

Tone of Voice

1 to 1 Comms Guide

Introduction

This guide covers three campaigns with key insights and reference points to help define the Nationwide tone of voice in one-to-one communications.

Annotations will denote overall copy considerations as well as tone of voice themes including warmth, empathy, reassurance and member benefits.

Fairer Share

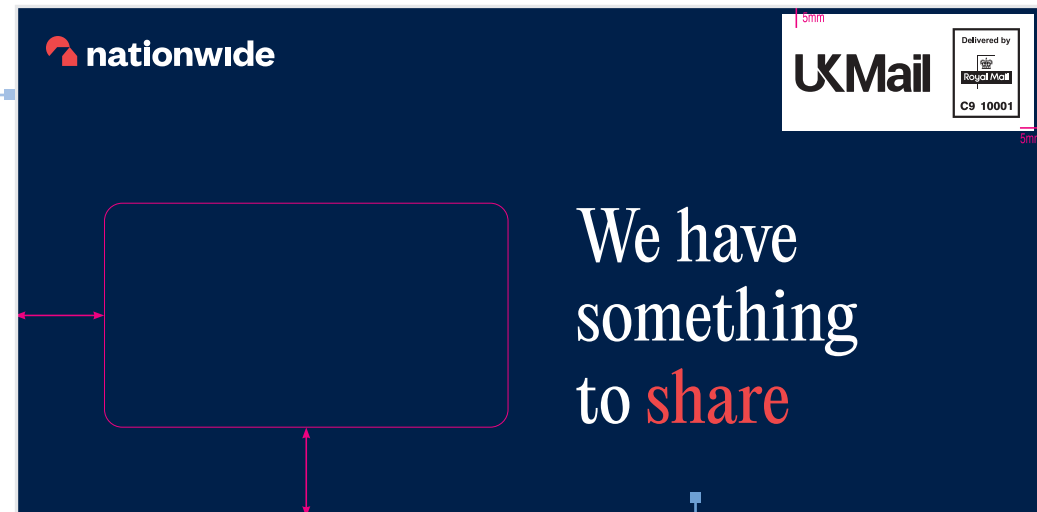
Direct mail, email and prompt created to inform customers of member benefit.

Envelope consideration

Will there be text on the envelope? Some projects have this, including Fairer Share. To avoid needing terms and conditions on the envelope rather than in the letter, we avoided mentioning Fairer Share itself. To avoid risk, we don't mention £100 on the envelope, as it could invite theft on the chance that the money is contained within.

Confident

Avoids overstating or overhyping. It also entices the member to open the letter.



Fairer Share DM letter

DM consideration

While space is technically unlimited in emails, DM requires a greater focus on copy length, especially as there are financial considerations when extending beyond a single page. For Fairer Share, there isn't a huge word count difference between email and DM, however other projects will have more condensed copy in the DM.

From an engagement and user experience perspective, cramming too much into a single page can make the content appear dense, difficult and uninviting.

Using additional pages can help where multiple messages are necessary, especially if terms are required.



<Customer_Name>
<Address_Line1>
<Address_Line2>
<Address_Line3>
<Address_Line4>
<Post_Code>

Another
£100 from
us to you

<Month Year>

[Dear First Name],

When we profit, we think you should too, so we are delighted to let you know that we are giving you **£100**. Sharing our profits through the Nationwide Fairer Share payment is one of our ways of rewarding you for choosing us.

A big part of what makes us a good way to bank is how we do things differently and Fairer Share is a way for us to give you something back. This year, we are sharing almost £400 million of our profits equally between members like you, who bank and save or have a mortgage with us.

You were part of our very first Fairer Share payment last year and we are excited to be able to give you **£100** again this year. You don't need to do anything other than look forward to receiving your payment.

We will be sending payments between 13 and 28 June 2024 and you will need an open current account with us to receive yours. If you only have a joint bank account with us, we will send your payment there. We also need to let you know that the payment will count as interest for tax purposes. You can find all the rest of the terms and conditions at nationwide.co.uk/fairershare

We would like to make a Fairer Share payment every year but this will obviously depend on how we perform financially.

If, for any reason, you don't want to receive the payment, please call **0330 1239 734** and let us know by 11 June 2024. Otherwise, your **£100** will be on its way and we will send you a text to let you know when it is in your account.

Your Nationwide Team
A good way to bank

We are giving you this payment because, when we checked on 31 March 2024, you met all the conditions.

Scan here or visit
nationwide.co.uk/fairershare
for the full terms and conditions



Fairer Share DM letter

Headline

The headline is the only thing the member sees when they first open the letter, before unfolding it. It is also the main area of branding and has the most prominence.

DM body copy

The order of content in this letter differs from the email. This is due to not using subheads in the DM. Where the email groups content based on what makes sense as a coherent panel (see page 9), the DM can adopt a different narrative flow.

However, there are often good reasons to use subheads within DM and they can draw attention to key messaging and break up the copy - especially in longer or more dense letters.



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FS60 (May 2024)

Content hierarchy

With a Johnson box or secondary right-hand column, we are able to segment out some of the content and include a QR code. In this case, we pulled out the eligibility confirmation as the most suitable content to join the QR code, which directed members to terms and conditions.

Flexing the template

The Fairer Share design deviated from the standard template, so the Johnson box was replaced with a wider, right-hand column. This intentionally avoided the direct response feel of the box while maintaining a similar layout.



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FS60 (May 2024)

Fairer Share email

First impressions

Subject lines need to entice the recipient to open the email. Personalisation can help cut through a busy inbox, and focusing on the clear benefit makes members more likely to engage. Tone leans into the confidence principle.

Preview text isn't always seen, so this message is repeated within the email to ensure all members see it.

Confident and considered

Headline highlights the benefit instantly. For this audience, it also references the fact that they have received this previously - personalised and showing that we know them.

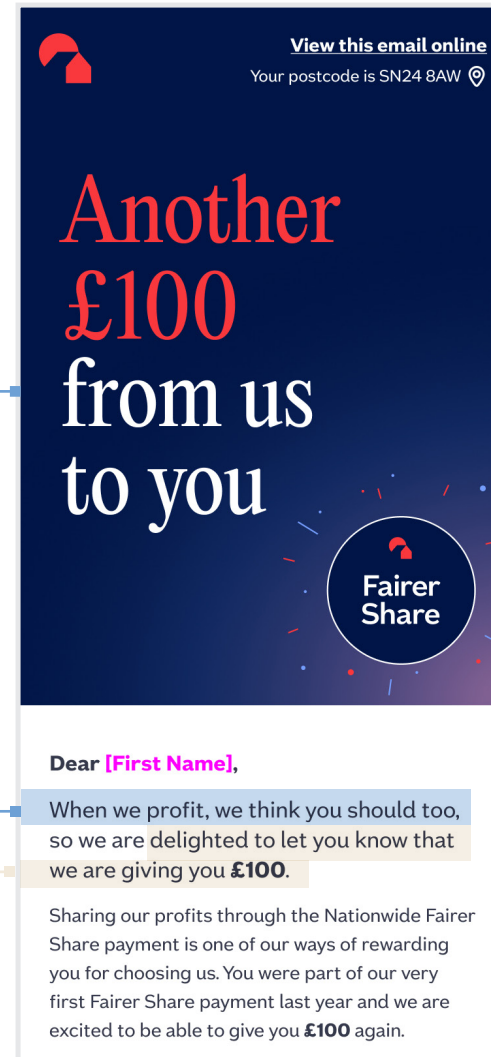
Confident

Member benefit-led approach.

Considered

Email starts with warmth and aligns to the above-the-line campaign. "Delighted" chosen to increase celebratory tone of the message. "Giving you" is active voice, confident, and warm.

Subject line: [Name], £100 from us to you
Preview text: Because when we profit, we think you should too.



Fairer Share email

Respectful

Recognising that the member has chosen us and showing that we value them.

Relevance and personalisation to the member and what we know about them.

Confident

Warmth

We aren't overhyping this, we're confident in how good the benefit is.

No over promising or hyperbole, just giving members the information to make the decision to choose Nationwide long term.

Email body copy

As the email contains panels to break information up, subheads are necessary for signposting.

The subheads throughout are clear and informative, to make the information easy to find when skimming the content.

The use of questions and answers has been shown to improve engagement with more technical content - we have used this principle here.

Sharing our profits through the Nationwide Fairer Share payment is one of our ways of rewarding you for choosing us. You were part of our very first Fairer Share payment last year and we are excited to be able to give you **£100** again.

What is Fairer Share?



Fairer Share is a way for us to give you something back. This year, we are sharing almost £400 million of our profits equally between members like you, who bank and save or have a mortgage with us.

We would like to make a Fairer Share payment every year but this will obviously depend on how we perform financially.

Do I need to do anything?



You don't need to do anything at all, except look forward to receiving your payment.

We will be sending payments between 13 and 28 June 2024 and you will need an open current account with us to receive yours. If you only have a joint bank account with us, we will send your payment there. You will get a text to let you know when it is in your account.

We also need to let you know that the payment will count as interest for tax purposes.

Fairer Share email

Considered and clear

Reassuring, plus a level of protection against scammers contacting people to phish for information using Fairer Share.

While the Nationwide TOV limits contractions, this is a case where the non-contracted version sounds stiff and serious, which would reduce the warmth and celebration within the messaging. Another way to address this would be to answer the question quickly, e.g. "No, nothing at all."

Considered

Benefit-focused and warm. Helping them start to picture the money coming in.

Considered and clear

Member-first approach, they will want to know when to expect their payment.

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Your Nationwide Team

A good way to bank

Fairer Share email

Respectful

Gives reassurance - “for any reason” suggests that there's no judgement in choosing to opt out. Clear instruction, adult-to-adult.

Respectful

Adult-to-adult. Not hiding that there are terms, being up front about how to find them.

In this comm, there's no need to include any conditions (apart from needing an open account), because they have already met them.

Email sign-off

While sign-off isn't always required for a marketing email, including one increases warmth and a sense of personal contact, which is important in this context.

Readable score for this comm: 5.2. This is in the age 9-11 range, in line with TOV guidelines.

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Your Nationwide Team

A good way to bank

 [Download our banking app](#)

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 [Send us a message](#)

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.

You can confirm our registration on [the FCA's website \(opens in a new window\)](#)

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Prompt

Clear

Member benefit up front.

Concise

With the restricted character count of a prompt, we focus on the member benefit and lean into warmth and confidence.

Respectful

Recognising that they have chosen us and showing that we value them.

■ Heading: £100 from us to you

■ Body: When we profit, we think you should too.
The Nationwide Fairer Share Payment is our way of rewarding you for choosing us. Terms and conditions apply. (149/150)

■ CTA: Find out more



Notes

Headline can be 45 characters

Body copy can be 150 characters

▶ CTA 13 characters

Credit Card Acquisition

Direct mail tone of voice updated to promote two credit card offers.

Credit Card DM

Confident

Question is warm and draws the member into the content. Focusing on the choice shows the member we want the best outcome for them and puts them in control.

Implied message is that one will be best for them, but still meets Fin Proms guidance by being a question rather than a statement.

Confident

Concise, condensed, and member-benefit focused. We reference situations that the member may recognise as their own thoughts or experiences.

Respectful

Adult-to-adult. "You have [offers] to choose from" is member-first, giving them ownership of the choice.

Adult-to-adult. No fluffy language, just stating the facts in a human way.

Considered

Focuses on member benefit. Paying less is the outcome that would make the most difference to the member.

Two 0% credit card offers. Which is best for you?

<Dear name>,

Do you want to stop paying credit card interest? Or would you like to spread the cost of your spending?

Either way, when you apply for a Member Credit Card, you have two **introductory 0% offers** to choose from, to help you pay less based on how you use the card.

Confident and respectful

No waffle, it respects the member's time by getting to the point.

Considered

Subheads align to the wording on .co.uk so the onward journey is consistent and clear.

Considered

Separating the two parts of the offer is clear and easy to understand. From a plain numbers perspective, this means we don't have all the numbers in one sentence (which would make it more complex).

Confident

Clearly stated benefit, in human language that's easy to understand. Paying off a card earlier is the tangible benefit to the member.

■ There is no annual fee for the card and no Nationwide fees for purchases abroad, either.

■ The balance transfer credit card

■ If you're ready to stop paying credit card interest, this offer gives you **0% on balance transfers for 18 months**. That could help you pay off your card earlier. And you get **0% on purchases for three months** as well.

Respectful

Not overselling or overpromising. We can't tell them it 'will/would' be a good choice, or that it's the right choice. But saying 'could be a good choice' is appropriate as it's not advice. We also aren't pushing the member or trying to convince them, we're giving them a scenario in which this might work for them.

Clear

Informative without being overly formal (as opposed to something like "see over the page").

Clear and considered

This is important information and we respect members by being upfront and not muddying things with unclear language.

Considered

This section is a good example of where contractions not only make the tone warmer, but also align to the specific message. "It's" and "you'll" help the copy feel easy, whereas "It is" and "you will" would make the process sound more laborious.

Shows the member that we know them and can make their life easier.

Clear

Lets the member know that this is what to do next.

Or, the purchase and balance transfer credit card

You get **0% on purchases and 0% on balance transfers for 15 months**. So, this could be a good choice if you want to use your card to spread out the cost of spending, as well as transferring an existing credit card balance.

Both offers have a balance transfer fee, and you can find more details over the page.

After the offer ends, the rate will change to your standard interest rate. This representative example shows the interest rate that will apply.

Apply now

It's quick and easy to apply for a Member Credit Card. And, if you apply via our banking app or the internet bank, you'll find that some of your details are already filled out for you.

Yours sincerely,
The Nationwide Credit Card Team

Next steps

Choose the offer that suits you best:

0% for 18 months on balance transfers and 3 months on purchases
or

0% on purchases and balance transfers for 15 months

[QR CODE]

[Contact details]

Considered and confident

Warmth - this is more engaging than "Important information" and more human and conversational. Using 'you' makes it feel more relevant than an impersonal headline.

Clear and respectful

Using questions for 'need to know' information is friendlier and more accessible - they make the content easier for members to engage with and understand. Also supports the 'consumer understanding' outcome of the Consumer Duty - FCA guidance quotes research that shows FAQs are more engaging.

Confident

We usually avoid using the passive voice and would phrase more actively - e.g. 'this is what we charge'. However, balance transfer fees are charged by all lenders. Therefore, in this specific scenario, taking an active ownership of this charge feels more negative than it should.

Clear and respectful

Human language. It shows our responsibilities and care for members without feeling scary or accusatory.

What you need to know

How do I get the 0% purchase rate?

The rate applies from the date you open your account. After the 0% offers have ended, you will be charged your standard interest rate.

How do I get the 0% balance transfer rate?

The rate starts when you make a transfer. You need to make balance transfers within 90 days of opening your account to get the 0% rate. Transfers made after that will be subject to your standard interest rate.

What are balance transfer fees?

This is what you are charged for transferring existing borrowing on to this card.

If your transfer is within the first 90 days, the fee is 1.5% (minimum £5). So, for example, if you transferred £1000, you would pay a fee of £15. After 90 days, the fee is 2.4%.

What do I need to do to qualify?

To apply for a Member Credit Card, you need to:

- be aged 18 or over
- be a UK resident
- have a minimum income of £5,000 per year, before tax
- be a member of Nationwide (you are a member if you have a current account, mortgage or savings account with us).

We also need to check that any lending we offer you will be affordable, based on your circumstances.

Credit Card DM

Considered

We're promoting credit cards here but they are not the only solution. Making customers aware of all their options puts them first.

Readable score in age 9-11 range, in line with TOV guidelines.

Warmth

Question-based headlines bring member into the comm and provide warmth.

Will I be charged to use my card abroad?

No, we don't charge any fees for this. However, individual sellers may apply their own commission charges.

Are there other ways to borrow?

Yes. They include using a current account overdraft, personal loan or borrowing money on your home. If you would like to discuss your options, please call us.

What does APR mean?

APR stands for Annual Percentage Rate. It can be used to compare the total cost of your borrowing with other providers.

Alternative headlines:

One credit card. Two 0% offers.
Which one could work for you?

Which 0% credit card offer could
give you what you need?