

TRAVEL ENTHUSIAST ELITE CARD

Premium Travel Rewards Campaign

CAMPAIGN OVERVIEW

Target Audience: Customers with 30%+ travel category spending and high international activity

- Primary Category: Travel Enthusiast (Travel spending 30%+)
- International Activity: 15%+ international transactions, 3+ countries
- Campaign Priority: High Priority customers with premium travel patterns

Campaign Duration: 120 days **Launch Date:** Q1 2025

CARD FEATURES & BENEFITS

Premium Travel Rewards

- **10X Points** on airline purchases
- **8X Points** on hotel and resort bookings
- **5X Points** on car rentals and rideshares
- **4X Points** on dining and entertainment while traveling
- **3X Points** on all other travel-related expenses
- **2X Points** on all other purchases

Global Benefits

- **No Foreign Transaction Fees** worldwide
- **Global Entry/TSA PreCheck Credit** (\$100 every 4 years)
- **Priority Pass Airport Lounge Access** (unlimited visits)
- **Travel Insurance Package:** Trip cancellation, medical, baggage protection
- **24/7 Concierge Service** in 150+ countries

Elite Travel Perks

- **Complimentary Hotel Status:** Gold/Silver elite status with major chains
- **Room Upgrades:** Subject to availability at partner hotels
- **Late Checkout:** Automatic 2PM checkout at partner properties
- **Airline Benefits:** Priority boarding, free checked bags with partner airlines
- **Rental Car Elite Status:** Skip the line privileges and upgrades

Welcome Package

- **100,000 Bonus Points** after spending \$5,000 in first 3 months
- **\$300 Annual Travel Credit** for airline incidentals
- **Companion Flight Ticket** (domestic, after 1 year of membership)

PRICING STRUCTURE

Feature	Premium Tier
Annual Fee	\$450
APR	18.99% - 27.99% Variable
Foreign Transaction Fee	\$0 (Waived)
Cash Advance	5% fee, 29.99% APR
Late Payment Fee	Up to \$40

Fee Justification: Premium benefits valued at \$1,200+ annually

TARGET CUSTOMER PROFILE

Primary Targets from Campaign Analysis:

- **Travel Spending %:** 30% or higher of total spending
- **International %:** 15% or higher international transactions
- **Countries Transacted:** 3+ different countries annually
- **Spending Tier:** High Spenders (\$5,000+ monthly)
- **Age Segment:** Millennial (25-34) and Gen X (35-44) focus

Secondary Targets:

- **Business Travelers:** Frequent work-related travel
- **Affluent Leisure Travelers:** Premium vacation preferences
- **International Expatriates:** Regular cross-border transactions

Customer Personas:

1. **Global Executive:** High-frequency business traveler
2. **Luxury Vacationer:** Premium leisure travel enthusiast
3. **Digital Nomad:** Location-independent professional
4. **International Family:** Regular visits to home country

CAMPAIGN MESSAGING

Primary Value Proposition

"Your Passport to Extraordinary Experiences"

Key Messages:

- "Earn elite status wherever your journey takes you"
- "The world's most rewarding travel companion"
- "Premium travel made effortless"
- "Every trip earns you the next adventure"

Communication Channels

- **Airport Advertising:** Premium lounges and gate areas
- **Travel Publication Partnerships:** Condé Nast, Travel + Leisure
- **Airline/Hotel Co-marketing:** Partner brand collaborations
- **Digital Targeting:** Travel booking sites, travel blogs
- **Direct Mail:** High-value customer segments

PARTNERSHIP NETWORK

Airline Partners

- **Major Carriers:** Delta, United, American Airlines
- **International:** British Airways, Lufthansa, Singapore Airlines
- **Benefits:** Accelerated miles, priority services, upgrades

Hotel Partners

- **Luxury Chains:** Marriott Bonvoy, Hilton Honors, Hyatt
- **Boutique Networks:** Small Luxury Hotels, Relais & Châteaux
- **Benefits:** Room upgrades, late checkout, welcome amenities

Transfer Partners

- **1:1 Transfer Ratio** to 15+ airline and hotel programs

- **Transfer Bonuses:** Quarterly 25% bonus promotions
- **Instant Transfers:** Real-time point transfers available

SUCCESS METRICS

Acquisition Targets

- **3,000 new cardholders** in 120 days
- **\$1,350 average annual fee** revenue per customer
- **65% approval rate** for targeted travel customers

Engagement KPIs

- **Annual Spending:** \$25,000+ average per cardholder
- **Travel Category %:** >40% of total spending
- **International Usage:** >20% of transactions
- **Program Engagement:** >60% redeem rewards annually
- **Retention Rate:** >90% after 24 months

Revenue Goals

- **\$15M** in transaction volume in first year
- **\$3.5M** in interchange revenue
- **\$1.35M** in annual fee revenue
- **30%** cross-sell rate for travel insurance products

COMPETITIVE ADVANTAGE

Unique Differentiators

1. **Highest Travel Category Multipliers** (10X airlines, 8X hotels)
2. **Comprehensive Elite Status Benefits** across all travel categories
3. **Global Concierge Service** with local expertise
4. **Flexible Point Transfer Options** with premium ratios
5. **No Foreign Transaction Fees** with global acceptance

Market Positioning

The ultimate premium travel companion for sophisticated travelers

SEASONAL PROMOTIONS

Season	Promotion	Duration
Spring	Double hotel points	6 weeks
Summer	50% transfer bonus	4 weeks
Fall	Airline companion ticket	8 weeks
Winter	Resort booking credits	10 weeks

IMPLEMENTATION TIMELINE

Phase	Duration	Key Activities
Partnership Setup	6 weeks	Airline/hotel agreements, system integration
Marketing Launch	2 weeks	Travel publication partnerships, airport advertising
Acquisition Phase	16 weeks	Digital campaigns, direct marketing, events
Retention Focus	Ongoing	Loyalty programs, premium services, upgrades

RISK MITIGATION

- **Credit Risk:** Enhanced income verification for high-limit applicants
 - **Travel Risk:** Comprehensive travel insurance partnerships
 - **Economic Risk:** Flexible benefits structure based on travel market conditions
 - **Partner Risk:** Diversified partnership portfolio to reduce dependency
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CUSTOMER JOURNEY

1. **Discovery:** Targeted ads based on travel spending patterns
 2. **Application:** Streamlined premium application process
 3. **Onboarding:** Dedicated welcome specialist and benefit activation
 4. **Engagement:** Quarterly travel planning consultations
 5. **Retention:** Annual account reviews and benefit optimization
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Campaign designed for high-value travel customers identified through Campaign Analysis with premium travel spending patterns and international transaction history.