

1. DIRECT BANKING

USE ENCLOSED SHEETS FOR ANSWERS

Which of the following services do you offer by phone/online?

- Opening an account
- Transferring money between accounts (internal)
- Transferring money between accounts (external)
- Ordering a statement
- Paying utility bills
- Changing/ordering pin numbers
- Cancelling Direct Debits/standing orders
- Checking a balance
- Ordering a cheque book
- Ordering cash point cards
- Ordering credit cards
- Arranging a personal loan
- Setting up Direct Debits/standing orders
- Arranging an overdraft

2. SMALL BUSINESS BANKING

USE ENCLOSED SHEETS FOR ANSWERS

Which of the following services/facilities do you offer by phone/online?

- Dedicated business manager
- Overdraft and loan facilities
- Tiered cost structure (e.g. charge for number of cheques deposited)
- Free business advice
- Ongoing progress checks

3. STUDENT BANKING

USE ENCLOSED SHEETS FOR ANSWERS

Which of the following services/facilities do you offer by phone/online?

- Opening an account
- Transferring money between accounts (internal)
- Transferring money between accounts (external)
- Ordering a statement
- Paying utility bills
- Guides to personal finance
- Arranging an overdraft (maximum level permitted)
- Free financial advice
- Checking a balance
- Ordering a cheque book
- Ordering cash point cards
- Ordering credit cards
- Arranging a personal loan
- Setting up Direct Debits/standing orders
- Cancelling Direct Debits/standing orders

4. SAVINGS ACCOUNTS

USE ENCLOSED SHEETS FOR ANSWERS

What AER do you pay on instant access accounts containing the following amounts?

a) £250 b) £1,000 c) £5,000 d) £10,000 e) £50,000

How easy is it for customers to open an account? (Give details)

What rates are available to savers opening 30-day notice and 60-day notice accounts with the above amounts?

5. ISAs

USE ENCLOSED SHEETS FOR ANSWERS

Do you offer cash ISAs, stocks and shares, or both?

What selection do you offer direct by phone and what level of information and advice (if applicable) do you offer?

What is the AER on your cash ISA(s)?

List the types of investments available for your stocks and shares ISA (equities, mutual funds etc).

6. CHILDREN'S ACCOUNTS

USE ENCLOSED SHEETS FOR ANSWERS

What is the AER on an account containing the following amounts?

a) £1 b) £500 c) £2,500

What is the age range of customers entitled to open the account?

What steps are involved in opening an account as a child/on behalf of a child?

7. PERSONAL LOANS

USE ENCLOSED SHEETS FOR ANSWERS

What is the average APR on the following loans sizes (repayable over five years)?

a) £1,000 b) £2,500 c) £6,000 d) £12,000 e) £15,000

Are your loans available to anyone (who satisfies your usual criteria), or existing customers only?

Do you insist on payment by Direct Debit?

How does your protection insurance work?

How long before you can inform applicants if their application has been successful or not?

8. HOME INSURANCE

USE ENCLOSED SHEETS FOR ANSWERS

Property 1: How much would you charge for £15,000-worth of contents insurance on an upstairs two-bed flat in London SW6 6RE

- a) With approved window and door locks?
- b) Without?

The flat is worth £210,000. How much would buildings insurance be?

Property 2: How much would you charge for £45,000-worth of contents insurance on a detached five-bedroom house in Purley, Surrey, CR8 4AG?

- a) With approved window and door locks?
- b) Without?

The house is worth £700,000. How much would buildings insurance be?

9. MOTOR INSURANCE

USE ENCLOSED SHEETS FOR ANSWERS

Customer 1: Miss Simms, 21, is a marketing assistant living in Cardiff CF4 2DZ. She has had a clean licence for three years. She does not have a no claims bonus (NCB) entitlement.

Car: Renault Clio 1.2 16v Expression, three-door, 2000 year of manufacture.

Cover required: Third party, fire and theft. No NCB protection. Parked on street.

Payment: In monthly instalments.

How much would an annual policy cost?

Using identical criteria, how much would the same cover cost for a 21 year-old male?

Customer 2: Miss Thomas, 31, is an accountant living in Blackheath, London SE3 8TN. She has held a clean driving licence for 12 years.

She has a full NCB entitlement.

Car: Ford Focus C-MAX LX, 2004 year of manufacture.

Cover required: Fully comprehensive, with NCB protection. Parked on street.

How much would an annual policy cost?

Using identical criteria, how much would the same cover cost for a 31 year-old male?

Do you offer any extra benefits, such as cracked windscreen repair cover?

10. MOTOR BREAKDOWN INSURANCE USE ENCLOSED SHEETS FOR ANSWERS

What is the cost of your motor breakdown cover?

What is the extent of the cover (eg. roadside/recovery/recovery plus)?

Do you offer any level of accident care?

Do you have repair referrals?

Do you offer discounts for 'no call outs' (like an NCB)?

11. LIFE INSURANCE

USE ENCLOSED SHEETS FOR ANSWERS

What is the monthly cost of life insurance cover worth £200,000 for:

- a) A 30 year-old male. Married. No health problems or family history of health problems. Non-smoker.
- b) A 30 year-old male. Married. No health problems or family history of health problems. Smoker.
- c) A 30 year-old-female. Single. No health problems or family history of health problems. Non-smoker.
- d) A 30 year-old-female. Single. No health problems or family history of health problems. Smoker.
- e) A 30 year-old practising homosexual male. Cohabiting with steady partner. No health problems or family history of health problems. Non-smoker.
- f) A 30 year-old practising homosexual male. Cohabiting with steady partner. No health problems or family history of health problems. Smoker.

ONLINE BRANDS

If you wish to enter an online brand in any of the 15 categories, the following questions must be answered (for each category):

Is a full product explanation available online?

Can consumers make an online application and get an instant decision?

Can they monitor their account online?

Are there any benefits to purchasing online (cheaper/incentives)?

12. PET INSURANCE

USE ENCLOSED SHEETS FOR ANSWERS

What is the cost of comprehensive pet insurance for:

- A seven year-old male pedigree Labrador; bought for £700, owner's postcode: NG10 1HY
- A six year-old female crossbreed cat, free from a shelter; owner's postcode: NI6 8EB

What additional services (if any) do you offer (cover for advertising/reward for lost pet, boarding costs if owner is hospitalized, etc)?

13. TRAVEL INSURANCE

USE ENCLOSED SHEETS FOR ANSWERS

How much do you charge an individual for comprehensive holiday insurance cover for:

- One week skiing in Andorra
- A two-week beach holiday in Majorca
- One month trekking in Nepal
- A 12-month backpacking trip around the world

What special overseas services do you provide (legal assistance, repatriation and so on)?

14. CREDIT CARDS

USE ENCLOSED SHEETS FOR ANSWERS

Initial APR charged (and length of deal period, if applicable) on:

- balance transfers
- cash withdrawals
- purchases

What is the standard APR (if applicable) for all of the above categories?

15. SHARE DEALING

USE ENCLOSED SHEETS FOR ANSWERS

What facilities, in terms of the types of trade, research facilities and market analysis, do you offer your customers?

What is the cost per trade and do you levy entry and exit fees?

Are there any extra elements of your service to which you wish to draw the judges' attention?

16. BRANCH NETWORKS

USE ENCLOSED SHEETS FOR ANSWERS

Categories:

Best National Branch Network – Personal Banking

Best National Branch Network – Business Banking

Best Regional Branch Network – Personal Banking

Please answer ALL of the following:

Number of:

- branches
- customer-facing branch staff
- branches open outside 9am to 5pm (not including Saturdays)
- branches open on Saturday
- branches opened in past five years
- branches closed in past five years.

Percentage of:

- business banking advisers
- mortgage advisers
- network offering access to full product range.

Do customers have direct telephone access to their branch?

Please list the names and addresses of 20 branches. If you are short listed, these will be used for mystery shopping purposes.

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