

GOLD

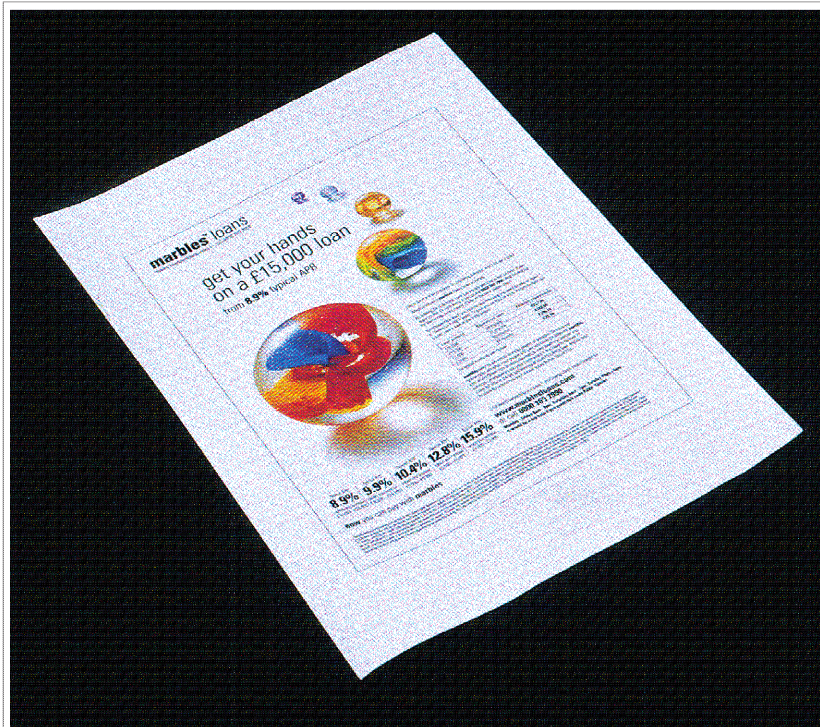
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Other companies involved
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SILVER

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BRONZE

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GOLD

In the highly competitive bank loan market, it takes something out of the ordinary to grab the consumer's attention.

HFC Bank had one big advantage when it launched a bank loan in August 2000: it was an extension of its already high profile credit card brand aimed at internet users, Marbles.

So when it came to launching Marbles loans – unsecured loans for amounts between £500 and £15,000 – HFC Bank decided to capitalise on Marbles' user-friendly and quirky brand values.

Ease of application is a key feature for Marbles loans, which can be obtained via the internet or over the phone.

Most bank loan marketing majors on price differentiation. The proposition of Marbles loans is a 'stress free way to have the things you want so you can get on with your life'. In press ads this was supported by loan rate messages and the distinctively simple and humorous Marbles copy.

The intention was to target those comfortable with the internet, so specialist press such as car and home magazines were tested alongside national press.

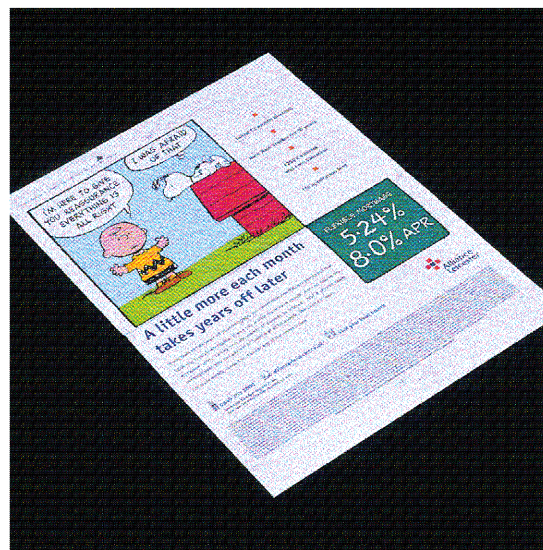
Results for press were impressive, given the crowded and aggressive marketplace in which Marbles operates. Cost per loan was 15 per cent better than target while the loan value was 17 per cent more than the expected figure.

SILVER

Alliance & Leicester decided to brighten up its mortgage promotion by using the Peanuts cartoon characters.

Consumers were segmented according to their attitude towards finance, and in particular mortgages.

Snoopy and the gang were used to articulate those attitudes, with communications tailored to each segment. The campaign resulted in a 6 per cent hike in the value of applications.



BRONZE

Kitten owners are most likely to be female, so Pedigree Masterfoods aimed a direct response press campaign at women, offering a free Whiskas Kitten Care Pack, product samples and coupons to kitten owners. Responders could reply via coupon, telephone or web. The campaign recruited 35 per cent of the UK kitten-owning population –10 per cent above target.

