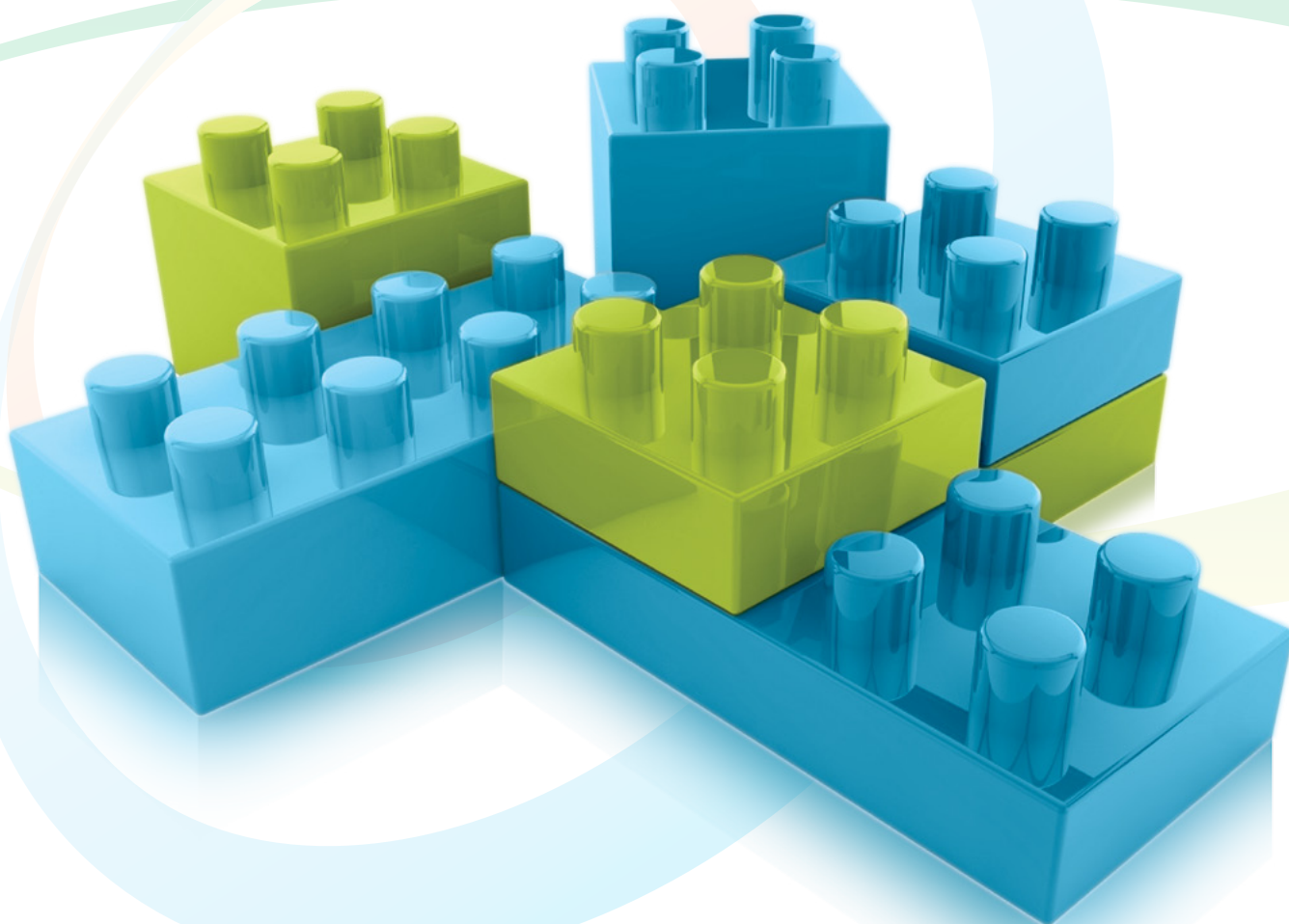


The perfect fit for you and your customers



Collinson Latitude™

Providing benefits designed to fit your customer needs

Current market conditions mean that banks have to work harder than ever to attract new customers and retain existing ones. So it's vital that you offer your customers benefits that are relevant and appealing to them.

At Collinson Latitude, working together with you, we take the trouble to find out what the particular needs of your customers are – and then, piece by piece, build a package of benefits that fits your card offering perfectly. You'll find that our products and services are specifically designed to offer your customers added value.

But we don't stop there. We can also support new and existing propositions with full programme design and on-going marketing expertise, from initial consultation to final implementation. You'll be giving your customers something they really want, and reaping the rewards of new income streams.

Innovative products and services

Our range of tailored packages – such as airport lounges, travel assistance and a large number of specialist insurances – will suit the travel needs of all your customers. These products fit particularly well within packaged bank accounts, as cardholder benefits or as enhancements to your insurance proposition.

Our benefit packages encourage regular positive interaction, strengthen brand engagement and enhance customer relationships.

Ease of integration

To ensure uniformity with your brand, all our products can be seamlessly integrated into your existing platforms and loyalty systems.

They are offered as stand-alone or a fully managed service.

Plus, they can be white labelled in your own brand, for consistency across multiple touch points.





Travel Benefits

Standard travel benefits

Itinerary Manager

- Removes the need to print a flight, hotel and car rental confirmation, since all travel plans can be accessed on PC or mobile.

Travel Arranger

- Allows the traveller to give another person access to view, add new or edit existing items within their itinerary.

Flight Status Notifications

- The traveller can keep family, friends and colleagues notified of flight status by sending notifications of confirmed departure and arrival times.

Check-in Service Access

- An online check-in service. The traveller simply has to advise what their seating preferences are for this service to get a seat in the preferred location.

Travel Guides and Airport Information

- Access to city or country information, from duty free restrictions to must-see sites. Guides are automatically downloaded to mobile phone so no connectivity is needed whilst abroad.

In addition to standard travel benefits, you can offer customers one or more of the following added value packages:

Plan

An essential toolkit to plan trips or accommodate changes in itinerary:

- Desktop Planning Tool: keeps traveller in control of travel plans by providing instant, accurate and comprehensive global travel data in one place.
- Mobile Planner: access to 750,000 direct flight schedules from over 750 airlines with live flight status, full details of over 20,000 hotels and leading car rental companies - all on a mobile application.

Assist

Assist provides emergency services to help travellers with unexpected situations, including:

- Emergency Assistance: in the event of an emergency, your customer can call our assistance hotline and we will assist no matter where they are, or what time of day it is.
- Emergency Travel Interpreter: if a customer needs help with the local language whilst away, Assist can provide an emergency verbal translation service.
- Document Storage and Recovery: customers can upload their important documents into their personal account and they stay safe until needed. If the customer cannot access a computer, our recovery service can forward the necessary documents as required.

This package is ideal for customers who like the security of knowing they have assistance services regardless of location, situation or time of day.

Access

Access provides a number of journey experience services to ensure that frequent travellers have an enjoyable and hassle-free journey, including:

Lounge Access™

- We have teamed up with Lounge Access to offer the traveller access to over 50 airport VIP lounges worldwide.

Premium Wifi accessed through global hot spots

- Wifi access is available at any of our 300,000 hotspots worldwide, including European airports, worldwide hotel chains, bars and restaurants, petrol stations, convention centres, marinas, and many more locations.

Airport VIP

The ultimate travel experience providing a number of journey services to ensure that VIP frequent travellers have an enjoyable and stress-free journey.

Whether departing, arriving or making a connection, our representative will speed the traveller through the airport, assist them through the formalities of security and immigration, and help them deal with any issues that might arise. It's like having a personal assistant at the airport, with an insider's knowledge of how to make things as easy and stress-free as possible - the traveller will feel like a VIP.

Easy and convenient

To suit customers' lifestyles, our travel products and services are available via:

Web: Customers can access travel services using the internet.

Mobile: With tailored apps for people on the go.

Voice: Assistance services are contactable 24/7.





Insurance Specialists

At Collinson Latitude, we have in-house insurance expertise throughout the supply chain, combined with an established network of relationships built over many years. As a result, we can offer you a suite of products specifically tailored to your market needs – and the personal needs of your customers.

We also have our own underwriting capability, provided by a wholly-owned Underwriting Agency, enabling us to provide comprehensive services across both standard and specialised underwriting requirements.

In addition, our longstanding relationship with Lloyds of London, together with multi region partnerships, means we can supply underwriting solutions across Europe, Middle East, Africa and Asia Pacific.

Our Insurances include*

Purchase Protection: Covers against loss, theft or damage to items purchased within a specified period from purchase.

ATM Assault: We will pay a lump sum if money is stolen following withdrawal from an automatic teller machine or retail outlet/branch.

Price Protection: Offers a reimbursement of the difference between the original purchase price and reduced selling price, found elsewhere, within specified time period.

Travel-related Insurances

Travel Accident: Travel Accident Insurance is essential for those travelling abroad. This protection pays out a lump sum in the event of Accidental Death or Permanent Invalidity occurring during any travel (in home country and abroad) by public means of transport and/or during stay abroad.

Delayed / Lost Luggage: Provides coverage in the event that luggage is lost, stolen or delayed during a trip.

Delayed Flight: Provides coverage for essential purchases in the event that travel is delayed.

Daily Hospital Benefit: Gives cash income during an enforced stay in hospital whilst on an eligible trip.

Medical Expenses: Provides coverage of charges incurred by the policy-holder for necessary emergency medical services and supplies whilst on an eligible trip.

Travel Cancellation: Provides coverage in the event that a trip (in country or abroad) is cancelled due to serious illness, accident, or death in the family, or damage to the policy-holder's residence or office.

Building the perfect fit

Our products provide exactly the right features, benefits and cardholder experience in one, single-source solution.

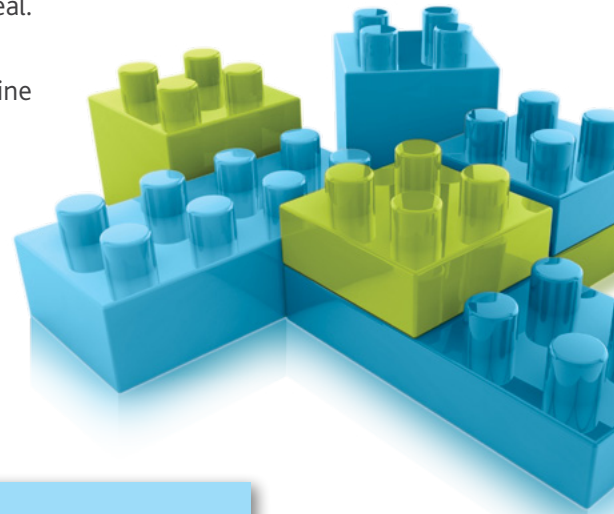
We appreciate the breadth of business you are responsible for. Resourcing and managing multiple programmes yourself may mean that you cannot implement them at the speed you would ideally like.

That's why we want to make your life easier by taking care of every aspect for you.

So why not let us help you realise more profit sooner?

We can offer you

- A broad range of products and service benefits for wider appeal.
- Flexible packages available to meet your customer profiles.
- Stand-alone product delivered in your brand identity and online environment, for a seamless user experience with multi-lingual functionality.



About Collinson Latitude

We're a global provider of innovative products that deliver incremental revenue for brands and product enhancements for reward and loyalty programmes.

As part of The Collinson Group, we have over 25 years' experience and 300 clients in 169 countries, in financial services, travel and retail. Many of these are long standing clients, a testament to our focus on delivering best in class and trusted expertise.

Our travel related benefits and insurance products are highly appealing. They will help keep your customers loyal, incentivise them and reward them – and, as a result, drive incremental revenues.

Collinson Latitude Limited is an Appointed Representative of Collinson Insurance Brokers Limited which is authorised by the Financial Services Authority and a registered broker at Lloyd's of London.

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