

Upstarts Brief 3

AIB MyMortgage Tool

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Brand Positioning AIB – We Back Belief

From A drawn out, laborious and frustrating process

To A process that gives customers control and transparency at every step of the process

By Creatively expanding upon ‘Seeing is Believing’

What’s the objective of this brief?

The business objective

Increase mortgage applications for 2021.

The communications objective

Launch AIB’s MyMortgage application tool (mobile first web app) and to help customers understand the benefit of it.

The opportunity

AIB will be the first bank in Ireland to launch a 100% digital mortgage application, the first innovation in the mortgages industry in over 20 years. We need to ensure we capitalize on being the first to market.

Mortgages Background

All the work done for AIB Mortgage pillar answers to the brand platform of ‘We Back Belief’ – showing that AIB’s supports its customers unwavering belief that they will own their own home. A 60 second film has already been created for the launch of the MyMortgage tool under the idea ‘Seeing is Believing’. It dramatizes the current house buying journey as one that makes customers feel left in the dark, not able to see the way through. This sense of not knowing makes it difficult to keep the belief. In the film, the MyMortgage tool shows customers the light, breaking it down into simple steps, so they can see where you’re going and keep believing. What we need now is the extension of this idea in an OOH campaign.

Who are the people we need to influence?

Home Buyers (First Time Buyers and Movers)

The audience could be just starting or in the middle of the home buying journey, a process that is notoriously slow, complicated and frustrating. From the endless home search, viewings, documentation and solicitor visits, currently the bank as mortgage provider only slows down the process even further. Couple that with the fact that customers see on average 167K mortgages messages a year, rates and cashback dominating the headlines, customers can often find themselves in no man’s land when it comes to their mortgage and living in a world of uncertainty.

While first time buyers will be new to the journey and movers will be going through it for a second and third time we want to speak to them together so need to focus on the benefits of the MyMortgage tool and the impact it will have on their mortgage application journey.

Insight

(what belief, need or want have we discovered, that will unlock our audience?)

In such a long and daunting process, it’s hard to keep believing, when most of the time it’s out of my control.

Brief set by:

ROTHCO

Part of **Accenture** Interactive

Proposition

(what single thing are we going to say that addresses this insight?)

Introducing Ireland's first ever online mortgage application tool, more control means more belief.

What's the proof for this?

AIB have made the mortgage application journey as transparent as possible, ensuring the customer is always in control of the process, always knowing where they stand, so that they can keep belief in their home buying journey.

- o Online Document Vault: 24/7 easy upload of all required documents
 - o Journey Visibility: Ability to track the status of their application in real time
 - o 2 Way Communication: In app messaging with AIB
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Tone of Voice

Inspiring and daring

What do we mean by 'control'?

When we're talking about control, it's not about complete control, it's not handing over the application process to the customer or leaving them up to their own devices and saying the application is 'on them'. It's about more control than they have had before, and more control means that they can now work through the application in their own time, whenever and wherever it suits them. It means that any stage of the journey they know where they stand, what they've completed and what else they need to do to keep the process moving forward. It's more control over how quickly or slowly the journey moves, however they want it.

Budget

Production: 30K

(includes 3rd party costs like photographer, cast, retouching and usage fees)

Mandatories

OOH campaign (3 x executions). Can be sequential or stand alone.

All comms to feature We Back Belief and AIB logo

Direct Response for this campaign will be to call to speak to a mortgage advisor or get in touch through aib.ie.

Timelines

- First Creative Response: 08 February 2021
- Dispatch: 15 April 2021

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