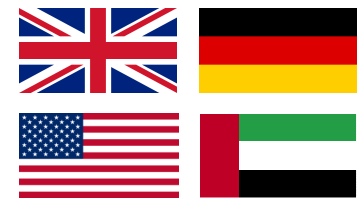


Moneytor₂₀₀₈

Global Bank Customer Tracking



An International Study on Consumer Attitudes towards Financial Services

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May 2008

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YouGov[®]

Tracking Consumer Attitudes on Banking Issues Worldwide

- The Moneytor is a global tracking study on private clients' attitudes and behavior regarding money and banking, e.g.
 - current use of products and providers
 - general attitudes towards banking, e.g. self-perceived knowledge, involvement, loyalty
 - current use and future preferences for sales / contact channels
- The Moneytor makes diverse markets comparable and shows how national markets work.
- The Moneytor will be rolled out in other countries soon.
- Comparable studies on other markets (e.g. insurance, health care) will follow.

The sample

Realized by Online-Access-Panels of YouGov Group



YouGovPolimetrix

USA

1,100,000 panelists

1,015 respondents



YouGov

Great Britain

220,000 panelists

1,221 respondents



psychonomics AG

Germany

40,000 panelists

1,044 respondents



YouGov
SIRAJ

UAE

30,000 panelists

1,002 respondents

sample: decision makers on private financial/bank issues, age: 18 to 70, samples for each country are weighted to match a representative distribution of age, gender and other socio-demographic criteria

date: sample was realized on April 10th / 11th 2008 and between June 16th and 20th (UAE)

Moneytor - The Global Bank Customer Tracking

○ Market

- market coverage (banks, investment companies, credit card issuers)
- market share of main bank
- customer satisfaction
- recommendation of main bank
- consultation of independent financial advisors (IFA)

○ Products

- savings & investments
- mortgages & loans
- overdrawing of accounts
- intention to buy new financial services

Moneytor - The Global Bank Customer Tracking

○ Sales Channels

- designated contact person
- contact person and customer satisfaction
- banking style – internet vs. branch office
- sources of information (when investing money)
- preferred touch points
 - first contact
 - financial advice
 - contracting first product with a company
 - changing contracts / change of address
 - update on financial status
 - cancellation
 - payment difficulties / complaints
 - information about new products

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○ Attitudes towards Banking

- decision-making style
- self-perceived knowledge
- importance of personal contact
- importance of service
- openness to offers of current bank
- openness to other banks' offers

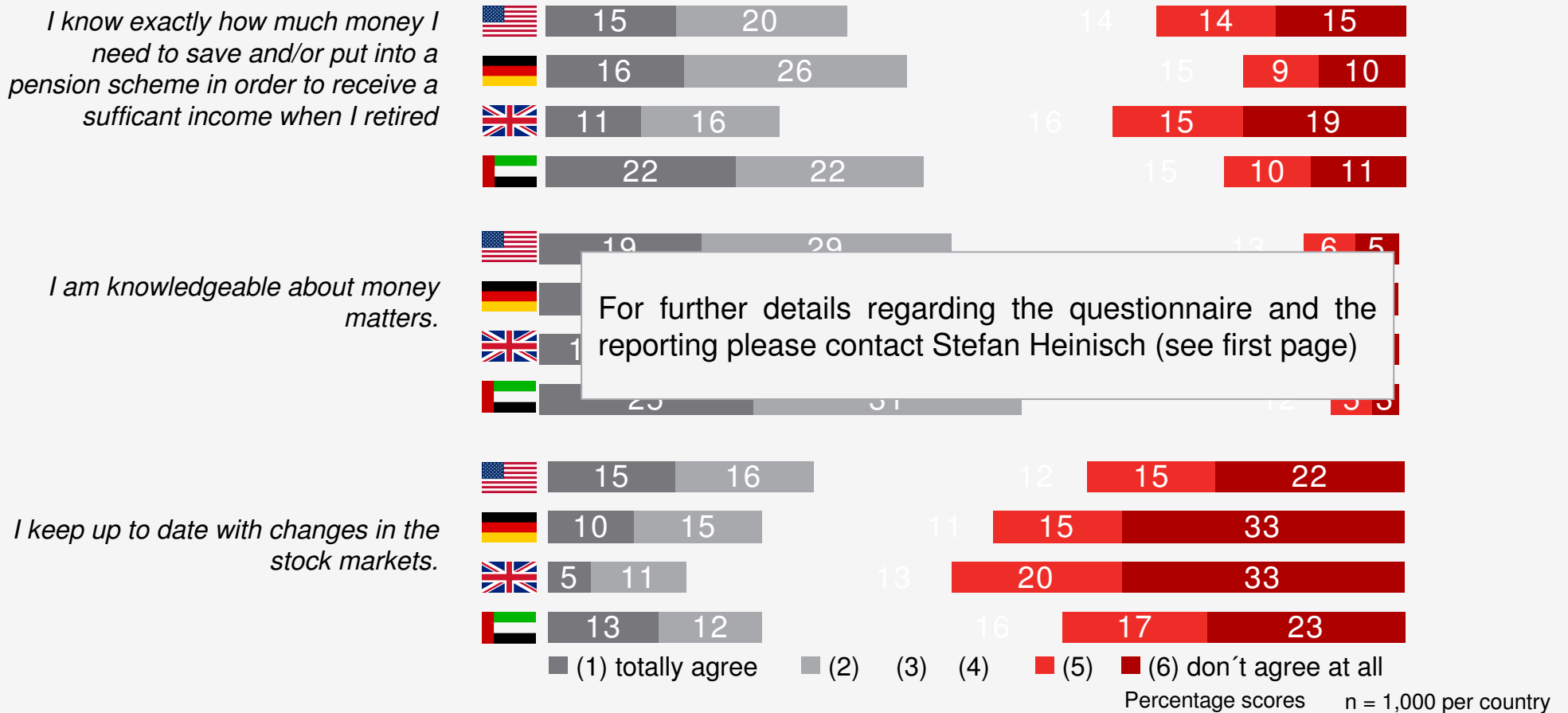
○ Banking Mentality

Scope of supply and services:

- Detailed slide-report (pdf-format) with management summary (approx. 90 pages)
- Basic Tables (Excel-Format) for each country (approx. 100 pages/country)

Self-Perceived Knowledge on Financial Issues

An example from the report: Comparison of attitudes



Please fax your order to +49 (0) 221 420 61 100; attn: Stefan Heinisch

Herewith, we order the **Moneytor - Global Bank Customer Tracking** consisting of pdf-Report and xls-Tables at the price of 5,000 €

surname, name : _____

phone: _____

company: _____

e-mail: _____

department, function: _____

date: _____

street: _____

ZIP code, city: _____

signature: _____

country: _____

All prices are net prices excluding VAT

The YouGov Group

Global insights into national markets

YouGov is a global market research group.
With our online panels you can reach 1.9 million consumers worldwide.

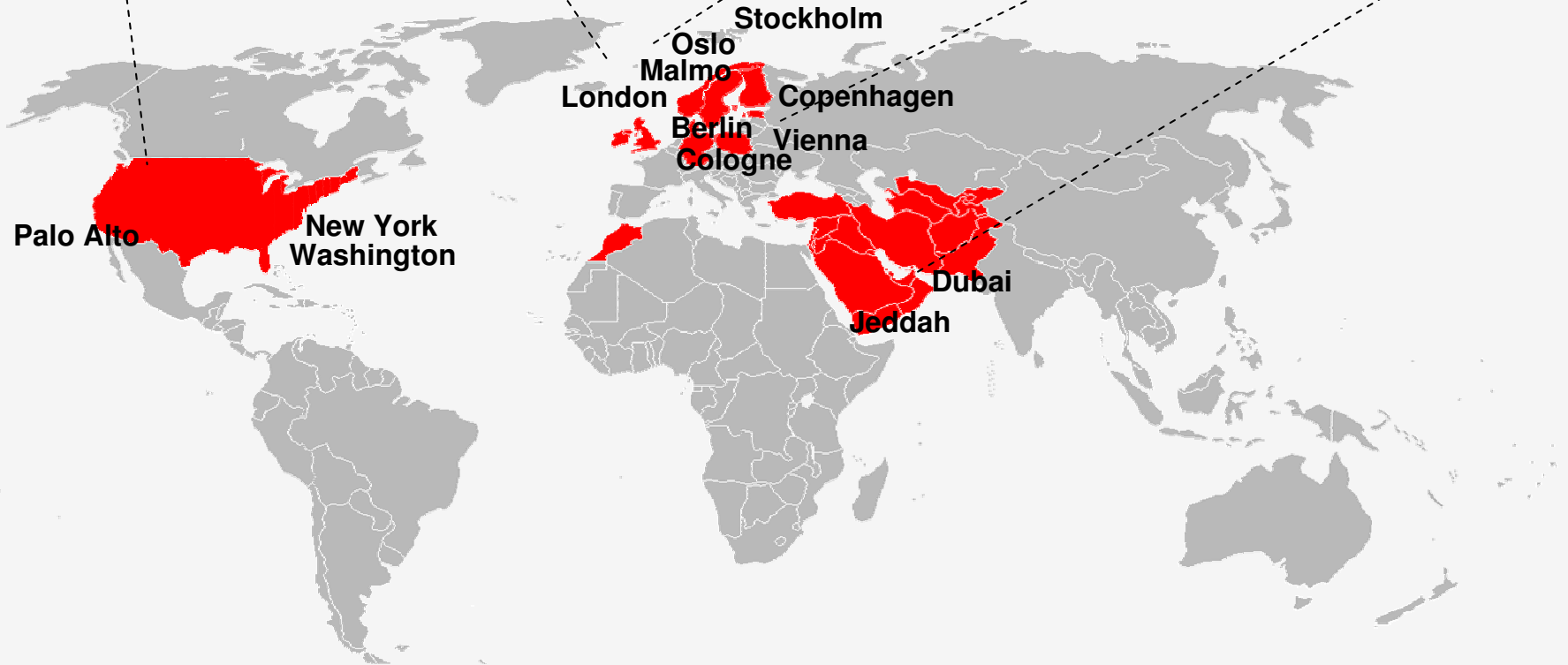
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Additional online access panels in Finland • Poland • Estonia • Canada • Russia