Brand World Toolkit

Version 2.2

SKIPTON BUILDING SOCIETY

Since 1853

Jaywing ©2022

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Jaywing ©2022



Jaywing ©2022

Meaningful Giving

This is not a campaign, but a unified brand platform. We feel an obligation to give back to society, and our colleagues fulfil this by giving their support, time and expertise to help customers find their good place.

The feeling we all get from this meaningful giving brings just as much value to us as it does to our customers, leaving everyone better off than where they began.

2. Logo

Our logo incorporates our values, history and mission, so it’s more than just a graphic device. It’s an accessible asset that reflects trust, stability and security.

Consistency is key when working with our logo. A few key principles will help us achieve consistency by unifying our brand communications.

Jaywing ©2022

Brandmark
Horizontal (Primary)

Our logo is the primary asset within our toolkit. It grounds our brand communications and delivers a message of trust and stability. It deserves prominence across everything we create.

Our primary blue logo should be used where possible, ensuring contrast and making it stand out.

The composition of the logo has been validated by research findings. ‘Building Society’ is direct and informative, allowing our customers to quickly understand our offering. ‘Since 1853’ reinforces our brand’s longevity, building immediate trust with our customers. These elements should not be altered and should always appear as shown.

SKIPTON
BUILDING SOCIETY



Minimum size
In order to maintain a clear and readable logo at all times, we use minimum sizing for both print and digital application.



Min width: Digital – 325px
Print – 50mm

Below these minimum sizes, ‘Since 1853’ should be removed as it becomes illegible.



For any logo size lower than the minimum widths, use this simplified version

Jaywing ©2022

In order to accommodate a variety of layouts, we have several iterations of our logo.

A secondary blue logo is stacked and centrally aligned. It should be used for narrow or portrait communications. It should adhere to all the same principles as the primary logo.

Minimum width sizes still apply in order to maintain readability at all times, as highlighted to the right.





Min width: Digital – 200px
Print – 32mm



For any logo size lower than the minimum widths, use this simplified version

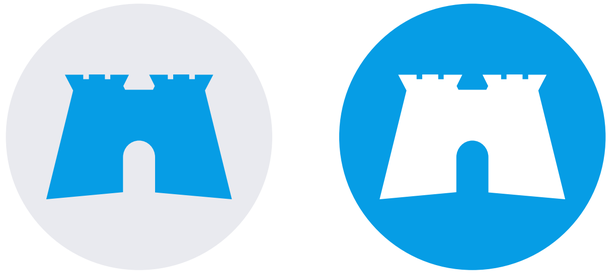
Jaywing ©2022

Brandmark
Castle icon (Tertiary)

Our castle can be used across communications without the need for ‘Since 1853’ as this is not a qualifier that offers clarity. Instead, the castle should be the hero as a way of reinforcing trust, stability and longevity.

This icon should be used when we need to retain brand recognition in a very small space, for example, as the profile picture on our social media profiles.





Jaywing ©2022

The master colourway for our brandmark is 100% Cyan – all elements of the logo are the same colour and should never be altered.

A white out version can be used on coloured backgrounds and images, ensuring contrast and legibility are maintained at all times.

In instances where black and white monochrome print is concerned, we revert to a dark grey - a slightly softer tone than black.









Jaywing ©2022

Brandmark
Exclusion zone

Standard Exclusion Zone
An exclusion zone offers the logo ample space to make an impression. A simple rule of thumb is to use the width of a castle leg to create this space.

This also applies to use of the logo over images. The exclusion zone ensures that any images are positioned in a way that allows the logos to sit in clear space.





Limited Space Exclusion Zone
When there is limited space, we should utilise an alternative logo option (here, 'Since 1853' is removed).This may be necessary for shop signage or smaller print formats, for example.

The castle arch width should be used as a rule of thumb for accurate sizing.





Jaywing ©2022

Brandmark
Dos & Don’t’s

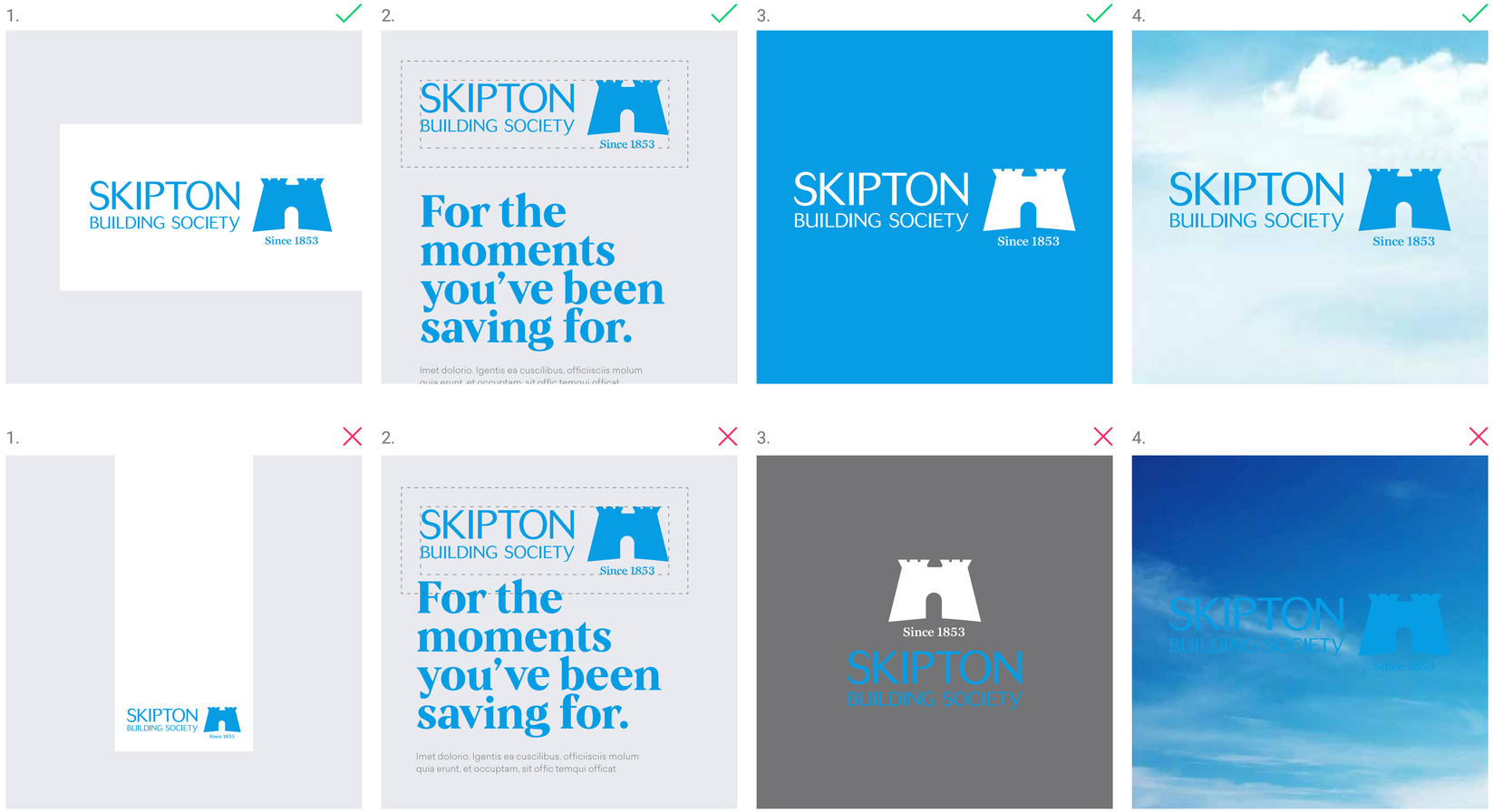
Each time we use our logo, we are linking our name and reputation to something. As a result, it needs to be used perfectly and consistently across all of our collateral.

1. Use the primary version of the logo where possible. Only use the stacked logo when the aspect ratio restricts the use of the primary logo (e.g. in extreme portrait formats such as skyscraper web banners).

2. Do not put any other elements within the logo’s exclusion zone.

3. Do not re-create or alter the logo in any way – always use the logo artwork files provided.

4. Always ensure the logo has sufficient contrast when placing it on a background colour or image.



Jaywing ©2022

3. Colour

Colour is one of our most distinctive assets. As our ‘Skipton Blue’ is not distinctive within financial services, we have accentuated our colour palette with our ‘Primary Purple’. This ensures our brand is more unique, allowing us to create ownable assets that stand-out.

The following colour swatches represent our core palette and denote how to accurately replicate it across various mediums.

Jaywing ©2022

Colour Palette
Print

Skipton Cyan
This is our most recognisable colour. The blue castle has long been a signifier of our trusted financial services. It should always be replicated consistently across all printed media.

CMYK is the most common reproduction method and only requires a single colour (100% Cyan) from the four colour process.

For more accurate jobs, **Pantone 2202** can be used: an industry standard and a globally recognised reference.

Primary Purple
Our new, darker purple is born out of the overlapping blue and purple from the previous brand look and feel. It's a more mature expression of our previous selves.

The Greys
A varied palette of greys enables us to successfully compliment our core colours using softer backgrounds and text. Black and white can be very harsh – greys offer a warmer alternative to the palette.

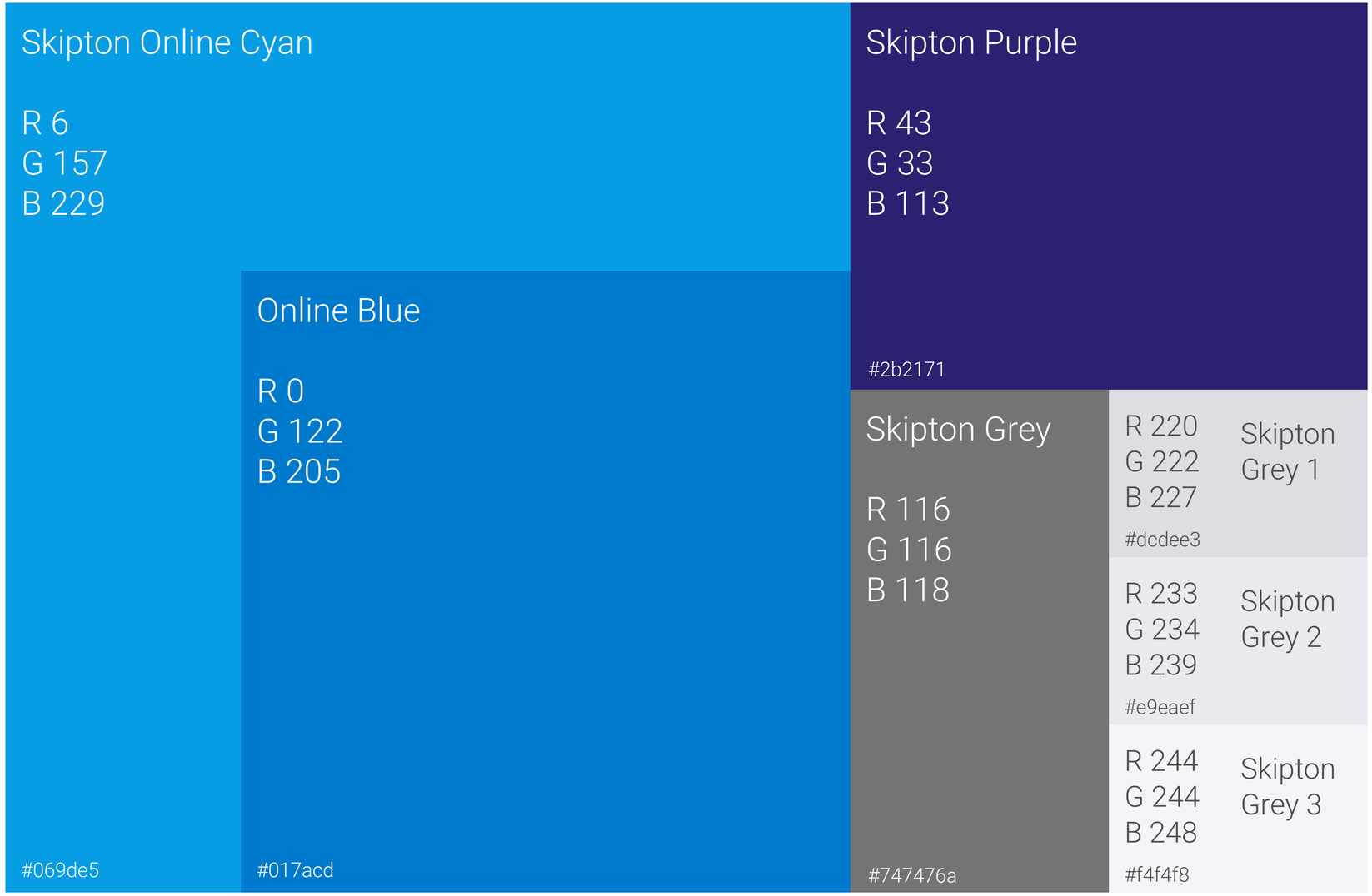


Jaywing ©2022

Colour Palette
Digital / Online

Skipton Online Cyan
This is as near to pure cyan as we can go and still ensure legibility when used with pure white when used at 24 pixels and above. It should be used solely for headline/display copy as opposed to large blocks of background blue.

Online Blue
This is the slightly darker tone we use for smaller font sizes and CTA buttons so that there is enough colour contrast to remain accessible.



Jaywing ©2022

"Typography is two-dimensional architecture, based on experience and imagination" – **Hermann Zapf**

4. Typo-graphy

Jaywing ©2022

Skipton Beta is our primary display typeface. The distinct and ownable letter forms are a nod to the two-dimensional architecture found in the Skipton castle graphic.

Kerning should be set to optimal and the tracking should be set to 0. Leading should always be 105% of the typesize. Ligatures should always be turned off.

Skipton Beta Headline Display

Skipton Beta
— Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Skipton Beta
— Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Jaywing ©2022

Roboto is our secondary typeface, primarily used for body copy and sub-headers across print and digital. It should also take a lead role in digital spaces to improve on-screen accessibility.

Roboto
Secondary family

Roboto — Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Roboto — Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Jaywing ©2022

Large headlines in Skipton Beta Bold should be the focus for campaign collateral. This ensures the main message is conveyed clearly and succinctly while building brand equity and recognition.

Skipton Beta
— Bold

Helping you find your good place

Roboto light

From savings and expert financial advice to mortgages, we can help you be ready for those big life moments.

Jaywing ©2022

5. Iconography

Icons are a key part of our design platform. They help customers navigate products & services and offer a visual shorthand where words or language may not suffice.

Jaywing ©2022

Iconography
System icons

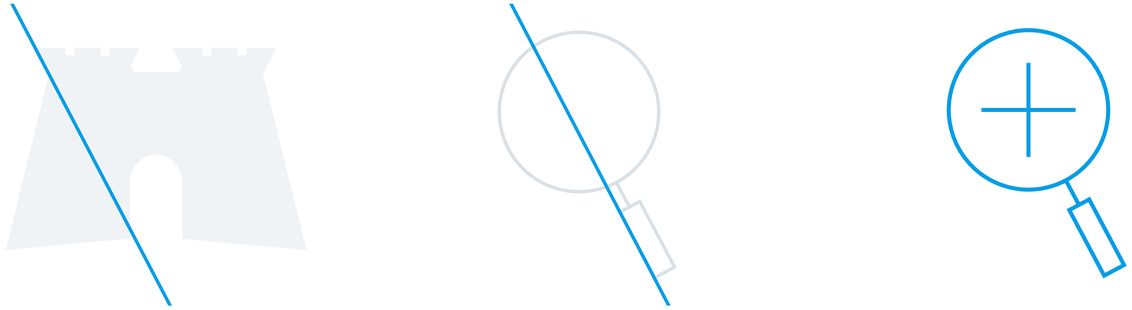
Our system icons are designed to be simple, modern and friendly. Where possible, they are informed by angles and shapes found in the Skipton Castle. These subtleties ensure there is an underlying uniqueness to our icons, without an overt or brash use of our Castle imagery.

1 The magnifying glass icon (right) has been designed irrespective of the castle, but is simply aligned to the angle running through the far left castle turret.

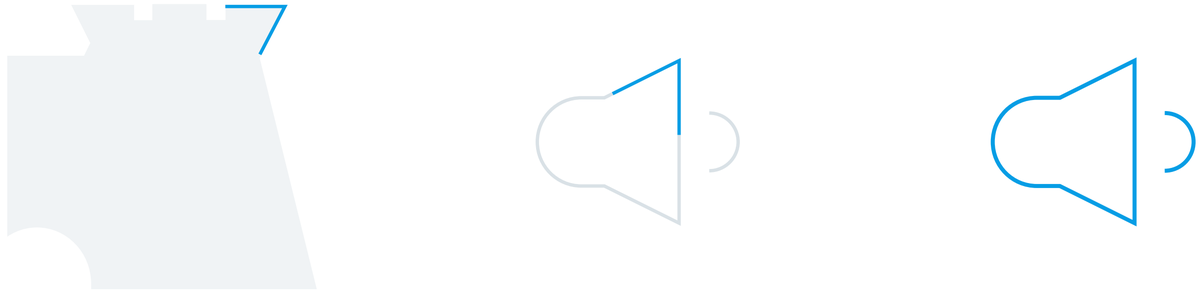
2 The sound (or volume) icon directly uses the corner turret as a form to build the speaker symbol, without feeling too forced or obvious.

3 You can find our full systems icon set here. If you wish to use an icon that you can't find,, please refer to the creative department lead.

1



2



3



Jaywing ©2022

Iconography
Pictogram icons

Pictogram icons are used to communicate a concept or phrase that can be easily interpreted and understood – most often in our case, products and services.

1 Savings. Sat at the core of our offering, each product is represented by a unique icon to help communicate the message.

2 Mortgages. There are a considerable number of sub products sat within the family – a house is used as the common base with product specific detail sitting inside.

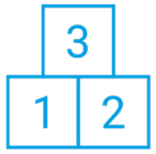
3 Miscellaneous. There are a number of icons that sit outside our core products, covering services, accreditations and actions.

All of our pictogram icons can be found here.
If you wish to use an icon that you can't find, please refer to the creative department lead.

1



Cash ISA



Children's account



Fixed rate bond



General Savings

2



Mortgages



New build



Shared ownership



Help to buy

3



App



Keep safe



Recommended



Web chat

Jaywing ©2022



6. Imagery

Imagery should focus on celebrating life’s big moments with loved ones, demonstrating meaningful giving. Subjects featured should look and feel real to enhance the authenticity of the stories being told. Subjects should represent diversity of ages and ethnicities, but it must feel natural and not ‘tickbox’.

Jaywing ©2022

✓ People
- Inter-generational relationships should be believable and the connection should be obvious.
- They should be easy to relate to, casual and calm in their appearance and mannerisms.





✓ Landscape & Life
- The context and setting should feel lived in, with the subjects conveying subtle expressions and mannerisms to show how they are connected, and how they feel.
- Showing the landscape, context or setting is essential to setting the scene and ensuring prospects and customers see themselves in the imagery.
- Showing the natural landscape, a home or public place in its entirety is important to capturing the world authentically.





✓ Objects & Detail
- Capturing home comforts and the small details by focusing on static objects brings meaningful giving closer to home.
- Giving a sense of life and energy to these objects breathes life into brand communications.





Jaywing ©2022

People
- Imagery should not depict forced social situations and interactions.
- The subjects should tell a story through subtle details and mannerisms.







Landscape & Life
- Images shouldn’t feel too polished, perfectly cropped or centered in frame.







Observations & Detail
- Image subject should not be too artificial or placed in unnatural positions or circumstances.
- Shouldn’t be too abstract or invite ambiguity. It’s important that the image clearly shows purpose and the position/action is clearly understood.







Jaywing ©2022

Imagery
Brand World shoot

When it comes to photography, a reliance on stock images can lead to our outputs looking generic, and can risk the same images being used by competitors.

So, we wanted to create a bespoke tone in our imagery that represented and demonstrated a broader mix of our target audience. This also allows us to use emotive imagery that connects to our customers.

The images from our Brand World shoot do just that, and we encourage the use of these to emphasise the ‘feeling when you’re in your good place’.

You can find the full image library here.











7. Castle Device

Our castle device is born from the castle in our logo. It’s used as a window into our Well-off Warrens’ worlds, capturing, framing and demonstrating moments of meaningful giving.

Jaywing ©2022

Castle Device
Breaking the castle wall

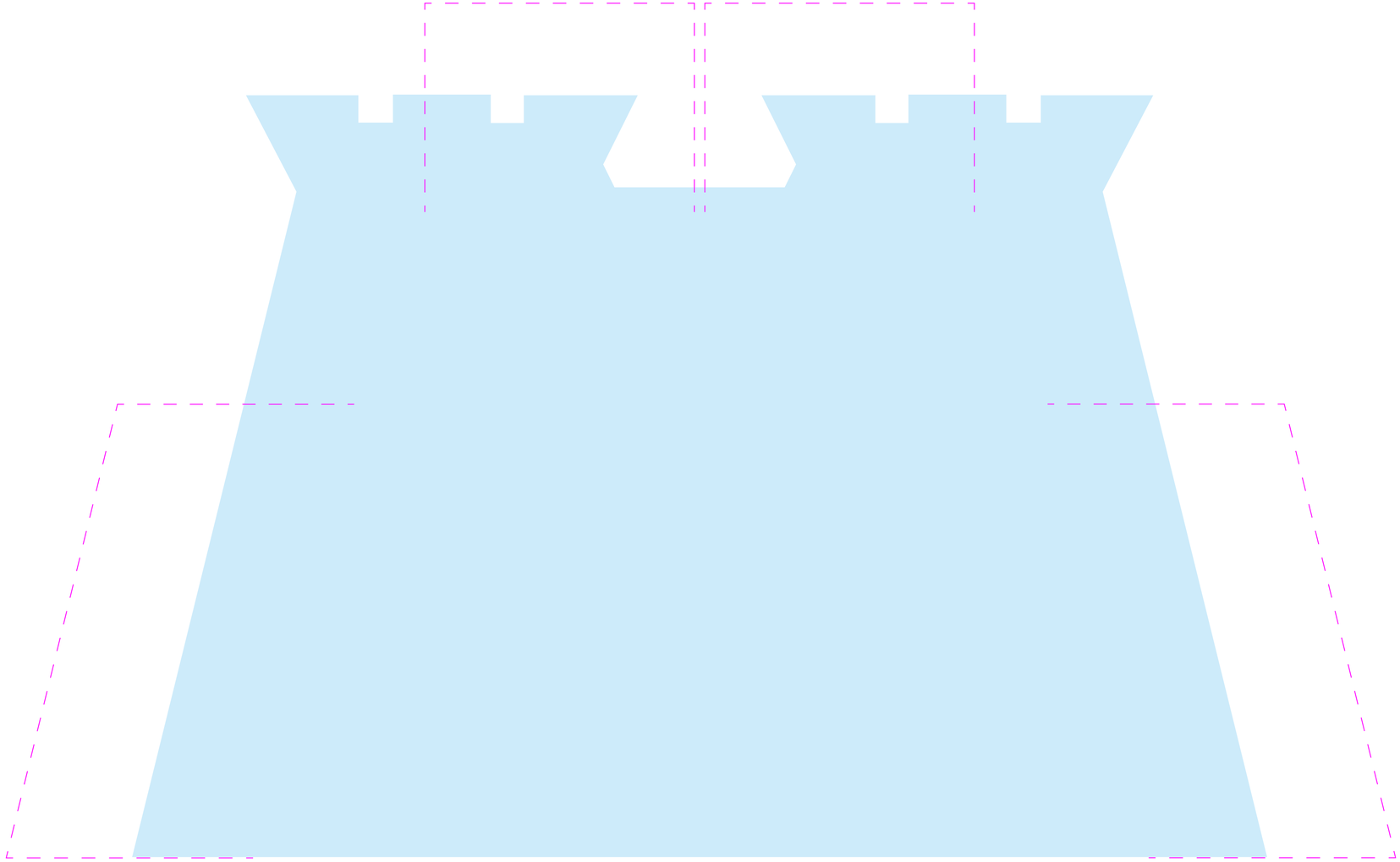
We have pre-allocated zones where we can break out of the castle, in order to make sure it's always recognisable as Skipton Building Society.

We never simply 'cookie cutter' images, it feels too constrained and very flat. The pink areas show where (and how far) elements of the image can break out. Here's a few key things to remember:

1. Images can only break through the top, left and right sides of the castle – never the bottom.

2. Only ever break through **one** or **two** sides, never all three as this obstructs the read of the castle shape too much.

3. Try not to cover the negative space between the turrets too much – it's the most recognisable part of the castle and synonymous with our brand.



Jaywing ©2022

Castle Device
Breaking the castle wall



Jaywing ©2022

Castle Device
Background flexibility

1 The cyan backdrop can replace the sky, meeting the horizon line (or suitable area in the image) or it can replace the background entirely.

2 If the image background has enough contrast, there isn't always a need to replace the background with our cyan, providing the castle shape has clarity.

3 When applied to a cyan background, clarity is paramount. Ensure no heavy blue elements are contained within the castle as these cause the background to merge with the castle shape.

1



2



3



Jaywing ©2022

Castle Device
Getting it right – Composition

1 Darker elements in the background create a noisy skyline, making the castle shape harder to read.

2 The subject is off-centre, which causes unwanted shapes from the turrets to float behind her shoulders.

3 The mottled foreground colours are quite dark, which doesn't offer enough contrast against the blue background.

- Cropped out the tree from the horizon line by taking a cleaner portion of the background, it's easy to flip it and patch it together.
- The subject is central in the frame, allowing the castle shape to be easily read.
- The colour levels have been adjusted slightly to increase the contrast between image and background.





Jaywing ©2022

Castle Device
Getting it right – Contrast

1 The sky feels washed out and offers minimal contrast against the light background, rendering the castle hard to read.

2 Overall image is slightly washed out too, the front subject (grandad) doesn't feel in focus.

- Adding a cyan wash over the sky drastically increases readability of the castle and also injects the Skipton brand colour into the execution.
- Upping the contrast levels creates a richer image, making the subject feel more defined within the frame.





Jaywing ©2022

Castle Device
Getting it right – Clarity

1 Any unnecessary elements in the corners of the castle cause visual noise and obstruct the read of the castle.

2 Small elements of turrets poking out behind the subject creates 'lost' shapes and looks messy.

3/4 Areas and patches of distinct colour draw unwanted attention and add to the visual noise of a scene, especially if they are on the castle crop line.



- Clean up the image using the stamp brush or any other tool to help remove unwanted visual noise.
- It's helpful to arrange the image in the castle crop first in order to identify what needs removing, before spending time on unseen visual elements.



Jaywing ©2022

Castle Device
Getting it right

1 Large, dark or block-coloured areas in the background create awkward shapes within the overall castle form.

2 Subject is awkwardly placed so small parts of the turret are left ‘floating’ on their own.

3 The laptop breaking through the castle side wall is okay, but feels a little apologetic. The background texture between the laptop and castle wall is also creating a small triangle of noise.

- The background has been separated from the subject and lightened up dramatically.
- The subject sits in the middle of the castle which allows both turrets to be clearly seen, creating the distinct castle shape.
- Instead of the laptop slightly poking out of the castle wall, the subject’s hand is confidently breaking it, enough to be seen but not too much that it disrupts the read of the castle form.





Jaywing ©2022



Helping you find your good place since 1853

We can help you be ready for those big life moments

SKIPTON BUILDING SOCIETY
Since 1853
Savings | Financial Advice | Mortgages

Helping you find your good place since 1853



Do the thing you've always had a thing for

SKIPTON BUILDING SOCIETY
Since 1853
Savings | Financial Advice | Mortgages

Helping you find your good place since 1853

For the moments you've been saving for.

Imet dolorio. Igentis ea cuscilibus, officiisciis molum quia erunt, et occup tam, sit offic temqui officat urerum

SKIPTON BUILDING SOCIETY



Jaywing ©2022

Castle Device
In motion — End frame

In motion, the castle device is used to cap the end of video footage (TVC, social etc). It's a simple but creative way to link our good place metaphor back to the Skipton logo.









Jaywing ©2022

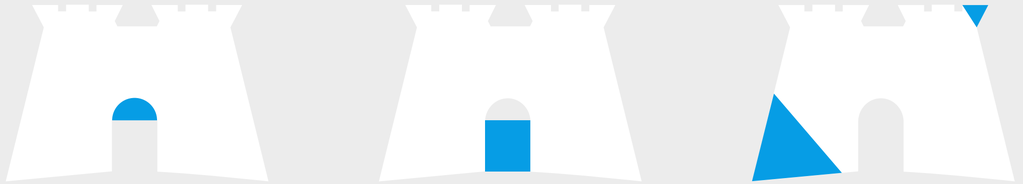
8. Shapes

Taking simple forms and geometry found in the castle, our shapes are a supporting tool to aid editorial layouts, create illustrations and to form patterns for internal use.

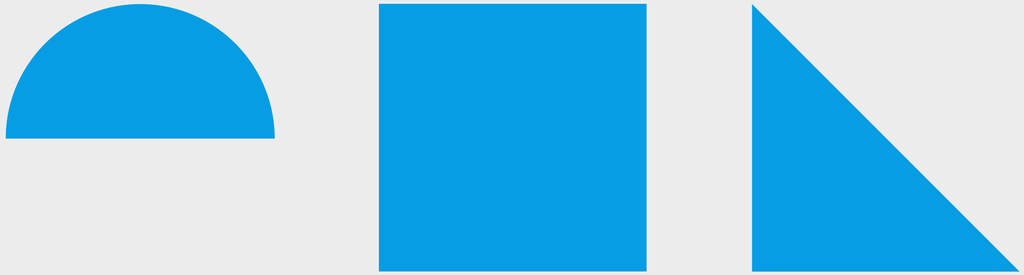
Jaywing ©2022

Shapes
Core shapes

Whenever we need to use shapes in our assets, we take them directly from the geometry and form of our castle. This way, our visual language remains subtly consistent even in the supporting imagery.



Shapes from logo



Derived shapes



Jaywing ©2022

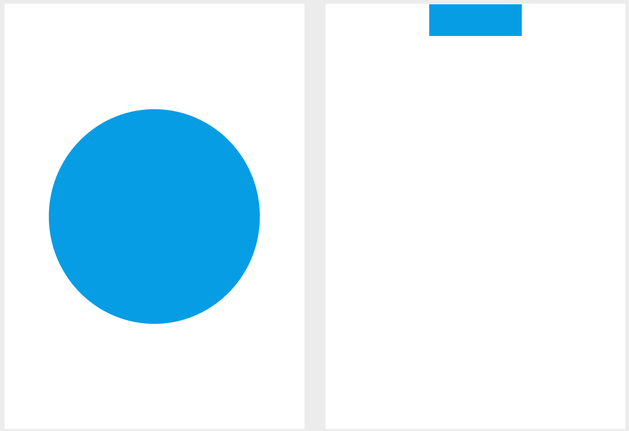
Shapes
Using shapes

Our shapes can be used on their own as graphic devices (1) or added together to create graphic devices for editorial design (2).

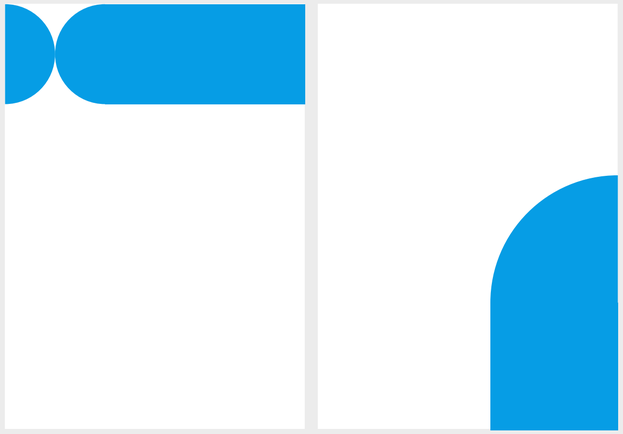
They can also be used to create illustrations (3) and patterns (4).

The following pages explain how they can be used in these different ways.

1



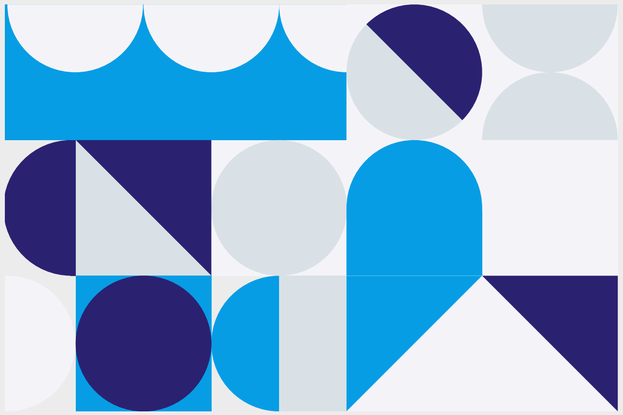
2



3



4



Jaywing ©2022

Shapes: Editorial
Individual shapes

Most simply, our shapes can be used at large scale to help deliver important messages with urgency.

Extra shapes can be used as stickers to draw attention to other important details.

NB - Example Ad is used here for illustration purposes only.





Jaywing ©2022

Shapes: Editorial
Individual shapes: call outs

Individual shapes can also be used for call-outs and to aid navigation around a page.



Subtitle
Callout

Headline

Aborum faccust ipsaecestis eost ipieni inte molor sime di cum, ab ium voluptiora di conseque que magnam, siti dolectibus a net lab

Easy Access
Access your savings when you need to with a variable rate easy access account.

Limited Access
These usually have a higher rate of interest than easy access accounts, but there are restrictions on withdrawing your money.

Fixed Term
These accounts usually don't allow withdrawals, but often offer a higher rate of interest than easy access accounts, which is guaranteed for a fixed term.

Cash ISA
We offer variable rate and fixed rate Cash ISAs. We also offer the Lifetime ISA which can help you save towards your first home or retirement if you're aged 18 to 39.

Children's Savings Account
You might want to put money away for them or they might want an account of their own.

Community Saver
Our Community Saver allows you to save on behalf of a club or unincorporated charity.

Subhead goes here

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In rem ius que nitas as est, omni a doloriorio te ipsanim ollorum id eat exeratqui con rerrupt atestrument Optio.

Subtitle
Callout

Subhead goes here

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Jaywing ©2022

Shapes: Editorial
Individual shapes: Tabs

Our shapes can also be used as tabs, to help differentiate between different pieces of collateral when presented together, such as brochures.





Jaywing ©2022

Shapes: Editorial
Combined shapes

Shapes can also be combined together to create graphic elements to help viewers navigate through complex content.

Title 01

Lorum nit rendaes et voluptur assequam voluptat. Vidusaesequam net vel mod et

Title 01

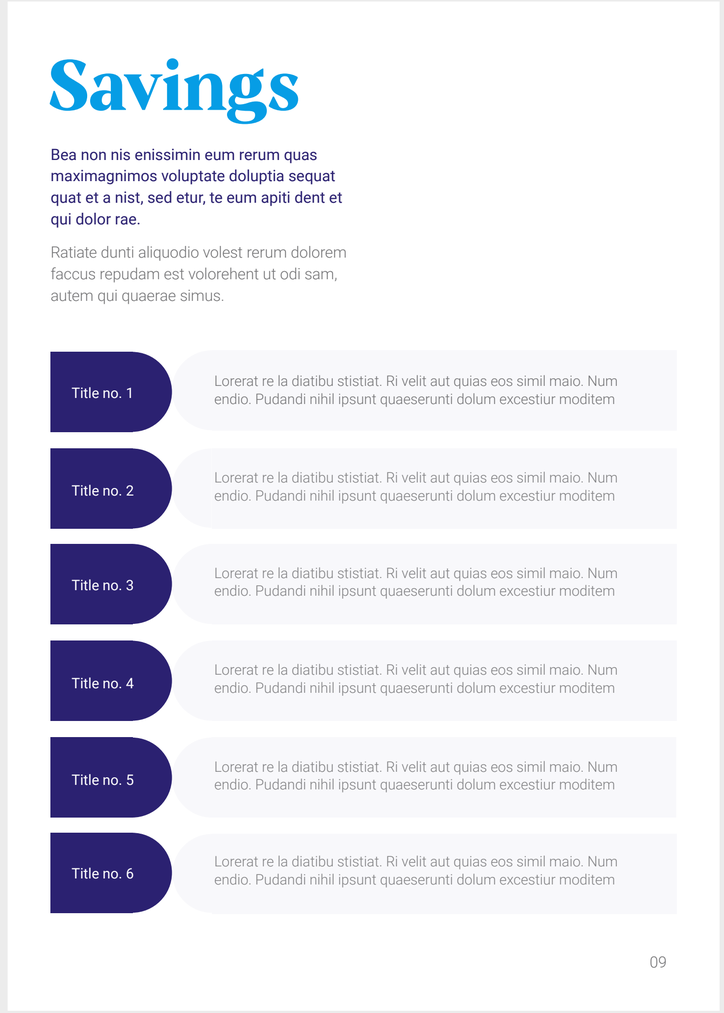
Lorum nit rendaes et voluptur assequam voluptat. Vidusaesequam net vel mod et

Title 02

Lorum nit rendaes et voluptur assequam voluptat. Vidusaesequam net vel mod et

Title 03

Lorum nit rendaes et voluptur assequam voluptat. Vidusaesequam net vel mod et



Jaywing ©2022

Shapes: Editorial
Combined shapes

Combined shapes can also be used as a frame for images or as a background for cut-out imagery.



Mortgages

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09

Mortgages

Help to buy

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Jaywing ©2022

Shapes: Editorial
Modular layouts

At their most functional, squares can be stretched and used as panels to aid modular partitioning of pages.

Mortgages

Support and advice from your personal mortgage adviser.

- First time buyers
- New purchases
- Moving house
- Remortgaging
- Buy to Let
- New build
- Help to buy
- Shared Ownership

Security is required for any loan.



Protection

We work with trusted partners to bring you tailored products and excellent customer service to give you peace of mind.

Home Insurance or Landlords' insurance – protect your property and its contents. Cover provided by Fairmead Insurance Limited

Home Insurance or Landlords' insurance – protect your property and its contents. Cover provided by Fairmead Insurance Limited

Life Insurance – offering you and your partner the option of life cover and critical illness cover, provided by AIG Life Limited.

Mortgages

Support and advice from your personal mortgage adviser.

- First time buyers
- New purchases
- Moving house
- Remortgaging
- Buy to Let
- New build
- Help to buy
- Shared Ownership

Security is required for any loan.



Protection

We work with trusted partners to bring you tailored products and excellent customer service to give you peace of mind.

Home Insurance or Landlords' insurance – protect your property and its contents. Cover provided by Fairmead Insurance Limited

Home Insurance or Landlords' insurance – protect your property and its contents. Cover provided by Fairmead Insurance Limited

Life Insurance – offering you and your partner the option of life cover and critical illness cover, provided by AIG Life Limited.

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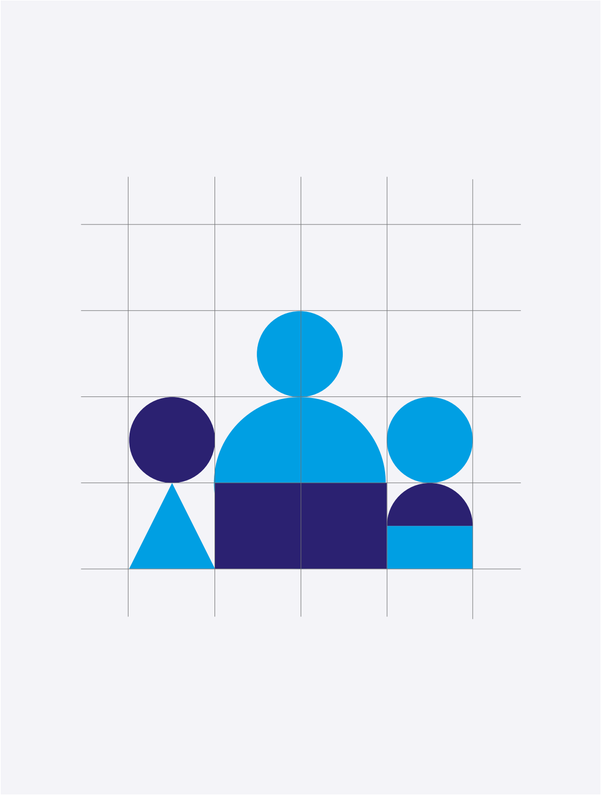
Shapes: Illustration
Rules

Our shapes can be used to create illustrations to help us communicate our products and offers.

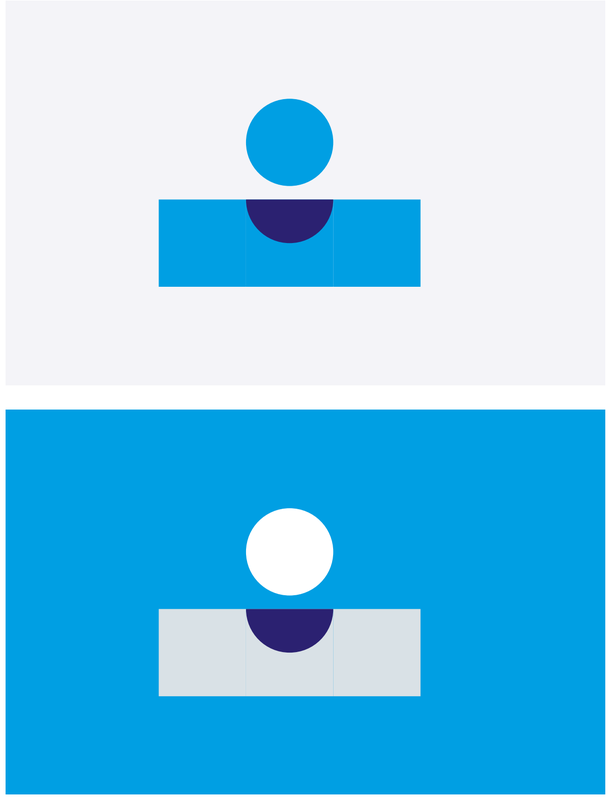
Our illustrations are based around a 4x4 grid. This restriction helps us to focus our ideas to ensure simple, distinctive illustrations every time. Breaking out from the grid okay but only in moderation.

Our illustrations should focus around a circle, using them to represent either money or a head/thought.

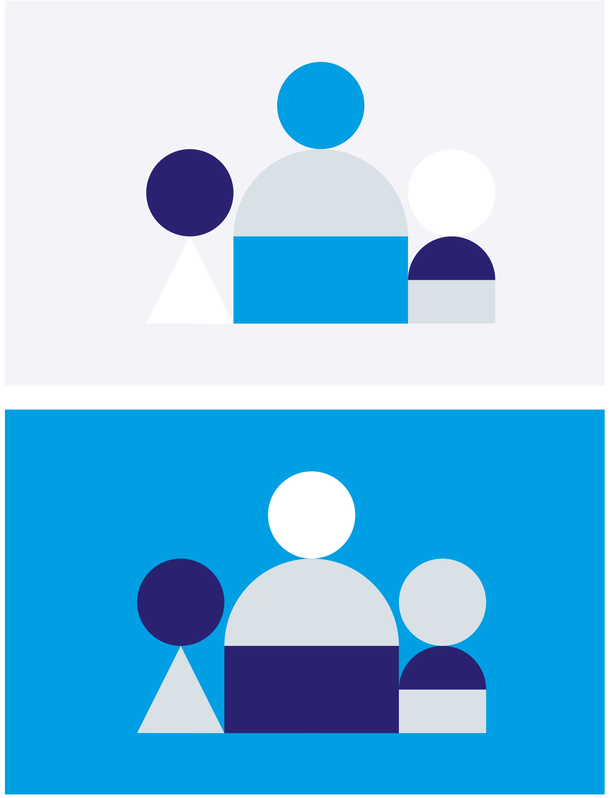
Colour is then used to highlight this key element to ensure contrast from the surrounding elements.



GRID = 4x4



HIGHLIGHT CIRCLE = MONEY

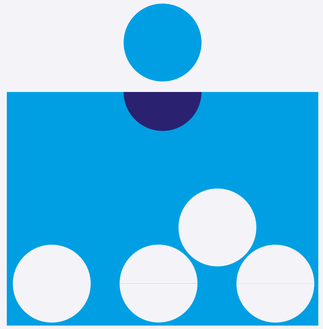


HIGHLIGHT CIRCLE = HEAD/THOUGHT

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Savings

A range of accounts to suit
the way you want to save



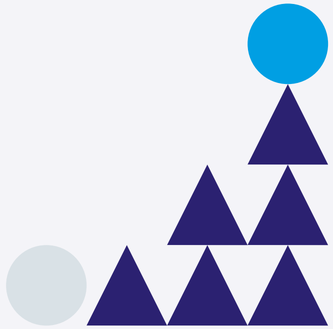
Mortgages

Helping people buy
homes since 1853



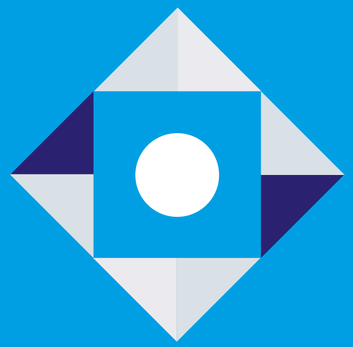
Financial Planning

With inflation rising, now's the
ideal time to review your plans.



Insurance

Protect what matters with life,
home and landlords' insurances.



Legacy Planning

Protect your loved ones,
your wishes and your wealth



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Shapes: Illustration
Don’ts

In order to maintain a consistent approach to geometric illustration creation, please stick to the square grid and use only the shapes given.

1. Don’t mix full colour and key-line shapes.
2. Don’t stretch or squash any of the shapes: always keep them as they are and scale them to fit the square grid.
3. Don’t introduce new shapes
4. Don’t introduce new colours.
5. Don’t introduce gradients.
6. Don’t awkwardly overlap shapes that create awkward and unwanted relationships. Stick to a grid and keep things aligned.

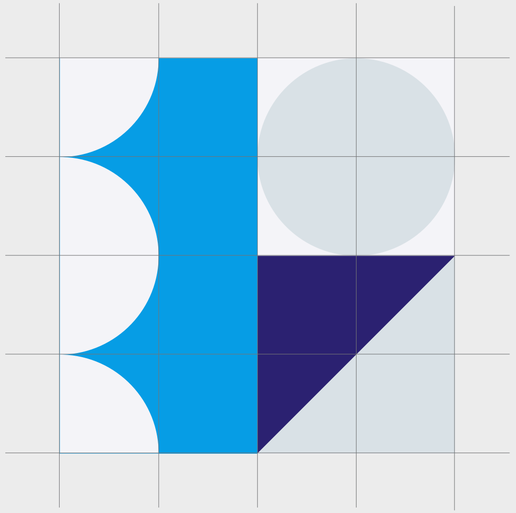


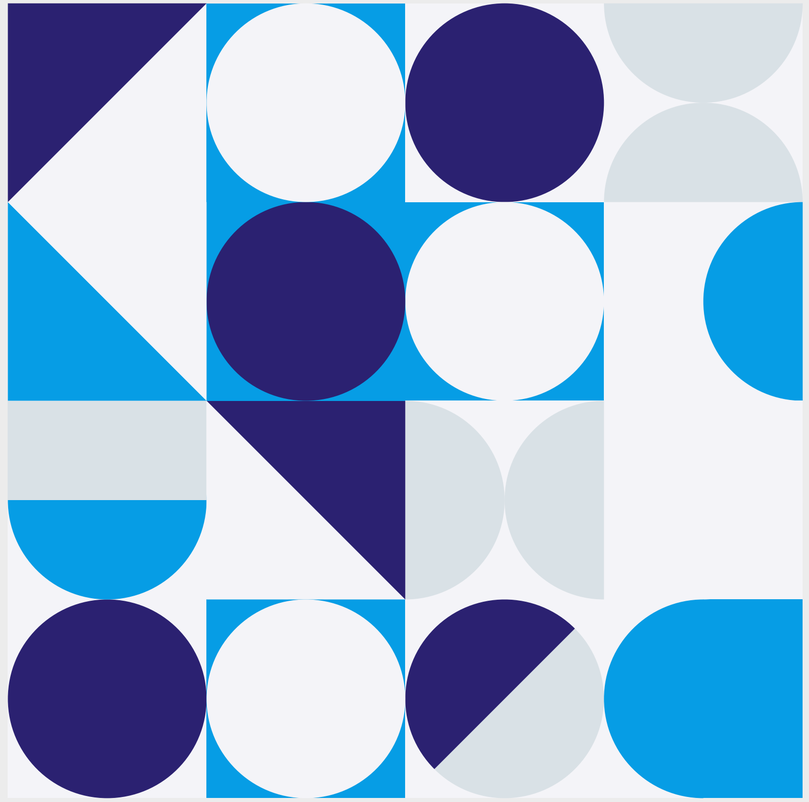
Jaywing ©2022

Shape: Pattern
Pattern creation

Our shapes can be used to create distinctive geometric patterns. These will primarily be used for internal communications, interiors and in-store graphics.

Our patterns are created by combining our shapes and colours in a square grid.





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Shapes: Pattern
Application

Our patterns can be applied to fabrics, soft furnishings and interiors.

However we should be mindful that our patterns aren't overused.

Used sparingly - such as on a cushion on a plain sofa, a feature wall in a calm environment, or spacers in wayfinding - they can have a great impact.





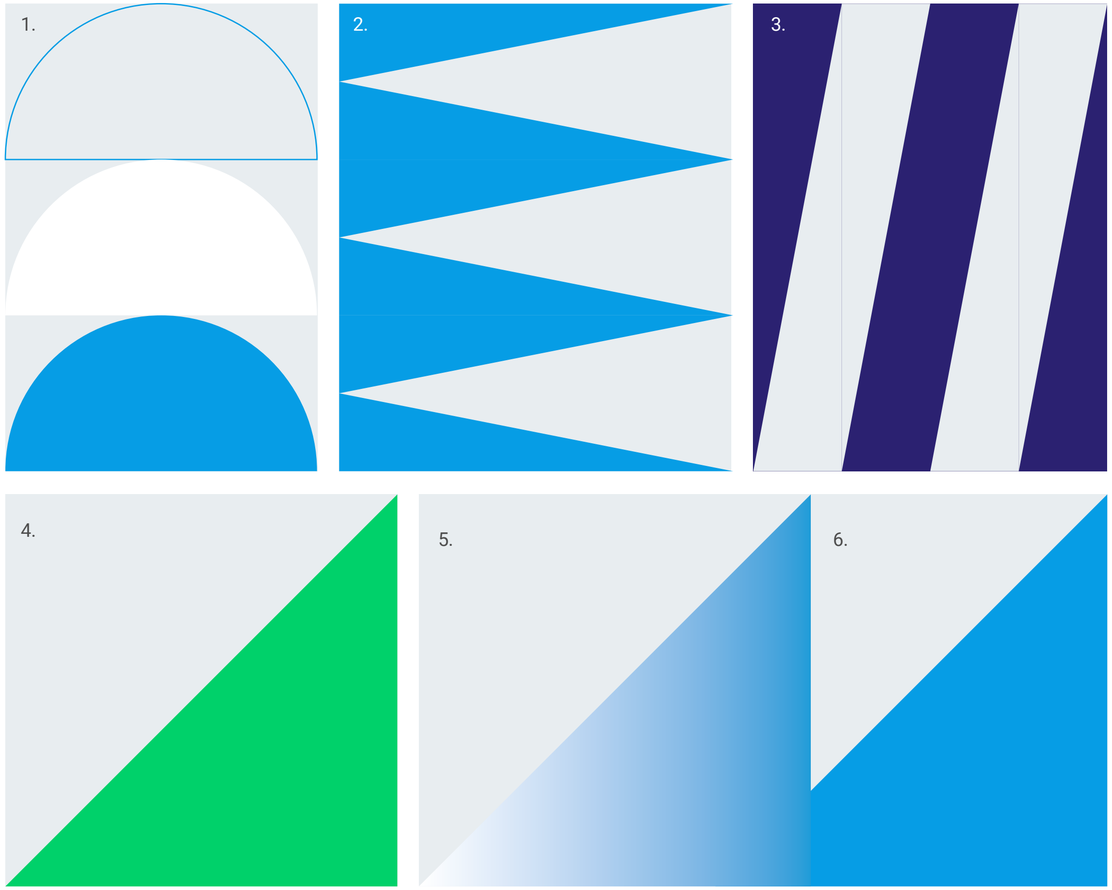


Jaywing ©2022

Shapes: Illustration
Don’ts

In order to maintain a consistent approach to pattern creation, please stick to the square grid and use only the shapes shown.

1. Don’t mix full colour and key-line shapes.
2. Don’t stretch or squash any of the shapes: always keep them as they are and scale them to fit the square grid.
3. Don’t introduce new shapes
4. Don’t introduce new colours.
5. Don’t introduce gradients.
6. Don’t awkwardly overlap shapes that create awkward and unwanted relationships. Stick to a grid and keep things aligned.



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9. Tone of voice

Our tone of voice should be focused on our audience, so it may vary depending on the purpose of the communication. Storytelling is at the core of what we do, allowing ‘Meaningful Giving’ to live and breathe in everything we say.

By communicating from a grounded, authentic place, colleagues will be conveyed as confident, credible and articulate.

By sharing personal experiences, customers will demonstrate how Skipton has supported them in finding their good place.

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Why our tone is so important

Our tone of voice is not about what we say. But the way we say it. When we write, we need to reflect who we are. And talk in the same way to customers, whoever they may be.

Using the same tone of voice matters. Whether you're writing about mortgages or investments. Telling customers about a brilliant new savings rate or their home insurance renewal date is coming up. Writing for digital or print.

Our aim should be that when a customer is reading a piece of our copy, they know it's from Skipton. Not just because of the logo at the top, or the style of photography. But for the way we come across in our writing.

This toolkit isn't here to tell you what words to use – that's for you to choose – this is to help you match up to the Skipton brand. So you can feel more assured you're writing in a way consistent with all the other written touch points our customers receive.

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Giving money real meaning

We offer more than savings and mortgages. More than products and services. More than interest rates and high-yield returns.

We offer the promise of hopes and ambitions and dreams. We're here to help our customers save for something. Invest in a future. Reach the day that makes all those 'one days' worthwhile.

Please request marketing's internal brand video to get a better understanding of Meaningful Giving.

Painting the picture

Some people call it storytelling, but for us, it's describing the life our customers can live when they save, invest or borrow from us.

It's not a fixed rate bond, it's the confidence to enjoy life or the best way to resist temptation. It's not investment in a bond, it's an investment in your family or your future happiness.

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People are our secret weapon

We’re not a faceless bank. We’re people helping people.

Just look at our Trustpilot reviews.

They talk about how open, honest, considerate and helpful our people are.

They talk about how we speak in the customer’s words.

Whether that’s a first time visit to branch or a tenth annual investments review.

“I literally said I will not retire if Tom has any doubts. It was only when he said, ‘you’re fine’ that I felt I could make this decision.” Said by Tanya about our FA, Tom, who helped her make a life changing decision.

Whenever we write, let’s have a one to one conversation with our reader and speak like our people speak. Whether that’s a financial adviser or branch colleague.

Jaywing ©2022

What makes us, us

We are:

Real people having real conversations – We make every piece of copy feel like it's a one-to-one conversation with the reader. We know what means the most to our audience emotionally and practically, and we focus on those things.

Emotive – We're making people picture the future they've always dreamed about. We use language that helps them feel like it's real.

Upbeat about the future – We believe what we have to offer can help people find their good place, and that we can create a better Society for everyone.

Grounded – We know what's achievable and we know that things aren't always plain sailing. We're open and transparent about challenges and realistic with our solutions.

We're experts and confident – We know our stuff and we're not afraid to show it. We've been doing this for more than 160 years and we've helped generation after generation. We're confident in what we're saying.

But we're not – funny, northern (we can use idioms and sayings, but leave the 'ey ups' for Plusnet), clever dicks or trendy (we're modern but we're not a challenger bank – no slang or ultra-modern language usage).

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Being fair to our customers

Compliance isn’t a red flag or a big STOP sign.

It’s also not a team of people saying no for the sake of it. They’re here to make sure we’re putting our customers first. And yes, sometimes that means tempering what we’re saying.

We do have to use more ‘coulds’ than ‘cans’. We do have to point out when there’s a downside as well as up. But being honest with people shouldn’t be seen as a blocker. It’s all about balance.

It isn’t fair on a customer if you’ve told them they’ll find their good place by investing, and then those investments end up losing them money.
It isn’t fair if they saved in an account thinking they could withdraw their money for emergencies only for it to be locked away when they need it.

If we’ve painted the picture well enough, the message should still work.
If it doesn’t, start again and try a different angle.

Talk to financial experts first. Find out what they’re not comfortable with.
Once you know that, explore all the other possible directions and you’ll find your message.

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Thank you.

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