

FLEXEVO

The account that evolves as you evolve.

A new concept in banking for



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INSIGHT

Young people find finance a boring but necessary evil and consequently don't put a lot of thought into banking. They aren't interested in researching bank offers and they

don't feel that financial institutions speak in their language. They like no fuss, simple, clean design and instant gratification (think Apple).

IDEA

A new bank account that understands its young customers intimately by offering an age dependent three

tiered account that adds to its services to reflect the needs of the customer's life stage.



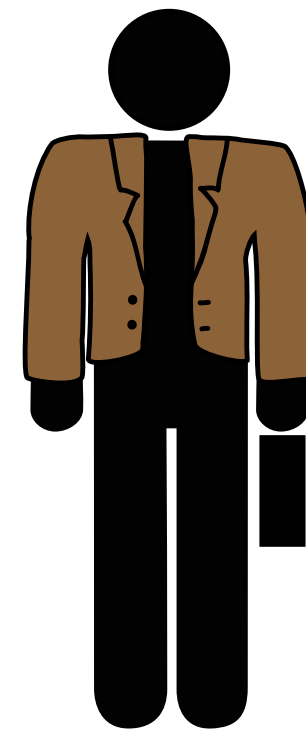
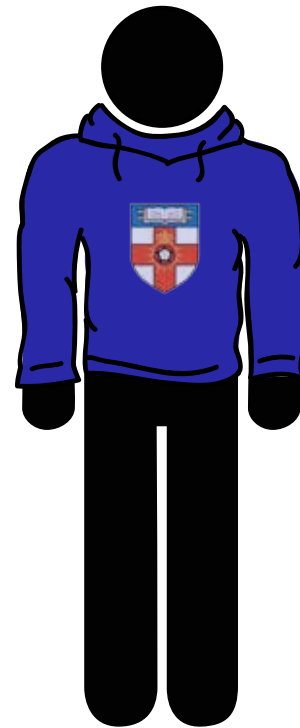
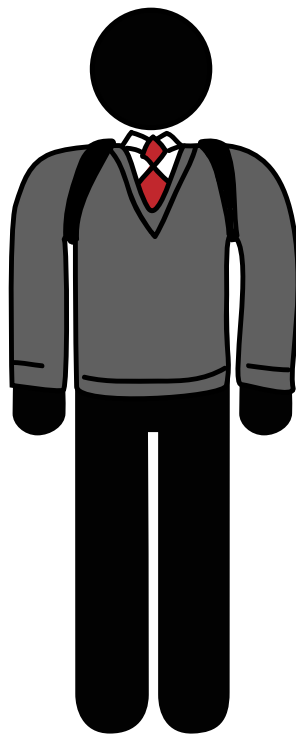
FLEXEVO THE BREAKDOWN

Flexevo is a new bank account designed to change the face of banking for young people. It's about no nonsense efficiency, modernity and above all; relevance. We've identified the three biggest

life stages for young adults; the school goer, the university student and the young professional and designed a three-tiered account that evolves with the customer to meet new financial needs.

Features common to all levels:

- 24h Livechat assistance
- Thumb print recognition login
- 1-click card cancellation for easy security
- Contactless, mobile wallets and international cards
- My Spending: easily see where you've spent your money



Level 1 (16-18 year olds)

- Top Up Cash card: make online spending a breeze
- 1-click money transfers between accounts – no more waiting for your parents to go to the bank!
- Savings you can see: set up piggybanks for particular savings goals
- Monthly 2-for-1 cinema tickets

Level 2 (18-22 year olds)

- Financial assistance: a new tab for loan/insurance advice. Track your debt repayments easily with a status bar
- Direct debits tab: always know when and where your money is going.
- Debit card
- Student credit card with preferential interest rate
- Budgets tab
- 50% off one Hailo or Uber ride per month

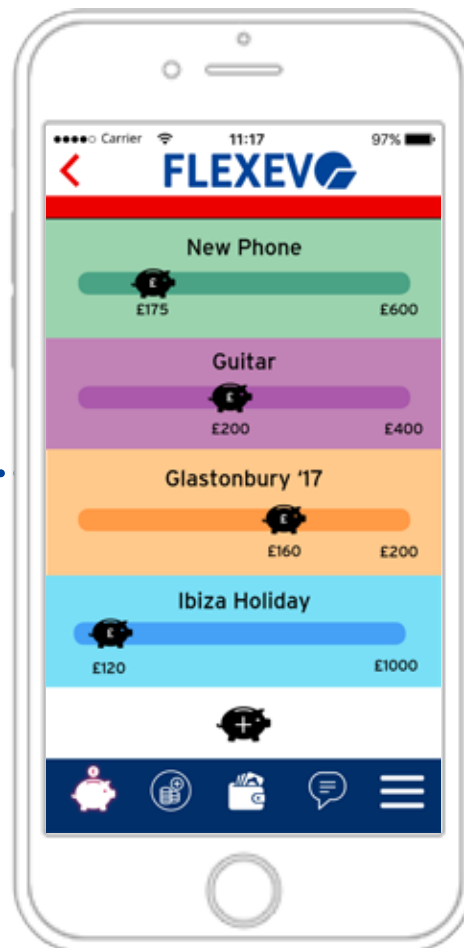
Level 3 (22+)

- Credit card upgrade
- Pension: get ahead of the pack and start saving for your future early
- Mortgage option added to loan tab
- Account merge: easily join accounts with a partner
- Discounts on a variety of insurances



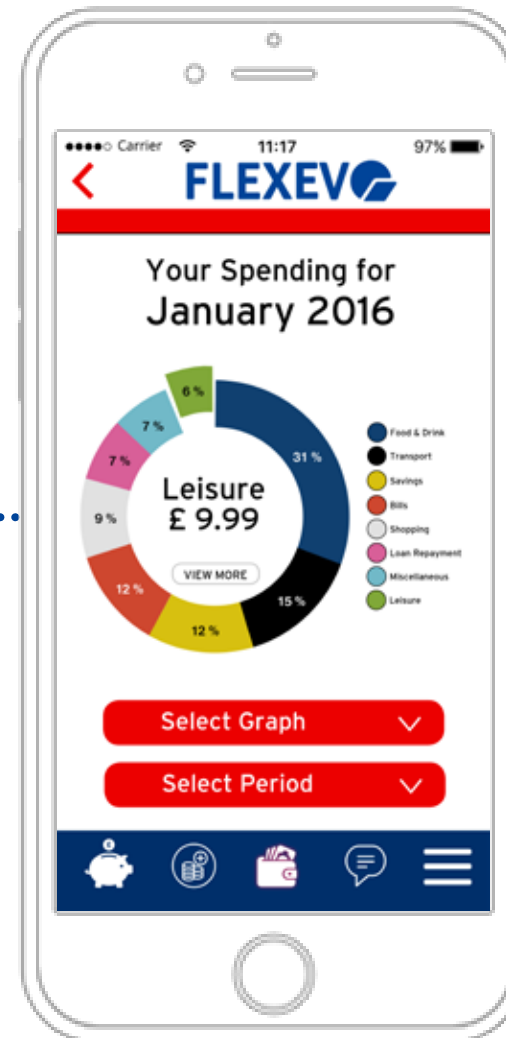
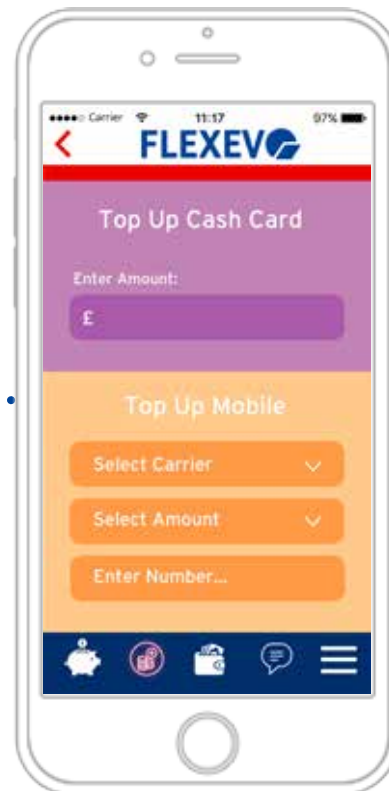
THE APP

We want to make saving the easy, rewarding experience it should be so we've created Flexevo's Piggy Savers tab. Simply name the item you are saving for, select your goal amount and keep track of your progress. You'll even get a notification when you've reached your goal.

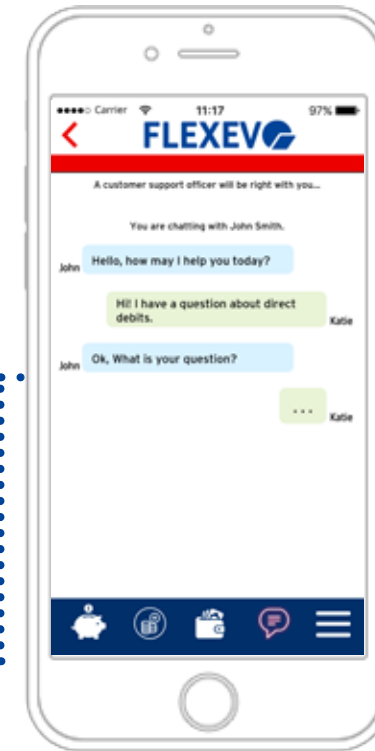


To encourage saving, Piggy Savers receive a preferential interest rate; so whether you are saving for that dream gap year getaway or the perfect graduation dress you'll always know how close those dreams are to becoming a reality.

Flexevo is all about cutting the hassle out of your day to day. We know that your phone is your lifeline; top up your phone credit with one tap in the top-up tab. You can also top-up your level 1 cash card to make online spending a secure and effortless endeavor – no more borrowing mum's credit card!

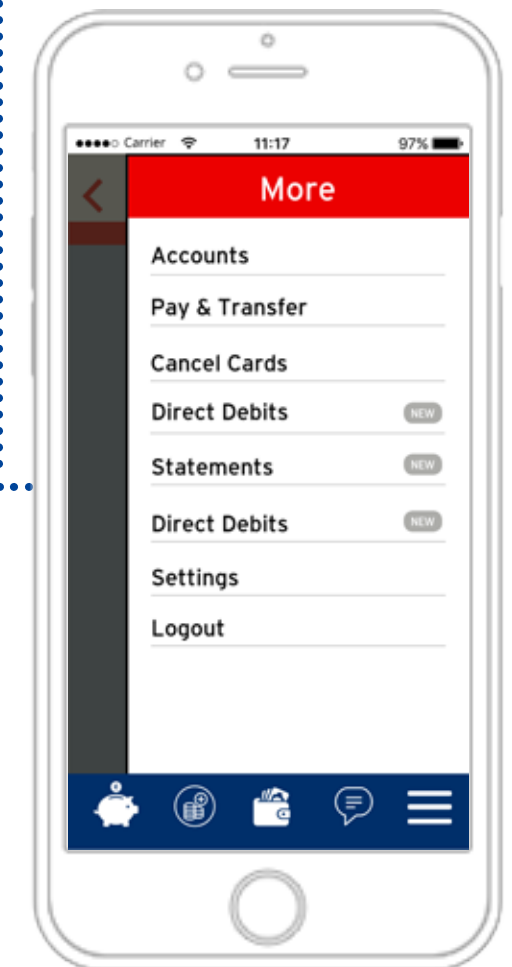


In an increasingly cashless society, sometimes it can be difficult to keep track of where all your money is going. The My Spending tab takes advantage of contactless technology as every transaction you make using your card translates into handy visual data so you can easily see just how much you are spending and on what.

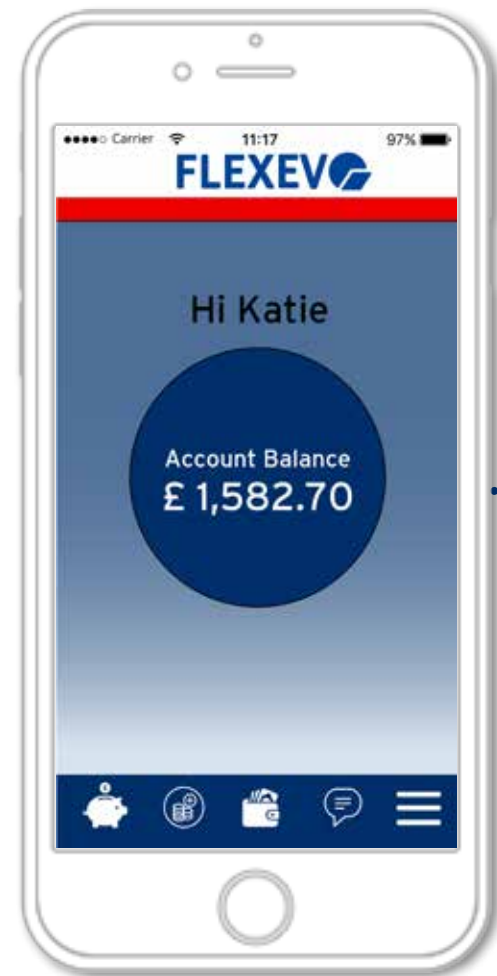


Though Flexevo strives to be as user intuitive as possible, sometimes you need that little bit of extra help. We know getting to a branch to talk to someone can be a hassle but there's no need to worry because we've got you covered with 24 hour in-app live chat assistance to help you with all your queries.

All of the regular features you would expect from a quality banking app can be found on the sleek slide out menu. Here you will also find new features as your account upgrades to new levels.



We never take away any of the great features you've gotten to know, we only add new and more relevant options to complement your lifestage.



Forget annoying passcodes you can never remember! With 1-touch thumb print recognition, you can rest assured that your balance information is only a tap away, securely and uniquely accessible by you. Never face the "insufficient funds" walk of shame from the ATM again.



INFO VIDEO

The following is a voiceover script for a simple animated informational video.
The accompanying images are examples of the kinds of images that would appear in the video.



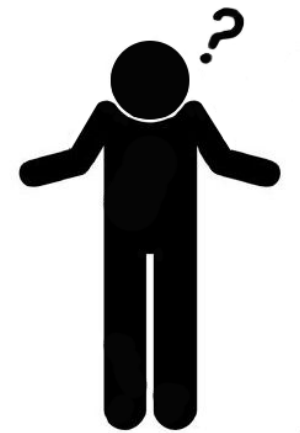
Banking is not something we generally associate with young adulthood. It's boring, complicated, unrewarding and generally a hassle.



Financial institutions don't speak to young people in their language and get a pretty bad rep overall.

At Nationwide, we know that young adulthood is fast moving and all about change. In the space of 10 years your life changes from school goer, to college student, to young professional and your financial needs change to reflect these stages.

But what if we could change that?



Introducing Nationwide's Flexevo, the account that evolves as you evolve.

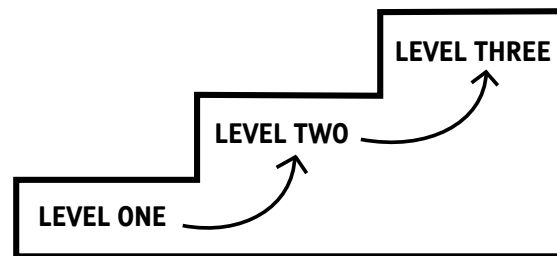
FLEXEVO 

VIDEO CONTINUED

Flexevo cuts to the chase, takes out the jargon and knows what you want and when you want it with regards to your money.



The number one reason people open a banking app is to check their balance. Passcodes are annoying so we've made it super easy. With thumb print recognition, your balance info is just a tap away.



Flexevo has three age based levels, each of which offer different great benefits appropriate to wherever you're at.



We are moving with the times so contactless payment, internationally recognised cards and mobile wallets come as standard.



VIDEO CONTINUED

We know that when big events are going on in your life like graduation, dream trips, moving out, new jobs and so on, the last thing you want to worry about is what's going on with your money.



That's why Flexevo automatically upgrades to new levels on your birthday (or on a date you choose) and all the banking services you need can be found in one place, in simple easy to understand language.



We add rather than take away features, so as you evolve, so do we.

And with in app live chat, someone from our team is always ready to answer your queries. Don't worry about losing features when your account upgrades!



Making finance easy for everyone.

FLEXEVO

Nationwide, on your side.



FURTHER COMMUNICATIONS

Flexevo Hubs

In order to launch the new account and recruit new members we propose a nationwide launch of pop-up Flexevo recruitment hubs (similar to PNC bank pictured) where potential customers can sign up and learn more about what Flexevo has to offer.



These would be placed in strategic locations around the country in order to target each of the three age levels of the account such as schools, universities and also footfall heavy locations such as shopping centres, popular high streets and public transport stations.

To incentivise consumers to engage with the hubs, a games station would be set up at the front of each hub. Consumers are encouraged to form teams to compete against each other in a timed competition to build the highest tower using a stack of dummy personalised examples of Flexevo cash, debit and credit cards. Winners are awarded with a variety of activity and leisure vouchers including Hailo and Uber vouchers, selected restaurant

vouchers, cinema tickets etc. A few lucky winners will also be awarded with spot cash prizes which can be redeemed if the consumer opens an account.



As an added incentive, consumers would be invited to receive their own personalised cards then and there, providing they open an account. All they have to do is select a photo from their phone, upload it to the hub via wifi and receive their new card along with all the info they need on their new Flexevo account just moments later.

Each of the games would be filmed along with some vox pops of consumers giving their feedback on the new Flexevo account.

These clips would then be edited into a video to be used as further online promotional material on Nationwide's website and social media.



NEXT STEPS

After the launch of the Flexevo account, with hands on recruitment up and down the country, a fully integrated advertising campaign needs to follow in order to raise brand awareness.

