



SIGNET LITTLE BLUE BOOK:

CAMPAIGN GUIDELINE

Campaign Name:	Takealot Signet Virtual Card campaign
Objective of the campaign/promotions	To reward clients for using their virtual card/ encourage clients to download the virtual card and then spend their voucher on the card.
1.1 What is the purpose of the campaign/promotion	Takealot: Shop using your Signet Virtual Card and you will qualify for a Takealot voucher of R1 000 off R2000 spend. If you qualify, you will receive a voucher in your inbox from your private advisor.
1.2 How the target market for the campaign/promotion was selected.	Available to all Signet clients (849)
1.3 Can the interpretation of the campaign/promotion erode trust with the customer?	The campaign can potentially build further trust with the customer as it places value in front of them/ on platform over and above their banking products
1.4 The timing of the campaign should not create increased pressure on the customer	The month of July.
2.1 How is the incentive communicated to the client so that it does not appear as an inducement but instead reward customers for positive behaviour?	The Takealot offer offers incentive post the use of the virtual card, which offers the client protection from online fraud. (R1000 off R2000 voucher)
2. Incentives	
2.2 Is the incentive a feature of the product?	Takealot-once off and extended to July
2.3 How is the value of the incentive quantified and what is the reason for the incentive?	Signet clients are by invitation only, so offers are collated to celebrate + reward clients at this level.
2.4 The terms and conditions of the campaign should not require or introduce unreasonable procedural barriers which make it difficult for the customer to qualify for the incentive.	Any amount spent on the virtual card qualifies the client for the voucher.
3. Communication	
3.1 The communication method to the customer is the most appropriate for the respective target market as well as for conveying the intent of the campaign clearly.	Clients already received a mailer in May, we have now extended the campaign in July.
3.2 All communication to the customer is consistent in its messaging throughout the respective mediums.	Communication is consistent.

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3.3 Conduct risk and appropriate mitigation thereof should be addressed in the communication strategy	Considerations for conduct risk and mitigation thereof have been taken into account.
3.4 Procedures to address complaints, suggestions and customer feedback that identifies the need for improvement in either the product or campaign information.	Considerations for customer complaints and feedback have been taken into account. Comms with codes comes directly from the Banker, bankers have access to an escalations inbox. (unique code per client can't be sent via APT) A Brief also goes out to the bankers ahead of the campaign. signetescalations@fnb.co.za
3.5 Disclosure of the following in clear and simple language: <ul style="list-style-type: none"> • The nature of the product and the incentive offered • The steps required for the client to participate in the campaign and receive any benefit or incentive associated thereto • Details of where and from whom the customer may obtain more information on the campaign 	This will be available within the clients comms.
3.6 Customers must be given an option to opt out from the campaign even if they are qualifying for the incentive.	Offers are optional in both participation+ purchase.

4. Post campaign/promotion analysis

Analysis of data post the campaign/promotion should be conducted to determine the efficacy of the campaign/promotion and ensure that conduct risk post-campaign/promotion are adequately identified and managed.

The post-campaign/promotion analysis should demonstrate that the campaign/promotion was suitable for the target market of the campaign/promotion and that there was no potential mis-selling.

This section has been separated in MI examples:

1. Campaign/promotions aimed at customers; and
2. Campaign/promotions aimed at sales staff.

Examples of data that should be analysed for campaigns/promotions aimed at customers:

1	Percentage of customers who have taken up the incentive vs total contacted
2	Percentage of successful conversions in relation to the target conversion rate
3	Number of accounts opened but not serviced
	<ul style="list-style-type: none"> • Example: minimum deposit requirement not met by the customer
4	Entrenchment of customer into ecosystem through increase of VSI
5	Complaints/compliments – including root cause analysis
6	Decay rate of the accounts which were opened to obtain the incentive
7	Number of customers opting in but who could not meet the requirements for the incentive