

BUILDING FINANCIAL FUTURES

As digitisation and new category entrants continue to transform the financial services industry, from home loans to trading, traditional institutions are being challenged to do more for customers and clients across every segment.

With ever increasing consumer demand for better, more integrated and personal experiences, we are seeing emerging trends - a need to meet new expectations by integrating environmental, social, and governance considerations into financial services strategy or to set new brand positioning for the future. JCDecaux provides many financial brands with a platform to

build trust, meet today's challenges and grow awareness of transformational services and offerings.

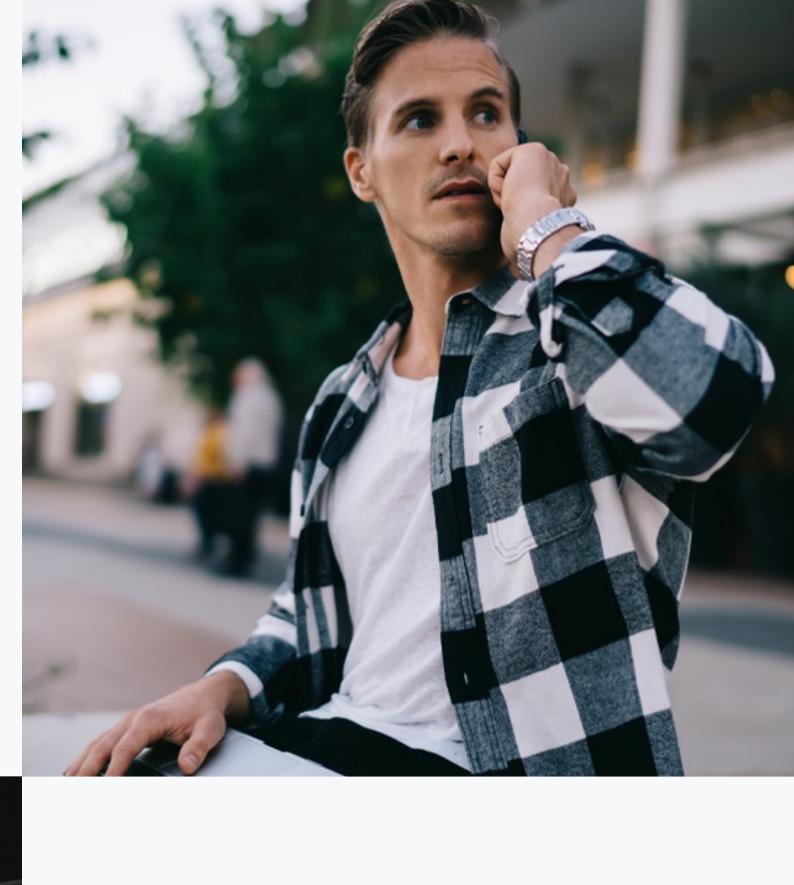
PUT YOUR MONEY MATTERS Did you know who you bank with can have a huge impact on the world? The clean money movement

WHERE YOU

is in full swing and if you agree that there is no planet B, then you may want to reconsider who you bank with, because it matters. Still not convinced?



TIME TO GET



of Australians have become more environmentally

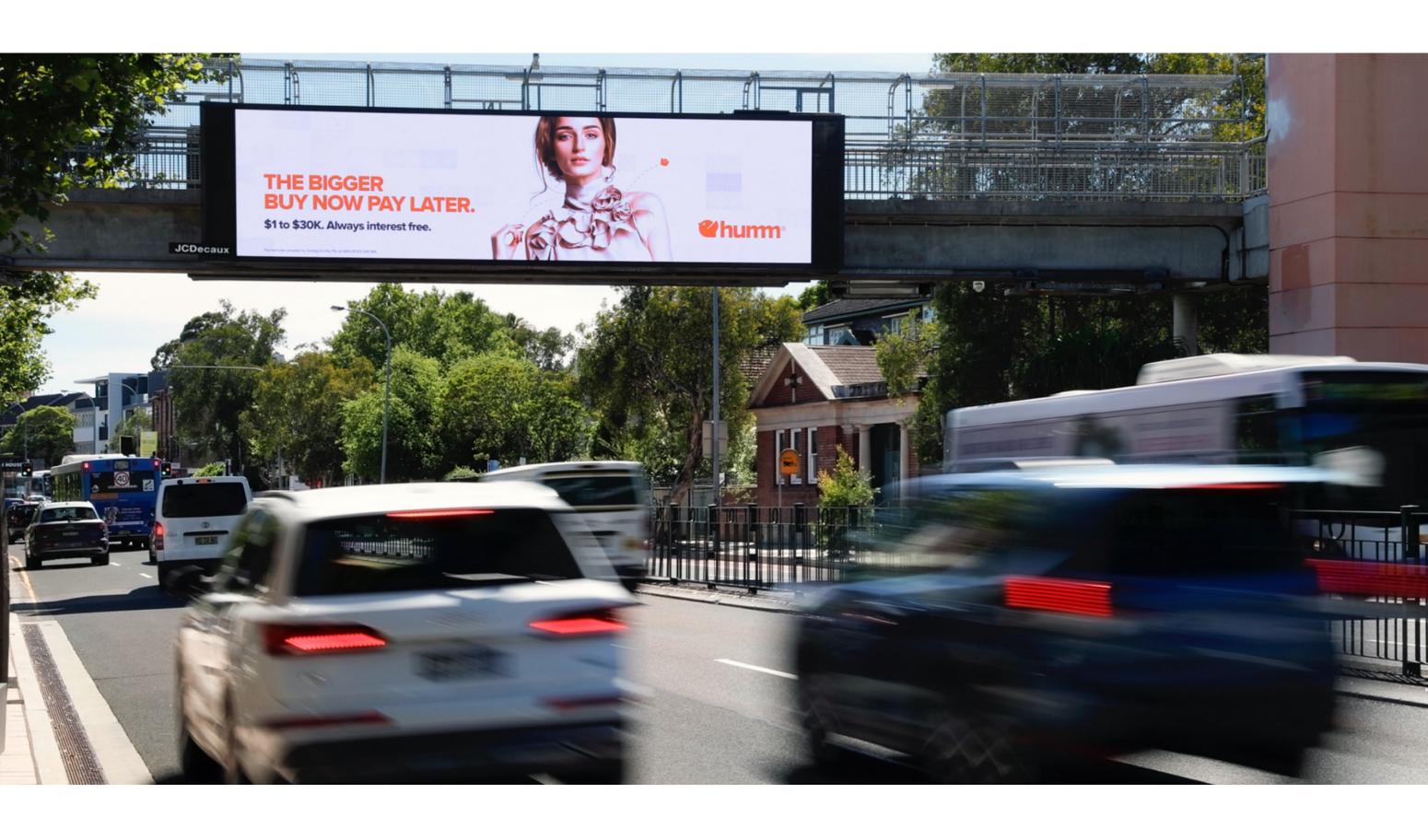
43%

conscious this year, a sentiment that will continue to influence brand consideration and purchase behaviour. Bank Australia is coming clean in their latest

campaign, putting their own socially-conscious customers in the spotlight, empowering the nation to bank responsibility. From entrepreneurs to dataactivists, JCDecaux's powerful Large Format and Street Furniture platform advocates this movement, broadcasting each unique story for switching, at scale. Source: Pigeon Project, 2020

For many, shopping is one of life's little pleasures, but with bills to pay and necessities to buy, it's often tricky to factor it into the budget.

RETAIL SPEND HUMMING



of 14-34, are driving this growth, accounting for 55.9% of BNPL users. With the objective of driving brand awareness over summer with younger audiences, Humm launched a a multi-format Out-of-Home campaign. JCDecaux Large Format

increasing by 90% in FY18/19 versus FY 17/18. Younger audiences, between the ages

Enter Humm, one of the many fintechs shaking up the credit industry and challenging

the traditional credit card model with their buy now pay later (BNPL) offering.

BNPL credit offerings are surging in popularity, with the number of transactions

delivered on elevating Humm's brand status, alongside broadcast Transit formats to drive mass reach from the suburbs into our cities. The JCDecaux Smartframe network was also utilised to reach highly pedestrian audiences in busy retail precincts with a

spending mindset, priming Humm to inspire a new way to pay. Keen to keep humming on BNPL? A recent article in Mi-3 details everything marketers need to know about its rise and rise. Read it here. Source: asic.gov.au; savings.com.au

by tech-savvy early adopters, it is now breaking into the mainstream.

LUNO IS HERE

TO TAKE AUSSIES TO THE MOON!

The cryptocurrency trend is showing no signs of slowing: once only traded

If you're seeing bitcoin on a bus, it's time to buy.

seein

on a

time



Luno wanted to build brand awareness in the Australian market with two key audience groups,

Young Investors and Traditional Investors. JCDecaux data revealed that these audiences were

vastly different, requiring a mass reach broadcast format to connect and drive action. With

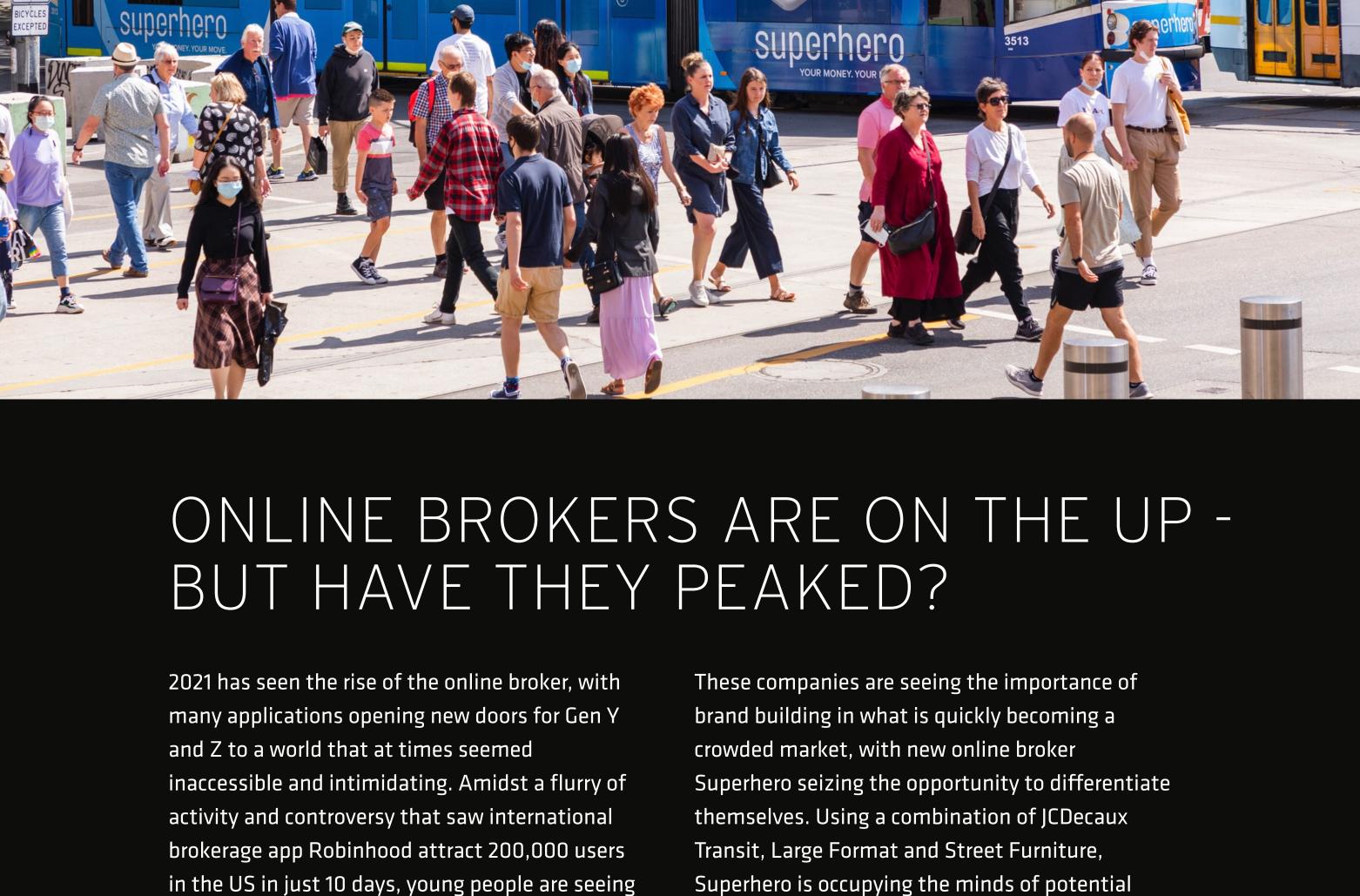
both audiences more than twice as likely to see buses daily, Transit was chosen as the always

on reach and frequency building format for the campaign. Covering off 85% of metro areas,

JCDecaux Transit is the ideal format to connect with audiences from the city to the suburbs.

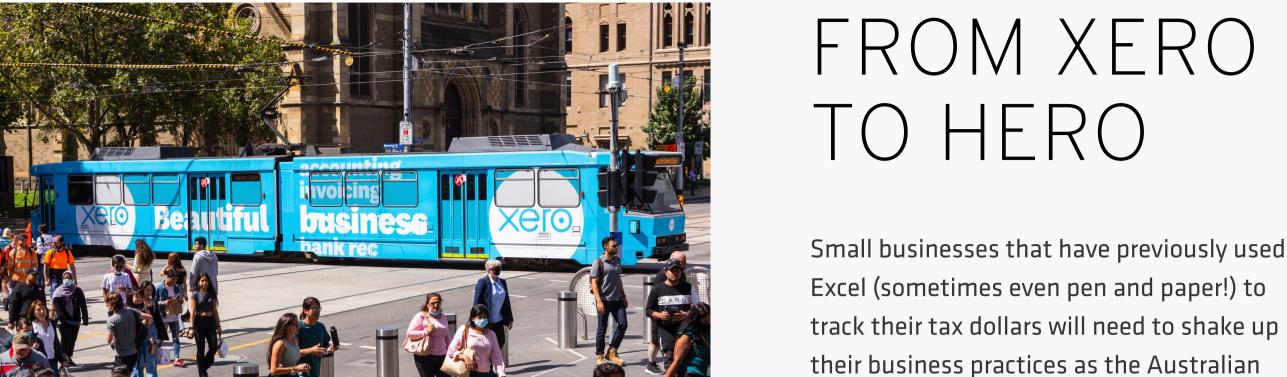
Source: MOVE July 2020 - 2019, National Portrait Sides and Wraps, 8 weeks, Greater Metro

\$5 brokerage.

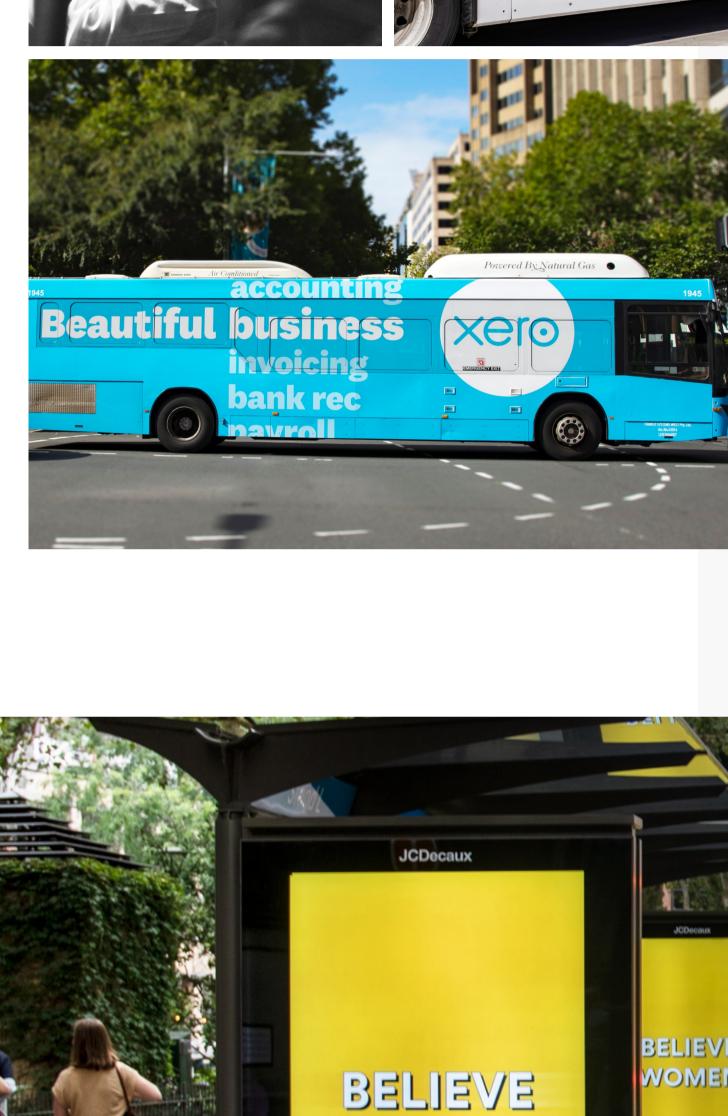


investors with clean and engaging creative.

Source: CNBC



Making it easier



the perfect opportunity to dive in and begin their

stock journey.

traders with hand-selected JCDecaux Large Format locations and Transit wraps to deliver on impact and brand fame, Transit Portrait Sides delivered on the

Transit produces 20% higher memory

encoding than other Out-of-Home formats,

thus ensuring that Xero continues to drive

awareness and familiarity for customers as

detail and frequency.

Government looks to implement Single

In Australia, there are some

small businesses -

a market that is high value for online

accounting software company Xero – so

take some time, brand awareness is key.

Targeting small business owners and sole

while onboarding a share of this market will

Touch Payroll (STP) by the end of the year.

they begin to make their move. Source: NZ Herald

BELIEVE WOMEN WOMEN **b**umble ENTREPRENEUR TAKES

This week saw us celebrate International Women's Day, and while we spent the day recognising the incredible women in our business who continue to #choosetochallenge, we also wanted to recognise the incredible leap forward that the world of finance saw last month. Bumble's founder, Whitney Wolfe Herd, floated the dating app on the stock exchange with resounding success – she is thought to be one of the youngest ever self-made

WALL STREET BY STORM

female billionaires. Inspiring entrepreneurial spirit both at home and abroad, Wolfe

Herd shows us when we #choosetochallenge we can achieve incredible things.

"You have to

Nasdag BMBL

start somewhere. Just find your passion and lean into it." **Whitney Wolfe Herd**

If you have feedback or suggestions, please JCDecaux.com.au get in touch at TheFrame@jcdecaux.com

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