that's pretty much it for our Annual Celebration of Privacy Policy Updates and Disclosure of Regulation E Guidelines for Electronic Fund Transfers! Hooray! Did you make it this far? If so, you now know more about bank rules than most people in the world. You also get this puppy photo:



May the rest of your day be free of legalese,

- The Team at Simple

SIMPLICITY / TONE OF VOICE

Umpqua Private Bank targets Gen X in Seattle and San Francisco

Umpqua Bank's private banking unit focus on the financially successful Gen X tech demographic translates to the simplicity and tone of voice shown in the below 'Your Needs' page, perfectly capturing the brand and strategic intent epitomised in the "I don't need anything" message shown below.



your team
your needs

your neighbors
you're invited

compass
contact

I need a loan.

I need a new bank.

I need a retirement plan.

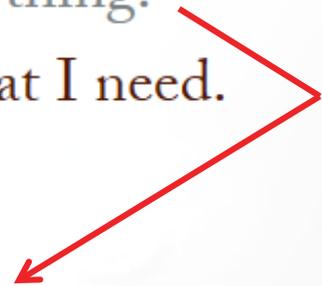
I don't need anything.

I need a trust expert.

I'm not sure what I need.

I need a second opinion.

Bravo! You're still a part of the community and we'd enjoy meeting you. How about we take you out for lunch? Who knows what we might have in common.



FINANCIAL PRUDENCE & EDUCATION

UBank reveals 'Just the Bank You Need' rebrand and launches TV documentary (2016 – Australia)

National Australia Bank's digital only brand, UBank, revealed a new brand positioning of 'Just the Bank You Need' along with a new brand identity, communications and customer experience.

The rebranding intends to convey that the bank feels it important to strip away anything superfluous from what it offers and communicates to customers. Simultaneously, the positioning acts as a catalyst to encourage customers to think about what they really need, especially in financial terms and expectations, for example by borrowing less and living more.

This emphasis on simplicity is clear to see in the new logo and advertising.

A TV documentary titled 'All I Need' aired on 5 February 2016.

The show followed two Australian households as they reassess their lifestyles, analyzing how far they have stretched themselves financially by mistaking what they want with what they really need.

Says Jo Kelly, CMO at UBank "The documentary reinforces UBank's brand positioning and encourages us all to take a look at the typical Australian dream of home ownership. It challenges us to think about your wants and needs and how this impacts your level of happiness. It asks the question, -could you in fact borrow less and live a happier life?"

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

Documentary description: UBank's All I Need Project is an experiment to see if people can be happy with less instead of more. For generations we've been working towards the great Australian dream; a quarter acre block with a yard for the kids. But have we taken the dream too far? Australian's are now living in the biggest homes in the world, and a lot of us have mortgages to match. Hosted by Andrew Daddo, this hour long TV show asks whether it's time to reset the Australian dream, and challenge what we need vs what we want. Watch [here](#).

Print ad



FINANCIAL PRUDENCE & EDUCATION

Money Clip from RBS/NatWest (2016 – UK)

NatWest began an editorial sponsorship with *The Telegraph* news publication called 'Money Clip' to bring together all sorts of financial information in one place – [a family finance hub](#) – with topics on everything from saving money on your water bills to finding restaurant deals online.

They're also putting together a [series of very short videos](#), including Money Clip tips and a series called 'Money Clip Minutes', where you can learn more about a subject in one minute, such as this [one](#) about fuel prices.

Clare Wright, RBS Digital Content Manager, who oversees the Money Clip initiative says "We're the first and only bank to offer this. Money Clip is unique in providing new videos every week – Money Clip Minutes – offering timely advice linked to news stories that are relevant to our customers."

By partnering with another news organization, ITN, on the videos' production, the bank team has taken a fast-paced newsroom style approach to the content.

Alongside Minutes, Money Clip Tips provide longer videos where ITN presenter Gabi Darlington interviews financial experts – both bank colleagues and external subject matter experts.

Money Clip is focused on everyday finance. "The current advice is aimed at helping with household finances such as reducing utility bills," explains Clare. "The four overall topic areas are Everyday Finance, Big Purchases, Financial Security and Innovations."



FINANCIAL PRUDENCE & EDUCATION

Understand banking jargon with Halifax extra easy Jargon Busters

(Dec 2015 – UK)

Halifax started advertising an initiative aimed at **helping consumers understand financial terms (jargon) that they may encounter when thinking about and planning for their financial needs**. Called Halifax Jargon Busters a series of 28 short films (generally between 0:15 to 0:30 seconds) are hosted on the bank's [YouTube](#) channel as well as on the bank's website. The jargon explained in each short video covers one of four main categories: Savings, Borrowing, Homes and Insurance.

A TV spot promoting the initiative features an expert in karate – a sport with plenty of jargon – suggesting that an expert in karate jargon would appreciate being an expert in banking jargon too.

Watch the spot [here](#).

Watch the Jargon Busting videos [here](#).

Jargon Busters [Webpage](#)

JARGON BUSTERS.

Homes

Savings

Borrowing

Insurance

Savings jargon busters.



Savings explained.

We've got some fun articles and useful jargon busters to help you save money.

[▶ More about saving](#)

2 of the 28 Jargon Buster Topic Videos



TV [Spot](#)



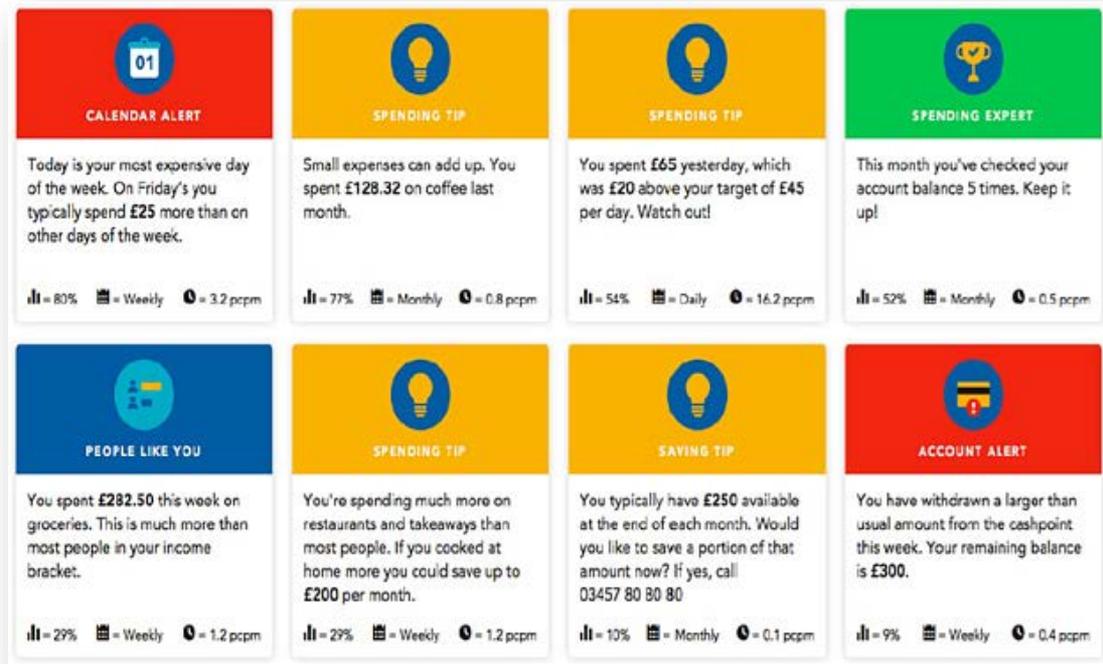
FINANCIAL PRUDENCE & EDUCATION

HSBC nudges customers towards better financial decisions

(2016 – UK)

HSBC began trialing a new consumer finance app - HSBC Nudge - designed to help customers achieve their financial goals with the help of gentle 'nudges'. The app uses nudge theory to encourage customers to make small, regular financial decisions that will result in a change to long term spending habits. A recent study by the London School of Economics and Politics (LSE), commissioned by HSBC, utilized behavioral science to explore the barriers experience by people when trying to achieve their financial goals. It identified that leveraging technology, such as automatic messages, was key in encouraging people to meet their financial ambitions. Nudge theory is a concept which argues that positive and indirect suggestions or 'nudges', can influence an individual's decision making. Using software to evaluate individuals' current account data, HSBC Nudge identifies trends in customers' spending habits and sends regular, targeted digital 'nudges' to make people aware of their expenditure. These messages are designed to encourage customers and help them achieve their longer term financial goals. There are currently 38 types of nudges in the trial, these include notifications about the amount of money spent on groceries in a week and updates on how much customers are spending or saving versus others in the same income bracket. Nudge is being trialed by around

500 HSBC employees who are also customers over a three-month period. During this time, HSBC will test the effectiveness and popularity of different nudges. Raman Bhatia, Head of Digital at HSBC UK said: "We know that many of our customers have good intentions for their financial futures, but that willpower alone is not always enough to drive a long term change in behavior. By incorporating nudge theory into our digital customer communications, we can help customers to achieve their financial goals."



ECO-FOCUSED PRODUCTS?*

Each card transaction offers carbon offset (2016 – Finland)

Bank of Åland started a new and unique 'Åland-index' that **provides a carbon footprint calculation for every transaction the customer makes** with a new credit card from the bank called, The Baltic Sea Card. **Customers then get a monthly report delivered to their mobile or online banking along with an invitation to offset these CO₂ emissions.**

The Åland Index use every retailer's specific merchant category code from MasterCard, which is cross-referenced with financial market data on the carbon footprint of these industries and reviewed by KPMG. This makes it possible to calculate the average carbon footprint of every individual transaction.

The bank has even decided to make the Åland Index behind the carbon footprint reports available to any other bank that wants to issue similar card services.

As for the cards themselves they are manufactured from corn-based material.



The bio-sourced credit card

A small bank close to the Arctic is making every credit card transaction take on climate change, and invites all other banks to do the same.

A green high interest option for investors (2016 – South Africa)

Nedbank advertises the Green Savings Bond which for a limited period is paying a 13% pa rate for customers who invest their funds for 60 months and have their interest paid at the end of the investment term.

Customers can withdraw funds from 18 months with reduced interest rates that step up to 13% for the full 60 months.

Funds invested in the Nedbank Green Savings Bond are earmarked for contribution towards a range of renewable-energy projects.

As with other savings accounts opened from 1 March to 30 September 2016 Nedbank's offering customers the chance to participate in a prize drawing awarding 30 cash prizes of R100 000 each; and 2 Bonus Prizes of R1 million.

*Eco-focused products have been scarce since 2008 but may become more popular again with consumers with such prominence in the news following the Paris Climate Agreement signed in April 2016

2016 STAND-OUT PRODUCTS & FEATURES EXAMPLES

STAND-OUT PRODUCTS & FEATURES

Double Cash Back after 1 Year (USA)

For new customers, Discover it® promises to *match all the cash back you've earned at the end of your first year — automatically.* This is a promotion that Discover first brought to market in 2015.



DISCOVER it

We'll match all the cash back you've earned at the end of your first year.*

TRY DISCOVER

*See Terms.
Only for new cardmembers.



Double Cash Back

Double all your cash back at the end of your first year.
No annual fee*

LEARN MORE



*See Terms.
Only for new cardmembers

STAND-OUT PRODUCTS & FEATURES

Metal card and generous points scheme drives huge demand for new Chase card

(August 2016 – USA)

Despite a \$450 annual fee the new travel rewards credit card offered by JPMorgan Chase -- the Chase Sapphire Reserve Card -- is so popular that demand for the cards far outstripped the bank's supply of them shortly after the bank started issuing them. "I have never seen such interest in a credit card, and I've been doing this for 15 years," travel blogger Gary Leff [told](#) the Associated Press.

Chase Sapphire Reserve Card: a metallic card for the masses

As opposed to the usual plastic credit card, Chase's new card is made out of a metallic alloy that "gives it a satisfying heft and an impressive thunk when you toss it onto the table to pick up the check," says the Associated Press.

This is why JPMorgan Chase ran out of the card almost immediately after it was launched. Unlike plastic, which is available in limitless quantities, the metallic alloy used in the Chase Sapphire Reserve card was in much shorter supply.

For the record, the card's popularity has nothing to do with aggressive marketing. Just the opposite is true, in fact, as Chase hasn't spent a dime publicizing it. It's instead **a cult hit, which spread by word of mouth.**

The prestige that comes with a metallic card is one of the card's main appeals. That puts it in league with the likes of American Express' Black Card.

The difference between the Chase Sapphire Reserve card and American Express' Black Card is that you don't have to be a millionaire or a celebrity to qualify for one. This has made it especially popular among millennials, a generation that's otherwise shunned the credit card industry.

However, the card also offers a very generous 100,000-point sign-up bonus if the customer meets certain spending targets. Those points can be worth up to \$1,500 in travel rewards. They can also be converted to hotel or airline points. The card also comes with a \$300 annual credit toward travel, which effectively makes the annual fee really \$150. It also has a generous points-earning program, with triple points on travel and dining, and gives access to airport lounges.

The Chase Sapphire Reserve Card: Why Is It So Ridiculously Popular?

An incredibly lucrative sign-up bonus has made the Chase Sapphire Reserve Card a cult hit among credit card aficionados.



STAND-OUT PRODUCTS & FEATURES

Free smartphone screen insurance (2015 – Australia)

The American Express Essential™ Credit Card launched in November 2015 not only offers frequent flyer points but markedly boasts free 'smartphone screen insurance' of up to \$500 when the phone is bought with the Essential card and the card is used to pay your monthly phone contract, which as shown in this print ad is considered one of the top attractions for marketing the card.

The advertisement features a dark background with several key elements: on the left, an image of an American Express credit card with the name 'C. F. FROST' and the number '3759 8765 4321 0010'; a thought bubble above the card containing the text 'Free thinkers get ...'; three blue callout boxes listing benefits: '\$0 annual Card fee', 'Reward points', and 'Smartphone Screen Insurance'; the American Express logo and tagline 'Realise the potential' in the top right; a purple arrow pointing right with the text 'Apply now'; and the text 'Conditions Apply' at the bottom right.

AMERICAN EXPRESS
Essential™ Credit Card

Free thinkers get ...

\$0 annual Card fee

Reward points

Smartphone Screen Insurance

Realise the potential™ **AMERICAN EXPRESS**

Apply now

Conditions Apply

STAND-OUT PRODUCTS & FEATURES

Santander adds home insurance cashback category

(June 2016 - UK)

Santander has added a new cashback category to their 11213 Current Account – 2% cashback on Santander home insurance policies administered and underwritten by Aviva Insurance when customers pay by direct debit from their 11213 account.



Keep on feeling protected

NEW
11213 Current Account
Cashback Category

2% cashback
on
Santander home insurance

Get a little bit more out of life with the 11213 Current Account, which now gives 2% cashback on Santander home insurance premiums.

With a 11213 Current Account, you can now earn cashback on new and existing Santander home insurance policies administered and underwritten by Aviva Insurance Limited.

For the 11213 Current Account, pay a monthly account fee of £5. For cashback, pay in at least £500 a month and set up a minimum of two active Direct Debits.

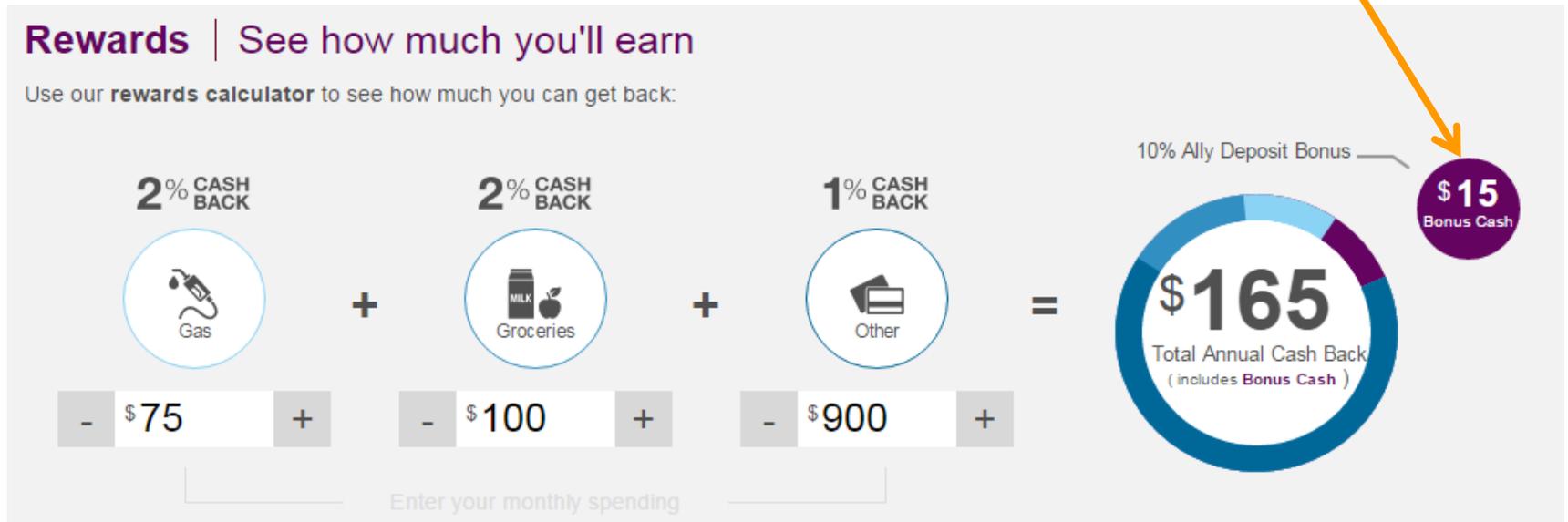
Talk to us today to find out how you could earn even more cashback.

11213 CURRENT ACCOUNT

STAND-OUT PRODUCTS & FEATURES

Ally new cash back card comes with 10% bonus for redeeming into Ally bank account (2016 – USA)

Ally introduced a cash back credit card in June 2016. The most notable feature of the card is cardholders can earn an additional 10% cash back rewards bonus if they redeem their rewards through an Ally Bank account. The card [webpage](#) has a calculator tool (shown below) to show how the Ally Bonus Cash adds up depending on your card spend.



STAND-OUT PRODUCTS & FEATURES

Simple Bank launches joint accounts for anyone who's sharing expenses (September 2016 – USA)

Online banking service Simple (owned by BBVA) has rolled out a new product: shared accounts. However, **unlike joint checking accounts Simple's shared accounts allow customers to maintain their own account but quickly fund then switch over to shared accounts to collaborate with another person on financial planning by tracking shared expenses, setting goals, and keeping an eye on the shared account's "safe-to-spend" balance**, which includes the money not already committed to bill payments and savings.

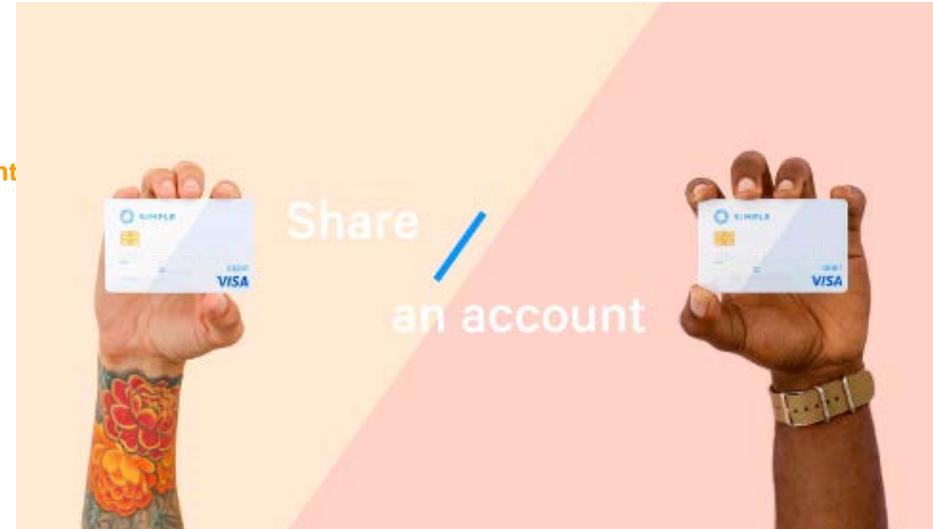
Because customers continue to have their own individual bank account, Simple Shared can be used by anyone who needs to combine their money, including not only those in relationships, but also roommates, siblings, or even parents and their young adult children. With Simple Shared, Simple is looking to change the way people handle shared finances.

To get started, the two users just link their individual accounts together, and a shared account is created in seconds.

What's most interesting is where the product fits in today's broader financial landscape, Simple Shared isn't only a competitor to traditional joint accounts, but also to quick money transfer services like Venmo or Square Cash. That's because you can move money in between your own account and the shared account instantly.

So while Venmo might come in handy for splitting the bill at a restaurant, **Simple Shared accounts may be better for more things like paying bills with your roommates, given that it's a real bank account either person can access in order to view, manage, and analyze their shared spending and savings.**

Simple Shared has launched in beta, and will be adding users to a waitlist, as it expects demand.



STAND-OUT PRODUCTS & FEATURES

Ipswich Building Society launches its Divorce Mortgage Programme extending support for mortgage misfits program (UK)

Ipswich Building Society has changed its lending criteria to make it easier for divorcees to apply for a mortgage. The lender says it will now consider 100% of income from child maintenance when assessing affordability, unlike many other banks and building societies.

Across the wider mortgage market, lenders can be pretty difficult for applicants when assessing affordability for former spouses.

Often divorcees have trouble proving they could afford a home loan because some lenders only partially consider child maintenance payments - and sometimes they totally reject it. However, as part of its ['mortgage misfits'](#) programme, Ipswich BS has changed the policy on its residential mortgages for divorcees.

'Mortgage misfits' is a term used by the Society to describe those who fall outside of the usual system when it comes to access to mortgage lending based on their ability to meet an often automated approach to lending criteria. Examples include the self-employed, self-builders, first-time buyers, older generations and those who have experienced a lifestyle change.

Paul Winter, chief executive of the society, says of the Mortgage Misfits: "We are standing up for mortgage misfits who are often overlooked by lenders that insist on machine-only application processes. It is possible to still give people a choice while retaining a diligent approach to lending."

Winter adds that lenders should consider their responsibilities to existing borrowers who otherwise would be classed as good customers. "I would urge lenders to think about making the market work more effectively for mortgage misfits by offering choices for those who fall outside the norm."

CAN YOU SPOT A MORTGAGE MISFIT?

IPSWICH BUILDING SOCIETY

Everyone's got responsibilities and it's important to understand them. Rather than relying on a computer model to advise us about an individual's life, income and outgoings, we'll work with them to establish their own personal reality. We carefully assess how their commitments may affect their borrowing and repayments.

No family is average. When it comes to household expenditure, we can accept then applicant's evidence over that of a computer for certain items. If they're a careful spender and are able to demonstrate that they are more economical, we'll use this when assessing the affordability of their mortgage application.

Work, like life, is often unpredictable and made up of more than the day jobs. We understand that income can come in various guises and not just a straight salary. We recognise different income types, like pensions, child maintenance, equity in a business or property, rental income and investments. And for those who are self employed, we'll take a sensible view of their accounts.

child maintenance

investment income

pension income

rental income

equity FOR SALE

MORTGAGE MISFIT

STAND-OUT PRODUCTS & FEATURES

Westpac shifts dial on parental leave lending (2016 – Australia)

Westpac announced that from June 2016 it will now recognize parental leave and back-to-work income when assessing the borrowing potential of new parents who are home loan borrowers. “Recognizing paid parental leave and back to work income is about creating financial choice and an even playing field for working families—whether that be renovating, upgrading, or buying a new property,” said Ainslie van Onselen, Westpac director of women’s markets.

Parents who want to avail of a home loan while on parental leave are required to provide proof of a return to work date and income, as well as demonstrate that they can service the loan even while on parental leave for up to 12 months.

According to Pass Go Home Loans managing director Jamie Moore, parents can still avail of home loans while on parental leave in other banks, but they are done on a case-to-case basis and usually just for three to six months of leave.

Jessica Darnbrough, the spokeswoman of Mortgage Choice, said they welcome Westpac’s decision.

“This is a big win for soon-to-be parents,” she said. “Australians shouldn’t have their financial goals—such as buying a home—negatively impacted simply because they decide to start a family or have another child.”

More details on the product webpage [here](#).



Knee-kisser, breadwinner, homebuyer.

Mums, you know what you’re worth. That’s why we’ve changed our home lending practices and kissed goodbye to the ‘dependent’ label for those on parental leave. By giving greater recognition to working mothers’ back-to-work income, Westpac are making real changes to help nesting parents. And that’s a win for all Australians.

westpac.com.au/nesters

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YOU & YOURS
Proudly supported by Westpac 

STAND-OUT PRODUCTS & FEATURES

Soldo targets families with multi-user spending account

(November 2016 – UK & Italy)

London-based startup **Soldo** has **launched a multi-user spending account that lets families and businesses share access to, and manage, their money.** Soldo allows an account holder to define **a network of spenders, with each member then receiving access to the wallet app and a Mastercard debit card. These spenders can then spend the account's money but the holder can set budgets and rules for individual spenders.** While Soldo says that it wants to crack the business market, it is initially targeting families. For example, the account holder's partner may have full control over spending limits, but a teenage child may have a daily allowance limit, while a childcare provider may have use of the card during the hours of their employment with pre-defined spending limits.

Users get real-time spending alerts and, with a single tap, the owner can enable or disable online transactions, cash withdrawals and overseas spending. The startup is now ready to launch in the UK and Italy, ahead of a wider European rollout and while not a bank has an electronic money license as well as being regulated by the UK's FCA.

"Soldo is not looking to disrupt the universal banking system, nor is it looking to compete for traditional banks' customers. We have identified a problem that is common to many families and businesses and created a simple solution that will work alongside customers' current banking systems," says CEO Gualandri.



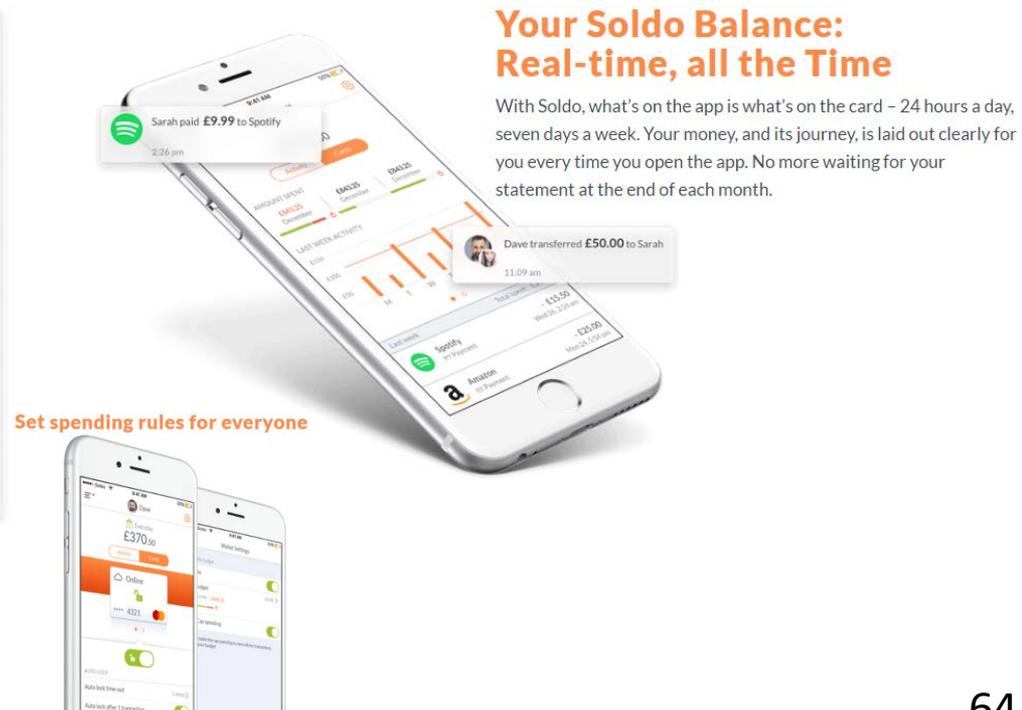
Soldo: The Family Spending Account

Secure financial autonomy for everyone who matters

JOIN SOLDO NOW

Download on the App Store | GET IT ON Google Play

The image shows a smartphone displaying the Soldo app interface for 'The Jones Family'. It lists users Dave (£200.00) and Sarah (£150.00). A Soldo Mastercard debit card is shown in front of the phone. The card displays the name 'Sarah Jones', the Soldo logo, and the number '6712 3456 7890 1234'. The card is a Mastercard Debit card.



Your Soldo Balance: Real-time, all the Time

With Soldo, what's on the app is what's on the card – 24 hours a day, seven days a week. Your money, and its journey, is laid out clearly for you every time you open the app. No more waiting for your statement at the end of each month.

Set spending rules for everyone

The image shows a smartphone displaying the Soldo app interface. It features a balance of £370.00 and a list of recent transactions: Sarah paid £9.99 to Spotify at 2:26 pm and Dave transferred £50.00 to Sarah at 11:09 am. The app also shows a 'LAST WEEK ACTIVITY' bar chart and a list of recent purchases from Spotify and Amazon. Below the main phone, two smaller phones show the 'Spending Rules' and 'Wallet Settings' screens.

STAND-OUT PRODUCTS & FEATURES

Kotak Mahindra Bank launches My Family savings product (Q3, 2015 – India)

KMB launched a new savings product called [My Family](#), which **allows families to pool their savings account balances for better collective benefits**. My Family addresses the collective financial needs of a family. A bundle of KMB's savings accounts including Silk, Junior and Grand which are customized for women, kids and senior citizens respectively. A dedicated relationship manager is assigned to the family who advises suitable options for financial planning. Additionally, My Family offers a benefits including home banking, discounts on locker rent and travel card, and various dining, health and beauty privileges. A family is required to maintain cumulative savings account average monthly balance with contributions from one or more members.

My Family

A family that banks together earns together.

Apply now

Conditions apply.