

India's Credit-Proven Elite BankCard Insert Program



25,000,000	Monthly Credit Card Statement Inserts	\$155.00/M
15,000,000	Silver Card Holders	+15.00/M
7,500,000	Gold Card Holders	+15.00/M
2,500,000	Platinum Card Holders	+15.00/M

Description

Finally, a breakthrough program that offers US marketers a simple, turn-key opportunity to break into one of the world's most quickly emerging markets. India is gaining rapidly in world trade, affluence and sophistication, and by default India's bankcard holders are predominantly the affluent class who have a tremendous thirst for American products and services.

Focus Worldwide, as exclusive U.S. manager, offers this program as a complete "in the mail" to "order fulfillment" solution. Seasoned direct mail experts in India will review your offer and suggest adaptations to help you speak effectively to the Indian consumer, and they will adapt your art to the complex and widely varied bankcard specifications, all subject to your review and approval. Your approved art will be printed locally in India (included in the media cost) and inserted into selected bankcard billing statements. The very same India-based agency and fulfillment company that serves the banks will handle order processing and product shipping for you, with full reporting.

Type of Card and Equivalent Income (\$US) (selectable):

	U.S. Equivalent	US \$ in Indian COL Equivalency*	Monthly Quantities
Silver	<\$20,000	<75,000	15.0 MM (est)
Gold	\$20,000+	\$75,000+	7.5 MM (est)
Platinum	\$100,000+	\$350,000+	2.5 MM (est)

* indicates the Indian consumer's propensity to spend based upon a U.S. equivalent annual income

Recipients include all card holders with active accounts; dormant accounts (3 months of inactivity) are not typically mailed.

Insert Specifications: Varies by bank. Typically 2-fold, 4 color with detachable reply device as most Indian consumers prefer to reply by mail. Creative services to size your offer to each bank's specifications while simultaneously adapting language for cultural sensitivities are provided at a nominal charge, typically \$250 to \$1,000. Physical Insert Printing is included in media cost.

All Banks require a stated 15 day no-questions return policy to protect their reputation, as well as the reputation of those inserting in the statements. Further, all banks require that returns requested after 15 days be honored. The actual return rate on purchases is less than one-half of one percent.

Additional Expenses: Postage Paid BRE: approximately \$0.13 per response. Caging: approximately \$0.04 per response; includes opening replies and data entry. Payment Processing: Credit cards: 3.5% to 4.5% depending on bank. Checks: 2%. Fulfillment costs will be submitted once product information is known.

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Selects:

Specific Bank or Banks 15.00/M
Geo (by city) 7.00/M
Inferred Income (credit card type) 15.00/M

- Selection fees will be discounted based upon quantities

Maximum 3 Inserts per envelope, category exclusive. PDF of offer and sample of product required for approval. Lead Time: 3 to 5 weeks

DATE: May 15, 2009
LAST UPDATED: April 30, 2009

GENDER: 65% male, 35% female

MINIMUM ORDER 100,000

Prepayment required for new mailers

Successful Product Categories:

- Leather - from billfolds to luggage
- Wine
- Jewelry
- Electronics
- CD's
- Memorabilia
- Games

Participating Banks:

Citibank
Barclays
HSBC
Bank of India
SBI
American Express
Bank of Baroda
GE
Kotaka
Canara Bank

Quick Links

- Bankcard Insert brochure
- India (Mumbai) trip photos
- Press Release



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