

1 Know who you are interacting with



2 Regardless of the channel



Consumers are willing to spend \$759 – \$1,617 upfront on mortgage to avoid switching banks.

Bank of Canada, 2012

3 Know their relationship with bank

TIM HAS... WANTS HELOC

- CAR LOAN
- HOME LOAN
- DEPOSIT ACCOUNT

4.75% BEST
4.50% BETTER
4.00% GOOD

5 Know what you can do about it

The branch is NOT dead.

68% of Baby Boomers and 54% of Gen X'ers report they interact with in-branch banking.

Celent. December, 2014

Consumer satisfaction with branch channel has increased to 60% in 2016, compared to 53.5% in 2015.

Celent. December, 2014

Discretion is applied to 80% of mortgages

3.75%

4.00%

Major Canadian Bank, 2016

4 Know what to offer them



6 Know how you are doing vs. other groups

A Nomis customer empowered 6,000 front line bankers, and reduced costly exceptions by 50%

