

Citizens Bank Guyana Inc.

Corporate Campaign
2008

The Answer:

Right here
right **Now**

Bumper Sticker



Print Ad

Right here
right **Now**

Stencils for lampposts

Right here
right Now

Airplane Banner



Billboard



Print Ads

"Can't do that"
doesn't exist
in our vocabulary.

Speaks to: general public.
Introduces the bank as a
partner in all investment
choices.

Imagery chosen as very eye-
catching, as this should
probably be the first ad in the
series.



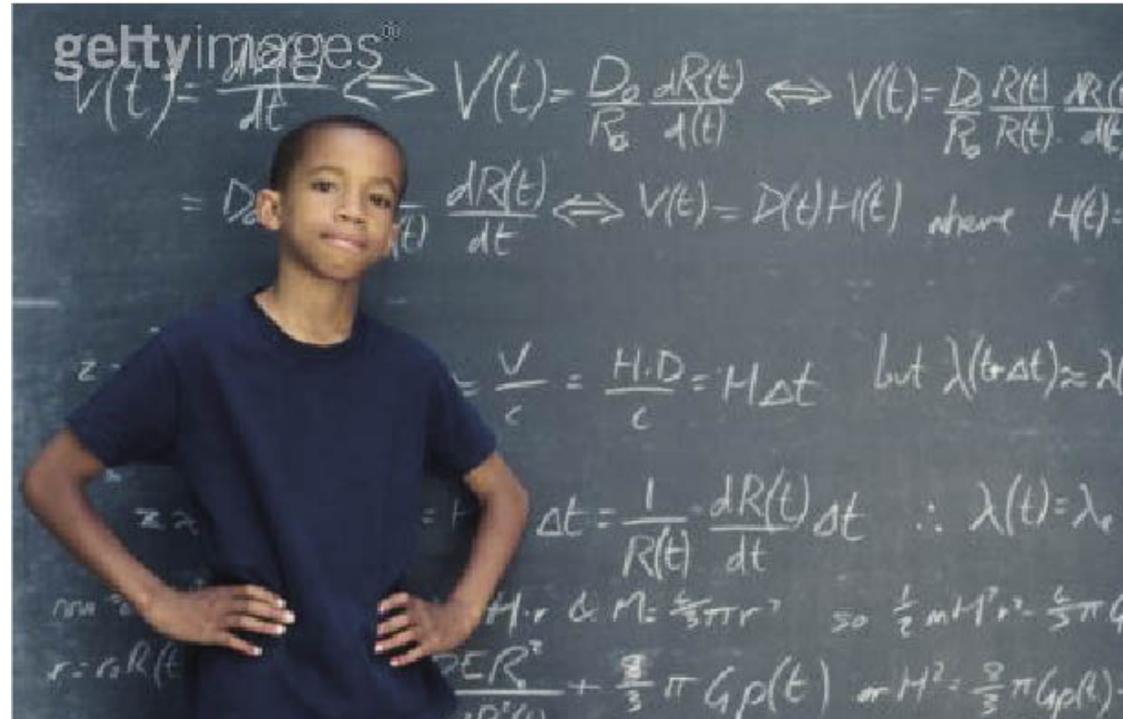
Never believe if anyone tells you that you can't achieve something. You can fulfill your ambitions, if you team up with the right people at the right time! If you have an ambition, then Citizens Bank is where you belong. We help you maximise your savings, make the right investment decisions, and choose the lowest rate mortgage or loan to assist you in achieving your goals. Because you can - right here, right now.



Right here
right **Now**

Print Ads

The future begins
in the present.



Speaks to: young
people.

Tone of voice: helpful,
“we understand your
problem”.

When does caring about your future being? Today!
Citizens Bank is where you belong, together with your
dreams, your aspirations and your potential to shape
your own future. Let our knowledgeable and friendly
staff help you in heading into the right direction. We
assist you in making prudent investment choices and
provide manageable loans and mortgages to you at
rates that you can afford.



It's where you belong!

Right here
right **Now**

Print Ads

The future begins
in the present.



Second version of this
ad with child as
“scientist” - engaging
photo

When does caring about your future begin? Today! Citizens Bank is where you belong, together with your dreams, your aspirations and your potential to shape your own future. Let our knowledgeable and friendly staff help you in heading into the right direction. We assist you in making prudent investment choices and provide manageable loans and mortgages to you at rates that you can afford.



Right here
right **Now**

Print Ads

Third version of ad with a young female scientist holding a large carrot. Slightly “suggestive” to capture attention, but has a serious note in that food security is no longer a problem of the future.

The future begins
in the present.



When does caring about your future being? Today! Citizens Bank is where you belong, together with your dreams, your aspirations and your potential to shape your own future. Let our knowledgeable and friendly staff help you in heading into the right direction. We assist you in making prudent investment choices and provide manageable loans and mortgages to you at rates that you can afford.



Right here
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Print Ads

Speaks to: young males.

Imagery: The guy doesn't look quite as regular as the copy might suggest, but then again, never judge a book by the cover! Citizens Bank welcomes all customers, no matter how they look.

He's just a regular guy.
A guy like you!



And just like you, he knows that his financial security tomorrow depends on making the right investment and borrowing choices today. Citizens Bank is where this regular guy belongs! with lowest rates on loans and overdrafts, and expert advice on investments and deposits, we can get him going in no time on his path to financial security. An guess when is the right place and time for this? Right here, right now.



Right here
right **Now**

Spendthrifts...

Print Ads

Speaks to: young professionals in family business.

Imagery (to be replaced with Guyanese looking people): father and son farmers. Again agriculture and small and medium commercial enterprises should be a particular target group for CB. The ad should also be done in a manufacturing or trade context.



You've built your business up wisely. Your old folks have stood by your side, making sure that you don't get into debt or spend too much. But you now can see that there are opportunities out there that just wait for you to maximise your profits. This is when Citizens Bank is where you belong. Whether trade financing, mortgages or loans to capitalize your growing business, our experts can assist you in finding the financial solution you need to make that leap ahead. Right here, right now.



Right here
right **Now**

Risk tolerance? You bet.

Print Ads



Speaks to: Mothers.
Imagery: (to be replaced with Guyanese-looking people):
funny visualisation of a situation all mothers know...
to grab the attention of the viewer!

Women should be treated as a very important target group.
This ad could also be repeated later with a mother-and-baby photo.

Whether working mom or full-time mom: you know that child rearing changes your outlook on life. Things that seemed far away in the future need to be taken care of immediately. Citizens Bank is where you belong. We can help you create that vital map to follow when looking for directions in how to save, invest and borrow. And with our strategically located branches in Georgetown, Parika, Bartica and Thirst Park, expert advice and a compassionate soul are never far away. Right here, right now.



Right here
right **Now**

Print Ads

Hand to mouth or heart-to-heart?

Speaks to: School leavers, teenagers, young people at the beginning of their careers.

Tone of voice: understanding, but also a little bit paternal, strong call to action.

Imagery should convey worried youth without too much negativity.



Scared of what will become of you? Whether you'll make it out there, get the right job, make enough money? We at Citizens Bank think that now is the right time for a heart-to-heart talk with us. We can show you how to save, invest and borrow, so you will never have to live hand to mouth. So come to any of our branches in Georgetown, Parika, Bartica or Thirst Park, or call us at the numbers below. It's where you belong - right here, right now!



Right here
right **Now**

Moneygrubbers!

Print Ads

Speaks to: people who leave their valuables at home. We thought the idea of the “thief” is great, but want to replace the “external thief” with a family member that raids a stash. Picture could be replaced by Guyanese-looking person, but she looks actually rather eye-catching in her 1950s pink!



Who of us has a padlocked vault or a laser-electronically-microchip-protected strongbox in their home? Exactly. Hardly anybody. This is why your salary, jewelry and important papers don't belong under your mattress, but in an account or safe deposit box at Citizens Bank. Beware those moneygrubbers and be safe! Right here, right now.



Right here
right **Now**

Product Brochures

Instead of folded leaflets that everybody throws away immediately, we suggest to give the information to the customer in form of a practical paper carrying bag!

An original handout, additional information can be placed into the bag, and the customer will most likely re-use the bag for his or her own purposes.

Later, more fancily produced bags can be designed, or small mini-bags for kids' accounts.

With Citizens Bank, your financial future is “in the bag!”



CITIZENS BANK

It's where you belong!

**Right here
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Consumer Loan

1. HOW IT WORKS

Consumer Loans are given to individuals for the purchase consumer goods (e.g. household items, motor vehicles)

Normally personal assets are pledged however; there are instances when personal assets of someone other than the borrowing party are pledged. In these cases a personal guarantee of the non-borrowing party is required.

2. INTEREST RATES

Interest rates are tied to the prime rate (which is subject to change) and may be fixed or variable. Loans under \$50,000 maybe subject to slightly higher rates.

5. DEBT SERVICE

The repayment sum must not exceed 40% of next income.

3. MATURITY

The length of time for repayment depends on:

- The ability to repay
- The use of the Loan Proceeds

Maturity may not exceed five years.

4. COLLATERAL

All loans are to be adequately secured, but loans generally are not declined where inadequate collateral is the only unfavorable factor.

6. REQUIREMENTS

When seeking financing for this type of loan customers should have the following documents:

- Job Letter, or if self-employed an Income Statement
- Quotation for item to be purchased
- Copy of Transport or Title
- Current Valuation of Property to be pledged
- Photograph of property

NB Additional information may be required on a case-by-case basis.

Right here
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CITIZENS BANK
It's where you belong!

Moneyline Facility

1. HOW IT WORKS

With a Moneyline facility you no longer need to worry about bounced cheques or high over-drawn account penalty fees. 'Moneylines' is a credit line up to an authorized amount that linked to your chequing account, gives you the security of writing checks, up to your available credit line, without worrying if you have the funds to cover them. It's a convenient way to avoid the embarrassment of bounced cheques, pending receipt of salary or receivables.

2. INTEREST RATES

Interest rates are tied to the prime rate (which is subject to the change). Moneylines that are unsecured may attract a higher rate of interest.

3. MATURITY

All moneyline are subject to an annual review

4. COLLATERAL

Moneyline Facilities can be secured with deposits held in savings account or certificate of deposits with the institution or immovable assets i.n.o. customer.

5. TIPS

Adequate fluctuation should be reflected monthly on the account. You can also access your moneyline via the ATM.

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Home Equity Loans

Right now, as part of our on going efforts to help build a better Guyana, we're offering a very special rate on our Home Equity Loans, which you can use for the things you want:

1. CONSOLIDATE YOUR DEBT
2. BUY A CAR
3. FINANCE YOUR CHILD EDUCATION
4. IMPROVE YOUR HOME COLLATERAL

All loans are to be adequately secured, by a registered First Real Estate mortgage over the principal residence of the Borrower. An assignment of Hazard insurance for the amount borrowed is required.

INTEREST RATES

Interest rates are tied to the prime rate (which is subject to change) and may be fixed or variable. Loans under \$50,000 maybe subject to slightly higher rates.

REPAYMENT

You will be required to make monthly payments towards same. You can repay your loan in full before the due date and there are no penalties. You only pay interest accrued to the day you are making the payment. So paying off early saves you money.

Low Income Mortgages

Do you have a House Lot and need assistance to build your home?

Under our new Mortgage Finance Scheme, Citizens Bank will lend up to 75% of the valuation of your house and land. You, the owner, will have to contribute the remaining 25%. However, the maximum amount that can be loaned is One million, Five hundred thousand Guyana dollars (\$1,500,000.00) at a period of twenty-years (20 years) with a low interest. The interest is calculated on the reducing balance.

