



Market

The American Express brand, which in 2007 celebrates 35 years on the Croatian market, apart from having a long-lasting tradition also holds the leading position on the market. Its leading position has been confirmed by research carried out in March 2006 by the independent agency GfK - Market Research Institute. Research on image, card use and intentions for future usage was launched by GfK in 2002 and the American Express cards have maintained the position of the most well-known cards since the beginning of the research.

Results show that American Express is the most famous card among cards that can be used today for different ways of payment. To the question of naming any card, 66 % of examinees answered spontaneously American Express and research confirmed that the American Express card is one of the most used cards for payment at points of sale.

The Croatian Chamber of Economy report, based upon the results obtained up until June 30th, 2006, shows that PBZ Card, with a total of 118,322 issued American Express revolving credit cards and 33 % of the market share, is the leading individual issuer of revolving credit cards on the Croatian market. The same report points out the fact that American Express, compared to other card brands, leads in the implementation of the EMV chip technology, which is yet another confirmation of the implementation of modern technologies in order to guarantee clients high quality and safety in using American Express cards.

Achievements

Success and quality of the American Express brand in Croatia, apart from an important number of more than 460,000 American Express cards in Croatia and almost 50,000 points of sale, have also been confirmed by a great number of international awards. From the beginning up until today, American Express, that is to say the American Express franchisees on the Croatian market, have been continuously winning awards.

Atlas travel agency has won more than once the American Express Travel - Great Performers Hall of Fame award both at the EMEA region level, which comprises Europe, Middle East and Africa and globally. The award is given for top quality travel services. Atlas also won the Customer Services



Achiever Award for American Express customer service quality.

The tradition of Atlas American Express was maintained also by the PBZ American Express, called PBZ Card today, which has won more than once the World Service Achiever Award for high service quality and for which competition comprises all Global Network Services American Express member states.

Numerous marketing projects, such as the special card edition on the occasion of the 30th anniversary of American Express presence on the Croatian market, the project of "Premiumisation" granting more card privileges to quality clients are among the projects awarded with the Exceptional Marketing Award, an award given to the best marketing activity programs. All the achievements and awards are inconceivable without employees who are devoted to the consolidation of the American Express position, creation of new products and services, offering best possible service to customers, and many of them were awarded the American Express Star Performer or Grand Star Performer award for their work.

History

American Express is one of the most famous world brands, linked to the highest values. American Express has been present on the Croatian market since 1965 when the Zagreb hotel Esplanade became the first point of sale. The first card edition was issued in 1973 after signing the franchise agreement between Atlas and American Express. In 1998 the American Express franchise was granted to Privredna Banka Zagreb.

Today, PBZ Card, owned by Privredna Banka Zagreb, is the leading card organization in Croatia with more than 460,000 issued American Express cards in Croatia, almost 50,000 points of sale and approximately 20 products, tailored to satisfy different customer groups needs and requirements. The first American Express card was the standard personal card (green), stand-alone or linked to the PBZ current account or a few local banks current account. In 1994, the Gold Card was introduced, a prestigious card intended for customers with higher income, interested in travelling, culture and entertainment.

BROJ 4 NA LISTI NAJSIGURNIJIH NAČINA DA PROVEDETE NEZABORAVAN VIKEND

Broj 3 je odlazak s posla u petak harem dva sata ranije.
Broj 2 je karta Europe i automobil pun raspoloženih prijatelja.
A broj 4 je osmijeh na licu vašeg djeteta dok prvi put pušta zmajca na obiteljskom tletu koji ste isplanirali uz pomoć American Express Gold Card. Ako ste se odlučili povesti obitelj zrakoplovom na vikend u neku od svjetskih metropola, besplatno osiguranje od gubitka ili kašnjenja prtljage ili kašnjenja leta pružit će vam dodatnu sigurnost i zadovoljstvo.
American Express Gold Card pruža vam i mogućnost odabira raznovrsnih osiguranja uz brojne pogodnosti u suradnji s Croatia osiguranjem.

Nazovite **0800 3775 55** i ispunite pristupnicu putem telefona
- bez upisnine za osnovne korisnike svih osobnih kartica te bez članarine za prvu godinu korištenja za sve nove korisnike dodatne osobne kartice. Pogodnosti vrijede za pristupnice koje primimo od 16.5. do 31.7.2005.

O ČEMU GOD SANJALI

www.pbzcard.hr

PBZ CARD
PBZ Card je član PBZ Grupa

COLLINS & BISHOP
BUSINESS

PBZ offers Business cards to businessmen - American Express Business Card (green) and American Express Gold Business Card. In 2000, American Express cards customers were the first to be offered the possibility to participate in the Membership Rewards program which rewards its clients with attractive awards for their purchases and regular payment of bills.

The year 2000 saw the issuing of cards intended for groups of people with same interests, the so-called affinity cards and the cards with special, easily recognizable visual identity were given to members of the Rotary Club, the Dental Chamber; tennis enthusiasts, nurses and medical technicians.

In 2001, the first Privredna banka Zagreb revolving credit card was issued, while in 2002 started the issuing of co-brand credit cards, developed in cooperation with business partners. The first co-brand card was issued in cooperation with Konzum, the leading Croatian retail chain. The following year saw the introduction of the Blue American Express card on the market, the first card with the EMV chip technology on the market, and the chip technology was extended to the entire card portfolio. In 2004, two more co-brand products were issued, the Croatia Airlines American Express and T-Mobile American Express credit cards. Expanding its benefits to T-Com clients in 2005, the T-Mobile card changed its name into T American Express card which offers both financial and special benefits to T-Com and T-Mobile customers, followed by the American Express Start card, and in 2004 The Platinum Card, the card with the widest range of benefits and services for selected clients was introduced.



In 2005, Privredna banka Zagreb and PBZ Card introduced the PBZ American Express Shopping card, a unique card on the Croatian market which automatically divides each purchase into six monthly installments.

Product

The PBZ Card currently offers a wide range of services and approximately twenty American Express cards designed for different customer groups. Personal cards include charge and delayed debit cards linked to current accounts and credit cards with revolving credit. There are also special personal cards, such as affinity cards designed for customer groups with shared interests and the co-brand cards, issued in cooperation with partners. Business cards include two charge cards: American Express Business Card and American Express Gold Business Card.

American Express card customers are offered a wide range of services and privileges, such as Membership Rewards (customer reward program), online service My Account, the world marketing program of highly valuable benefits based upon the point of sale network of American Express Selects, the online Business Account service for business partners, American Express Online account, a wide range of financial benefits such as consumer and cash loans, payment in installments without interest or fees, payments with standing payment order; the possibility of a second medical opinion by American experts under exclusive conditions, Travel Services department, Global and Gold Assist travel assistance, insurances and other benefits.

Recent developments

The name American Express is a synonym for

BR. 2 NA LISTI NAČINA KAKO OSIGURATI NAJBOLJA MJESTA

Br. 2 je priznati pravo lokaciju za promatranje raskolnih stijana. A br. 2 je American Express kartica i osjetljivi sigurnosti koji vam pruža sigurnost i udobnost raznovrsnih osiguranja uz brzine postupaka u slučaju u Croatia osiguranje.

Našim članovima PBZ 22 i sigurno pristupaću putem telefona - bez optezanja za osnovne korisnike svih osobnih kartica te bez obzira na prvu godišnju korištenja na sve nove korisnike dodatne osobne kartice. Pogodnosti vrijede za pristupaću koje primamo od 16.5. do 31.7.2005.

PBZ CARD
PBZ Card od Privredne Banke Zagreb

constant innovation and improvement of existing products and services. One of the important innovations is the sophisticated Internet Payment Gateway, a system introduced by PBZ Card in 2003 for the first time on the Croatian market, offering card payments on Croatian Internet points of sale. The system complies with the latest online shopping safety requirements and guarantees fast and secure transactions. The year 2005 was extremely important for recent achievements,

since three new cards were issued: PBZ American Express Shopping Card, T American Express credit card and American Express Business Card for the catering industry. The offer has been consolidated by a number of services such as the American Express Select and online service for business partners. Core products, American Express (green) and The Gold Card have been improved, new conditions for consumer and cash loans have been introduced together with a series of privileges for the complete revolving credit cards portfolio.

Since 2005, the chip card portfolio has been personalised in its own centre for card issuing, which is the first American Express chip personalisation centre in this part of Europe. The card shift towards chip technology continued and by the end of 2006 the chip was implemented on almost all American Express cards. In 2006, new benefits for American Express business cards customers were introduced: the American Express cards consumer loans offer improved, a special program of savings including a great number of Croatian partners was created, a program which grants customers special discounts and benefits for purchase of goods and services and unique benefits for the Croatia osiguranje insurance package "Mala privreda" were introduced. New benefits for Croatia Airlines American Express credit card customers were introduced as well, rewarding miles for each 3 kunas spent.

Promotion

American Express has always had a leading position among advertisers in the financial services segment. The previous period was characterised by a large number of campaigns, such as the global campaign "My life. My card.", which points out the long-lasting tradition and integrity of American Express on all markets, and basic values related to its name, such as top quality products and services, individual customer approach, wide range of products, security and the feeling of prestige and belonging to a special group (the group of American Express customers). The TV commercial for this campaign, featuring Robert de Niro, and directed by the famous director Martin Scorsese, won the prestigious award on the Tribeca Film Festival in New York. Furthermore, the media campaign for PBZ American Express Shopping Card raised great interest due to its message clarity and creative target group approach. Issuing of co-brand cards with Croatia Airlines and T-HT partners had also a strong media campaign.

Media advertising is only one part of the American Express cards promotion. Most campaigns are based on direct approach towards customers or potential customers by letter, phone or personal contact. This enables the creation and direction of offers tailored to best satisfy clients' wishes and needs,

enabling clearer communication, of great importance for financial products understanding and transparency.

Brand values

American Express is known on both Croatian and international markets due to its reputation and its image of a prestigious brand, which is a direct result of a devoted and continuous customer needs research. The innovative spirit of the cards sector, created almost half a century ago, still maintains the American Express image of a brand capable of identifying and anticipating the highest consumer life standards and needs, constantly offering new products and services.

American Express supports prestigious products and top quality services, puts customer interests and needs in the limelight, always improving service quality. High quality service and consumer care are confirmed by systematic internal and external quality controls.

The American Express brand has a reputation of a socially responsible company that helps the wider community. American Express actively contributes to the development of sport, art and culture on the Croatian market. One of the important projects in Croatia, recognised by the music and wider community, is the PBZ Card and Zagreb philharmonic orchestra award for the best young musician of the year, founded in 1991. American Express is also linked to the development of Croatian sport through sponsorship of sports events, clubs and associations, including golf, tennis, football and other sports.

www.americanexpress.hr



THINGS YOU DIDN'T KNOW ABOUT...

American Express

- Since the very beginning, Croatia has been among the most successful American Express franchises, in terms of number of cards and points of sale.
- An airplane was forced to land in Mongolia. Soon it was discovered that the airplane had no fuel and no agreement on fuel with the Mongolian authorities existed. However, a passenger offered to pay for fuel with his Amex card, the authorities accepted his offer and the passengers successfully arrived at destination.
- A passenger was reading a book on a cruise ship but soon she discovered that a couple of pages of the book were missing! After a phone call, the pages were sent to her by fax machine. Who did she call? A family member, local library? No, American Express!