

The background features a minimalist design with abstract, overlapping circles. One large circle is a lighter teal color, positioned in the upper left quadrant. Another, slightly smaller circle of the same shade overlaps it from the bottom right. A third, much larger circle in a darker teal shade covers the lower half of the image, extending from the bottom left towards the bottom right. The overall effect is clean and modern.

**"SIMPLICITY IS THE ULTIMATE SOPHISTICATION"**

- LEONARDO DA VINCI

THE PROPOSITION:

# Simplifying banking

**Let's explode the power in  
simplifying banking**

MANIFESTO

WATCH HERE - [tsb.federation.net.nz](http://tsb.federation.net.nz)

4



THE PROPOSITION:

# We believe in the genius of simple

Because it makes life easier for our customers

NEW TSB PLATFORM

# Brilliantly Simple

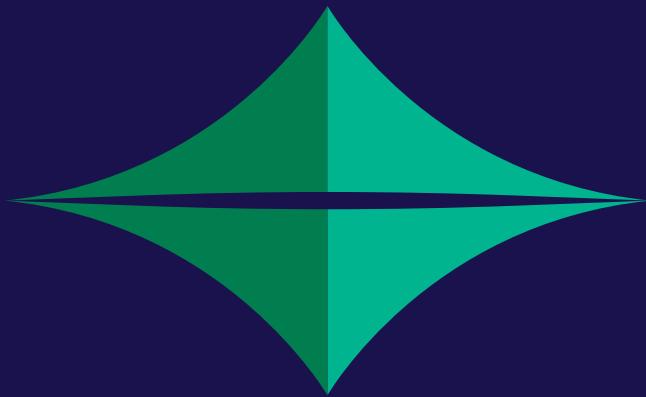
NEW TSB PLATFORM

7

# Brilliantly Simple

We don't just do it well, we do  
it spectacularly.  
Brings emotion and humanity  
to the brand.  
Brilliant = smart.

It takes genius to make simple  
in this complex world.  
Simple is what makes our  
customer's lives easier. Because  
simple is always better.



TSB

Brilliantly  
Simple

BRAND BATTLEGROUND:  
THE BBQ TEST

**“Switched banks?”**

**“Yep. TSB. They made it so easy  
to get our home loan. Night and  
day from our old bank.”**

**“Smart.”**



Less



More

**CREATIVE PRINCIPLES:**

1

## **Be distinctive**

Tell your story in a memorable way

2

## **Be consistent**

Use your codes so they know it's you

3

## **Be single-minded**

Tell me your best stories

4

## **Be a lighthouse**

Stand tall for what you believe

**PHASE ONE:**

# Promise

Creating love and likeability

## Our new creative storytelling platform

Each story is a simple problem/solution construct, where our hero helps out.

The tone is warm, human, engaging with a wry smile.

And of course, there'll be a killer soundtrack.

**BRAND SCRIPT:**

# The Hedge

- 45" (*SIMPLE SOLVES*)

***In this simple tale, we see two neighbours find a brilliant solution to make their lives easier.***

14

We open on Tash, a woman in her mid 30s. She's in the kitchen of her renovated bungalow as she notices a furniture truck pulling up next door. New neighbours.

Later that day, we see Tash pass a plate of handmade cupcakes over the hedge to welcome them to the hood. She gets the thumbs up.

**CUT TO** the next day and Tash hands a power drill over the hedge (It's picture hanging time.)

**CUT TO** yet another day. Tash struggles to lift a large bag of lemons over the hedge.

**CUT TO** another afternoon and we see something coming in the opposite direction - a beautifully made G&T complete with a cocktail flamingo. Their mateship is really blossoming.

**CUT TO** another day. This time we see a toilet roll in glorious slow-motion being flung across the hedge. Tash's new neighbours have been caught short.

**CUT TO** a killer pair of stilettos are handed back over the hedge to Tash - she has a big night ahead.

**CUT TO** another arvo and Tash is back from work. Still in her uniform, she marches to the hedge with two coffees. She then pauses and ponders. This could get messy. She then has a brilliant idea.

**CUT TO** Tash getting fast and furious with some hedge clippers. She hands the clippers to her good mate over the hedge who begins attacking the greenery from her side.

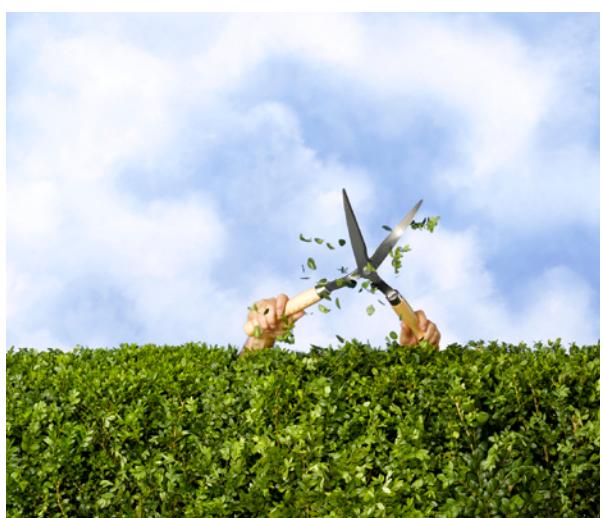
**CUT BACK** to reveal what they've done. We see the two friends sitting on deckchairs on either side of the hedge, drinking and sharing a laugh. The hedge now has a round 'porthole' window cut through it, allowing their adventures to continue far more easily. We cut in closer on Tash's blazer hanging on the back of her chair and discover where she works.

Her lapel badge reads: **Tash, TSB Bank.**  
Aha, what a great new BFF to have.

**VO: Aren't the simple solutions the best? At TSB, we're always working on ways to make our customers' lives simpler and easier.  
Just makes sense really.**

TSB logo.

**Brilliantly simple.**



**END FRAME**



## MEET TASH AND BROOKE

### Tash

Tash works for TSB, and embodies their human-first caring side. Smart. Sassy. Solution focused. Always helping make her neighbours' lives easier.

### Brooke

Represents our modern go-getting millennial. She's on her second home+ and her and her family are doing well.

#### The setting:

'The neighbourhood'. Represents the core kiwi 'community' values we all still hold today. We know our neighbours' names. And our kids run between houses. Enables future story-telling for further neighbours.

#### Cultural codes:

The Land, Mateship, Humour, and our Easy-going nature are baked in.



**PHASE ONE/TWO:**

# Promise/Proof

Both likeability and product  
Deliver on simple

**PRODUCT SCRIPT:**

# Home Loan

- 30" (SIMPLE SOLVES)

## 'Poppadom'

We open on Tash and Brooke having their usual afternoon 'hedge' chat and solving the world's problems. As always, Tash is in her TSB uniform.

It's feijoa season and the garden is covered in neverending green fruit. What should Brooke do with them all? Tash looks Brooke in the eye and clicks her fingers.

**TASH: 'Poppadom!'**

**CUT TO:** Brooke and her family chowing down on an incredible feijoa and chicken curry meal. They're sitting around a table made up of packing boxes, still surrounded by the chaos of their recent house move. Brooke turns to her husband and clicks her fingers.

**TASH: 'Poppadom!'**

Brooke's husband grins and sends the bowl spinning across the table.

**VO: Aren't the simple solutions the best?**

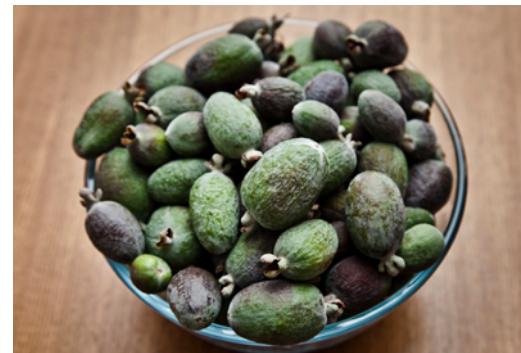
**Like our home loan. You get New Zealand's lowest rate...and you don't even need to switch your bank accounts across.**

**All the benefits. None of the hassle.**

**See you soon.**

**End frame: TSB. Brilliantly Simple.**

[banksimpler.co.nz](http://banksimpler.co.nz)



**END FRAME**

20

**4.89%**  
**NZ's lowest**  
**home loan rate\*.**  
**No need to switch**  
**your accounts.**  
**Easy.**



**Brilliantly**  
**Simple**

[banksimpler.co.nz](http://banksimpler.co.nz)

**PRODUCT SCRIPT:**

# Low Rate Credit Card

- 30" (SIMPLE SOLVES)

## '*Birthday girl*'

We open on Tash and Brooke having their usual afternoon 'hedge' chat and solving the world's problems. Tash has kicked her shoes off but is still in her TSB uniform.

With her kid's birthday coming up, Brooke's issue is nosey kids and keeping presents hidden from prying eyes. Tash glances at the hole in the hedge and grins. The solution is staring them right in the face.

She looks Brooke in the eye and clicks her fingers.

**TASH: 'Prezzy hole!'**

**CUT TO:** Night time and the secret mission commences. Tash and Brooke, torches in hand, are passing presents through the hedge. It's all going great until it's time to pass the jaw dropper, little Suzie's new BMX. With a bit of pushing and shoving, it too makes it to the safe side of the hedge.

**VO: Aren't the simple ideas the best?**

**Like our new Low Rate Credit Card, which gives you zero fees and the lowest rate in the country. 11.95%**

**Sound good? See you soon.**

**End frame: TSB Brilliantly simple.**

[banksimpler.co.nz](http://banksimpler.co.nz)



**END FRAME**

22

**11.95%**  
**Our new  
low rate  
fee-free  
credit card**



**Brilliantly  
Simple**

[banksimpler.co.nz](http://banksimpler.co.nz)

# Promise

Our simple product and services in action

**Move up the property  
ladder without moving  
your account**

**TSB. Brilliantly Simple**

HOME LOAN:  
BILLBOARD



**Move up the property ladder  
without moving your account**

[banksimpler.co.nz](http://banksimpler.co.nz)



**Bank with us. Or don't.  
Either way, you can still  
get a home loan.**

**TSB. Brilliantly Simple**

HOME LOAN:  
ADSHEL



# Track your home loan like a pizza

Follow your home loan application on our app

**TSB. Brilliantly Simple**

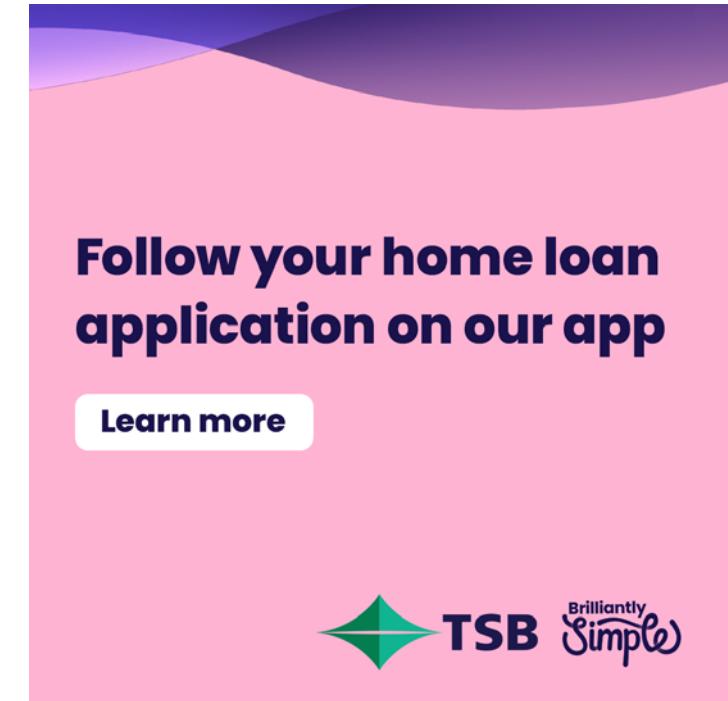
**HOME LOAN TRACKER:  
DIGITAL**



**Track your home loan**



**like a pizza**



**Follow your home loan  
application on our app**

[Learn more](#)



**11.95%**

**An unbeatable rate that's  
actually unbeatable**

Our new low interest credit card is here

**TSB. Brilliantly Simple**

LOW RATE CREDIT CARD:  
BILLBOARD



**11.95%**  
**An unbeatable rate  
that's actually unbeatable**

Our new low interest credit card is here

[banksimpler.co.nz](http://banksimpler.co.nz)

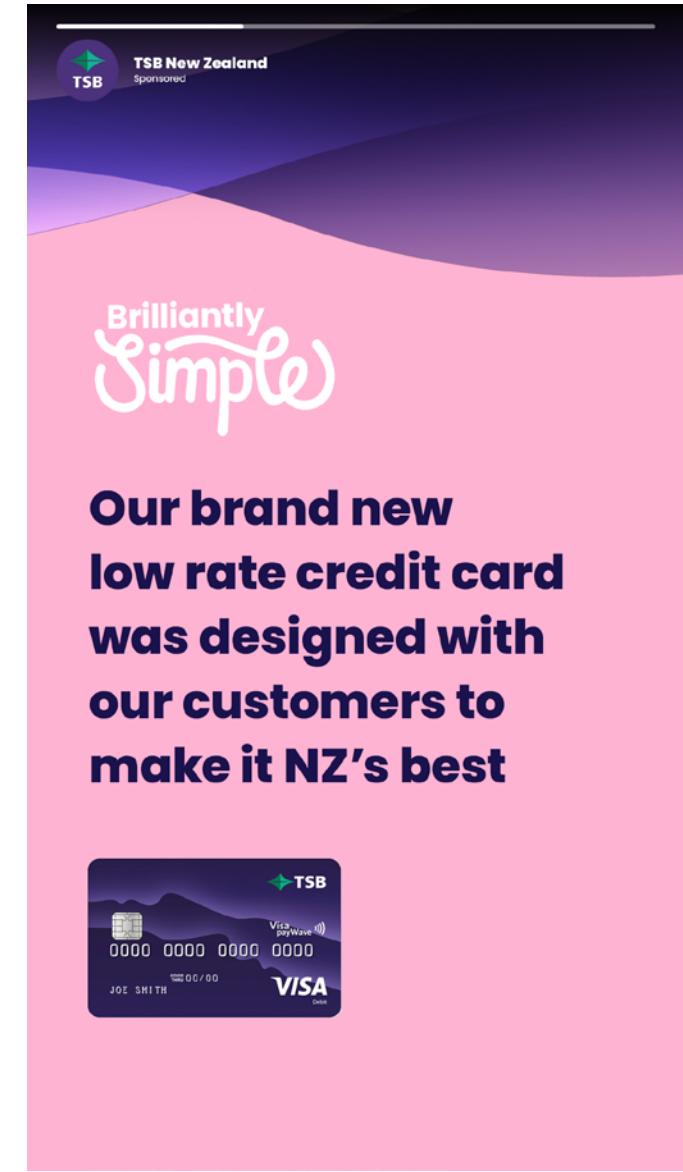
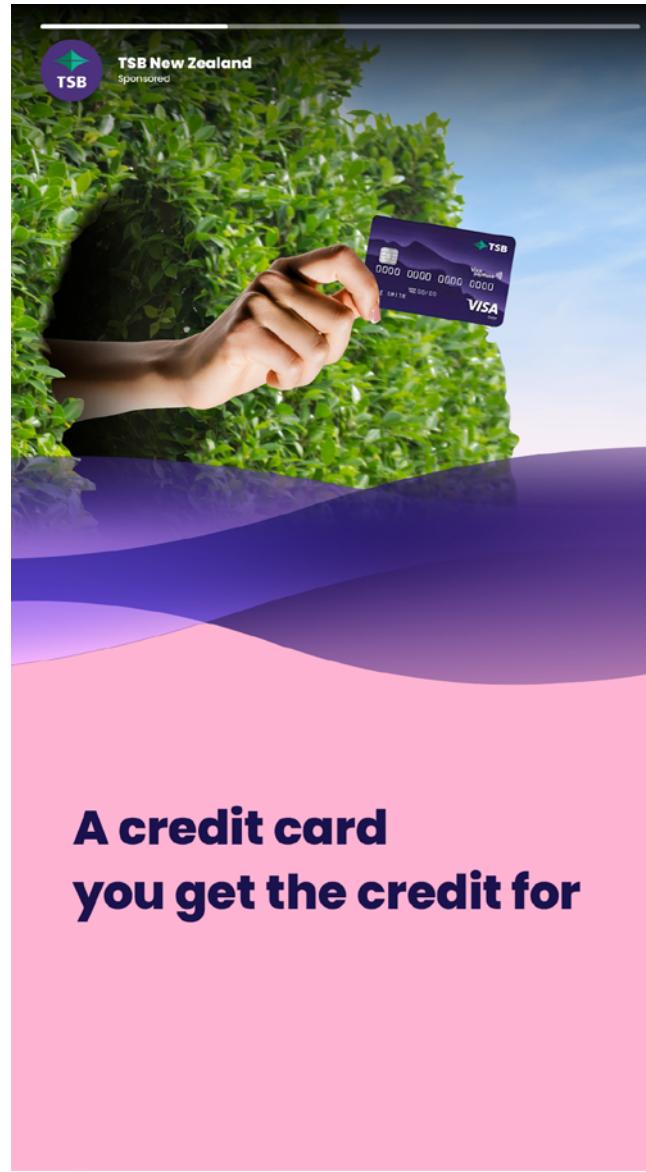
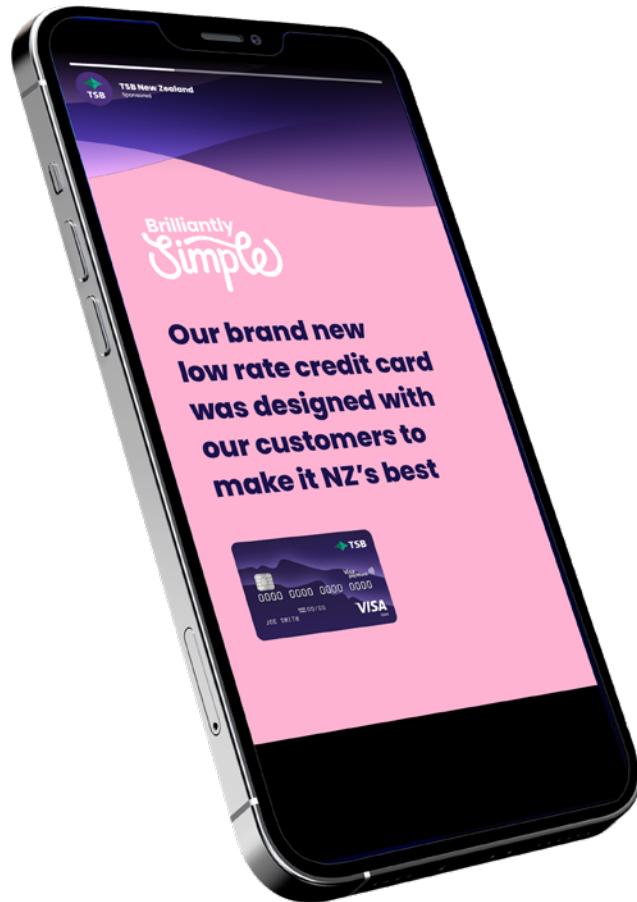


# A credit card you get the credit for

Our new low rate credit card was designed  
with our customers to make it NZ's best

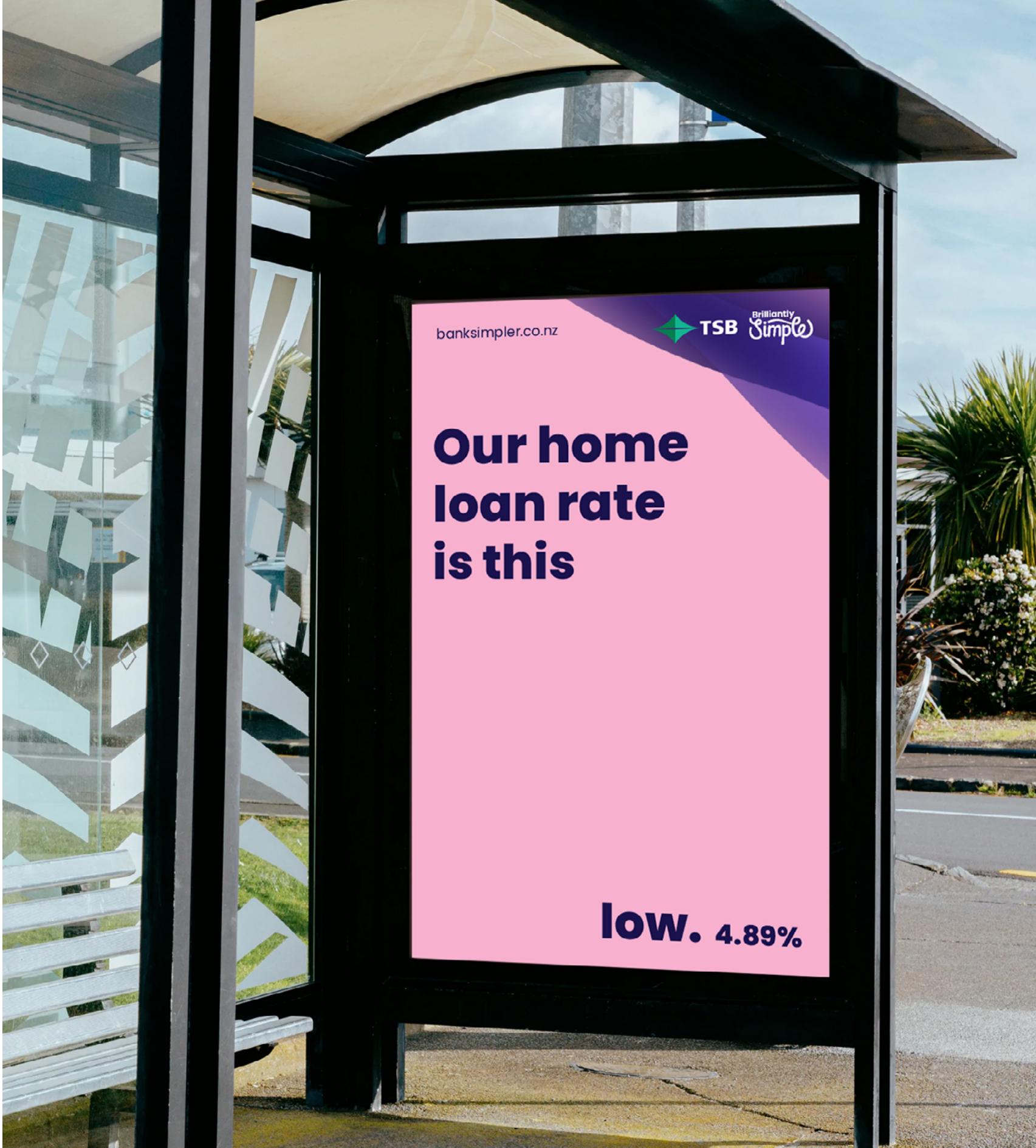
**TSB. Brilliantly Simple**

**LOW RATE CREDIT CARD:  
INSTAGRAM STORY**



LOW HOME RATE:  
ADSHEL

34



**4.89 per cent.  
Per annum.  
Per real.**

We'll beat any fixed home loan rate in New Zealand\*

**TSB. Brilliantly Simple**

LOW HOME RATE:  
IN-BRANCH POSTER

Brilliantly  
*Simple*

**4.89 per cent.  
Per annum.  
Per real.**

We'll beat any fixed home loan  
rate in New Zealand\*.

[banksimpler.co.nz](http://banksimpler.co.nz)

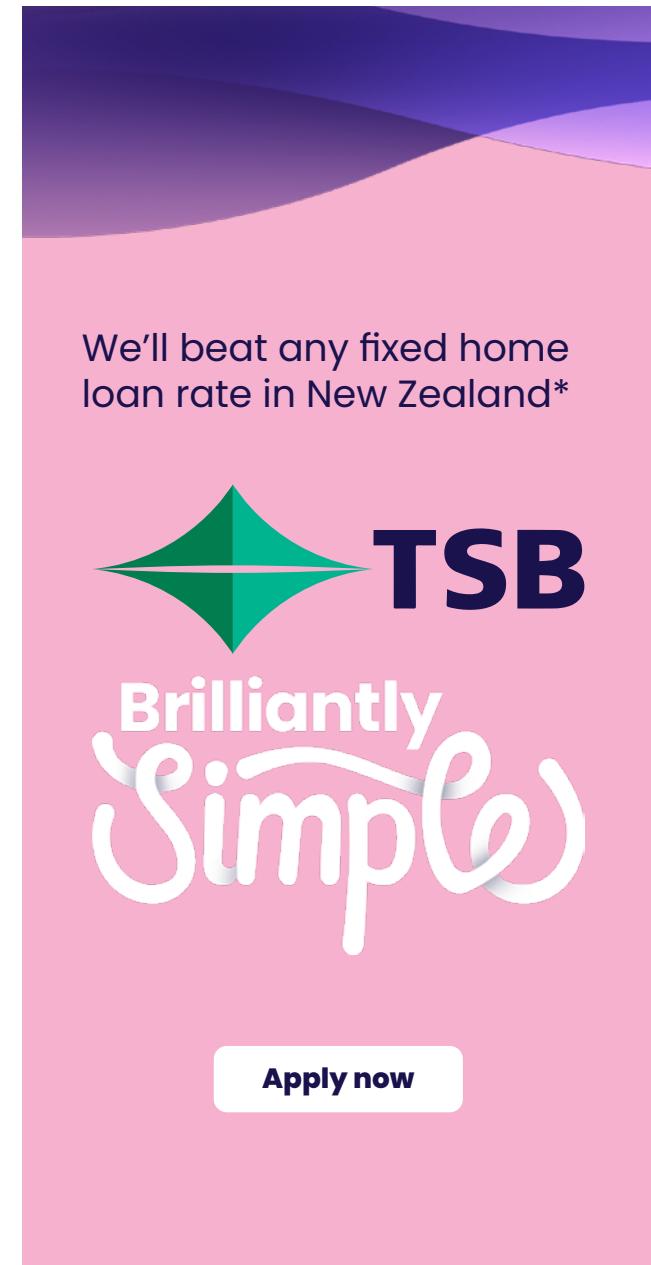
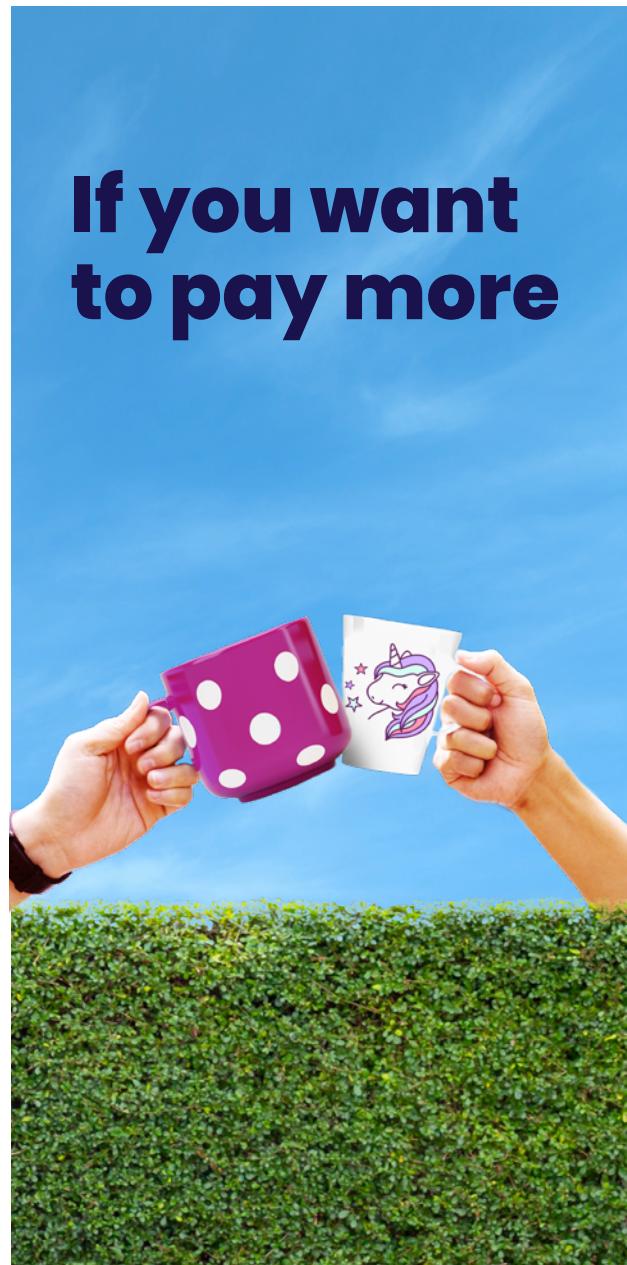
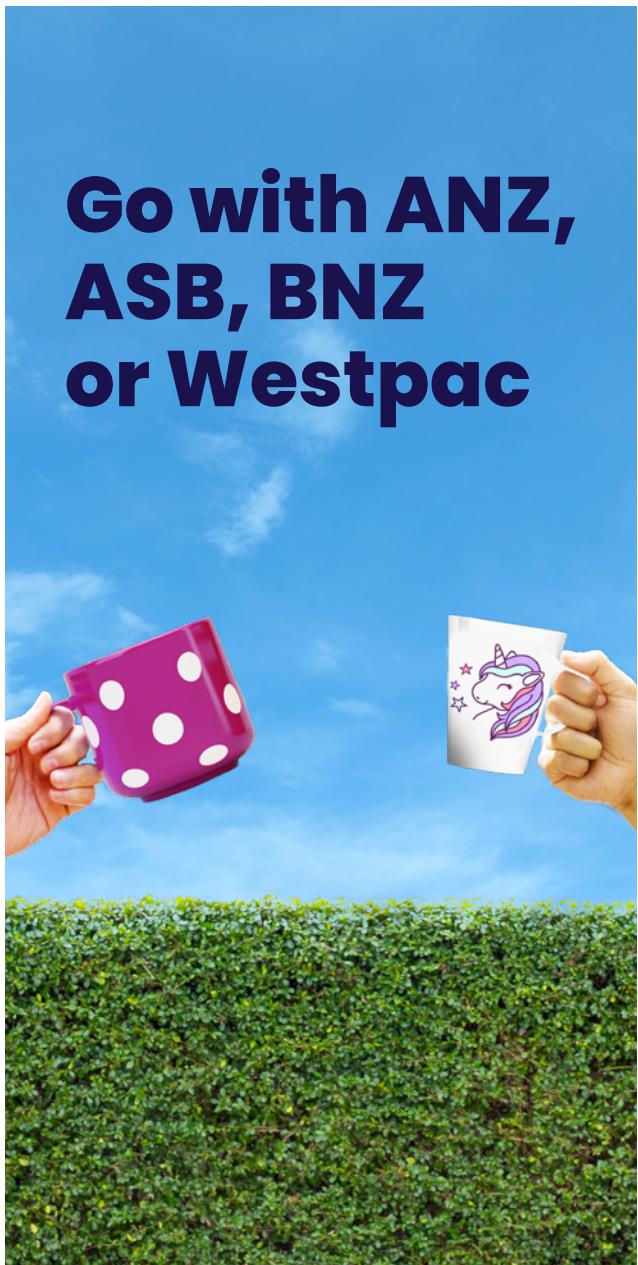


**Go with ANZ, ASB, BNZ  
or Westpac.  
If you want to pay more.**

We'll beat any fixed home loan rate in New Zealand\*

**TSB. Brilliantly Simple**

**LOW HOME RATE:  
DIGITAL BANNERS**



HOME LOANS:  
OOH

## Actual Out Of Home

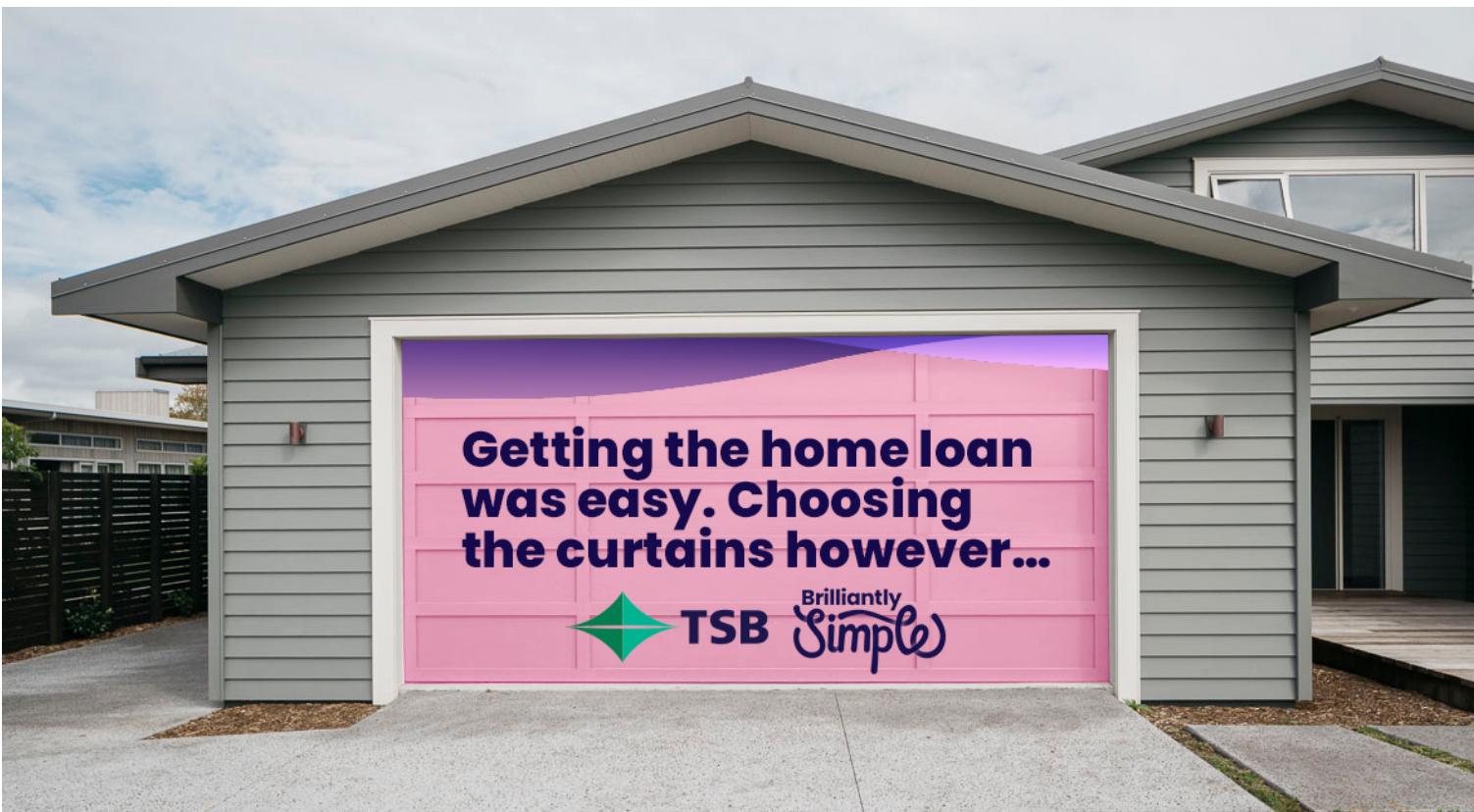
### Challenging Media Placement

Let's get famous for doing actual out of home advertising.

Homes, bought with our home loans, become our canvas.



39

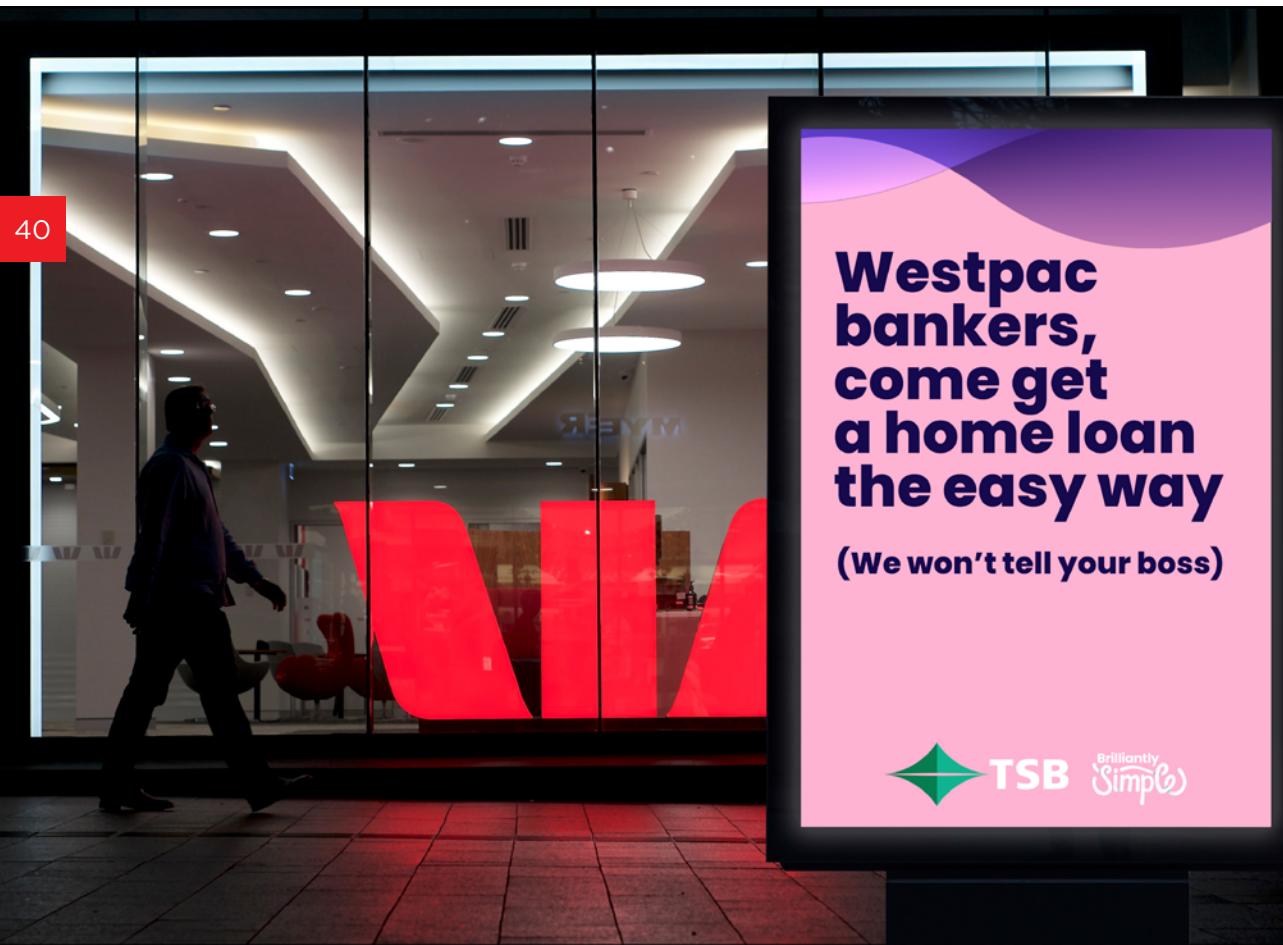


HOME LOAN:  
OOH

# The home loan that all bankers prefer

Everyone wants an easier home loan. Even bankers.

40



HOME LOAN:  
OOH

# Open letter to our competitors



**Dear ASB, Westpac, BNZ, ANZ.  
Oh, and you too, Kiwibank**

Great news. We've made it easier for you to offer a better home loan to your customers. With us.

In a world where things have become complicated, TSB has worked hard to make them even simpler.

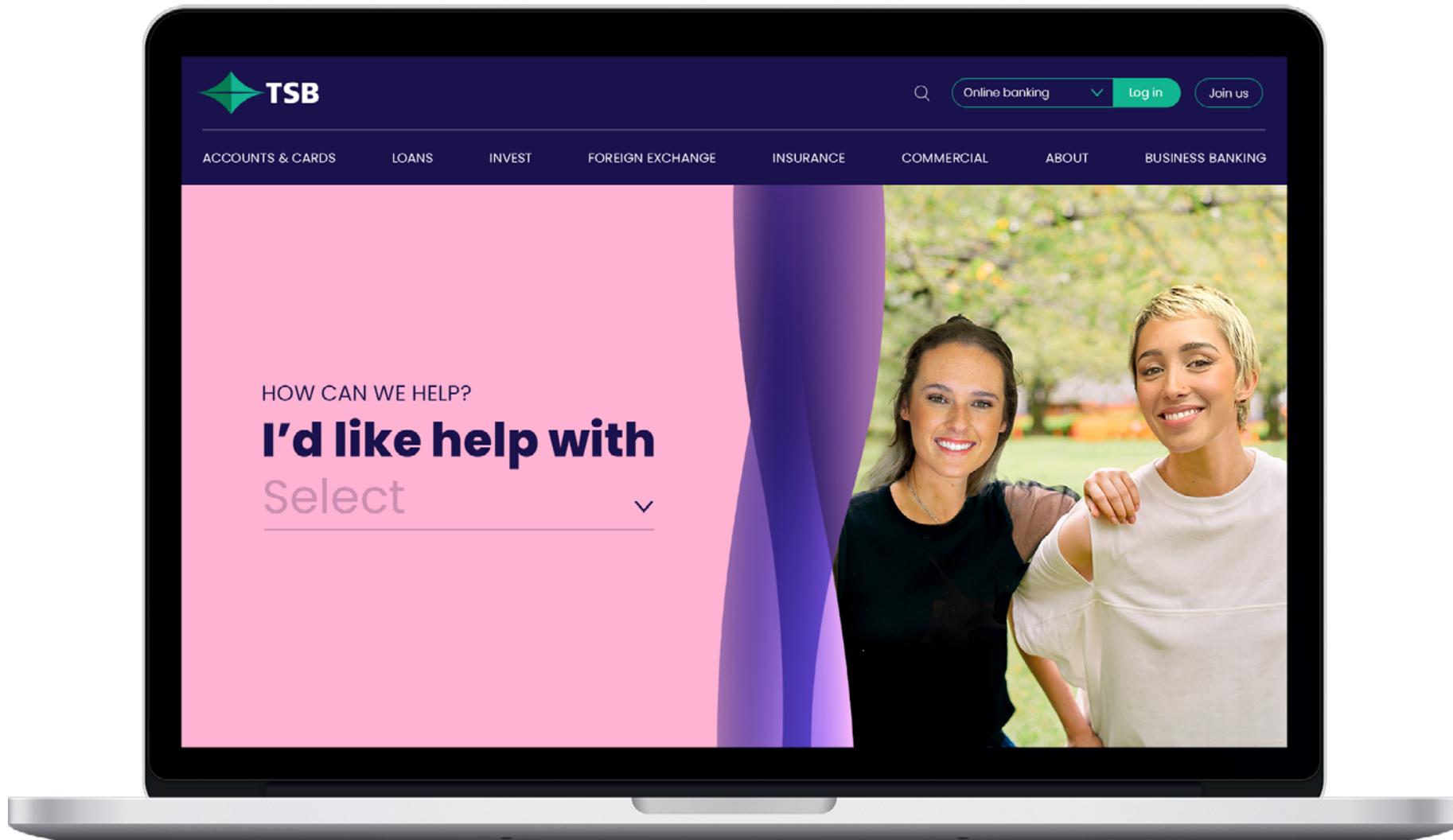
Now your customers can get a market-leading home loan without switching all their accounts over. You still get to keep them as customers and be the one who recommends a better home loan for them.

That's a win-win-win.

Cheers,  
The Brilliantly Simple TSB people

 **TSB** Brilliantly Simple

**NEW 'EASY' WEBSITE**

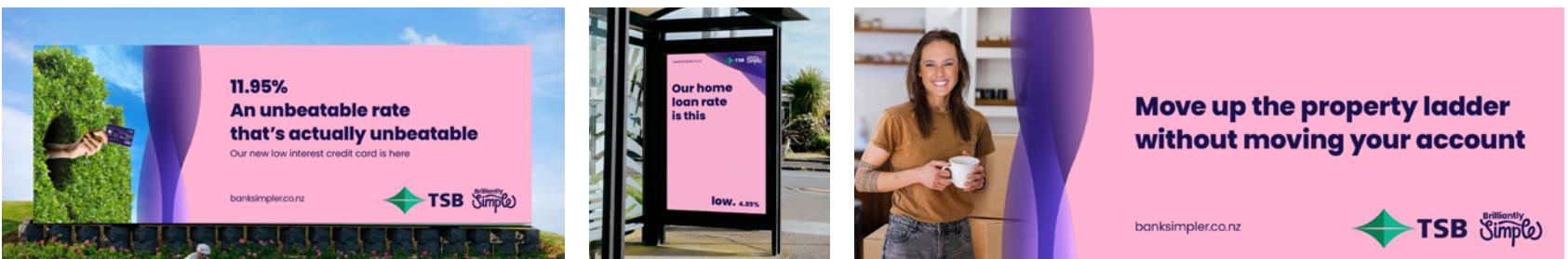


SUMMARY PAGE:

## Promise

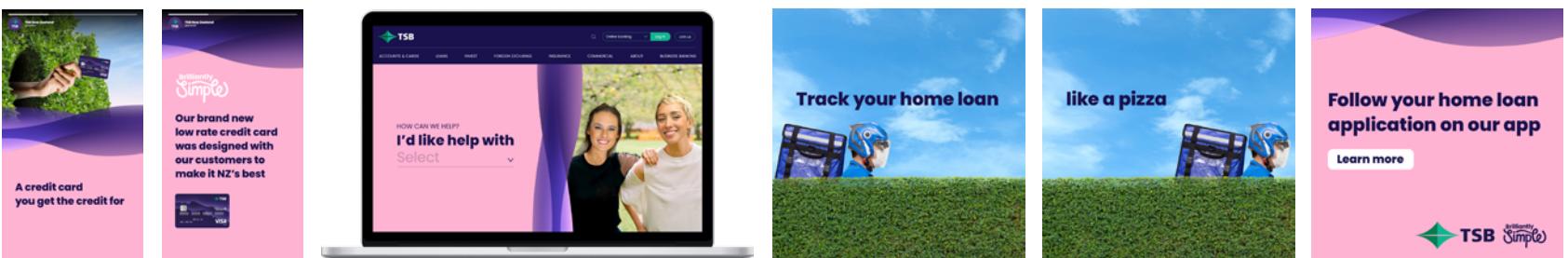


## Proof



43

## Power



# Power

Becoming a banking Power Player

**The time has come where we can lay down the gauntlet and say we're the quickest, easiest bank to deal with.”**

45

**- Justine St John**

**TSB is a different  
kind of bank.**

**TSB is a different  
kind of bank.**

**We have introduced  
products and services  
that are brilliantly  
simple.**

**TSB is a different kind of bank.**

**We have introduced products and services that are brilliantly simple.**

**We are now brilliantly positioned to challenge New Zealanders to rethink their banking.**

**To bank simpler.**

# You don't live like your parents

So don't bank like them

**TSB. banksimpler.co.nz**

# You're not a Boomer

So don't bank like one

**TSB. banksimpler.co.nz**

# Bank your age

[TSB.banksimpler.co.nz](http://TSB.banksimpler.co.nz)

# **There are two types of banks in this world**

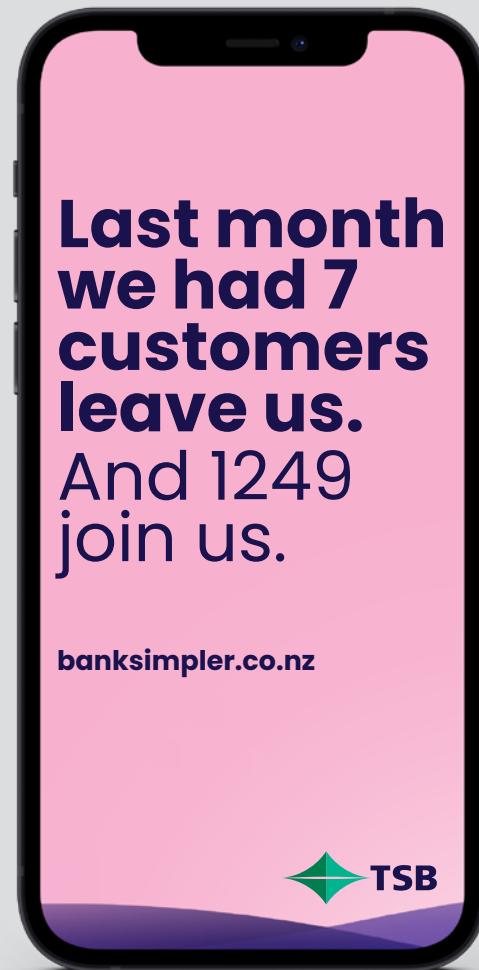
Theirs. And ours

**TSB. banksimpler.co.nz**

# Your bank makes money off you

We make money with you

**TSB. banksimpler.co.nz**







**We might never  
say it out loud**

**But we can shift  
the brand outtake  
in the minds of  
New Zealanders**

**The Simpler Bank**

# Brand+

Not just saying, but doing

## Move Easy Pack

### Making the move easier for our home loan customers

What's the one thing you need to do with a new home loan? Pack up the old one. So let's make it simpler for people by gifting them a range of sustainable moving boxes that reflect our brilliant simplicity.

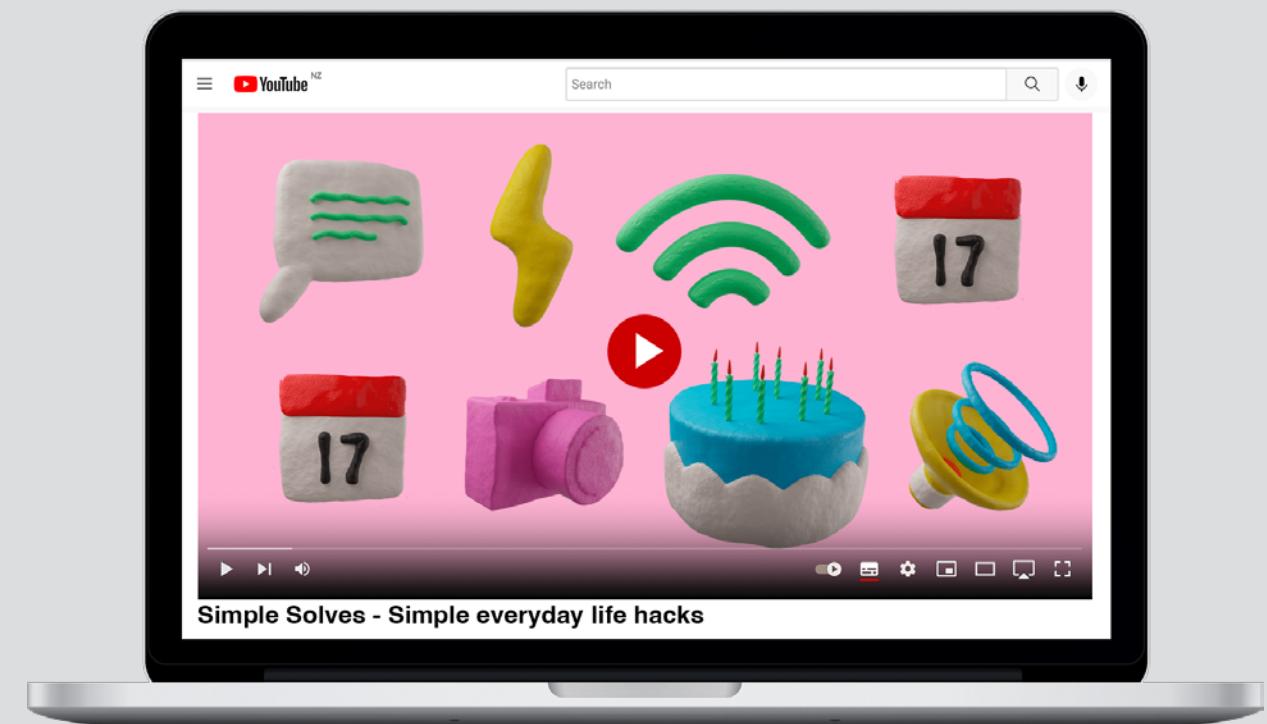


# Simple Solves

## A life hack content series by TSB

TSB delivers on its promise of making things brilliantly simple.

A content series on social delivers simple life hacks on everything from home, life to finance. It's all there.



# The Brilliant Squad

## Community engagement crew

TSB is famous for their community engagement. Let's take that to the next level.

The 'Brilliant Squad' travels around NZ tackling projects - simply and brilliantly. From a neighbourhood treehouse to a community catch-up space, our squad is there to solve problems and add value at a grassroots level.



## TSB Simple Safety

**Wearable tech to keep kids  
between the flags**

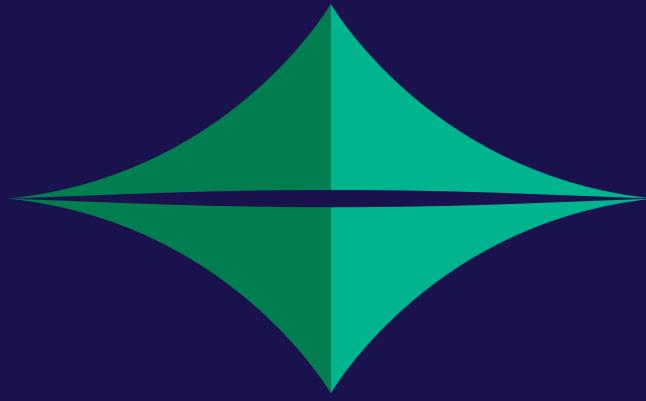
TSB is behind our Surf Life Saving lifeguards.

Let's make their jobs easier with some brilliant  
tech - wearable, waterproof tracking bands.

By geofencing swimming areas, we can alert  
lifeguards and parents if kids float out of the  
safe swimming zones.

Making it easier to save lives.





TSB

Brilliantly  
Simple

“

Simplicity is the  
ultimate sophistication

- LEONARDO DA VINCI

”