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Rabobank Foundation

Asian Credit Union Forum 2007
Recreating Credit Union Superior Value

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Customer Value

- Definition Rabobank
Customer value: clients' best interests first
- Customer value can be realised through:
 - Offering appropriate financial services which fulfill the needs of the client
 - Ensuring continuity in the services provided
 - Showing commitment to our clients and their environment, so that we can contribute to achieving their ambitions

Performance Rabobank

- Annual report 2006
 - Strong: availability by phone, quick contact with the responsible account manager, staff expertise, reliability, innovative product range, and internet banking
 - To be improved: transparency in costs and tariffs, more tailored solutions (especially in the agricultural sector), sector specific knowledge
- Key factor
 - Attention for your clients!

Customer Value and financial planning (1)



- Importance of financial planning
 - For the client
 - For the financial institution
- Financial plan is based on the needs of the client
- Base analysis, taking into consideration:
 - Income and property
 - Costs
 - Disposable income
 - Family situation
 - Objectives to be realised
 - System of taxation
 - External circumstances

Customer Value and financial planning (2)



- Tools for financial planning
- Financial plan is an advise only, client remains responsible for his / her own actions



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Questions?