

INSIGHT



Summer 2005

CREATION 20/20

A PERFECT VISION OF YOUR CARDHOLDERS

NEW FOOTBALL SIGNINGS

CREATING OPPORTUNITIES FOR RETAILERS

SMS MARKETING

THUMBS UP FOR TEXTING

CREATION



'DRIVE FOR GOLD' SHIFTS CARD OPENINGS INTO TOP GEAR

Reward and recognition for staff at adams kids



Nicola Bramley, Creation's Retail Executive (left) with winner Tina Chibbaro



Finalists pictured at the awards ceremony

Creation's biggest ever account card incentive, the 'Drive for Gold' scheme, offered all employees of adams kids who opened 50 accounts or more between October 2004 and March 2005 the chance to win a Ford Ka. Out of a total of 3,000 staff, 266 achieved that goal and received a certificate, a £10 capital bonds voucher and entry into the draw.

Thanks to their fantastic effort, the total of new adamscards opened topped 20,000!

The gala presentation ceremony culminated in the grand prize draw, but all employees present were winners. They received a certificate and bottle of bubbly as a thank you, with extra special congratulations going to Julian Baker from the West Ealing store who single-handedly opened 450 adamscards!

Stuart Dickerson, Managing Director – UK Retail, at adams kids, opened the event. He thanked Creation for persuading him to go ahead with the incentive. "We hadn't featured such a big incentive before," he said, "but the results speak for themselves. It proved a fantastic motivator across all our stores. In fact, some individual employees opened more accounts during the incentive than some stores do in an entire year!"

Compared to non-cardholders, adams card customers spend more often and double the average per transaction, so we asked some of the superstar account openers present to share the secrets of their success –

"Just don't take no for an answer!" "Believe in what you're promoting." "Having the store management team committed to the card programme really helps." "A big incentive is fantastic, but just someone saying 'well done' is great."

We couldn't have put it better ourselves.

MOBILE PHONE TOP-UPS

A first for Creation pays dividends

Creation was the first card issuer in the UK to sign up to the ATM mobile phone top-up service. The service allows eligible cardholders to top-up their pre-pay mobile phones at any of 24,000 LINK-branded cash machines, using their DUET store card. The service is a secure, convenient alternative to other top-up methods available 24 hours a day, seven days a week.

ATM top-ups are really quick and easy to complete. Currently, prepay phones from UK operators Orange, O2, Vodafone, Virgin Mobile, T-Mobile and Tesco Mobile can be topped up. Cardholders don't need to register to use the service - they simply insert their card into the ATM, enter their mobile number and select a top-up value from the screen menu.

The service is available at participating banks' cash machines (including Royal Bank of Scotland, Nat West, Lloyds TSB, Co-Operative Bank and Nationwide) to any DUET cardholder with a cash facility (shown on their statement) and a PIN. There is only a modest cash handling fee and DUET customers could have an interest-free period of up to 51 days.

Creation's e-commerce Manager, Raj Patel, reports, "Our retail partners have welcomed this initiative because it gives cardholders a terrific incentive to use their cards more often and keep them front of wallet. To help maximise card usage for our retail partners, promotions via statement inserts are planned across virtually all brands later this year."

To illustrate how valuable the benefits are from a cardholder perspective, Raj confirmed, "The total number of top-up transactions since the launch of the service is huge. It has now topped the five million mark and continues to grow steadily."



SIX NEW NAMES JOIN THE DUET NETWORK

Another great step forward

Creation are delighted to announce the addition of six new retailers to the ever-growing DUET Network. They are Stead & Simpson, footwear specialists since 1834, and sister brands Lilley & Skinner, Famous Footwear, Shoe Express and Peter Briggs. Together the group includes over 400 stores across the UK. Completing the line-up is Woolworths - retailers of toys, books, CDs and DVDs, homeware and more - adding over 800 stores to the DUET Network.

For further details visit the Stead & Simpson and Woolworths websites: www.steandandsimpson.co.uk / www.woolworths.co.uk

stead & simpson

WOOLWORTHS

SMOOTH TRANSITION

New regulations come into force

New regulations under the Consumer Credit Act 1974 and Financial Services (Distant Marketing) Regulations 2004 came into effect on 31st May, this year. This meant changing both the design and wording on all card application forms, providing applicants with pre-contract information, developing a full suite of new point of sale material and preparing stores. Feedback to date has been extremely positive.