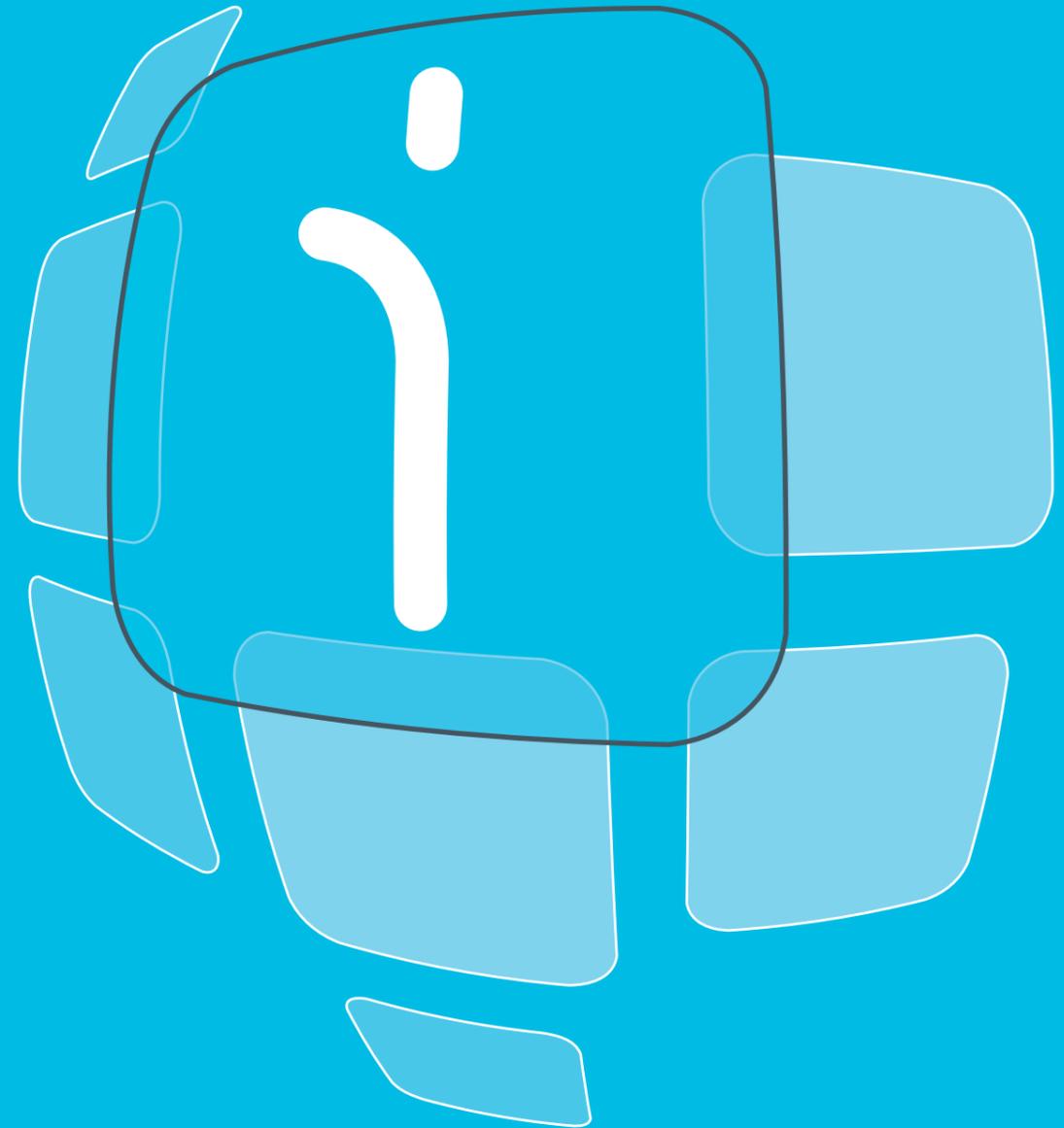


Guidelines

- ↘ Version 04
- ↘ 09/ 2004



↳ Guidelines: introduction.

Create was launched in October 2002 as a Lloyds TSB sub-brand. It features a unique personalisation technology that allows customers to change their credit card features as often as they like.

The brand was refreshed in June 2004 with a fresh focus - to clearly communicate the technology and encourage customers to intelligently use it to suit their own individual needs and circumstances.

↳ Guidelines: contents.

01 Our brand

What does the Create brand promise?

In this section:

Brand promise.

p02

Fulfilling the brand promise.

p05

Introducing the device.

p06

02 Expression

How does Create sound, look and feel?

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03 Design

What are the basic brand design elements?

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04 Realisation

Some examples of the brand in practice.

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Customer communications.

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01

↘ Our brand

What does the Create brand promise?

In this section:

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Brand promise.



Change it

Personalisation technology allows people to interact with and adapt their card settings to suit themselves. They're invited to increase their rewards, decrease the interest rate and even opt to pay a fee to reduce the interest even more.



Brand promise.



Fun

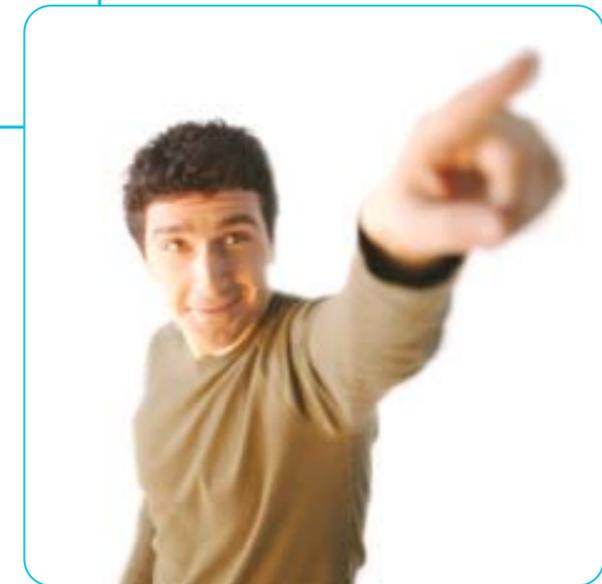


We're inviting people to express their personalities and get involved, so interacting with Create should be fun, fresh and engaging.



Change it + Fun =

Empowered



The ultimate USP of Create is putting people in control. They can change their card and interact with it. Create lets people think for themselves.

01 Our brand:

Fulfilling the brand promise.

So how do you communicate the Create brand promise of fun, interactivity and empowerment?

Research showed that metaphors and similes were considered too confusing.

A literal representation of the technology set in a real life event proved to be far more effective.

That's where the device comes in.

Our brand promise

Change it + Fun = Empowered

Examples of lifestyle needs and aspirations



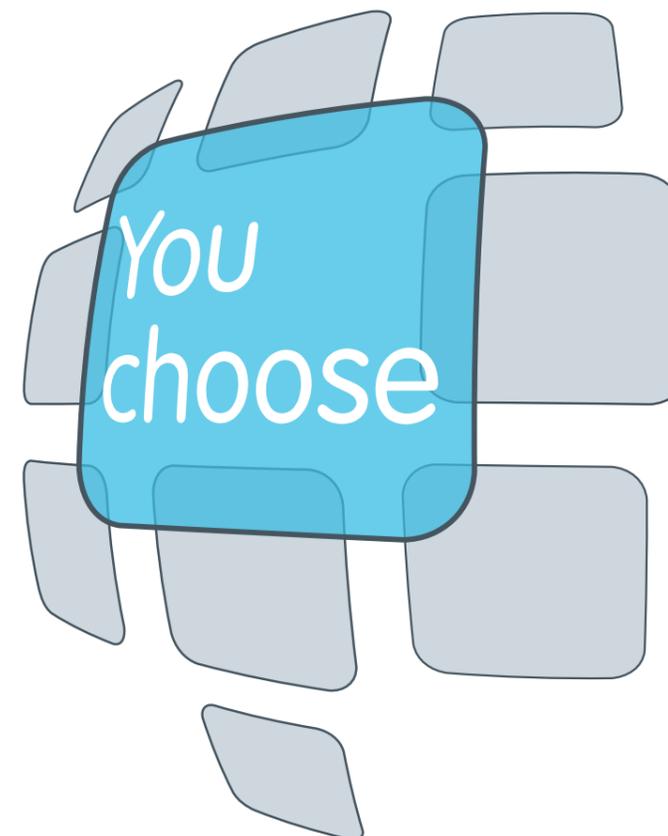
Choice

Lower interest

Ratebuster

More cashback

Some Create product features



This is illustrated by the device, which brings together:

- The brand promise
- Customer needs
- Our product features

01 Our brand:

Introducing the device.

The device is a set of transparent floating tiles which are constantly changing and adapting to represent the personal preferences of individual customers.

The device an invitation to change, it's fun and engaging and, most importantly, it's empowering.

You can use the device in one of three ways:

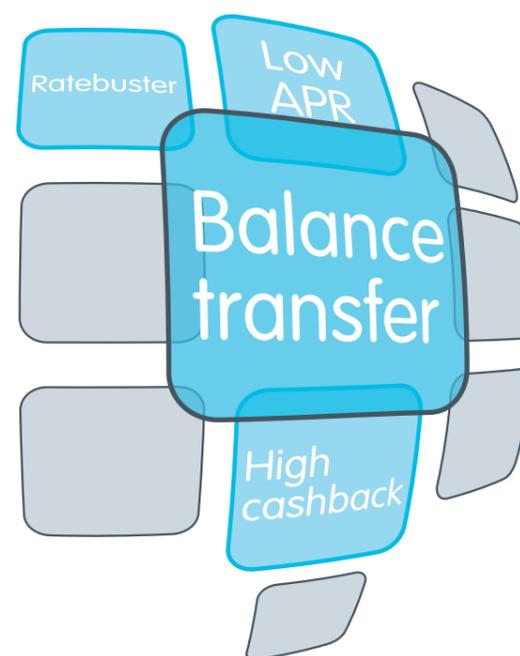
- 01 To illustrate life needs
- 02 To list product choices
- 03 As a positive action.

The device is made up of a set grid of ten tiles, of which there are two types. The primary tiles contain directly comparable choices, for example "More" and "Less". The preferred choice should be the most prominent tile. All the primary tiles are coloured tints of blue and there should be no more than four per device. Secondary tiles make up the pattern of the device and should be coloured tints of grey or white, depending on the background. One or two of the secondary tiles can be removed for balance.

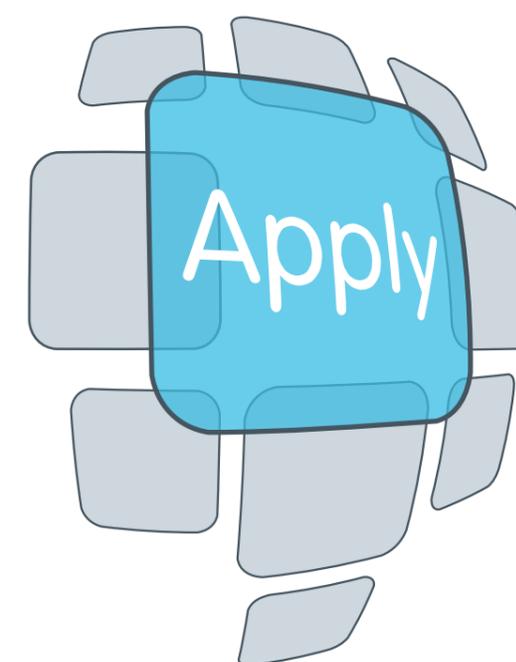
01 Life needs device



02 Product choices device



03 Positive action device



Each tile should have a keyline in either dark grey, blue or white, depending on the background. See p13 for more on constructing and colouring the device.

Keep the labels inside the tiles short and to the point. Labels should always be in white and use our font, VAG Rounded. p21 tells you about the font.

Don't colour the primary tiles in grey, claret or any colour other than blue. For more about our colours, turn to p18.

Don't put the strapline in the device. Detailed information on the strapline can be found on p20.

Don't place images or illustrations inside the tiles. They are used for labels only.

Don't advertise rates in the device. See p14 to find out how we promote rate-led communications.

02

↘ Expression

How does Create sound, look and feel?

In this section:

Our name.

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Language.

p09

Images.

p11

Using images
with the device.

p12

Building a
device.

p13

Direct channels.

p14

02 Expression:

Our name.

01

"Create" is the name of the brand, rather than "Create Card" or "Create Credit Card". So the logo only comprises the name "Create" and never has a product name locked with it.

02

Create Card is the product, so always write it using two words.

"Your Create Card".

"Their Create Cards".

"Create Card lets you think for yourself".

03

Create is owned by Lloyds TSB. But unlike most Lloyds TSB brands, Create has been designed to stand alone from the bank with a separate, individual identity. At the same time, the Lloyds TSB logo is used as an endorsement in the sign-off. The blue and green colours of the bank have also been incorporated to imply the relationship. That way, Create enjoys the freedom and freshness of independence, but the credibility and staying power of Lloyds TSB.

01 Our name

"Create"

02 Our product

"Create Card"



Don't use the product label in a design where it is more suitable to use the logo, for example, at the top of a layout.

03 Lloyds TSB endorsement

"from Lloyds TSB"



For design layouts, there is a special sign-off incorporating the Lloyds TSB endorsement. See p20 to find out more.

02 Expression:

Language.

It's pretty much impossible to set rules about writing copy. Guidelines can never cover off every piece of communication for every possible concept, so copy remains subjective and open to interpretation. But that probably suits a brand that's all about thinking for yourself - as long as we're consistent in the way we do it.

As a brand new brand, this is a great opportunity to develop and apply the Create tone of voice across everything we do, from advertising and DM to a letter informing somebody they've gone over their credit limit.

Straight talking not salesy.

Create is a complicated proposition, so it's vital to be as clear and straightforward as possible. When we're selling products, Create doesn't talk like a salesman who won't stop until he's finished the pitch, desperately trying to persuade the 'punters' he knows what's best for them.

Instead just lay out the options, emphasise the choice and let people decide for themselves. That's our USP.

Informal but not matey.

We're a friend offering control and support, not a formal corporation removed from the day to day lives of people on the street. (Honest.)

It's obvious that there's little room for the formalities of stereotyped bank talk, but make sure you don't end up at the other end of the scale trying to be too informal. Create deals with other people's money and needs to inspire confidence and trust.

Headlines.

In letters and other information pieces especially, headlines should try and describe what is to follow, acting like one-line summaries of the main content. That allows the reader to skim over a page and understand what it's about at a glance. When it comes to what's underneath, there's no need to write a load of waffle just for the sake of filling up space. Less usually means more.

✗ Create is not:

✗ Selly, Long-winded, Stilted, Misleading, Clichéd, Confusing, Staccato, Pushy, Blasé, Artificial.

✗ It doesn't say things like:

An offer of no interest!! or

This is the best deal for you!

✗ And it wouldn't write a letter like this:



Call Create on:
0870 600 6650
Open 24 hours, 7 days a week.

Login to Create at:
www.create.co.uk
Email Create at:
customerservice@create.co.uk

Lost or stolen cards UK:
0800 069 9779
Lost or stolen cards abroad:
+44 170 227 8270

“Regarding your application, we previously sent you documents for your signature. In order to complete the application process for your new credit card, we must have your signature on these documents. However, we have not received these forms back. We are therefore assuming that you no longer wish to have a Create Card, and your application will shortly be treated as having been withdrawn.”

From  Lloyds TSB

Create Card is administered by Create Services Limited, registered in England No. 4020461, based by Lloyds TSB Bank plc, registered in England No. 2045.

Registered Office of both Create Services Limited and Create TSB
25 Oldbath Street, London EC2V 7HN.

Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority and is a member of the Banking Code.

↘ Create is:

↘ Clear, Concise, Straightforward, Fresh, Honest, Polite, Empowering, Quietly Confident, Relaxed.

↘ It says things like:

Our lowest interest rate, more Cashback, online account management, offline statements, it's up to you.

↘ And writes letters like this:



Call Create on:
0870 600 6650
Open 24 hours, 7 days a week.

Login to Create at:
www.create.co.uk
Email Create at:
customerservice@create.co.uk

Lost or stolen cards UK:
0800 069 9779
Lost or stolen cards abroad:
+44 170 227 8270

“To get your new Create Card

We can't send out your new card until you have signed and returned the Credit Agreement we recently sent to you.

If you haven't received the Agreement, or you returned it more than 15 days ago, please get in touch with us at customerservice@create.co.uk or on 0870 600 6650 as soon as you can.

If we don't hear from you, we'll assume that you no longer want your Create Card and cancel your application for you.”

From  Lloyds TSB

Create Card is administered by Create Services Limited, registered in England No. 4020461, based by Lloyds TSB Bank plc, registered in England No. 2045.

Registered Office of both Create Services Limited and Create TSB
25 Oldbath Street, London EC2V 7HN.

Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority and is a member of the Banking Code.

02 Expression:

Language.

Here are a few examples:

Think for yourself. At the end of the day, you're the one who decides if what you've written is on brand or not.

Have you cut out the waffle? Are you communicating choice, rather than telling people what's best? Is the message clear? Can people read what it's about at a glance?

It's up to you.

01 Customer letter



Call Create on:
0870 600 6650
Open 24 hours, 7 days a week.

Log on to Create at:
www.create.co.uk
Email Create at:
customerservice@create.co.uk

Lost or stolen cards UK:
0800 069 9779
Lost or stolen cards abroad:
+44 170 227 8270

A B Sample
Sample House
Sample Street
SAMPLE TOWN
Sample County
AB1 1AB
7 May 2004

Write to us at:
Create Card
Department AY
PO Box 4104
London
W1A 6FZ

Just sign on the... dotted line

Dear David.

Create Card cheques offer a low 5.9% p.a. for the life of the balance

Create Card cheques are basically an alternative way to access your Create Card credit limit. They work just like normal cheques anywhere a guarantee card isn't required, even at places that won't accept credit cards. And right now they offer just 5.9% p.a. for the life of the balance when you use your cheques before 1 November 2004.

Use them for whatever you like

Apart from paying off balances on other store cards and credit cards, you can pay a Create Card cheque into your current account if you could do with some extra cash. Use them to take care of unexpected bills, your holidays, whatever you like (as long as you stay in your credit limit, of course). The enclosed leaflet tells you more.

That includes saving money on outstanding balances

Forget the application forms and phone queues. All you have to do is write out a cheque payable to the credit or store card company you want to transfer the balance from...and sign on the dotted line.

Remember, you'll only get a low 5.9% p.a. for the life of the balance when you use the attached cheques before 1 November 2004.

Yours Sincerely

W Smith

W Smith
Create Card Application Team

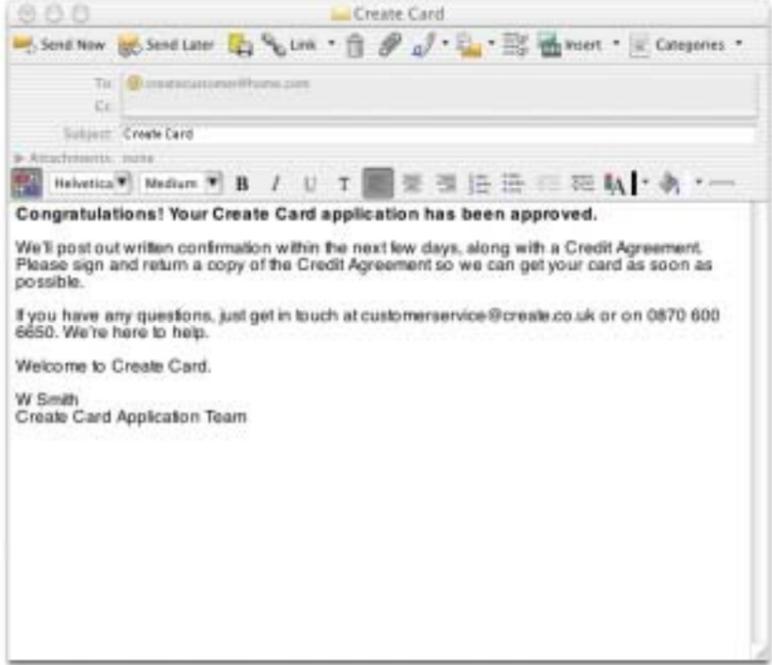
From  Lloyds TSB

Create Card is administered by Create Services Limited, registered in England No. 4502461. Issued by Lloyds TSB Bank plc, registered in England No. 2065.

Registered Office of both Create Services Limited and Lloyds TSB:
25 Gresham Street, London EC2V 7HN.

Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority and a signatory to the Banking Codes.

02 Customer email



Congratulations! Your Create Card application has been approved.

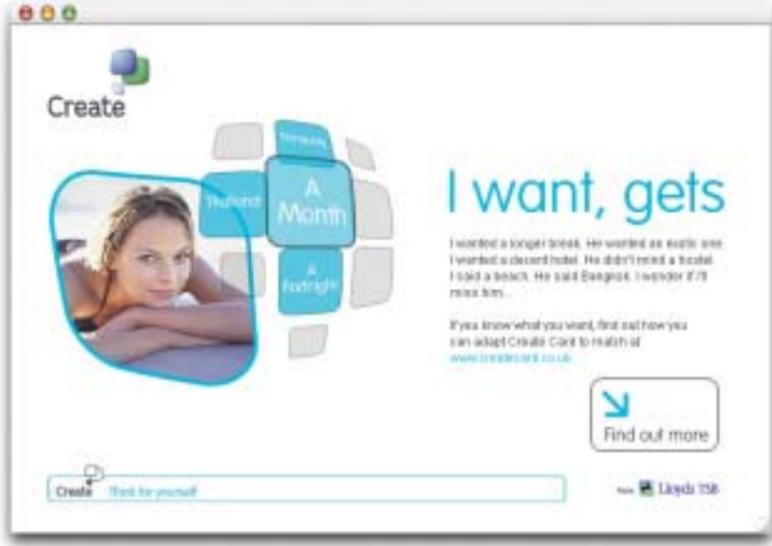
We'll post out written confirmation within the next few days, along with a Credit Agreement. Please sign and return a copy of the Credit Agreement so we can get your card as soon as possible.

If you have any questions, just get in touch at customerservice@create.co.uk or on 0870 600 6650. We're here to help.

Welcome to Create Card.

W Smith
Create Card Application Team

03 Splash page advertisement



Create

I want, gets

I wanted a longer break. He wanted an exotic one. I wanted a decent hotel. He didn't need a hotel. I said a beach. He said Bangkok. I wonder if I miss him.

If you know what you want, first see how you can adapt Create Card to match it.

www.create.co.uk

[Find out more](#)

Create TSB for you



02 Expression:

Images.

Like writing, choosing the right imagery for a brand can be a subjective process.

Create identifies directly with customer needs, so imagery should reflect the right people and relevant needs.

The device has been specifically designed to link consumer needs with the brand promise. You can use the device to tell a story related to everyday choices such as spending decisions, for example.

By placing the device on top of the right image, you invite someone to interact, have fun and take control with Create. On p12 you can find out more about using images with the device.

There are some images available for use with Create. Just get in touch with the brand team to find out more.

There is a separate style for secondary images. See p38 to find out more.

Tell a story.

Try and put yourself in the customers' shoes. Set a scene, build a character, create a choice. Most of all, make it credible - it's all too easy to drift off into fantasy land.

Simple and smart.

Images should be as clean and uncluttered as possible. Create uses a studio style with a plain white background to place the emphasis on the natural expression of the character and their interaction with the device. When choosing or commissioning images away from the studio, make sure the focus remains on the character of the person, rather than the setting or background. Keep images light and neutral, avoiding clashing colours and moody darkness.

Natural not cheesy.

Create should be upbeat and friendly, not fake, forced or insincere. Models should not overtly behave for the camera - keep it natural, not staged or fake.

When directing, ask models to imagine the device is in front of them.

Whether it's a candlelit dinner or a bright sunny morning, make sure the lighting and main focus is on the model.

✗ Create is not:



✗ Scenic or panoramic shots. Busy crowded scenes. Large groups of people.



✗ Fake, insincere, cheesy smiles or slapstick.



✗ Bright contrasting colours or busy patterns.

↘ Create is:



↘ Focused on one or maybe two characters, not the background.



↘ Natural, sincere, upbeat and confident.



↘ Coloured to complement the brand colourscheme.

02 Expression:

Using images with the device.

The device was designed to interact both directly and indirectly with people photographed in two styles: studio-based and location-based.

01

Studio-based images are always shot on a bright white background for a clean crisp look with a focus on characters and facial expressions. There are some studio images available for use with Create.

Just get in touch with the brand team to find out more.

02

Location based images should be set in a decision-making context and should be as clean and crisp as the studio based images. These settings are not ideal for product choices or a positive action.

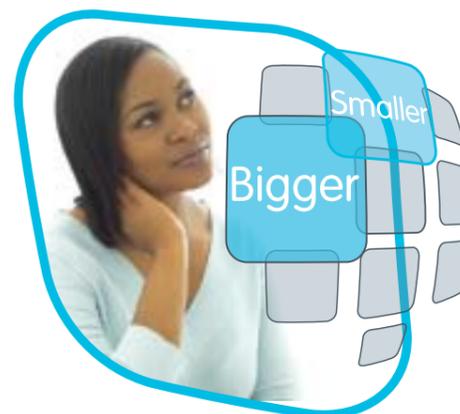
Crop the images to create a 'window' on the character and then place the device on top to create the effect of the character reaching out beyond the frame.

01 Studio based images



Decision-making Direct interaction

The device allows the character to directly interact with his options and make a decision (to the dismay of his partner).



Decision-making No interaction

A strong facial expression and appropriate pose can equally add meaning to the subject of the device.



Product features Direct interaction

The character makes a clear decision on what product feature is his priority.



Call to action Direct interaction

One clear option acts as a positive call to action. The central tile could also contain icons and symbols.

02 Location based images



Decision-making Direct interaction

Use location to set a scene and tell a story. It should be something your character needs to buy or do - it could even be time specific.



Life event No interaction

Unlike studio shots, location based images can set characters a choice appropriate to their setting.

x Location based imagery is not suitable for product feature or positive action devices.

02 Expression:

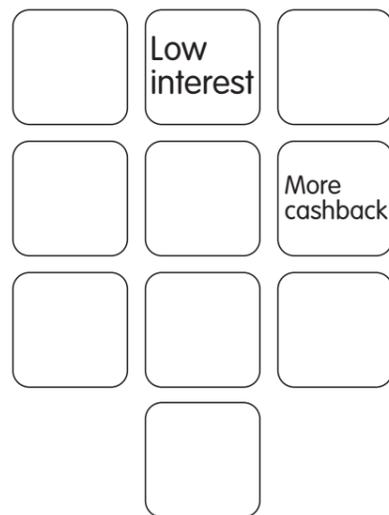
Building a device.

This shows you how to create the device. It's quite simple and just takes a bit of practice and a good eye for perspective.

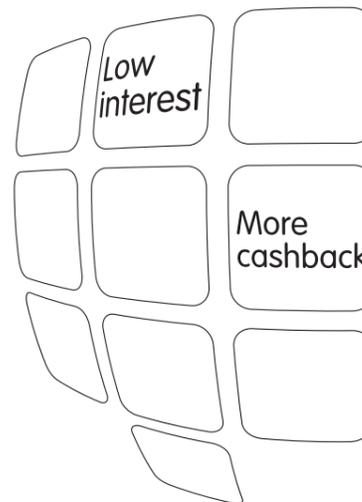
Always colour the primary squares in transparent blue and never in claret. Secondary squares can be in white or grey, depending on the background.

You can draw up the device using the fisheye lens tool in Freehand or the spherize tool in Photoshop.

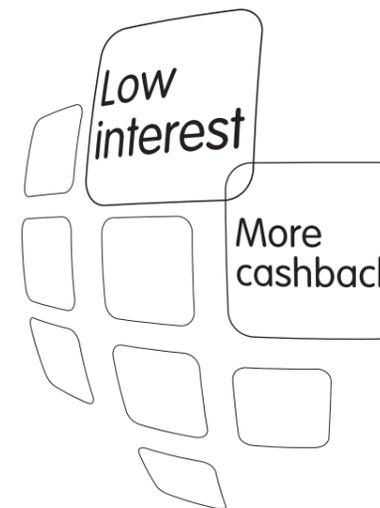
01 Start off with a flat grid and typeset all the copy you're going to need, as it will be more difficult to add at a later stage.



02 Apply a fisheye lens effect to the grid.



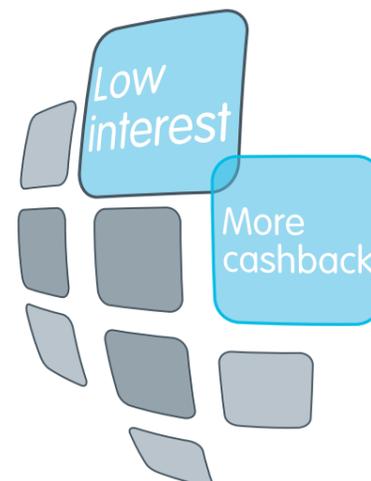
03 Increase the size of the primary tiles and decrease the size of the remainder. Adjust the position of the primary tiles so that they overlap aesthetically.



04 Colour up the primary tiles in transparent tones of blue and colour up the secondary tiles in transparent whites or dark greys depending on the background. See X to find out more about our colours.



05 Apply a blue or dark grey keyline to the primary tiles and a Dark Grey or white keylines to the secondary tiles, depending on the background.



06 Add a cropped image to the device using one of two image frame styles. See p23 for more about our image frame styles.



02 Expression:

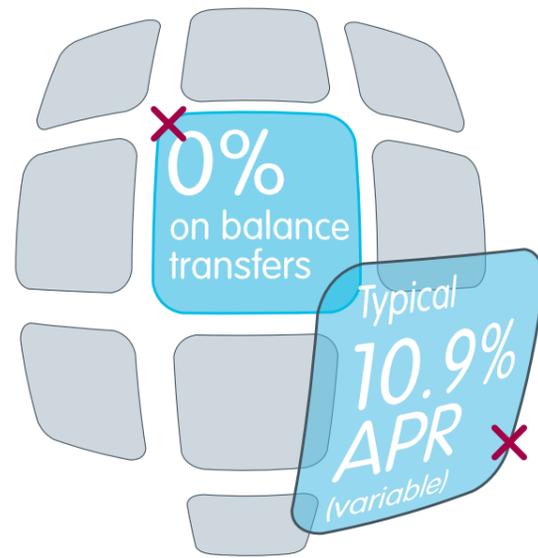
Direct channels.

The device doesn't work as the primary element when Create needs to communicate a rate driven message through direct channels such as direct mail, press ads or banners. It is better suited to decisions, choices and calls to action.

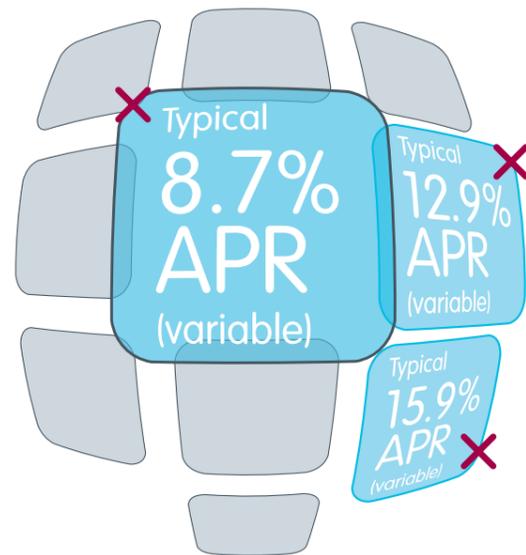
For rate-led messages, keep things simple and bold. The device can still be used in a secondary role as a call to action, or with an image on the inside or back of a print piece to support product choices.

✗ Don't use the device:

01 To communicate rate



02 To compare different rates

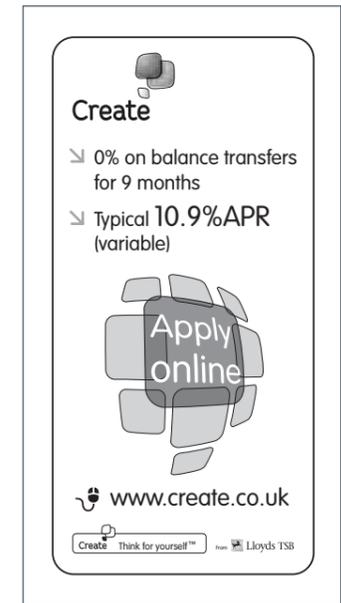


↘ Keep rate messages simple:

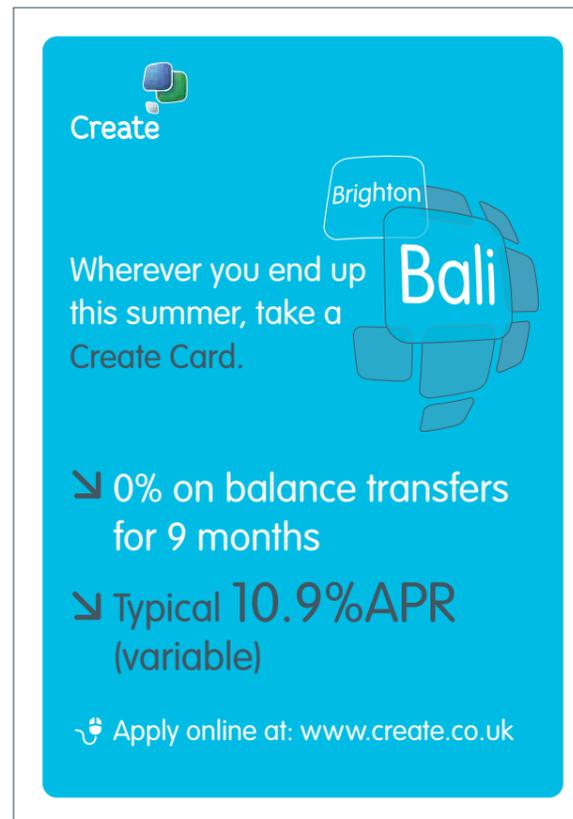
03 Rate led direct mail outer



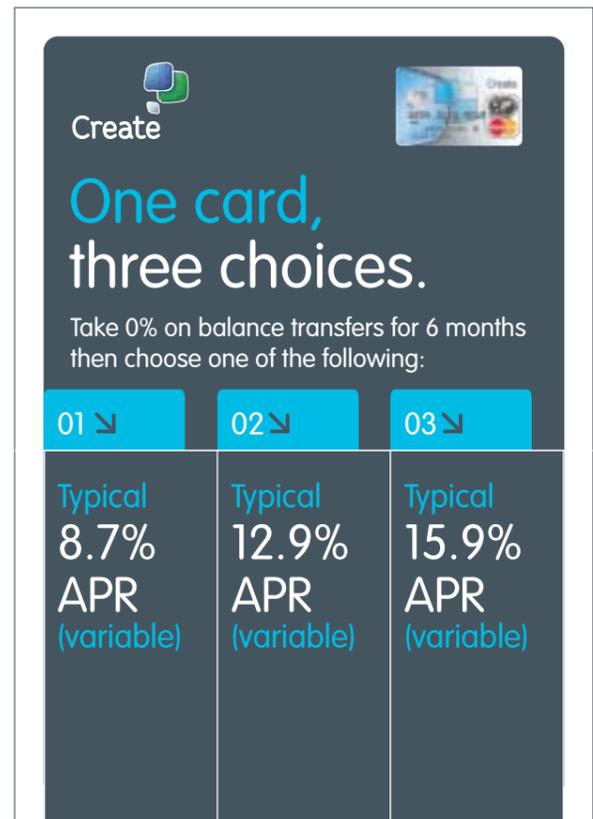
04 Newspaper column ad



05 Rate led flyer



06 Rate option led direct mail inner



03

↘ Design

What are the basic brand design elements?

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Design layout: colourways.

p24

Design layout: partnerships.

p25

Design palette: information design.

p26

Design palette: security.

p27

Design palette: secondary images.

p28

03 Design:

Identity basics.

There are five main visual components of the Create brand:

01 The device

02 The Create logo

03 The sign-off

04 Colour palette

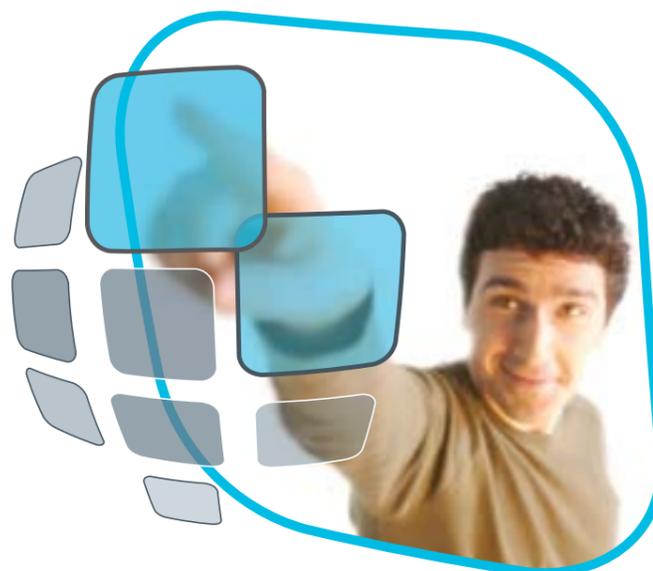
05 The font

The device is the cornerstone of the Create identity, meaning the logo takes second place.

The sign-off underlines all Create communications. The strapline 'Think for yourself™' expresses the fun, flexibility and ingenuity of Create and always has a 'TM' mark. (The logo and device are also trademarks of Create, but aren't labelled as such.)

The sign-off is always endorsed with a Lloyds TSB logo. The relationship with Lloyds TSB enforces a strong sense of security, integrity and reliability.

01 The device



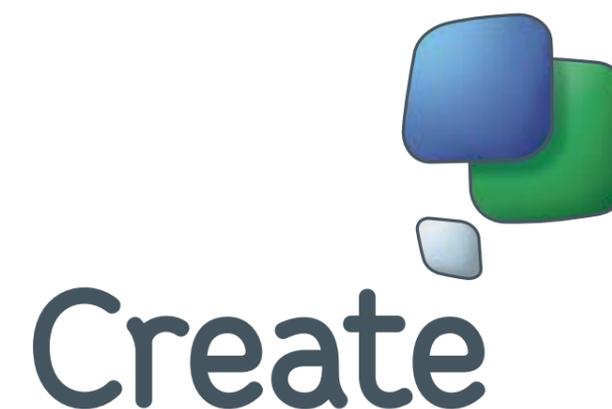
03 The sign-off



04 Colour palette



02 The Create logo



From  Lloyds TSB

05 The font

VAG Rounded

03 Design:

Create logo.

The logo is made up of two design elements
- the Create icon and the Create wordmark.

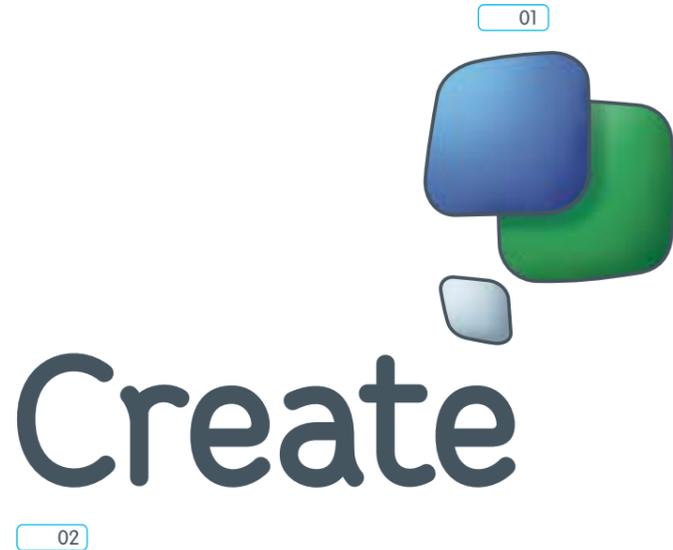
The icon is made up of an blue and green 3D effect image surrounded by a keyline in grey or white. These colours imply a relationship with Lloyds TSB.

The wordmark is a hand drawn font and should not be recreated or replaced.

It appears in the same colour as the keyline - grey or white. See p18 to find out more about our colours and p19 for more about logo colourways.

There are a couple of things to bear in mind when placing the logo: the area of clear space around the logo, and how small the logo can be scaled.

When placing and scaling the logo, take special care to make sure the keylines stay in place, in proportion and in the correct colour.



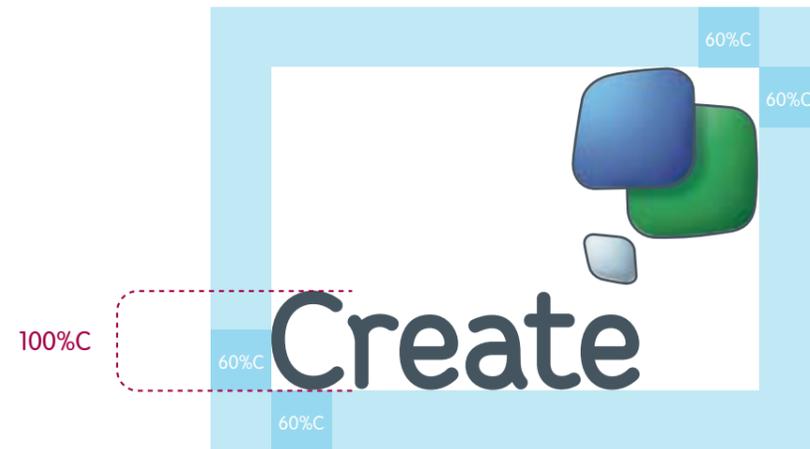
- 01 The Create icon
- 02 The Create wordmark

x Never separate the two design elements or change their position.

x Don't try to redraw the Create icon or recreate the font of the wordmark.

x Ensure the thickness of the keyline around the icon stays in proportion when scaling the logo up or down.

How to measure the area of clear space.



- 01 Measure the height of the capital C in the Wordmark.
- 02 This measurement is called C.
- 03 Calculate a measurement of 60% of C.
- 04 This distance should be left as an area of clear space all around the Create Logo.
- 05 Do not place any text, graphics or images within this area of clear space.

How to check the minimum size.



- 01 Measure the height of the capital C in the Wordmark.
- 02 Make sure that C is no less than 4mm in height.

The area of clear space is the minimum amount of clear space needed around the logo. Be generous and give it as much space as possible.

The same goes for the minimum size - not too small.

03 Design:

Colours.

The Create colour palette is very simple:

01

There are two primary colours:

Dark grey and blue.

02

Claret is our secondary colour, but don't go overboard. Use it as a subtle highlight colour, or occasionally as a strong background colour for special promotions. Check with the brand team about this.

Using the colours:

- ✔ Use dark grey or white with blue.
- ✔ Use dark grey or white with claret.
- ✘ Never use blue with claret.
- ✘ Never use all three at once.

See p18, p19 and p24 for more about how we use colour.

01 Our primary colours

Dark Grey

Spot colour: Pantone 432

Process breakdown: C 23 M 2 Y 0 K 77

Screen breakdown: R 51 G 51 B 51

Hex value: 333333

Blue

Spot colour: Pantone 306

Process breakdown: C 75 M 0 Y 7 K 0

Screen breakdown: R 0 G 186 B 224

Hex value: 00BAE0

02 Our secondary colour

Claret

Spot colour: Pantone 208

Process breakdown: C 0 M 100 Y 36 K 37

Screen breakdown: R 144 G 34 B 71

Hex value: 902247

✘

The colours reproduced here are not accurate, so refer to a Pantone matching guide for a true representation.

03 Design:

Logo colourways.

There are three colourway options for the Create logo:

01-08

Full colour online and offline:

This is the primary rendition of the logo and should be used on these colours as often as possible.

09-12

Black and white offline only:

This is only for use in black and white printing, such as newspaper advertising.

13-16

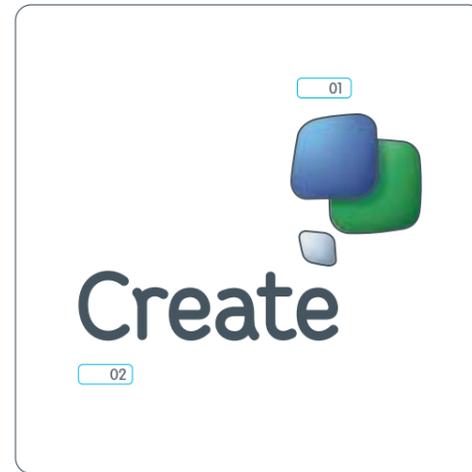
One colour offline only:

For the rare occasions where it is only possible to print the logo in one colour (e.g. for terms and conditions), the logo becomes a flat colour graphic with no tone in the Create icon.

Make sure the logo isn't placed on unsuitable backgrounds like images, overpowering colours or busy contrasting patterns.

01-08 Full colour for online and offline

Full colour on a white background



01 Full colour Createicon with dark grey outline

02 Create wordmark with dark grey fill

Full colour on a dark grey background



03 Full colour Create icon with white outline

04 Create wordmark with white fill

Full colour on a blue background



05 Full colour Create icon with white outline

06 Create wordmark with white fill

Full colour on a claret background

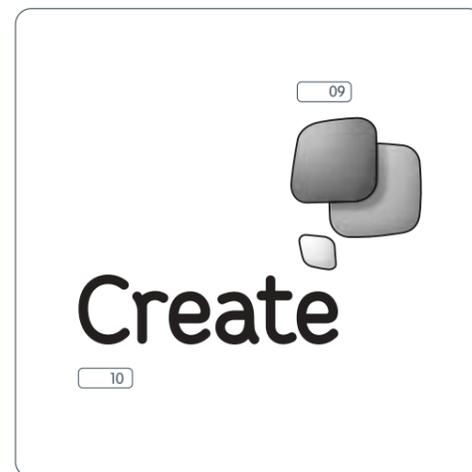


07 Full colour Create icon with white outline

08 Create wordmark with white fill

09-12 Black and white for offline only

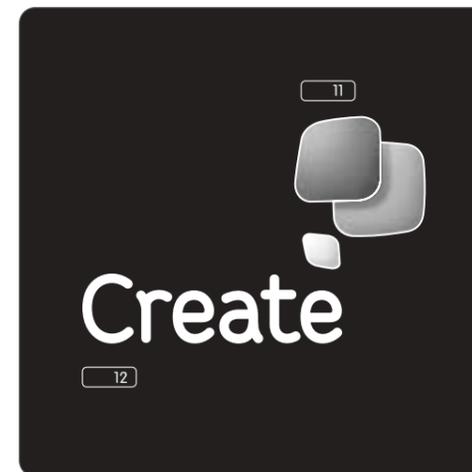
Black and white on a white background



09 Greyscale Create icon with black outline

10 Create wordmark with black fill

Black and white on a black background

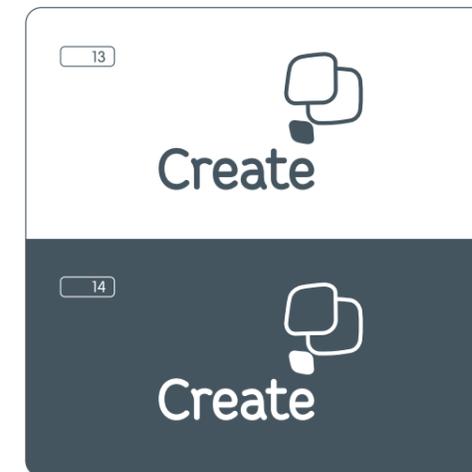


11 Greyscale Create icon with white outline

12 Create wordmark with white fill

13-16 One colour for offline only

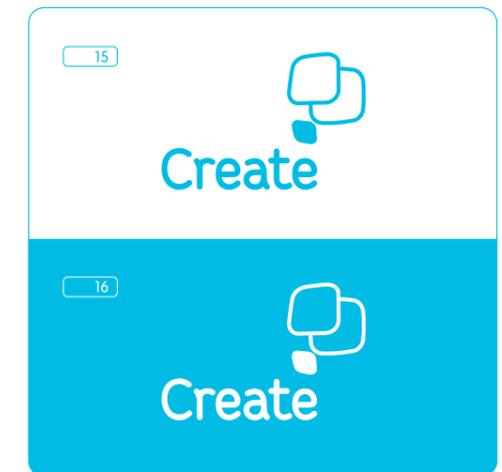
One colour dark grey



13 Graphic Create icon and wordmark in dark grey

14 Graphic Create icon and wordmark in white

One colour blue



15 Graphic Create icon and wordmark in blue

16 Graphic Create icon and wordmark in white

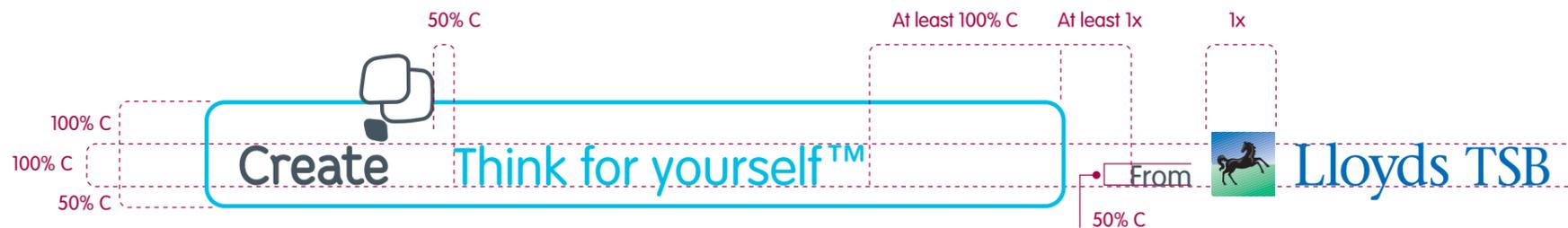
03 Design:

The sign-off.

The sign-off ends every piece of communication. Comprising a single colour version of the logo locked up with the strapline, a holding keyline and a Lloyds TSB logo endorsement, the sign-off is the only time we allow the logo to break out of a box. This shows you how to construct the sign-off, with p24 showing some examples of how to use it. See p08 to find out more about our relationship with Lloyds TSB.

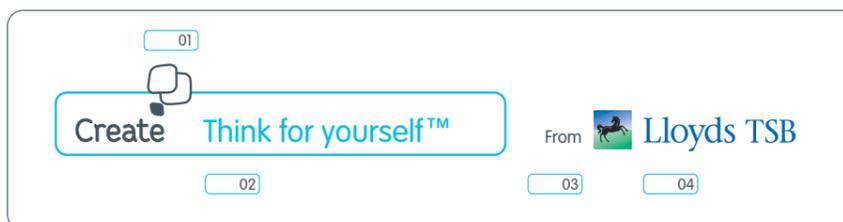
When colouring up the sign-off follow the colourway principles demonstrated here.

How to measure up the Sign-off



- 01 Measure the height of the capital C in the wordmark. This measurement is called 100% C.
- 02 The height of the capital letters in the Create logo, the strapline and the Lloyds TSB logo are all 100% C.
- 03 The distance between the top of the wordmark and the bottom line of the top logo tile is 100% C. Use this measurement to line up the top of the keyline holding shape. The distance between the bottom of the wordmark and the keyline holding shape is 50% C. The distance between the end of the strapline and the keyline holding shape should be at least 100% C. The width of the keyline should be the same width as the characters in the strapline
- 04 Measure the width of the Lloyds TSB shield. This measurement is called 1 x. The distance between "From" and the end of the keyline should be at least 1 x. The height of "From" is 50% C.

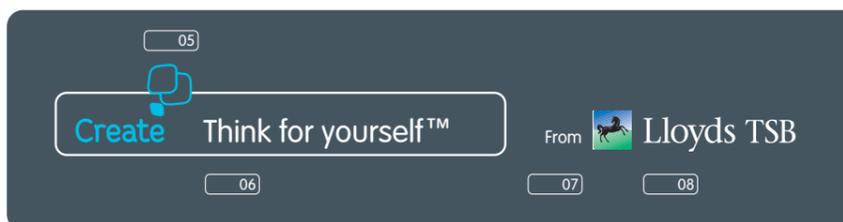
01-04 Sign-off on a white background



- 01 Create Logo in Dark Grey
- 02 Keyline and strapline in Blue
- 03 From in Dark Grey
- 04 Lloyds TSB wordmark in Lloyds TSB Blue [Pantone 293]

Sometimes it's not possible to apply the full sign-off, especially in press or banner ads where space is at a premium. If you do use the strapline on its own, please remember to include the "TM" symbol.

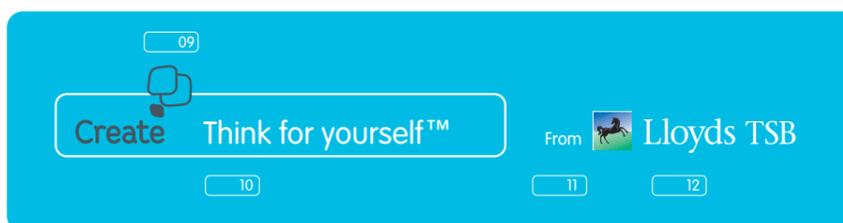
05-08 Sign-off on a Dark Grey background



- 05 Create Logo in Blue
- 06 Keyline and strapline in White
- 07 From in White
- 08 Lloyds TSB wordmark in White [ensure the shield has the Lloyds TSB white border]

Do not use the single colour logo on its own, unless you are printing in one colour. See p19 to find out more about our single colour logo.

01-04 Sign-off on a Blue background



- 09 Create Logo in Dark Grey
- 10 Keyline and strapline in Blue
- 11 From in Dark Grey
- 12 Lloyds TSB wordmark in White [ensure the shield has the Lloyds TSB white border]

There is no claret version of the sign-off

03 Design:

Using our font and icons.

The Create typeface is VAG Rounded, which complements the wordmark and comprises friendly, open characters. Most of the time we only typeset the light weight for headlines, body copy, legal text and inside the device. The bold weight can be used sparingly for **emphasis** only in body copy and legal text. Never use bold in headlines. For strong headlines we simply increase the point size. Never use the black weight as it is too "retro". There is no italic version of VAG Rounded.

VAG Rounded Light 1 2 3
 AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQqRrSsTtUuVvWwXxYyZz 4 5 6
VAG Rounded Bold [for emphasis in bodycopy and legal text only]
AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQqRrSsTtUuVvWwXxYyZz 7 8 9

VAG Rounded

0

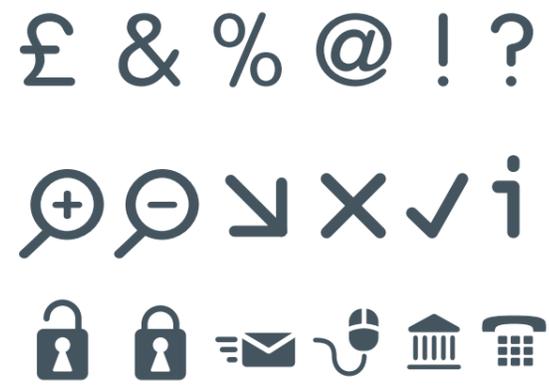
Prominent headlines in VAG Rounded Light upper and lower case with correct punctuation.

Bodycopy and legal text in VAG Rounded Light upper and lower case with correct punctuation. Use Bold and/or colour for emphasis.

Icons should follow the design style of the characters of VAG Rounded.

How you make your payments.

Just choose the method that's easiest for you. Make sure you don't miss a payment by checking which day it's due in the **Account Servicing** section of our web site, or on printed statements if you receive them.



03 Design:

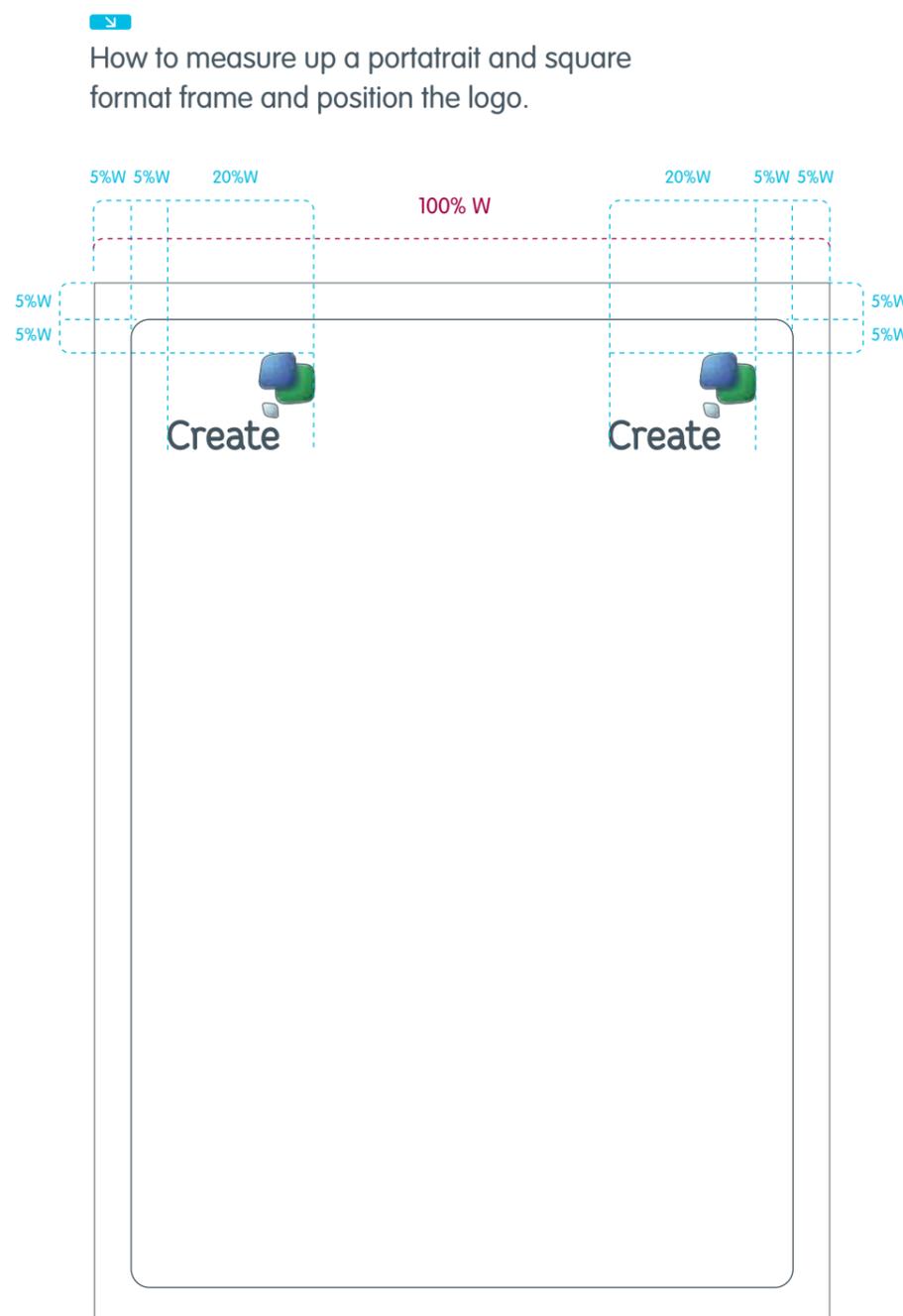
Design layout: format frame.

Design layouts always use a format frame to create a tidy, clear margin around layouts. It is suitable for posters, press advertising, covers, inside spreads, banner advertising and promotional emails.

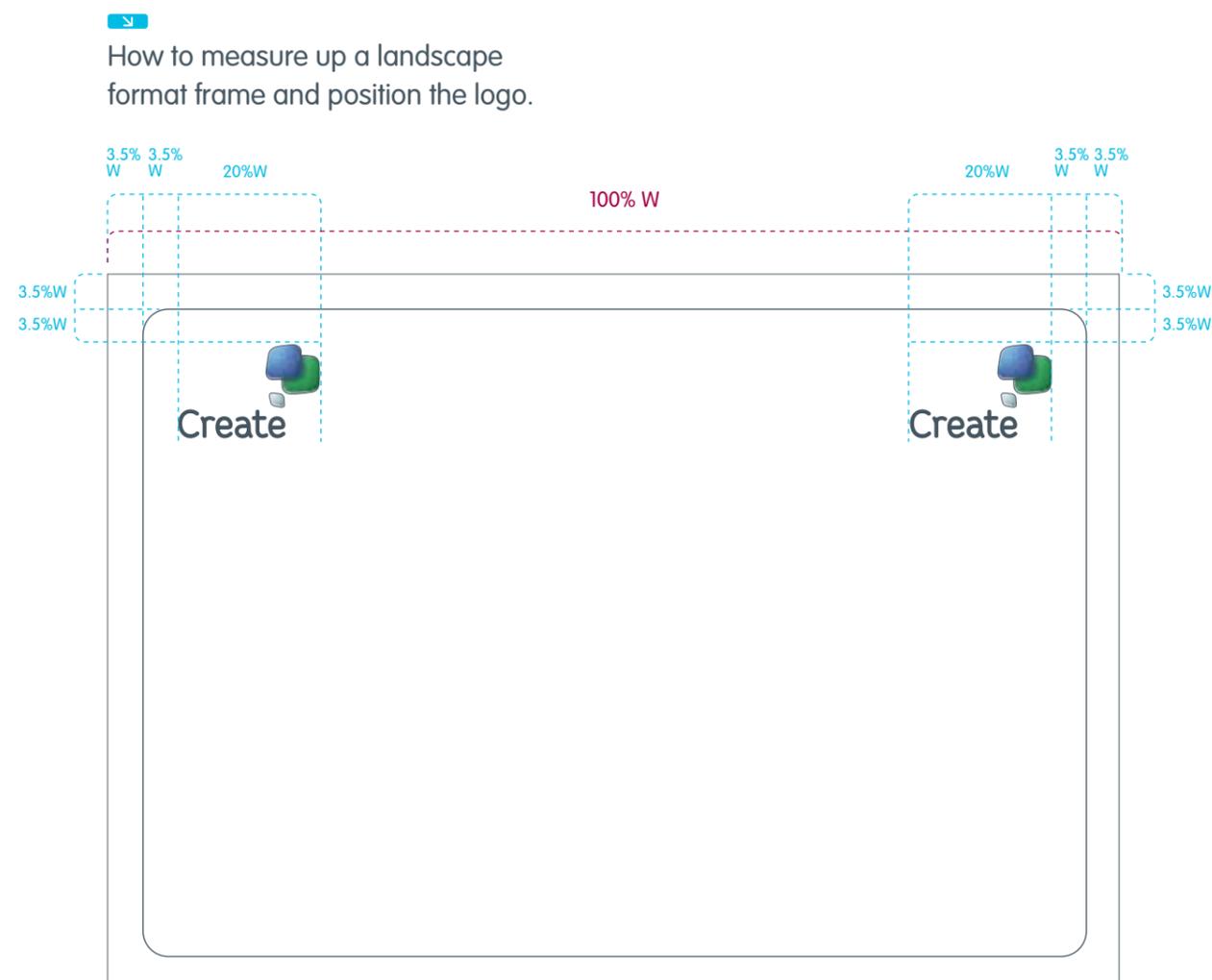
The frame can be coloured in dark grey or blue, or in white with a dark grey or blue keyline surround. See p24 for more about colouring design layouts.

There are two ways to measure up the format frame. One is for portrait or square formats and the second for landscape.

The logo can be placed either at the top left or the top right. For larger formats such as billboards and posters you may wish to reduce the size of the logo as specified here.



- 01 Measure the width of the format, W.
- 02 Measure a margin all around the format of 5% W to form the size of the frame.
- 03 The radius of the corners of the frame is 2.5% W.
- 04 The width of the logo is 20% W and is placed 5% W from the top and left of the frame.



- 01 Measure the width of the format, W.
- 02 Measure a margin all around the format of 3.5% W to form the size of the frame.
- 03 The radius of the corners of the frame is 2.5% W.
- 04 The width of the logo is 20% W and is placed 3.5% W from the top and left of the frame.

Sometimes it's not possible to apply the format frame, especially in press or banner ads where space is at a premium. Just get in touch with the brand team.

03 Design:

Design layout: image frame.

There are four types of image frame for cropping photography:

01 Side frame right

02 Side frame left

03-04 Full frame

The image frame is used when overlaying an image with the device. It makes characters look like they are reaching out to the device.

The line around the image frame should be thicker than the layout frame and in a contrasting colour to a background colour of dark grey, blue or white. See p24 for more about colouring up a layout.

01 Side frame right



With the Create logo at top left, this image frame is suitable for posters, press ads, front covers, flyers, banner ads and emails.

The side frame bleeds of the side edge of the layout frame. The side frame can bleed top and/or bottom if you are designing for a format with a restrictive height, eg. press or banner adverts.

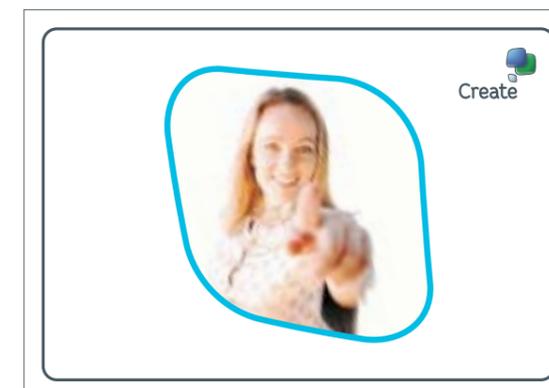
02 Side frame left



Without a Create logo at top left, this image frame is suitable for posters, press ads, front covers, flyers, banner ads, emails and inside spreads.

The side frame bleeds of the side edge of the layout frame. The side frame can bleed top and/or bottom if you are designing for a format with a restrictive height, eg. press or banner adverts.

03-04 Full frame right and left



With or without a Create logo at top left, this image frame is suitable for posters, press ads, front covers, flyers, banner ads, emails and inside spreads. It can be used flipped to suit the image and a device.



The full frame does not bleed off the layout. Use the side frame for bleeding left or right.

03 Design:

Design layout: colourways.

Here are six colourways for the design layout.

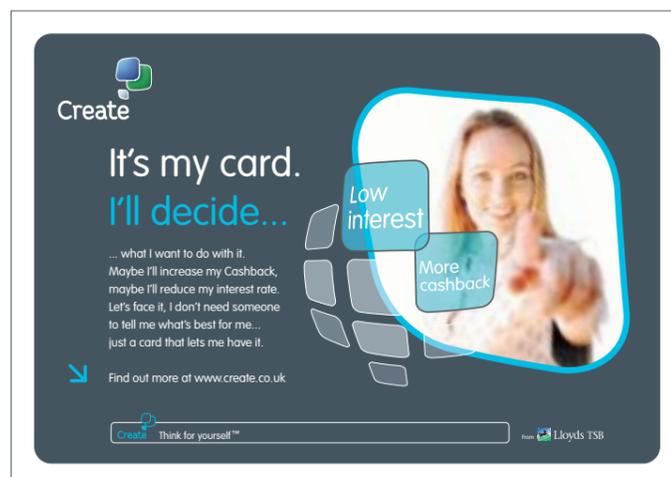
The use of the two claret versions is restricted to special offers and promotions - get in touch before using them.

This is how the colours go together:

- Use dark grey or white with blue.
- Use dark grey or white with claret.
- ✗ Never blue with claret.
- ✗ Never all three at once.

Have a look at p18 for a full specification list of the colour palette .

01 Dark grey and blue



Format frame: dark grey solid.
Image frame and highlights: blue.
Bodycopy: white.

02 Dark grey and claret



Format frame: dark grey solid.
Image frame and highlights: claret.
Bodycopy: white.

03 Blue and dark grey



Format frame: blue solid.
Image frame and highlights: dark grey.
Bodycopy: white.

04 Claret and dark grey (restricted use)



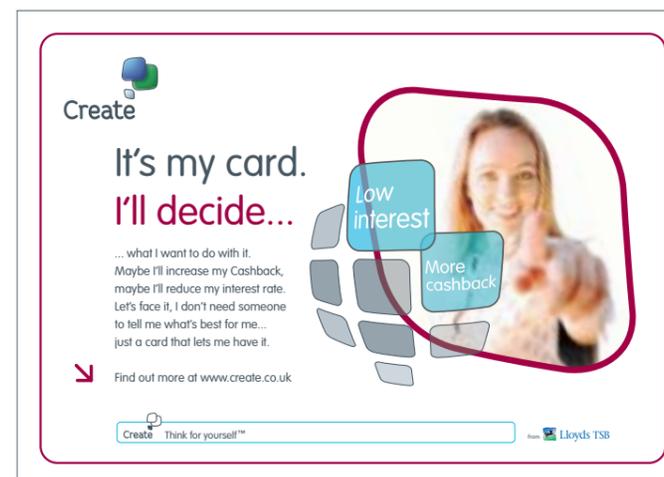
Format frame: blue solid.
Image frame and highlights: dark grey.
Bodycopy: white.

05 White and blue



Format frame: White solid, dark grey or blue keyline.
Image frame and highlights: blue.
Bodycopy: dark grey.

06 White and claret (restricted use)



Format frame: White solid, dark grey or claret keyline.
Image frame and highlights: dark grey or blue.
Bodycopy: dark grey.

03 Design:

Design layout: partnerships.

Create will sometimes undertake marketing promotions in association with a partner. Co-branding issues are bound to arise and the Create brand will need to be balanced against that of the partner.

These three examples demonstrate different balances of the Create brand alongside "Company Z".

- 01 Create-led promotion
- 02 Half Create, half partner
- 03 Partner-led promotion

01 Create led promotion

The primary brand is Create, with Company Z appearing in the copy. The design and copy style is 100% Create apart from a Company Z logo endorsement at the bottom. In these situations, the bottom of the frame format can be raised.

02 Half Create, half partner

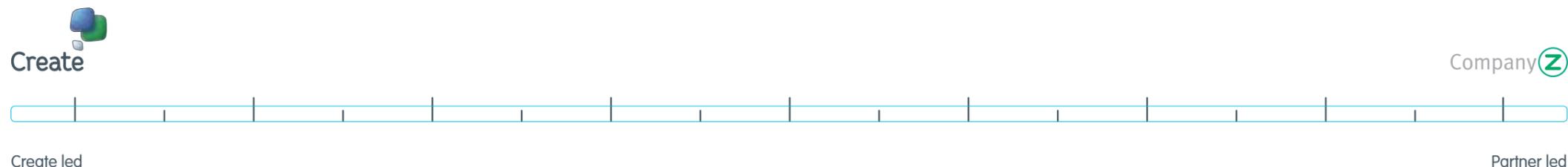
When there is an equal balance of brands, enclose the Create area in a frame format. Everything inside the frame is pure Create and everything outside the frame can be in the partner's style.

We suggest white based design with a blue or dark grey keyline for the Create frame to avoid any colour clashes.

03 Partner led promotion

If the promotion is owned and controlled by the partner, keep things simple. If possible, only use the card graphic, the logo and the sign-off.

Avoid using the device together with Create photography, font and colours.



03 Design:

Design palette: information design.

Create is all about choice, with the layout of information a vital part of the brand experience. For example, options should be presented in a simple, clear and easy to understand way.

Keep the more functional side of communications as clean and crisp as possible, with no overpowering colours, busy lines and fussy angles.

Break information up into easy to digest sections with simple list designs.

Icons make strong headings or anchor points, whilst tables and forms use colour sparingly but effectively to highlight the most important features or conclusions. Finally, the call to action arrow is bold and designed to have real impact.

01 Lists and bullets

For standard body copy, lists should follow normal bullet point typesetting conventions:

If you have changed your address, or the one we have is incorrect, please tell us:

- Call Customer Services on 0870 600 6650
- Complete this form and send it to us at: Card Services, Lloyds TSB Bank plc, PO Box 13130, Brighton BN1 4LT or
- Take it into a Lloyds TSB branch.

For directory lists such as contact details, try using this box listing style:

Customer services

For all general enquiries, call us on:
0870 600 6650

Textphone customer services:

For all general enquiries by textphone:
0870 900 3055

Managing your account

to check your balance or confirm receipt of payments:
0870 010 6611

For longer lists or sets of listings, you may wish to use this box style that incorporates a tab for headings and icons

Using your new Create Card

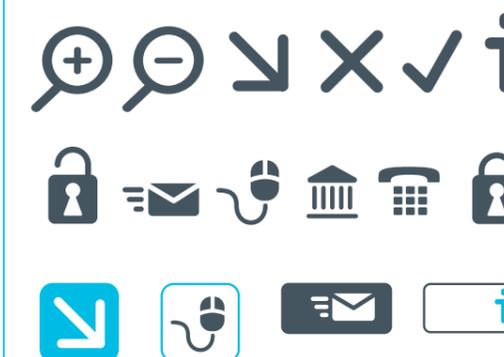
- Everywhere from supermarkets to service stations.
- Everything from holidays to home repairs.
- Withdraw cash from ATMs in both the UK and abroad.

Write to Create at:

Create Card
Card Services
Lloyds TSB Bank plc.
PO Box 13130
Brighton
BN1 4UZ

02 Icons

Icons follow the characteristics of VAG Rounded. They can be used in boxes or even in the device.



03 Table and form style

Tables comprise of a large box for the body with top tabs for headings. Bullets and lines can be used to anchor and divide the cells. Strong colour is used for emphasis and to highlight conclusions.

APR	Interest payable	Value of balance transfer	
		£3000	£5000
• Create Card	10.9%	£135	£226
• HSBC Credit Card	15.9%	£407	£678
• Barclaycard Classic	17.9%	£471	£786
• IKEA	26.8%	£623	£813
save up to:		£488	£813

Forms are simple, unfussy and clean with radiused corner boxes with a heading above each field. For longer flows of writing (eg. addresses), use a larger box with horizontal divider lines. For numbers (e.g. card numbers) use one long box with simple vertical line spacers:

Tell us if you have changed your address:

Title First name Last name

New address

Town

County Postcode

Telephone home Telephone work

Create Card account number

04 Call to action

The call to action arrow should always be prominent. Angle the arrow at 45° so that it stands out and we colour it in the correct highlight for the design layout.

 Find out more at www.create.co.uk



Now sign your card with a ballpoint pen.

You may find that there is a number printed on the signature strip. This is a security enhancement which you can sign over.

03 Design:

Design palette: security.

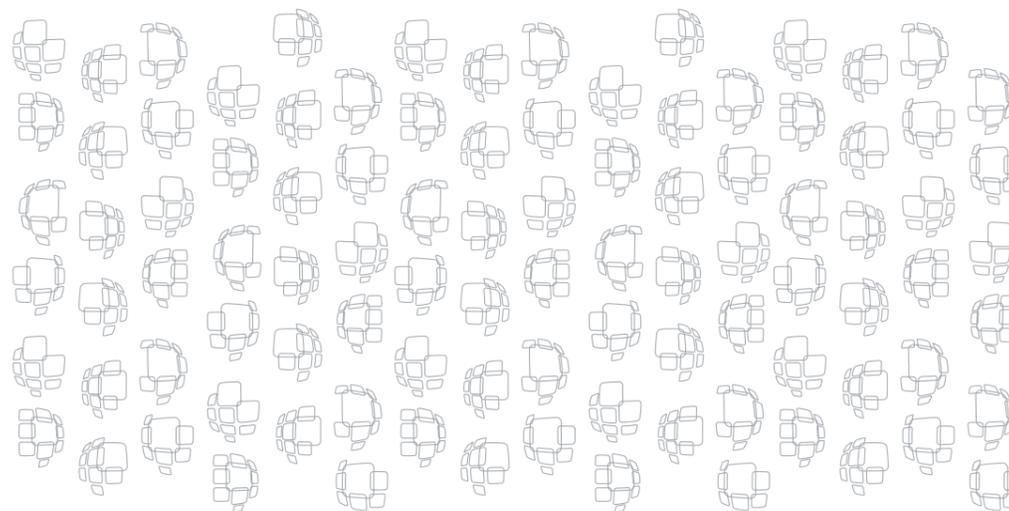
Security is an integral part of Create. That's why security patterns and card design should use design elements of the brand as much as any other communication.

The security pattern inhibits reproduction and safeguards privacy.

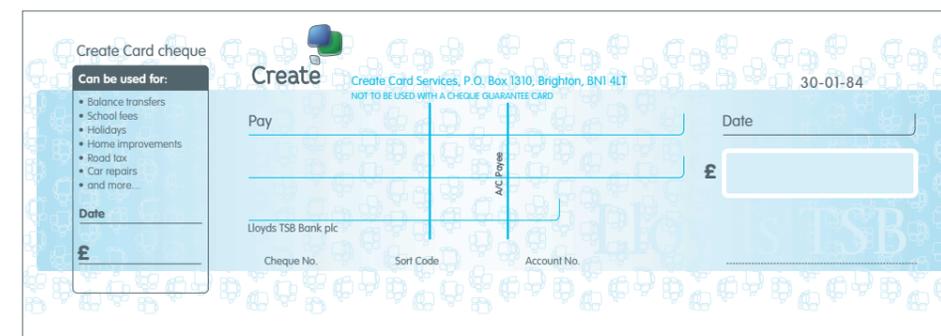
The card design has been refined to comply with the strict security requirements set by MasterCard.

01 Repeat pattern

For security items such as cheques and the inside of envelopes, the design of the security repeat pattern is based on the device.



This pattern should never be used decoratively in any promotional or information design



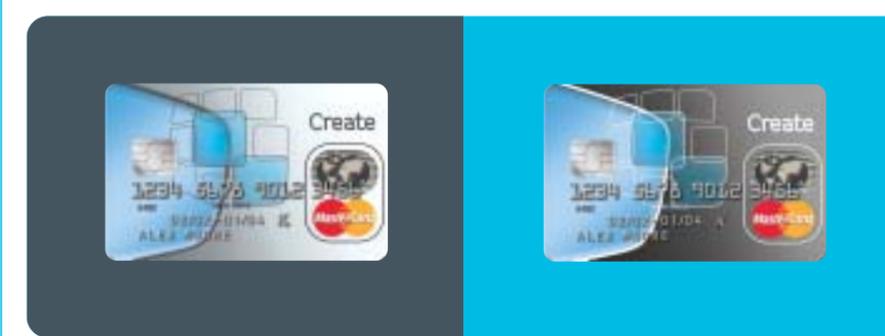
02 Card graphics

There are two choices of card for Create - one light and one dark. When displayed on a white background they should have a drop shadow to 'lift' them off the page. The design incorporates the device and the side image frame which has been enhanced to simulate transparency. Do not use this graphic style anywhere else other than on the card graphic.

You may have noticed that the full Create logo doesn't appear on the front of the card. The Create icon has been omitted due to the lack of space. This is the only time it's allowed to be used this way. The full logo appears on the back of the card

When displaying the cards graphics on a solid colour, you may wish to remove the drop shadow.

Do not apply any unnecessary keylines or halo effects to the card graphic



04

↘ Realisation

Some examples of the brand in practice.

In this section:

Above the line.

p30

Customer
communications.

p36

Stationery.

p39

Online:
website.

p43

Online:
marketing.

p44

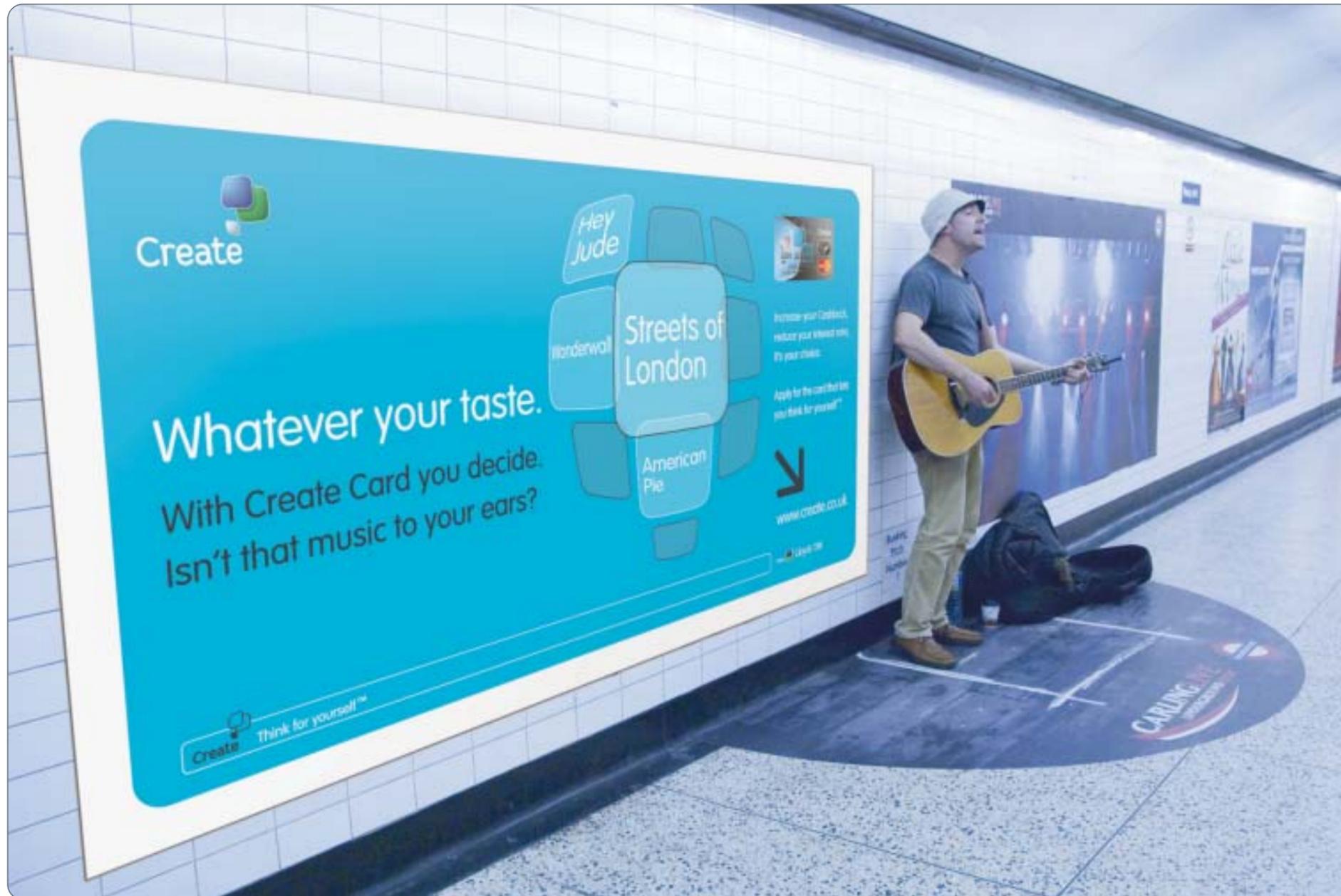
04 Realisation:

Above the line: roadside billboard



Simple bold brand messages are suitable for roadside billboards. A logo, a large headline, a call to action and a card graphic is just enough.

Above the line: street media.

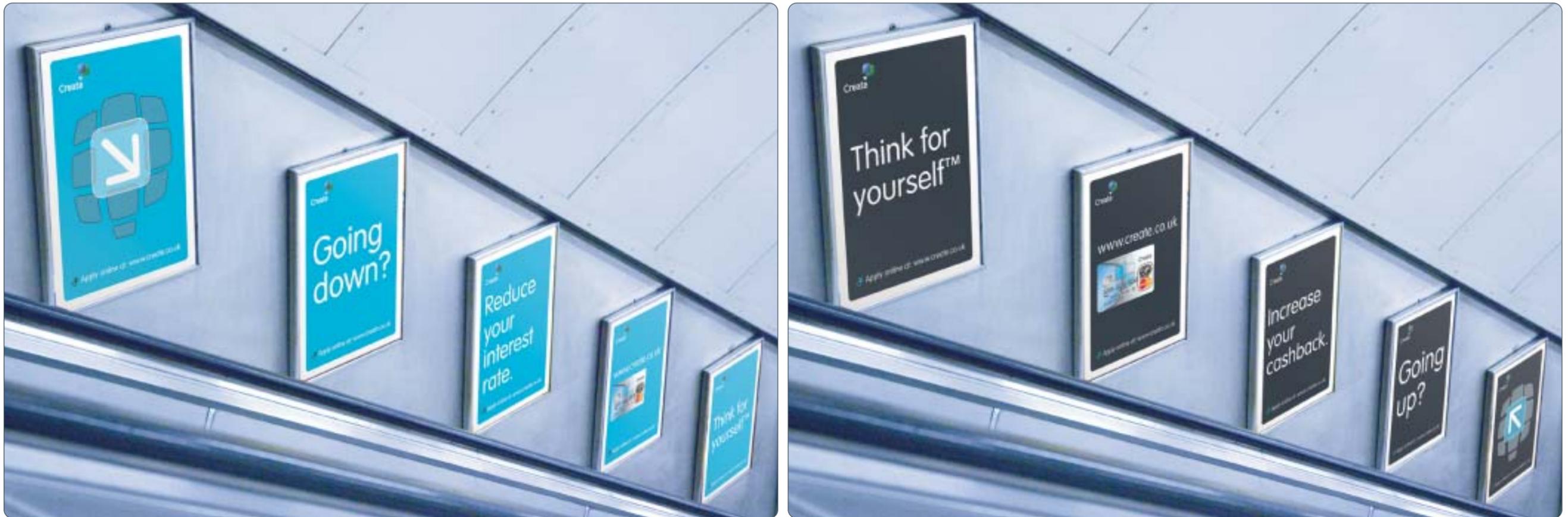


People have more time to read tube posters with more time to dwell on quite detailed content. We've linked this creative concept with the poster's location.



Again the concept is appropriate to this location. We've used a neutral white format so that the advert doesn't clash with the colour of the phone box.

Above the line: tube escalator.



7

A tube escalator is ideal for expressing the flexibility of Create's product features. Like the roadside billboard, the messages are short and direct.

Above the line: vehicle media.



1 A life needs device is linked to the media with a concept based on a busy social life.



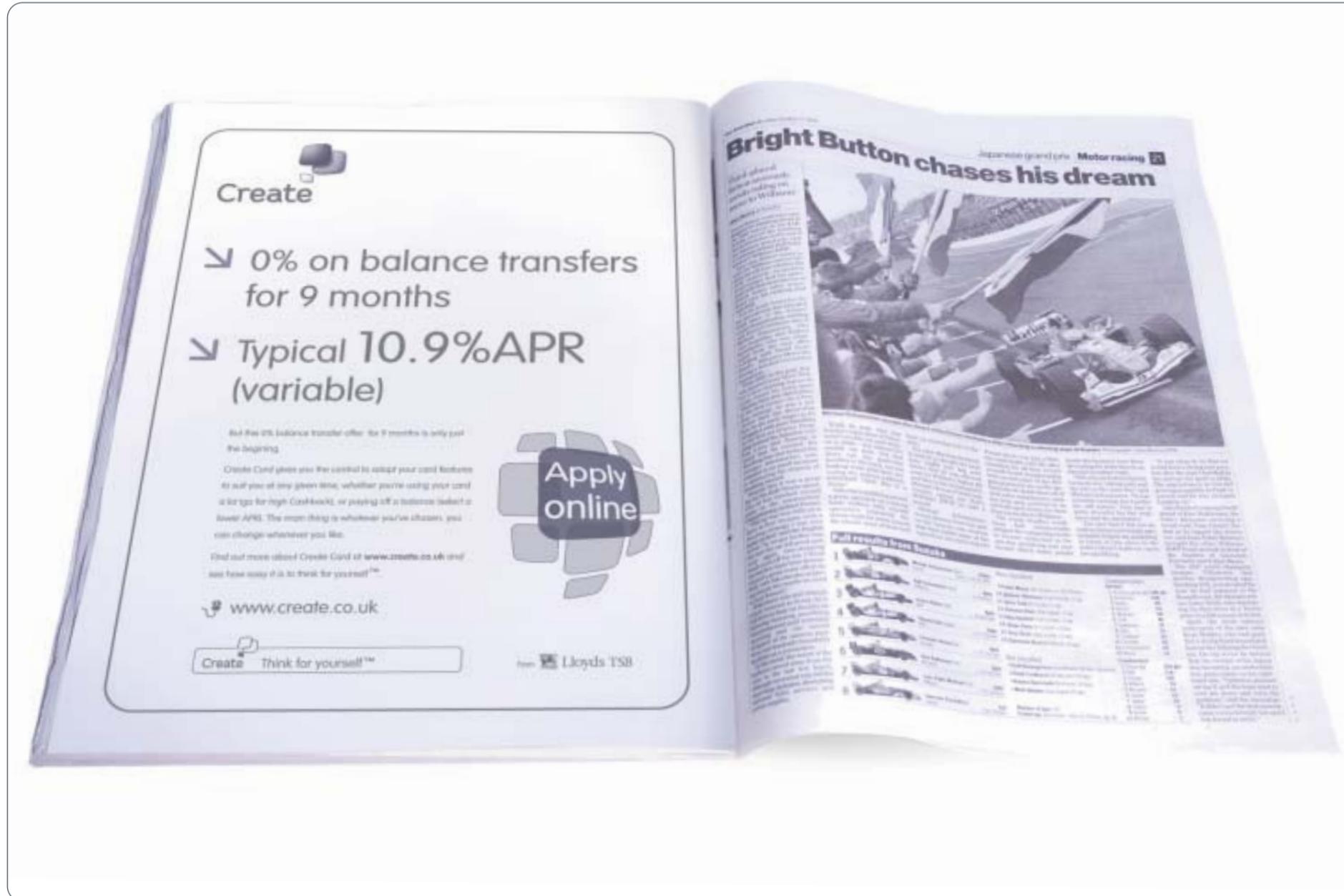
2 The device is now more product led, alluding to the flexibility of Create.

Above the line:
magazine advert.



↳ This magazine advert uses the device to reflect the lifestyle of its readership.

Above the line:
press advert.



Newspaper adverts are more universal. Here is an example of a black and white rate led promotion.

Customer communications: covers.

01 User guide



Our customer communication pieces have a consistent look and feel. The device is the hero with descriptive subheadings taking second place. A no nonsense direct approach.

02 Terms and conditions



Grey backgrounds are suitable for functional documents such as terms and conditions.

03 "Hello" current customer 4 pager



We've varied our images with different poses and dynamic perspectives. Shoot from above, below, sideways - however you feel. Try different gestures for interaction with the device.

04 Realisation:

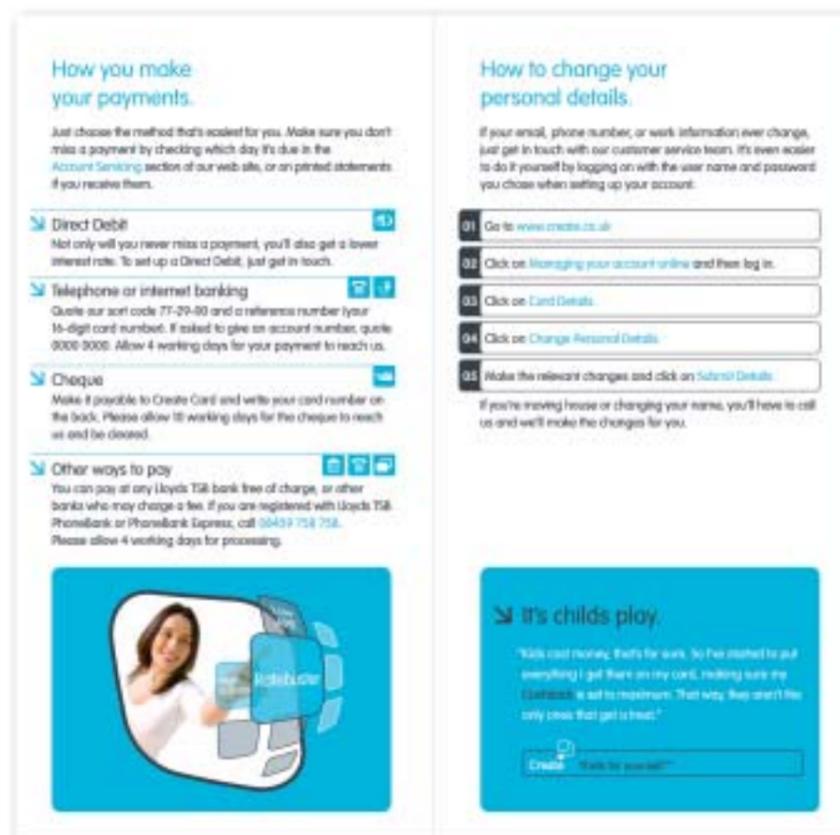
Customer communications: inside spreads.

01 User guide introduction



The user guide uses dark grey to differentiate the welcome message from the rest of the piece. The first page on the right has a high level step-by-step sequence to getting started. We've used a blue background to grab attention.

02 User guide typical spread



The rest of the booklet has a simple white background. We've added a boxed case study to the bottom of the page. Listings use divider lines, arrow anchor points and icons. User instructions have been ordered into step-by-step numbered boxes.

03 "Hello" current customer 4 pager



Current customers expect our style to be clean, clear and direct. Straight to the point with no waffle.

04 Realisation:

Customer communications: dormancy mailer.

01 Inner 2 pager



The front of the A5 flyer follows the style of the customer communications.

The back has to promote the way customers can use their cheques as well as provide some basic user instruction.

02 Letter



The introductory letter follows our standard design with the grey bar at the top.

03 Cheques



The cheque design is influenced by our table design and the security repeat pattern is used across the background.

Stationery: letterhead.



The top band is a fixed part of all our stationery and displays the logo and contact details. The customer always knows where to look when they need to talk to Create.



A blue keyline always surrounds the letter area.



Our paragraph heading style is VAG Rounded Light 15pt and bodycopy set as VAG Rounded 10pt.



Legal details are logically split into three columns with a simple blue line spacer.

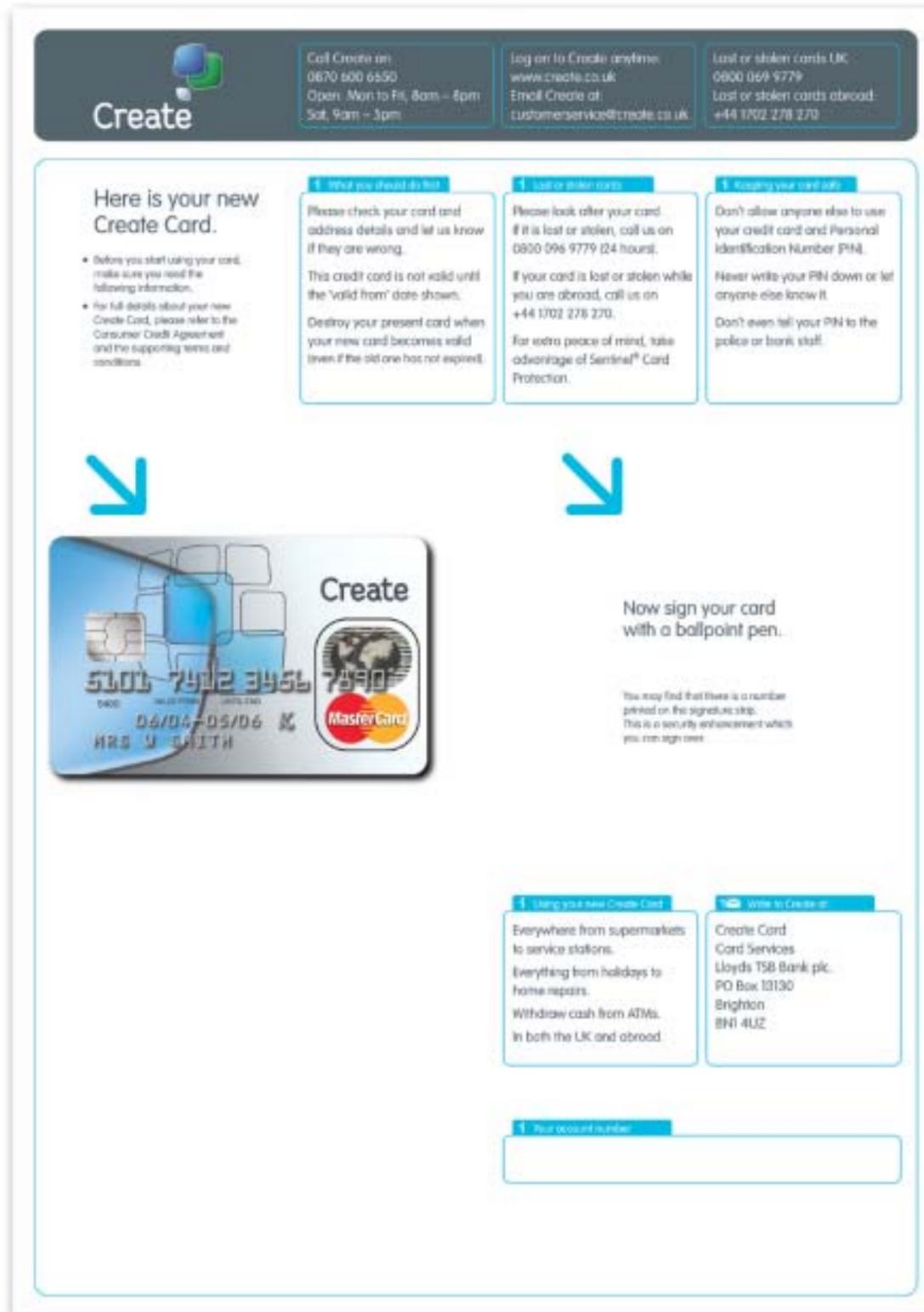
A simple Lloyds TSB logo endorsement is used instead of a full sign-off.

Stationery: card carrier.

01 Card carrier front

The page begins with a strong heading.

A large call to action arrow anchors the card and then draws attention to the instruction to sign the card once it's removed.



The top band is a fixed part of all our stationery and displays the logo and contact details. The customer always knows where to look when they need to talk to Create.

Core information is logically grouped together and boxed using our tab style headings.

A blue keyline always surrounds the letter area.

Space is provided for a short message about using the card and a contact address. This follows the same box style as above.

02 Card carrier back



The back uses a 3 column grid with a narrow left margin. The forms and tables follow our tab heading style. See p26 to learn more about our table and form style.

04 Realisation: Stationery: credit card agreement.

01 Credit card agreement to sign and return

Here is your Create Card agreement. Please check it over, fill in the form, sign and return to us.

Credit Agreement regulated by the Consumer Credit Act 1974

Name of Customer: A B Sample

Address: Sample House, Sample Street, SAMPLE TOWN, Sample County, AB1 1AB

Credit Card Department AT, PO Box 22004, Glasgow, G2 8ZD

0870 600 6650, customerservice@create.co.uk, www.create.co.uk

These are some of the legal conditions for our Create Card. Further conditions are set out in the enclosed booklet and you should read them before signing below.

Main financial particulars: Credit Limit: £5,000

• We may change the limit before we send you your Card and of other terms. We'll notify you of any changes.

Cash Charges:

- For Cash Withdrawals we make a 2% handling charge (minimum £2)
- A 2.75% charge on non-stating Transactions will be included in the commission rate.

Your Payments:

- You must make at least the minimum payment by the Payment Date every month until you clear your balance.
- The minimum payment is the larger of £5 or 2% of your Ordinary Balance, plus the larger of £5 or 2% of each Special Balance.
- We set the Payment Date - it is normally 25 days from the date of your statement but it may vary.
- Your statement shows the Payment Date and the minimum payment.
- We must receive cleared funds by the Payment Date.

Rates of interest, APRs and Annual Fees:

	Annual rate of interest	APR
Ordinary Balance (excluding cash withdrawals)	12.0%	9.99%
Cash withdrawals (including handling charges)	12.0%	9.99%
Annual Fee	£0	

	Annual rate of interest	Duration
Balance Transfers (fixed introductory rate)	6.9%	6 months

• If your package includes an annual fee, it will be charged to your account at the beginning of each year.

We will charge each balance transfer made during the first six weeks after you open your Account at the fixed introductory rate shown above for the period shown above, unless paid off earlier. Balance transfers made after that will be charged at the same rate as for Ordinary Balances for the product you have chosen. We may also offer you other special rates from time to time.

Marketing: We may contact you about our services, and those of other members of our group which we believe may interest you, unless you have informed us you do not want to receive this information.

• Please tick here if you would prefer not to receive this information from us. We would like to email you occasionally about selected offers and opportunities from the Lloyds TSB group or from carefully chosen companies outside our group that we think may interest you. You can tell us at any time if you want us to stop sending you emails. Please tick the 'yes' box if you'd like us to send you emails. Yes No

I confirm that all the details I have given are true and not misleading and that I am over 18 years of age. By signing this agreement I confirm that I have read and understood and I agree to all the conditions which form part of it (including the notice on this page.)

YOUR HOME TO CANCEL: Once you have signed this agreement, you will have for a short time a right to cancel it (cancel details of how and when you can do this will be sent to you by postcard).

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of customer: X Date: _____

FOR OFFICE USE ONLY. Signed on behalf of Lloyds TSB bank plc. Date: _____ (This is the date of the agreement)

From Lloyds TSB. Create Cards are provided by Create Finance Limited, a company registered in England No. 03224618, licensed by Lloyds TSB bank plc, registered in England and No. 1024181.

Registered Office of Create Finance Limited: 11, South Street, London E12 6JF, UK.

Create Finance Limited is authorised and regulated by the Financial Services Authority and is a company in the Banking Group.

Instruction to your Bank or Building Society to pay by Direct Debit

To: The Manager, Building Society

Address: _____

Branch: _____

Details of account to debit: _____

Authorisation Number (to be filled in with): _____

FOR OFFICE USE ONLY: _____

This is not part of the instruction to your bank or building society.

TEC DATA / 09/99 / 1999 (1) 0000 0000 000000

Key features of the form are boxed for emphasis.

Because tables are constructed in a word processing programme, they have been simplified.

A simple Lloyds TSB logo endorsement is used instead of a full sign-off.

02 Credit card agreement copy to keep

Here is your Create Card agreement. Keep this copy for your records.

Credit Agreement regulated by the Consumer Credit Act 1974

Name of Customer: A B Sample

Address: Sample House, Sample Street, SAMPLE TOWN, Sample County, AB1 1AB

Credit Card Department AT, PO Box 22004, Glasgow, G2 8ZD

0870 600 6650, customerservice@create.co.uk, www.create.co.uk

These are some of the legal conditions for our Create Card. Further conditions are set out in the enclosed booklet and you should read them before signing below.

Main financial particulars: Credit Limit: £5,000

• We may change the limit before we send you your Card and of other terms. We'll notify you of any changes.

Cash Charges:

- For Cash Withdrawals we make a 2% handling charge (minimum £2)
- A 2.75% charge on non-stating Transactions will be included in the commission rate.

Your Payments:

- You must make at least the minimum payment by the Payment Date every month until you clear your balance.
- The minimum payment is the larger of £5 or 2% of your Ordinary Balance, plus the larger of £5 or 2% of each Special Balance.
- We set the Payment Date - it is normally 25 days from the date of your statement but it may vary.
- Your statement shows the Payment Date and the minimum payment.
- We must receive cleared funds by the Payment Date.

Rates of interest, APRs and Annual Fees:

	Annual rate of interest	APR
Ordinary Balance (excluding cash withdrawals)	12.0%	9.99%
Cash withdrawals (including handling charges)	12.0%	9.99%
Annual Fee	£0	

	Annual rate of interest	Duration
Balance Transfers (fixed introductory rate)	6.9%	6 months

• If your package includes an annual fee, it will be charged to your account at the beginning of each year.

We will charge each balance transfer made during the first six weeks after you open your Account at the fixed introductory rate shown above for the period shown above, unless paid off earlier. Balance transfers made after that will be charged at the same rate as for Ordinary Balances for the product you have chosen. We may also offer you other special rates from time to time.

Marketing: We may contact you about our services, and those of other members of our group which we believe may interest you, unless you have informed us you do not want to receive this information.

• Please tick here if you would prefer not to receive this information from us. We would like to email you occasionally about selected offers and opportunities from the Lloyds TSB group or from carefully chosen companies outside our group that we think may interest you. You can tell us at any time if you want us to stop sending you emails. Please tick the 'yes' box if you'd like us to send you emails. Yes No

I confirm that all the details I have given are true and not misleading and that I am over 18 years of age. By signing this agreement I confirm that I have read and understood and I agree to all the conditions which form part of it (including the notice on this page.)

YOUR HOME TO CANCEL: Once you have signed this agreement, you will have for a short time a right to cancel it (cancel details of how and when you can do this will be sent to you by postcard).

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of customer: X Date: _____

FOR OFFICE USE ONLY. Signed on behalf of Lloyds TSB bank plc. Date: _____ (This is the date of the agreement)

From Lloyds TSB. Create Cards are provided by Create Finance Limited, a company registered in England No. 03224618, licensed by Lloyds TSB bank plc, registered in England and No. 1024181.

Registered Office of Create Finance Limited: 11, South Street, London E12 6JF, UK.

Create Finance Limited is authorised and regulated by the Financial Services Authority and is a company in the Banking Group.

Payment by Direct Debit

To take advantage of our online payment options, please tick one of the boxes above. You must also complete and sign the Direct Debit instructions, return it to us in the envelope provided and retain the Guarantee below for your records.

You may change the Direct Debit option chosen at any time via www.create.co.uk or by calling Create Card Customer Service on 0870 600 6650.

The Direct Debit Guarantee This guarantee should be detached and retained by the Payer.

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme are monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change, we will notify you. If working days are an option of your account being debited or on otherwise agreed. If an error is made by us or your Bank or Building Society, you are guaranteed to full refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

TEC DATA / 09/99 / 1999 (1) 0000 0000 000000

The top band is a fixed part of all our stationery but this time is used to house important instructions. To make it stand out, this one is coloured blue to draw the customer's attention to sign and return the form.

This form is almost the same as the version to sign and return except for a grey top band.

Core information is logically grouped together and boxed using our tab style headings.

A blue keyline always surrounds the letter area.

Legal details are logically split into three columns with a simple blue line spacer.

Stationery: statement

01 Statement back

The back of our statement paperstock uses a 3 column grid with a narrow left margin. The forms and tables follow our tab heading style. See p26 for more about our table and form style.

Sections of information are logically grouped into bands of three columns

User instructions boxed and uses our tab heading style with icons.

Have your personal details changed?

If you have changed your address, or the one we have is incorrect, please tell us:

- Call Customer Services on 0870 600 6650
- Complete this form and send it to us at Card Services, Lloyds TSB Bank plc, PO Box 10100, Brighton BN1 4JZ or
- Take it into a Lloyds TSB branch

Tell us if you have changed your address:

Title First name Last name

New address

Town

Country Postcode

Telephone home Telephone work

Create Card account number

Tell us if you have changed your bank or branch:

Account number Sort code

Your signature Date

Do you need to contact us?

Remember, you can manage your Create Card online 24 hours a day, 7 days a week. Log on at:

www.create.co.uk

Customer services

For all general enquiries, call us on:

0870 600 6650

Telephone customer services:

For all general enquiries by telephone:

0870 900 3055

Managing your account

To check your balance or confirm receipt of payments:

0870 010 6611

Lost or stolen cards

If your card is lost or stolen, please call us immediately on:

0800 096 9779 from the UK

+44 1702 278 270 from abroad

Telephone from the UK: 0800 056 3874

Telephone from the abroad: +44 1702 344 318

Information about your account.

- Available to spend: The amount available to spend shown on your card may include transactions that have been authorised, but for which sales vouchers have not yet been applied to the account.
- Checking your statements: Please keep all receipts to check against statement entries. If you have a query about your statement please call Customer Services as soon as possible.
- Lloyds TSB Bank plc: Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, number 2065.
- Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority and a signatory to the Banking Code.
- You can let us know at any time if you don't want to receive marketing material.

Interest Charges

If you pay us the full amount shown on the face of this statement in time to credit your account by the due date shown, you will pay no interest except on cash withdrawals, charges not made to you for use with your account, or balance transfers. We charge interest on those transactions from the date of the transaction even if you pay us in full by the due date.

If you do not pay us in full, we will calculate interest on a daily basis from the date of each transaction until you pay us. The interest will be on the total amount shown on this statement, and not just on the balance you have outstanding. Once we have credited your payment, the balance on which we then charge interest is reduced. The sooner you pay us the less interest you pay.

- Estimated interest: This is an estimate of the interest you'll have to pay next month. It assumes:
 - you pay only the minimum due
 - you pay by the due date
 - you have no more transactions before your next statement
 - you don't change your statement date
 - your standard interest rates don't change

The estimate does not include increased interest if a special promotional rate you're on now ends before your next statement, or reduced interest if a promotion starts before then.

Charges for services (with effect from 1 October 2002)

Account Charges:
 (i) Amount of fee: £5 - £30 depending on the range of benefits and interest rates you choose.
 (ii) There is no Additional Cardholder charge.

Additional Services

Handling charge for cash withdrawals including purchases of foreign currency and travellers cheques (maximum £2)	2% of the value of the cash advance or cheque
Charge for foreign currency transactions	2.75% of the value of the transaction
Copy of your latest statement	FREE
Earlier statement	£5 per statement
Copy of sales voucher (there will be no charge if your query reveals that an error has been made)	£5 per item
Receipt for a payment	£2

Charges which may be made when you go outside the conditions of our agreement:

Charges on direct debits returned unpaid	£35 per item
Spending more than your personal credit limit without agreement	£35
If at least the minimum payment is not received by the date shown on your statement	£35

All charges will be debited from your Create Card. Enquiry about personal records under the Data Protection Act.

How to make a payment.

There are five ways for you to make a payment to your account.

By Cheque

- Make your cheque payable to: Create Card
- Write your account number on the back.
- Send it with the reply to: Card Services, 255 Park Crescent, Southwell on Sea, NN9 4TE.
- Please don't send a post-dated cheque to cash.
- Allow 7 working days when sending your payment by post.

At a bank

- Take this slip and your payment to any Lloyds TSB branch.
- You can pay at other UK banks but they may charge a fee.
- Please allow 4 working days for processing.

By phone

- You can pay your bill using Lloyds TSB Homebank or Homebank Express if you are registered and have an account with Lloyds TSB.
- Call 08458 754 754. Please allow 4 working days for processing.

By Direct Debit

- You can set up a Direct Debit to pay the minimum amount on your statement each month or the full amount, or a set amount in between.

Our form style is simple and unfussy in design using empty boxes with clear titles above. See p26 to find out more about our form style.

Contact details can be grouped in a set of boxes. The numbers are enlarged to ensure they are the most prominent detail.

Body content is clean, clear and unfussy.

Logo is placed top left

A large positive action device encourages potential customers to apply.

Features are housed in boxes.

Navigation is clear and unfussy using list boxes and arrows.

Tables are simplified versions of the print design

The frame format is omitted because the window needs to scale easily.



Online: marketing.

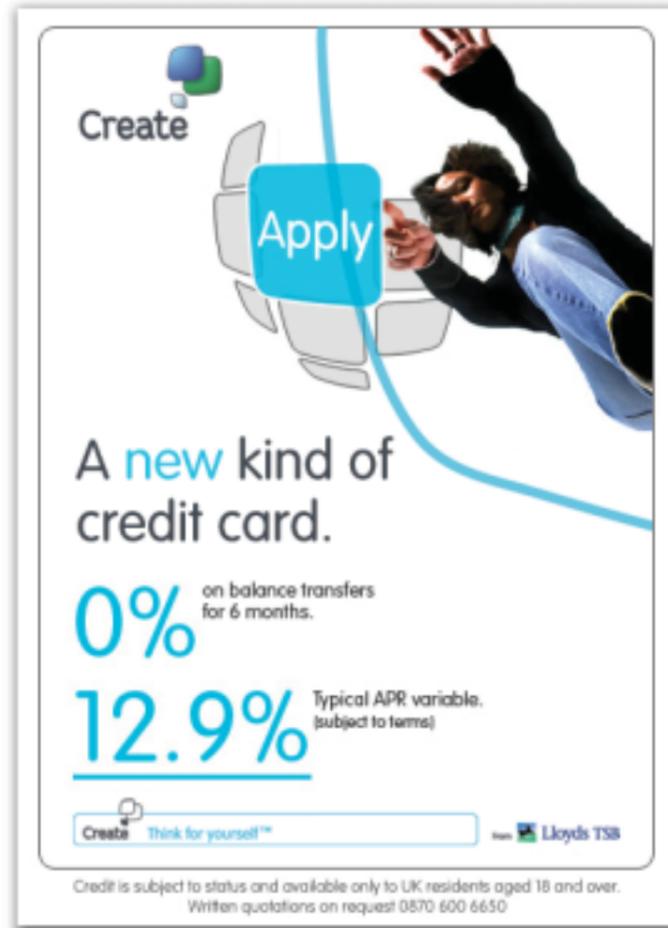
01 Vertical site banner



↗

Here the device and image frame break out of the format to make the most of the limited space. Check with the brand team if you are considering this layout.

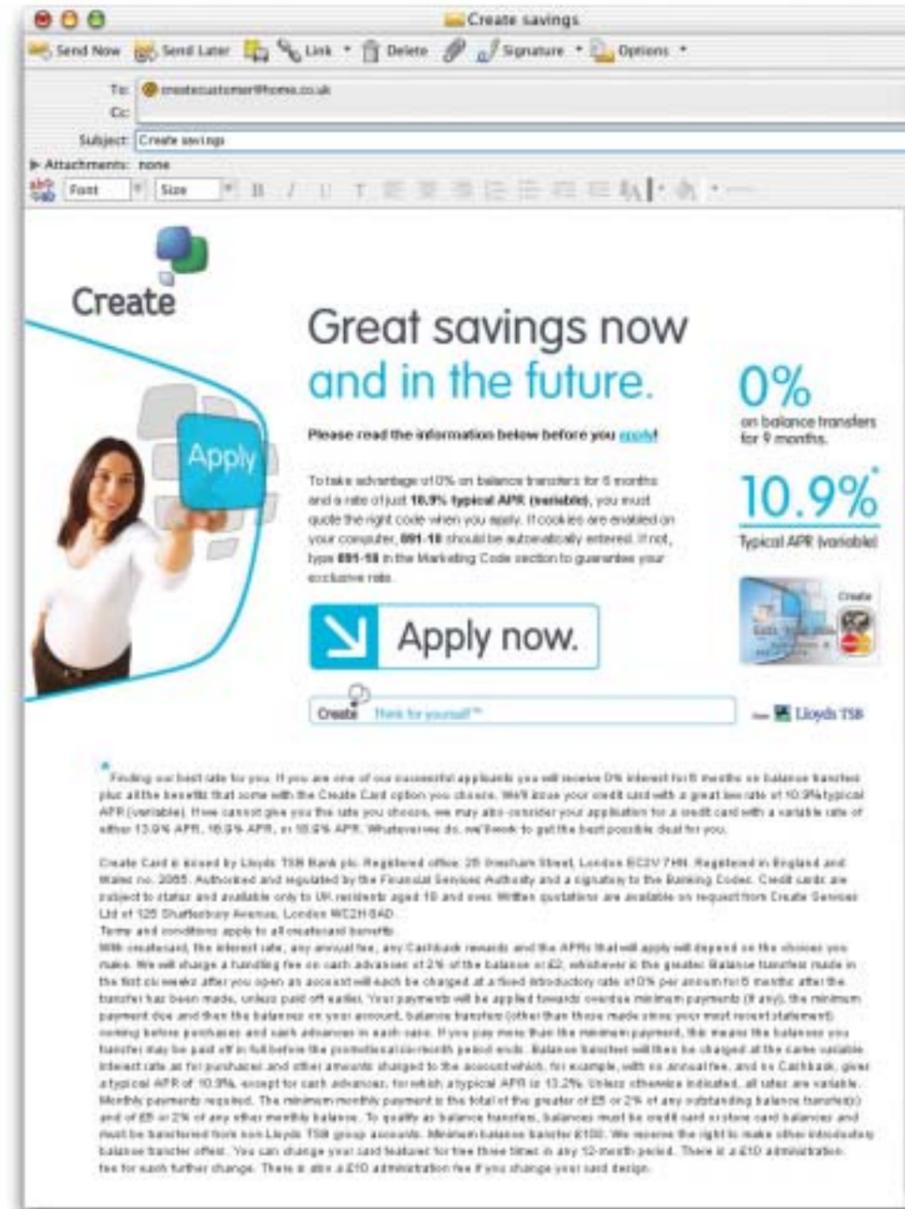
02 Pop-up banner



↗

The image here is shot in a dynamic position and the image frame bleeds off the design format. Exceptions to the rule are made here due to the confined space of some online marketing formats.

03 Customer email



↙

This email is more conventional as space is more generous. The call to action is particularly prominent.

05

↘ Resources

A kit of parts of the design elements.

In this section:

CD-Rom
Brandkit.

p46

05 Realisation:

CD-Rom brandkit.

This CD-Rom contains some of the basic design elements for Create:

01

Logo artwork

02

Sample devices

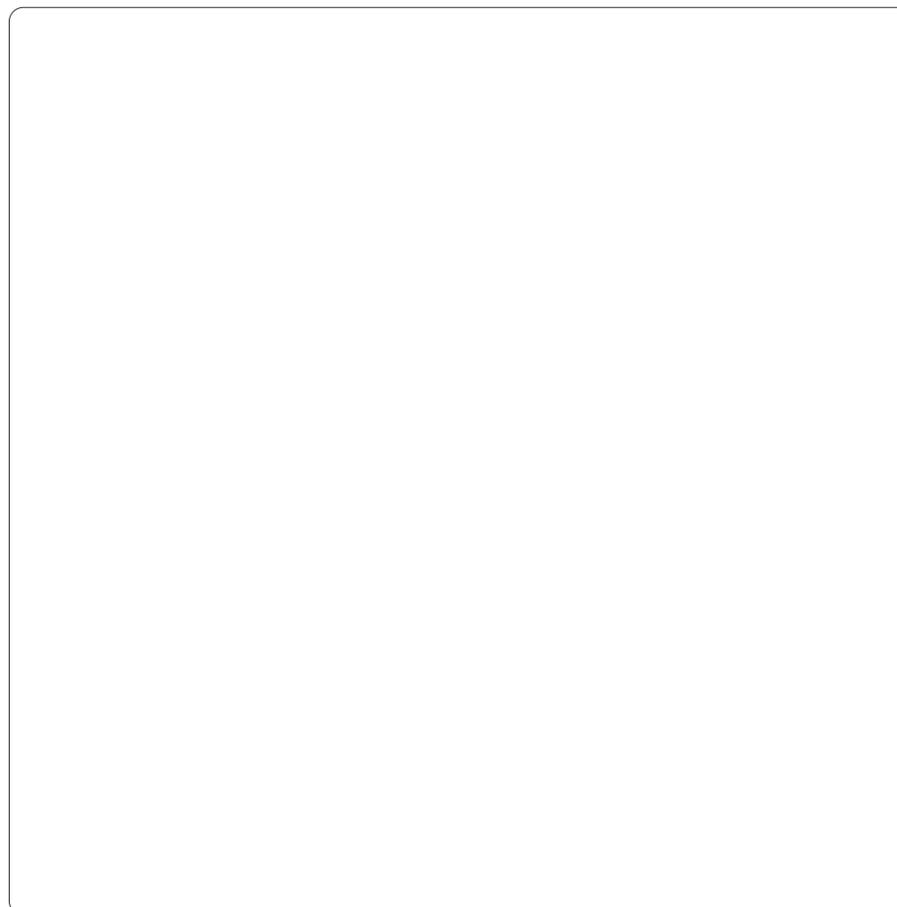
03

Card visuals

04

PDF of these guidelines.

If you have any questions about these guidelines, please contact Steve Hollyoak from the brand team at:
steve.hollyoak@createservices.com



 Create Think for yourself™

From  Lloyds TSB