



THE AUSSIE AFFINITY WITH REWARD SCHEMES

THE AVERAGE AUSSIE IS A MEMBER OF 6.3 REWARD SCHEMES, WITH ACTIVE MEMBERSHIP IN AROUND 5 SCHEMES



WHEN IT COMES TO REWARD SCHEME TYPOLOGIES IT SEEMS WE'RE A NATION OF 'HOARDERS'



'HOARDERS'

(PEOPLE WHO LIKE TO SAVE THEIR REWARD POINTS FOR BIG TICKET ITEMS)

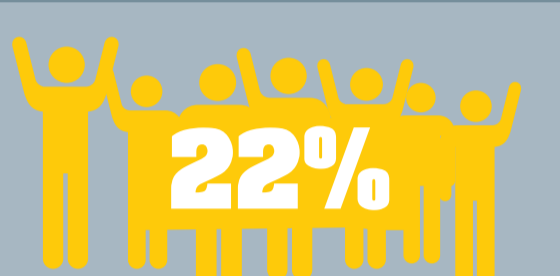
32% OF AUSSIE REWARD SCHEME USERS IDENTIFY THEMSELVES AS A 'HOARDER'



'SPENDERS'

(PEOPLE WHO TEND TO USE THEIR REWARD POINTS AS SOON AS THEY CAN)

28% OF AUSSIE REWARD SCHEME USERS CLASSIFY THEMSELVES AS 'SPENDERS'



'FANATICS'

(PEOPLE WHO TRY TO EARN REWARD POINTS ON EVERY PURCHASE THEY MAKE)

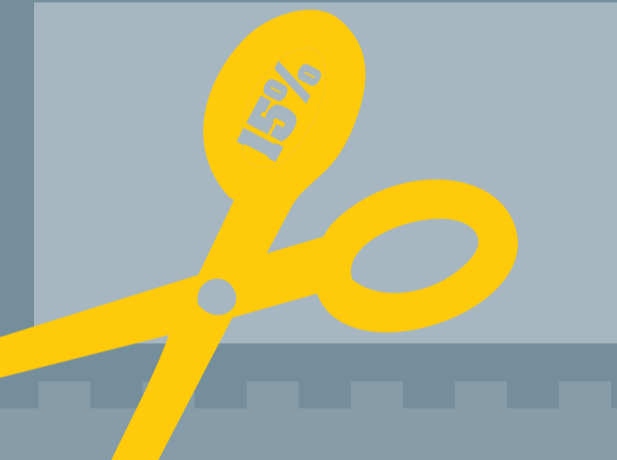
22% OF AUSSIES CLASS THEMSELVES AS 'FANATICS'



'FORGETFUL'

(PEOPLE WHO ONLY USE IT WHEN PROMPTED)

19% OF AUSSIES CLASS THEMSELVES AS 'FORGETFUL'



'COUPONISTAS'

(PEOPLE WHO LIKE TO JOIN AS MANY REWARD SCHEMES AS THEY CAN)

15% OF AUSSIES ARE 'COUPONISTAS'



AUSSIES ARE SAVING BIG WITH REWARD SCHEMES

AVERAGE USERS SAVE \$288 EACH YEAR BY USING POINTS = \$4.1 BILLION NATIONALLY

AVERAGE REWARD POINTS ACCRUED ANNUALLY ARE WORTH \$347 = \$4.9 BILLION NATIONALLY

OUR REWARD SCHEME LOVE AFFAIR

68% OF MEMBERS ARE MORE LIKELY TO SHOP IF THEY EARN LOYALTY BENEFITS.

77% OF MEMBERS ARE MORE LOYAL TO A BRAND WITH A REWARD SCHEME.

92% OF AUSSIE REWARD SCHEME USERS LOVE REDEEMING REWARD POINTS.

FROM 23 NOVEMBER, COMMBANK CREDIT CARD CUSTOMERS CAN USE THEIR AWARDS POINTS TO MAKE PURCHASES INSTANTLY AT ANY MYER STORE NATIONWIDE.

NOW IS THE TIME TO GET SOMETHING BACK FROM YOUR EVERYDAY PURCHASES. WITH COMMBANK, YOU CAN. FOR FULL TERMS AND CONDITIONS, HEAD TO WWW.COMMBANK.COM.AU/PAYWITHPOINTS



*Source: The study was conducted by Loneragan Research among 1,060 Australians aged 18 years and over who are members of a rewards scheme or loyalty programme. Fieldwork commenced on Friday, October 19 and was completed on Monday, October 22, 2012. All data has been weighted to the latest population estimates sourced from the Australian Bureau of Statistics.