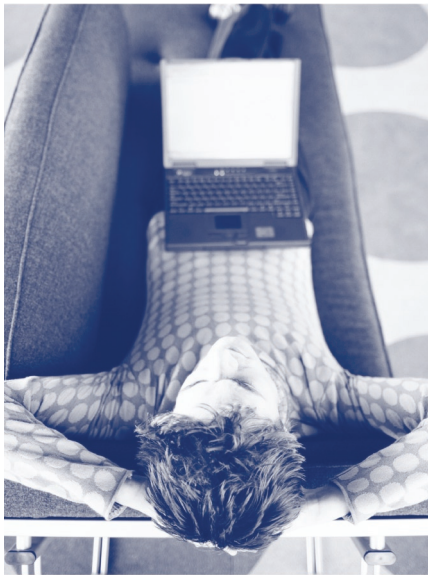


High Interest Savings Account Report



With the growth in direct bank services and greater online channel use, the battle for the hearts and wallets of consumers has intensified over the past six months

The retail banking market continues to undergo significant change. With the growth in direct bank services and greater online channel use, the battle for the hearts and wallets of consumers has intensified over the past six months – particularly for deposit funds. As a result, there is a need for banks to better understand the factors that attract and convert prospects.

The ACNielsen *High Interest Savings Account Report* demonstrates just how powerful the online channel can be as a customer acquisition strategy.

ACNielsen offers a unique value proposition to its clients – its team has in-depth knowledge of financial services markets developed over almost a decade, and a suite of core research programs undertaken throughout Asia Pacific bi-annually.

The report assesses those areas most affected by recent market changes with a particular focus on new account activities, looks at a number of key drivers for customers in selecting a high interest savings account, highlights differentiators in the market and identifies customers' perceptions of the major providers, and how effective advertising has been compared to personal recommendations.

In addition, ACNielsen's team of finance sector specialists continually monitors market penetration, customer importance, and customer satisfaction relative to competitors.

Do you know:

- What motivates your clients to switch to other providers?
- What share of the industry you have in terms of product and customer value?
- What your customers are really looking for online?
- What's happening with online security?

High Interest Savings Account Report

Questionnaire components

ACNielsen's *High Interest Savings Account Report* delivers unique market intelligence, including:

- Competitive positioning versus major market participants for share of relationships, overall customer satisfaction and across 12 other categories
- Core features sought by clients versus competitor offerings, strength of linkages with main bank relationship, brand attributes, and asset classes used and desired by customers
- Brand equity focus including comparison of perceptions of clients and non clients
- Source of funds moved into new high interest savings accounts, for example, transferred within current provider accounts or switched from another provider.

In addition, ACNielsen's database can be segmented according to numerous geographic, competitive or respondent profiles.

For more information, please contact:

Glenn Wealands, Director,
Client Service, ACNielsen Australia
T: 612 8873 7954
F: 612 8873 7979
E: glenn.wealands@acnielsen.com.au
W: www.acnielsen.com.au

Methodology

The *High Interest Savings Account Report* typically captures the views of approximately 6,000 individuals throughout Australia.

To ensure data integrity, ACNielsen has a number of consistency checks built into the research design. In addition, ACNielsen's team of research experts works with clients to ensure questionnaire design reflects their needs and changing market dynamics.

Deliverables

All clients receive in-person presentations, and hard and soft copies of the reports.

Expertise

The core members of ACNielsen's analyst team have over 20 years' combined experience in financial service research, analysis, insights and business consultancy.