

**RED**(H)

# A flexible friend

**Title:** Flex Account Strategy  
**Sector:** Home Shopping  
**Media:** Email/Catalogue/Statement Inserts  
**Client:** Freemans Grattan Holdings

Financial Services can sometimes be rather complicated and intimidating so we overcame this by personalising the information

**“ I pay the minimum in months when money's a bit tight ”**  
Mrs Taylor, Huddersfield

**Bills, bills, bills**  
At least your **Freemans flex account** gives your budget a break

**“ Electricity bill, gas bill, council tax bill, new school uniforms, car servicing... the list goes on. So I'm glad my Freemans flex account lets me pay what I can afford. It means I've got more money left over when I need it. ”**

Life's full of unexpected surprises. So it's a good job your Freemans flex account lets you pay less when you need to. You can choose to pay the Minimum Payment or 5% of your balance (or less!), whichever is greater) any month you like. It means if an unexpected bill does come, you can free up a little extra cash – and give yourself some breathing space.

See how little you could pay...  
Enter your total balance into our online calculator at [freemans.com/calc](http://freemans.com/calc)

VISIT [freemans.com](http://freemans.com) OR CALL 0844 556 4444

**“ Whatever I need, my Freemans flex account lets me get it now and pay what I want ”**  
Miss Campbell, Sunderland

**GET IT FLEX IT**

**Right as rain**  
You can't predict the weather but some things you can count on every month you can choose how much you want to pay – any amount from the minimum to the full balance – so you're always protected from life's little surprises

See how little you could pay this month...  
Enter your balance into our online calculator [freemans.com/calc](http://freemans.com/calc)

Which payment choice would you like to choose this month?

Pay just **£50.00** a month for 3 months

The **Any Amount Payment Choice** Pay anything from just **£12.50** up to **£250**

**GET IT FLEX IT**

“ Flex is a very complicated subject that requires a great deal of focus and understanding. Red C embraced that challenge and added real value both strategically and creatively ”

Helen Islan,  
Campaign Manager,  
FGH

We were asked by FGH to form a new strategy for their 'flex' credit account to recruit new customers and encourage existing ones to keep using their account. The first thing we did was to get under the skin of a typical customer by doing a mystery shop. We wanted to give the flex product a fresh approach based on empathy with the customer and their credit needs. From this we developed a seasonal strategy, in which we would communicate different messages and benefits of the product depending on the month and time of year. This seasonal strategy formed the base of our marketing communications across several media including email, website, direct mail, catalogue pages and inserts.

We maximised budgets by using internal personnel to model for the collateral... which everyone enjoyed!!

We also highlighted the customer touch points in which the flex account could be promoted allowing us to form tactical campaigns across email marketing and POS. The overall result is a new strategy that is more relevant to the customer, which will in turn increase ROI.

**“ I wish there was someone to work it all out for me ”**  
Miss Woods, Swanssea

**“ We can do the sums for you ”**  
Let's face it, judging your monthly budget can be tricky. Luckily, our Freemans flex calculator does all the hard work for you. Just type in your Freemans flex balance and any purchases you want to make, and we'll show you what your next month's payment choices are, plus tips on how to make them even more affordable.

**“ Now, managing my account online is easier than ever ”**

**My Account**  
We wanted to make it even easier for you to manage all of your accounts online so we've made some exciting improvements to your online account management facility.

- Instant Access  
Check your accounts 24 hours a day, 7 days a week
- Order History & Tracking  
See your last 30 transactions and track the status of your parcels
- Payments  
Make a payment against any of your accounts and check your available balance
- Personal Details  
Update your contact information instantly
- Returns  
Arrange a collection on a day that suits you and track recent returns
- Statements  
View and download statements from the past 6 months

See for yourself how it works at:  
[freemans.com/calc](http://freemans.com/calc)

VISIT [freemans.com/myaccount](http://freemans.com/myaccount)

**Do you need a flexible agency?**  
**Contact**  
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