

# **TMB launches a new campaign - Everyday Everyone “Get MORE” with TMB,**

TMB launches a new campaign - Everyday Everyone “Get MORE” with TMB, aiming at growing 1 million more customers who use TMB as main bank

TMB launched “Everyday Everyone Get MORE with TMB” campaign today aiming at growing TMB customer who use TMB as main bank by 1 million from 1.45 million, riding on the remarkable growth of digital channel users by 63% as a result of customer’s better realization of the real benefits they can get more from TMB. The Bank will focus on utilizing new communication media to attract new and existing customers to use TMB on a regular basis to get more benefits which suit their lifestyles while the Bank can fulfill its aspiration of becoming the most advocated bank in Thailand by 2022.

Mr. Roel Huisman, Chief Retail Banking Officer, TMB, said, “Adhering to TMB’s philosophy of “Make THE Difference”, we are committed to striving to develop our product portfolio and financial services through various channels for optimal benefit of our clients. The financial products and services that meet the real needs through simple and convenient applications fully allow them to spend their life according to their lifestyle. We are very pleased to make significant progress on retail segment in 1st half of the year. We captured a 49% increase in ‘TMB All Free’ account together with TMB No Fixed account, resulting in a rise of TMB’s usage rates through digital channel. For instance, TMB TOUCH mobile application downloading rose 63% to reach 1.5 million times. As a result, the total transactions grew by 129%, or nearly 12 million transactions per month. In this regard, the award-winning point reward program called “TMB WOW” has delivered more than 85 million WOWs to its customers and is likely to hike steadily. In addition, there is a clear indicator that TMB touch users and WOW collectors who used to redeem rewards, are more likely to engage in our activities and products.”

“We have seen a significant increase in the number of customers using more than one TMB product and service since the end of 2017, as a result of the increase in account privileges that we focus on to give our customers more benefits as in line with the Get MORE with TMB proposition. We, therefore, launch the campaign ‘Everyday Everyone Get MORE with TMB’ or ‘Only TMB Account that Gives You More’. The long-term goal is to expand our existing TMB customer base in order to deliver the best possible experience and benefits to customer products

Ms. Mingkwan Pattanawong, Head of Retail Marketing of TMB, added, “ ‘Everyday Everyone Get MORE’ demonstrates what we keep doing. We are making it simple and clearer for target customers to understand our intent and encourage them to better realize the real benefits of their TMB accounts. The campaign utilizes the concept of music marketing to differentiate the interpretation. We plan to use the mix of online media, TV channels, and other media at 30/30/40 ratio to help amplify the message as the pattern of customers’ perceptions has changed. We are confident that by encouraging them to be aware of these benefits, they will soon understand and use TMB to gain more from TMB account privilege.”

Ms. Mingkwan added that the TMB accounts which customers get more everyday includes TMB All Free, an account that allows all free transactions on all channels, including inter-bank ATM withdrawal, enabling customers to save fees while receiving WOW redemption points; and TMB No Fixed account with high rate of 1.6% while withdrawal can be made and no minimum balance requirement. We firmly believe that it is the best savings account available on the market now,

because it offers a high yield with no locked up condition. TMB WOW gamification platform has just won the Mobile Banking Initiative of the Year (Thailand) from Asian Banking & Finance Retail Banking Award 2018. It is an award that we have received since the first year of its debut. Currently, customers have received more than 85 million WOWs. The amount of WOW reward point is increasing every quarter. TMB WOW has brought about 67% of more active users on the mobile platform, which confirms that TMB WOW is the most beneficial loyalty program for customers.

Ms. Mingkwan added, "This is also an attribution of TMB TOUCH inclusive design. We feel honored that the Thailand Association for the Blind has recognized TMB TOUCH as the simplest and easiest mobile banking application for the blind to use in daily life.

"This TVC will be a straightforward communication, through rap music performance, giving customers a better understanding of their benefits of each type of deposit accounts including other services that offer them more. We are confident that when you are TMB customers, you will be happy and enjoy more benefits than ever everyday. Having an operating account and savings via TMB All Free and TMB No Fixed make all transactions easier with TMB TOUCH. Customers will receive more privileges with TMB WOW, from the transactions they do to redeem for a variety of rewards, under the concept of "More Usage More Wow", with a gamification theme that make banking more enjoyable like never before. Everyday Everyone Get MORE with TMB" TMB Customers Must Get More will help encourage existing users and others to look into the details of the real benefits they can get from banking and become TMB customers to make themselves "Get MORE". The content of this commercial conveys that TMB customers get much more than they do from other banks, such as free charges, which even cover inter-bank ATM withdrawal, and higher interest rate. There is an effective application that supports a variety of transactions and WOW points are collected for free prizes' redemption.

"If the existing TMB customers are asked to tell how much more they are receiving in, it cannot be told ordinarily but rapped since it is a lot MORE," Ms. Mingkwan concluded.