

MINT

Making money matters fun



There was a time, not long ago, when credit cards lacked inspiration; coming in just one sensible shape. Then came MINT with a card that, in name and appearance, put the fun into finance.

Initially developed in 2003, to replace the Royal Bank of Scotland (RBS) Advanta card, the quirky looking MINT card gained almost instant success. Thanks to a combination of a 0% offer, cash back, and innovative design, it accrued more than four times as many new customers as predicted during its first quarter – exceeding even MINT's expectations. As a result, spontaneous awareness of the brand shot up from zero to 10% in just one month.

Tracking studies show that MINT's stylish design, informal approach and entertaining advertising campaigns make it stand out from its competitors. Its innovative card shape got people talking and helped MINT challenge the stuffy pre-conceptions of the credit world. It succeeded in being a card for a mass audience yet still had the kudos to be considered 'the card to be seen with'.

MINT is committed to taking the financial strain away from its customers – enabling them to enjoy life and have fun – so uses technology to develop innovative products that will help it to understand customers' financial habits and their needs.

MINT defies traditional financial conventions, as demonstrated by its fresh and unconventional approach to advertising. Its anarchic sense of humour – evident during the Launch Campaign that used a combination of Brand TV,

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direct mail, the web and press – is what sets it apart from other brands. Whilst the campaign communicated the tangible benefits of the card, it did so in an upbeat and funny way. The launch campaign also highlighted 'seriously good' reasons why certain people couldn't get a MINT card. One of these executions illustrated how a man is haunted by the word 'MINT'. Following an unfortunate accident the individual was stuck straddling the word 'MINT' on the side of a building, with his trousers around his ankles, in full view of a boardroom full of people. It ends with the man being fired.

Building on its acclaim as a brand with a sense of humour, MINT's latest advertising campaign also highlights its growing reputation as the clever card – helping people to feel 'sorted' about their money. The campaign juxtaposes clever things that happen in the world (for example signing up for a MINT card), with something 'dumb' – like knocking your head on a ceiling.

Supported by its parent company (RBS), the MINT team has developed a unique culture in the spirit of the brand ethos. From managing director to the customer service team all staff operate an informal first name policy; this extends to customers (with their permission of course) and aims to make people feel more relaxed about their finances. MINT encourages its staff to think creatively thereby improving customer experience and service while creating an environment that both motivates staff and increases job satisfaction, all to ultimately benefit the customer.

Despite a relatively short life time MINT has already received a host of industry awards that include Most Innovative Marketing/Advertising Campaign from the Institute of Financial Services (2004) and People's Choice Award for 'Best Credit Card Direct Mail' by Tank!/Direct Marketing Association (2005).

MINT offers much more than just a credit card. Since its inception the brand has used its status and credibility to facilitate equally successful launches of products such as loans (October 2004) and home and motor insurance (November 2005). It all goes to show, it pays to stand out from the crowd.

