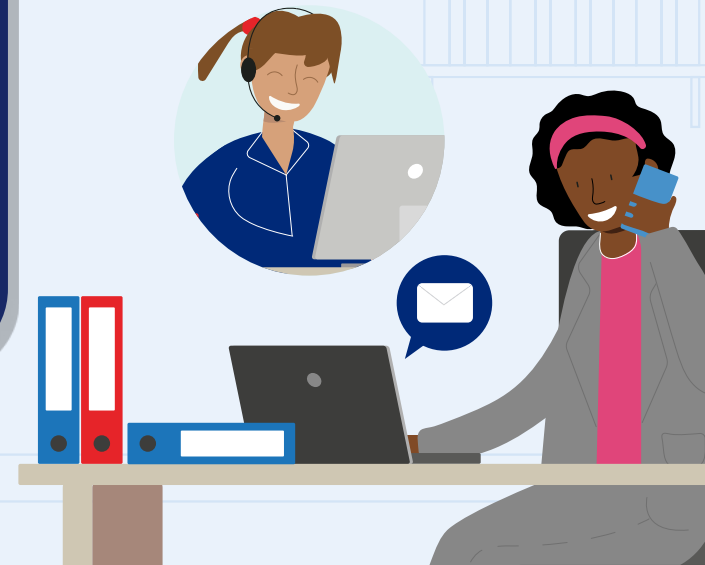
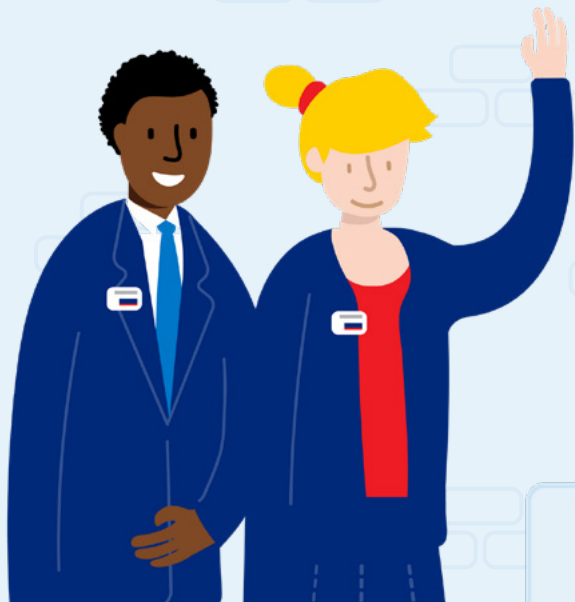




Brilliant Basics

Colleague Referrals

Consistent proactive/reactive skilful conversations that make a difference to our members' lives and improve their financial wellbeing.



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Building Thriving Membership

Supports our Careful Close FLS step



Why is it important?

- ✔ **Nationwide thrives when our members thrive**, which is why building a thriving membership remains one of our five cornerstones and is fundamental to our core purpose of building society, Nationwide.
- ✔ Building more committed membership **grows the society's income and builds our market share** - we want to be the UK's financial services provider of choice, with more people choosing Nationwide, above anyone else, to take care of their financial wellbeing. We know members who hold more than one product with us are **more satisfied and likely to stay longer with us**.
- ✔ **The more committed members we have, the more we can help them achieve their life goals**, whether that's owning a home, raising a family or saving for the future. Our committed membership currently stands at around 3.4 million.

What is a Committed Member and an Engaged Member?

- ✔ **A committed member is one who holds at least two engaged membership products with us:** A main Current Account, £1,000 in Savings. Having a Mortgage
- ✔ **An engaged member holds one engaged product plus a 'Just for Members' product:** Personal Loan. Credit Card, Home Insurance, Investments, Protection



Skilful Conversations

Supports our Digital First, Yes We Can and Safe Hands FLS steps



Why is it important?

Skilful conversations are how we engage with our members and knowing what we CAN say will ensure those conversations are thoughtful, meaningful and focused. By doing this we ensure our members are in safe hands from the start of their journey and throughout.

We've refreshed the Skilful Principles to bring them up to date, whilst still keeping the core of what they were built on. These principles will help guide you to best support your member on their financial journey.

Remember it's not just WHAT we say, its HOW we say it and importantly WHY. That's Skilful!

Know what they stand for:

BEHAVIOUR: Use positive language to create a warm and welcoming impression

EXPERTISE: Use all your tools to build a life picture of your member

KNOWLEDGE: Know your facts – know what you can discuss and the best ways to do that

SKILL: Manage the member journey



How will you improve?

- ✔ **Practice your word patterns** - We are all unique, we are all different so the words and language we use will be individual to you. Unless you try, test, learn and practice, how will you know what works for you? If we apply Yes We Can and fully understanding our members situation and needs it will get you to a stage where you can tell our members exactly what you can do for them.
- ✔ **Choose to start the conversation and ask the extra question** - The hardest thing is to choose to have a proactive skilful conversation. Using Portrait it's important to make the effort to highlight something of benefit to every member you serve or speak to, regardless of how small you think it is. But don't forget, we must ensure we do not provide implied advice! The best way to do this is by inviting the member to share their situation with you then use the Yes We Can to progress.
- ✔ **All member interactions** - Don't forget about the opportunity to be skilful with both internal and external calls. At times we won't be able to fulfil the members request in their desired way and this could be quite challenging but we should endeavour to make this experience as positive as possible by avoiding saying no.

Skilful use of Portrait

Supports all five of our FLS steps



Portrait

- ✔ Portrait is our core member system and provides a single view of every member.
- ✔ Portrait is designed to help you do the right thing for our members when you interact with them. This is achieved by using what we know about each member to help you have relevant conversations.
- ✔ Unlock the potential of Portrait using this workbook

Openers

- ✔ Openers are designed to make sure the discussions we have are relevant to our members' needs and current circumstances.
- ✔ When and How do you introduce an opener skilfully?

Facts Tab

- ✔ Facts Tab only makes a difference when we apply the skilful conversation framework when using them.
- ✔ They give a tremendous insight into areas we can help the member with and allows us to deliver legendary service that sets us apart.
- ✔ What habits need to be formed to ensure Facts Tab is reviewed in every interaction?

Openers

Supports our Safe Hands, Yes We Can and Digital First FLS steps.



[Resources](#) - a new section on the [Openers Intranet Page](#) - where we'll host content for energisers and training on Openers.

[Here's a taster - OpenTheOpener](#)

[Click here](#) to hear Sam Patel talk about the 4 Skilful Principles as well as what they mean and [here](#) to hear Bangor Branch talk about their recent experiment involving Skilful Conversations.





The Scoping Wheel

The Scoping Wheel is a personalised picture of what we know about each member's financial holdings.

Supports our Careful Close FLS step.



Helping Members throughout their Lives

Supports our Yes We Can FLS step



Where do I start my conversation?



- ✓ Effective questioning is essential to creating a legendary member experience. Using open questions will really help the member to open up enabling you to get the full picture and fully understand how you may be able to help them further.
- ✓ Think about where the member might be in their life?
- ✓ What is likely to be going on in their life?
- ✓ Use open questions to start a natural conversation around their home, family, career or lifestyle.
- ✓ Use your own words to see how Nationwide products and services might help them.
- ✓ Use phrases such as 'tell me more about...', 'I see that...', 'I'm sensing that...', 'How do you feel about...?', etc to open up a conversation about their hopes and dreams and how that links to their financial needs.



Homes and dreams

Supports our *Digital First* FLS step



Helping First Time Buyers into their first home - we help 1 in every 6 First Time Buyer.



Saving money by rate switching for existing members and remortgage for new mortgage members



Helping members to buy their next home as families grow. Providing landlords with great deals on Buy-to-Let mortgages



Supporting our members who are over 55 with a market leading range of mortgage and Equity Release options, including Mortgages for Over 55s

You can have a brilliant exchange with members through questioning and consulting with them, getting their thoughts and feelings and then agree a way forward. When closing the conversation its important to make this memorable, unique and legendary.

Hints and Tips - Mortgages

Supports our Skilful Handoff and Digital First FLS steps



We can help those aged between 18 and 95 looking to purchase a home, secure a new deal, or raise money against their home.

We don't charge for advice, and we offer free valuations. Some of our mortgage deals also provide cash back on completion.

To support your conversations with members you can follow the questions on the Triage App

To find out more about what we can offer, and to help members with our online mortgage calculators, follow these links:

- [Mortgage Calculators](#)
- [Remortgage to us](#)
- [Mortgages for Over 55s](#)



What the member might tell you

How can we help?

My levels of debt have increased since I have come back from being furloughed

Nationwide has a wide range of options for members exploring ways of making their borrowing cheaper, our experts can discuss the full range available from short term borrowing such as credit cards, or more longer term options such as loans or mortgages which may help you to reduce your monthly outgoings (Prime or Mortgages for Over 55s)

I've realised that I have a lot more choices now about where to live, and want to improve my quality of life

Nationwide is all about helping you to meet those dreams, using a fantastic range of borrowing options to meet your needs. Our experts can help you to achieve that goal, so tell me a little more about what's on your mind?'

Having been stuck in my house for so long I have decided to do some home improvements

Then depending on how much you want to borrow, and importantly pay back each month, we can help you with anything from a personal loan to a mortgage (Prime or Mortgages for Over 55s)

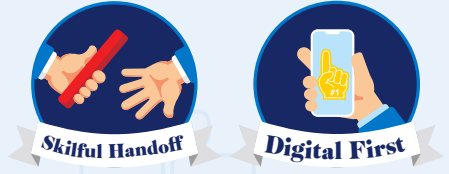
My bills only ever seem to go up

Shopping around for all your monthly outgoings is a great way to save money and make sure you're getting the best deal; for most people their biggest monthly expense is their mortgage- is that yours? Then let me see if we can help you get a better deal



Financial Planning Life-Stages & Member Needs

Supports our Skilful Handoff and Digital First FLS steps



Age 18



Age 18 - 30
Independent



Age 25 - 50
Owning a home &
Growing a family



Age 45 - 65
Planning ahead



Age 60+
Enjoying retirement



Key:



Protection



Investments



Regular Savings

Hints and Tips Financial Planning towards Homes and Dreams



Supports our Safe Hands, Digital First, Yes We Can and Skilful Handoff FLS steps

Conversation Starters...

- ✓ What are you saving for?
- ✓ What plans do you have for your hard earned savings?
- ✓ How much access do you feel you need?
- ✓ How do you feel about the interest you are receiving?
- ✓ Would you like to explore all of your options before making a final decision?
- ✓ When was the last time you reviewed the life and illness covers you are paying for?

How to book an appointment...

Two Appointment Types in Appointment Manager:

- ✓ New Investment/Protection FF - for members who don't hold any FP products currently.
- ✓ Existing Investment/Protection FF - for members who hold existing FP

All appointments can be booked using Video to Member or on the telephone. You will need to understand what technology the member has along with their preference.

How can our FPMs /FPs help members?...

Investments & Regular Saving

- ✓ Build a nest egg for the future
- ✓ Increase income
- ✓ Inflation beating

Protection

- ✓ Protect income
- ✓ Protect loved ones
- ✓ Protect assets you have worked hard to buy

Which members should I speak to?

- ✓ Ages 18 – 79
- ✓ High balances - £50k+
- ✓ Saving monthly
- ✓ Dependants on Portrait/Children's accounts
- ✓ Paying off loans/mortgages
- ✓ Direct debits to other financial institutions

Through skilful conversations every member interaction can identify crucial information to identify a referral to a FPM/FP.

Hints and Tips

Credit Cards and Personal Loans



Supports our Digital First, Yes We Can and Skilful Handoff FLS steps

What you might see to help you think about a Credit Card...

- ✓ Is the member making more online purchases? A Credit Card offers more protection under Section 75 so it could benefit the member to take out a Credit Card to use for purchases.
- ✓ Does the member have any planned holidays? If yes, they could benefit from the commission free usage.
- ✓ Is the member wanting to extend their overdraft for any large purchases? If so, they can benefit from interest free purchases.
- ✓ Look at the 'Facts' tab on Portrait or at the member's direct debits to identify if a member has a regular payment/direct debit to another Credit Card provider.

"Have you thought about using a Credit Card for your online purchases Mrs Smith? This will give you full protection and peace of mind whilst making your online purchases and will also save you commission charges on those holidays we were talking about."



"We have a range of products and services reserved especially for our members and I'd like to offer you the option to review your borrowing options. We may be able to consolidate your debts and save you some money."

What you might see to help you think about a Personal Loan...

- ✓ Can you see any finance/loan direct debits? We may be able to save the member money on lower monthly payments.
- ✓ Does the member have multiple payments going out for outstanding debt such as Credit Cards, Store Cards, Loans, Overdraft Interest etc?
- ✓ Does the member mention making home improvements? Could a Loan be the most suitable form of borrowing for this?

Hints and Tips

Home Insurance and Current Accounts



Supports our Digital First, Yes We Can and Skilful Handoff FLS steps

Home Insurance

- ✔ Can you see a direct debit to another Home Insurance provider?
- ✔ On average, people only review their Insurance every 8 years – think what could change in 8 years. Are they adequately covered?

What do we offer?

- ✔ A Clear Price – you only pay for the cover you need. 0% APR on monthly payments. No admin fees to amend or cancel a policy.
- ✔ We give our members who hold and maintain a current account, mortgage, or savings account with us a 25% discount off their Home Insurance year after year. This applies to new quotes completed on or after 21st April 2021.

“I can see you’ve got a direct debit for your Home Insurance with Aviva. As a Mortgage, Savings or Main Current Account holder, we can give you 25% discount on your Home Insurance, plus your no claims discount. This isn’t an introductory discount and we will give this to you year on year to thank you for your membership. We will tailor your policy so you only pay for what you need and you’ll have peace of mind knowing ours is a 5 star DEFAQTO rated policy. When is best to review your Home Insurance so you can unlock your full membership benefits?”

“I can see you’re not currently getting any interest on your Current account. As you have credits going into your account of £1000 or more you could switch to our FlexDirect account and benefit from a 2% interest AER.”

Current Accounts

- ✔ What does their Current Account give them at the moment?
- ✔ Is the member currently using their overdraft? If so, they may qualify for the FlexDirect interest-free overdraft for 12 months
- ✔ Does the member have any direct debits for things such as Breakdown Cover, Travel Insurance etc? Do they travel abroad?
- ✔ Has the member got a FlexBasic with a credit score of 4 or above? Do they know they can switch to a main range Current Account?

Nationwide NOW Telephony

Supports our Skilful Handoff FLS step



Ask the member to call us on 03457 302010 at a time that suits them. This is a unique number so you can re-assure the member that they will get through to the right team.



If you have the member on the phone then you can transfer them via a warm hand off on *33.

Our first consideration should be Digital 1st as this is the easiest and most convenient way for members to apply for our products. For those members who aren't able or don't want to serve themselves, our branch colleagues and/ or NOW Telephony team are here to help. The Haynes manual contains links to the member journey guide that gives a step-by-step guide to help you support members to apply through their channel of choice.

Home Insurance

- UK resident
- Over 18 years old
- Member resides in the property
- The member should be ready and willing to proceed with the application if they are happy with the quote.

Current Account

- UK resident
- Over 18 years old
- Product Switch: If a credit score of 1 on Transform member is unable to upgrade.

Credit Card

- UK resident
- Over 18 years old
- Gross income of over £5000
- Not been rejected for a NW CC in the last 6 months
- Not in an IVA or have any CCJ's and have not missed 3 or more payments in the last 12 months

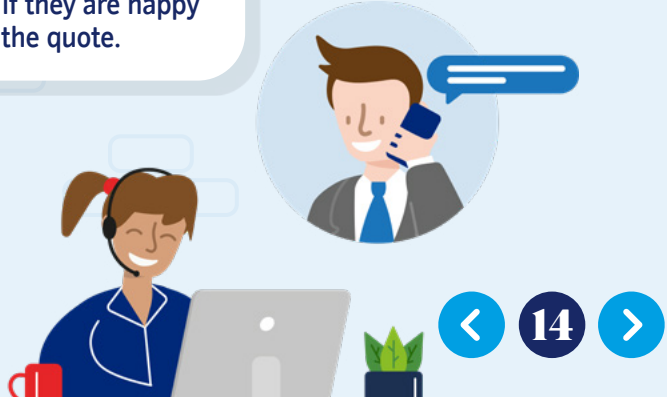
Personal Loan

- UK resident
- Aged between 18 - 79
- Income over £700 per month
- The loan is to be used for Personal use only, Business use is not permitted
- Not in an IVA or have any CCJ's and have not missed 3 or more payments in the last 12 months

Income: There are two main principles you should apply to income to decide whether it's acceptable:

- The source of the income must be sustainable for the term of the product (term being either term of the loan, or 3 years for a credit card)
- The source of income must not be intended for a specific purpose and is suitable as disposable income

Before considering a referral to NOW, does the member meet the following criteria?



Further Support



Behaviour

You provide legendary service, delivering our service levels by understanding and acting on member feedback

You advocate being a member of Nationwide with members

PBM/FPM/MCs provide feedback to lead providers for every member interaction

Expertise

You engage with members to provide legendary service through mobile and digital. You understand all available channels and tools, making you a digital expert

You proactively attract, retain and deepen relationships with new and existing members by having skilful conversations and utilising all tools such as Portrait, My Mortgage Journey, Openers, etc to deliver a legendary service

You use your time effectively to manage leads, e.g. self-generated, MyLeads, etc. and your diary, e.g. member appointment lengths

You make sure diary capacity is managed with commercial awareness across front-line channels, ensuring the member journey is seamless for both on-spec and booked appointments

Knowledge

You actively promote our key services and products and keep up to date with the latest market trends

You proactively keep up to date with Nationwide product features and benefits to be able to provide correct information to members

You create an environment which enables you and your team to enhance their skills and knowledge to deepen member relationships through mobile and digital. You and your team understand all available channels and tools to offer next best appointments, making them digital experts

You review appointment booking notes checking they explain how we are able to help our members, with contact details recorded, providing feedback where appropriate

Skill

You get to know our members by having skilful conversations, referring those with a genuine need, through the member's channel of choice providing the next best appointment

You update appointment booking notes to reflect your conversation with the member, detailing how we are able to help them and confirm contact details when positioning a pre-call

You get to know our members by having skilful conversations, fulfilling and/or referring those with a genuine need, through the member's channel of choice providing the next best appointment through available channels

You have regular conversations with your team, monitoring skilful conversations, effective questioning and referral quality. You provide support where needed, ensuring members are offered the next best appointment



What next?

Do you have additional best practice, energisers or videos to share that will support your colleagues even further?

Please email the Brilliant Basics Team:
BrilliantBasicsTeam@nbsuk.onmicrosoft.com

