



GIVING BARCLAYS AN UNFAIR SHARE OF THE FUTURE

WELCOME BACK BARCLAYS



**TODAY WE'RE
ASKING FOR
COLLABORATION,
DISCUSSION AND
DIRECTION**

Our insight led positioning territory
Creative exploration - tone and direction
Stress testing towards final pitch

BRUTAL SIMPLICITY OF THOUGHT



BRAND **DESIRE**



DIVERSITY OF THOUGHT

DATA ANALYSTS, STORYTELLERS, BUSINESS CONSULTANTS, BRAND PLATFORM CREATORS, BRAND STRATEGISTS, CONCEPTUAL THINKERS, RESEARCHERS, IDEA GENERATORS, AI STRATEGISTS, PARTNERSHIP MANAGERS, PR SPECIALISTS, BRAND DESIGNERS, AND COMMUNITY MANAGERS...

FROM LONDON TO NEW YORK...



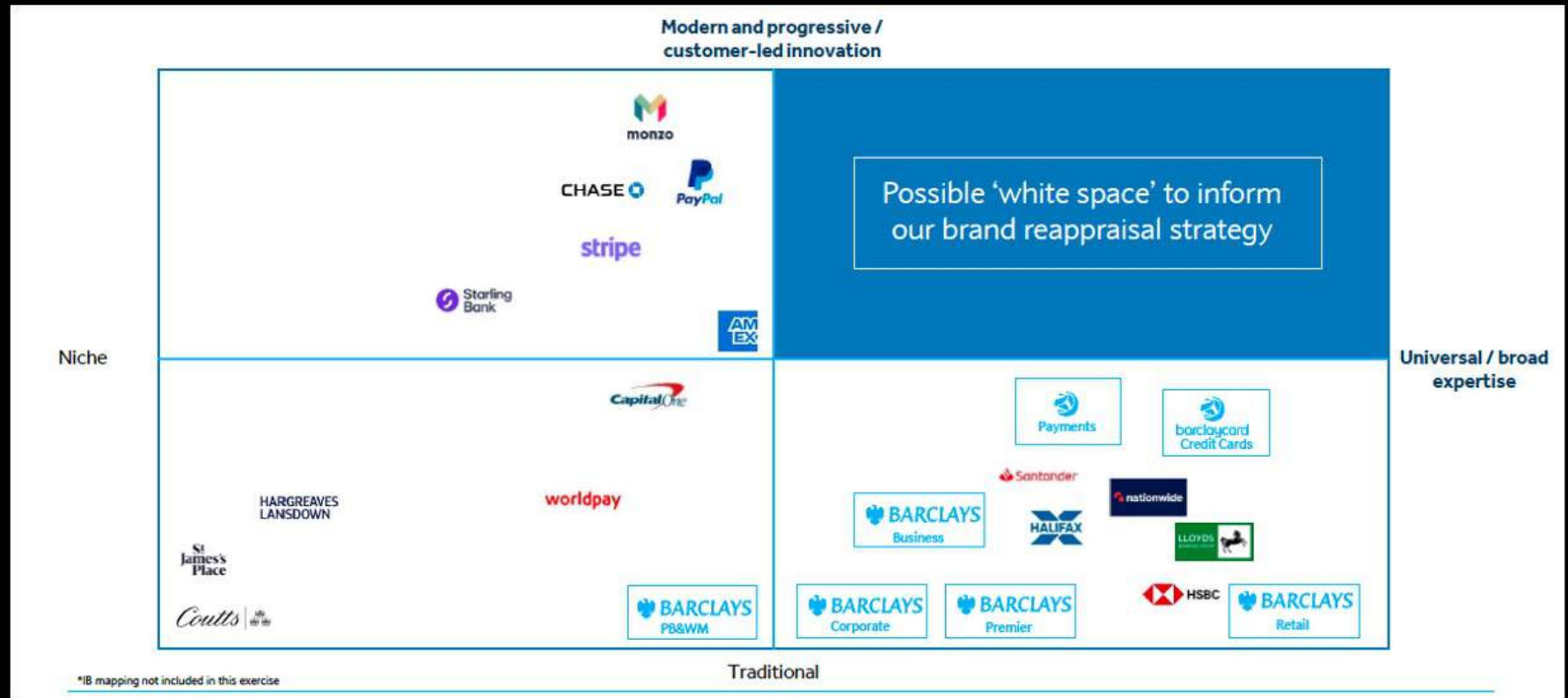
THIS IS TODAY...



BANKLAYS



THIS BRIEF IS ALL ABOUT RECLAIMING THE FUTURE





YOUR BRAND IMPERATIVES HAVE BEEN ESSENTIAL

Recap | Leveraging all the insight to date we have formed a set of brand imperatives. To become the leading financial services brand, we need to position Barclays as being...



The brand imperatives can be delivered in different ways (i.e. brand creative semiotics, brand expression and business decision making - product, price, place etc.)



Outcomes

(how the brand becomes more magnetic and meaningful)

ATTRACTIVE & ASPIRATIONAL

Strategic Opportunity

Progression as a core human need, modernity as a watchword for a tonal reinvention

MODERN & PROGRESSIVE

Reframing

(define social contribution as part of the core brand, not only in reputation/ ESG/ and corporate citizenship)

SOCIAL CONTRIBUTOR

CUSTOMER CHAMPION

YOUR FINANCIAL EXPERT

Reframing

(traditional drivers in need of reinvention for a digital first age)

Critical Foundations

(the most fundamental need from any bank)

SAFE & SECURE



ACHIEVEMENT

The drive to succeed and win on your own terms never went away, in fact it's back, and stronger than ever.

UNITY

In this everything, everywhere, all at once world, there is a growing desire to help us bring things together.

**FOUR UNIFYING INSIGHTS THAT BEGIN
TO UNLOCK THE PROGRESSIVE OPPORTUNITY**

SAFETY

When we think about the rapidly changing future we are hopeful that change is in safe hands.

MOMENTUM

Mounting frustrations with the status quo mean people are yearning for genuine momentum.

ACHIEVEMENT

**SLOW MOVING
BANKING PARTNER**



**FAST MOVING
PERFORMANCE ENTERPRISE**



MOMENTUM

**A DRAG
ON CHANGE**



**THE POWER
BEHIND CHANGE**

UNITY

**BANK OF
MANY PARTS**



**ECONOMIC
UNIFIER**

SAFETY

**THE
SECURE BANK**



**THE GUARDIANS
OF PROGRESS**





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In this everything, everywhere, all at once world, there is a growing desire to help us bring things together.

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MOMENTUM

Mounting frustrations with the status quo mean people are yearning for genuine momentum.



MOMENTUM (NOUN):

The strength or force that allows something to continue or to grow stronger or faster as time passes.



PROGRESS

Is the measurable improvements
as we move towards our goals




POSITIVE MOMENTUM

Is the psychological and economic
energy that encourages us to keep going

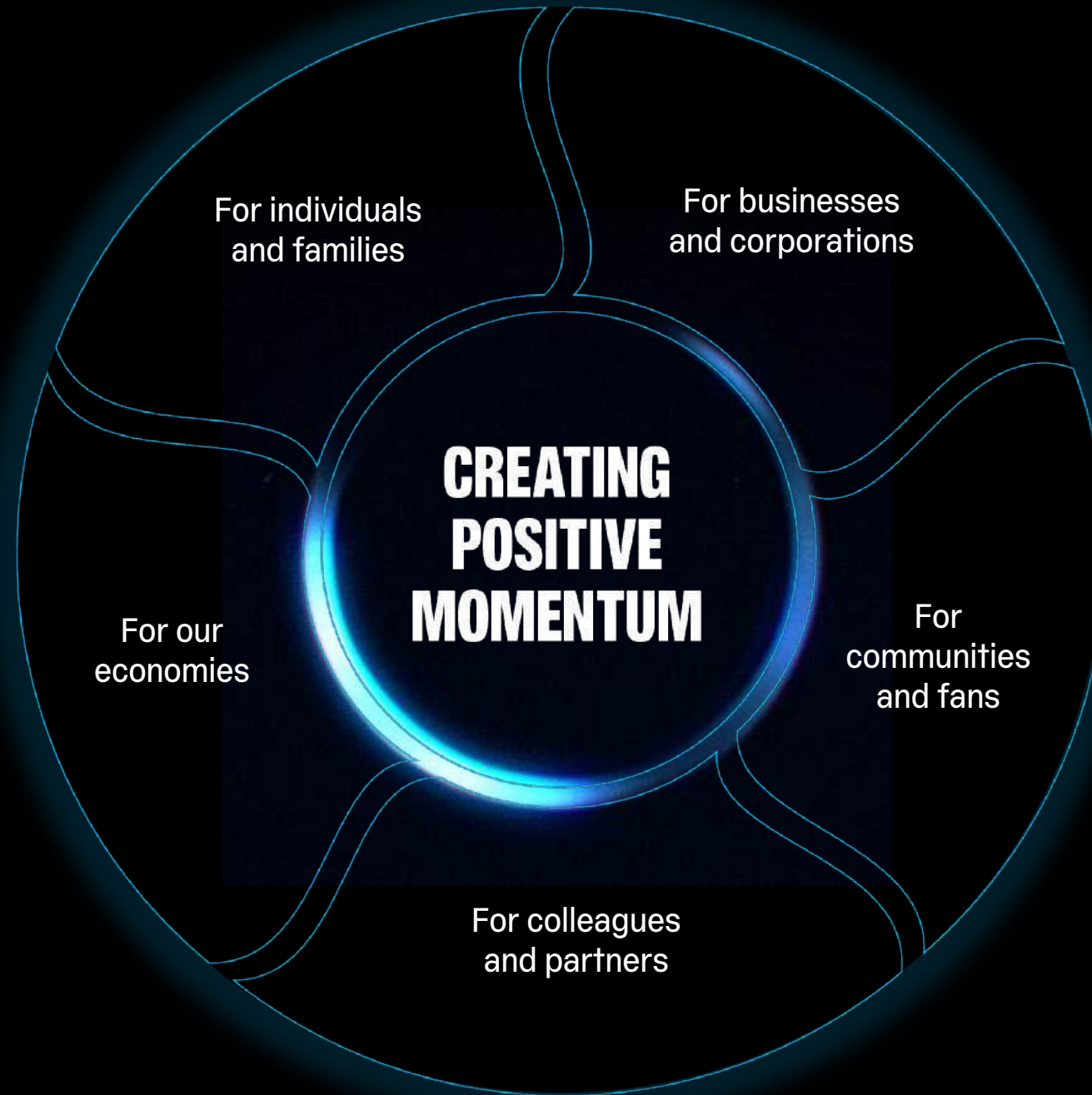
FORWARD MOTION

Is the act and urge to
move forwards




“Momentum is a powerful force;
once you build it, it drives you
forward effortlessly”

Michael Jordan





**WE ENABLE
POSITIVE
MOMENTUM**

A large, thin blue circle outline is centered on the slide, framing the text.

Start a business
Scale a business
Sell a business



Pay off debt
Buy a home
Start a family
Invest smartly
Retire well



Grow my wealth
Broaden its reach
Secure my legacy



**Commit to my
passions
Love them
more deeply
Reap the
real benefits**



Grow my business
Make new hires
Fuel innovation
Build sustainable
growth



Get on the team
Score a goal
Win the game
Win the league

**BUT IS
MOMENTUM
A BIG ENOUGH
CONSUMER NEED?**





IN SEARCH OF MOMENTUM SEEKERS

KEY MEASURABLE DIMENSIONS

- ▶ Psychological relationship to the future: Hope & Optimism
- ▶ Attitude to personal development: Growth mindset & forward thinking
- ▶ Goal orientation and resilience: Achievement tracking & overcoming obstacles





WE BUILT THE **MOMENTUM SEEKERS AUDIENCE** IN YOUTGOV BASED ON ATTITUDES, LIFESTYLES, PERSPECTIVES AND MOTIVATIONS THAT MATCHED OUR DEFINITION

Momentum seekers shared 4 common personal attributes

Career driven

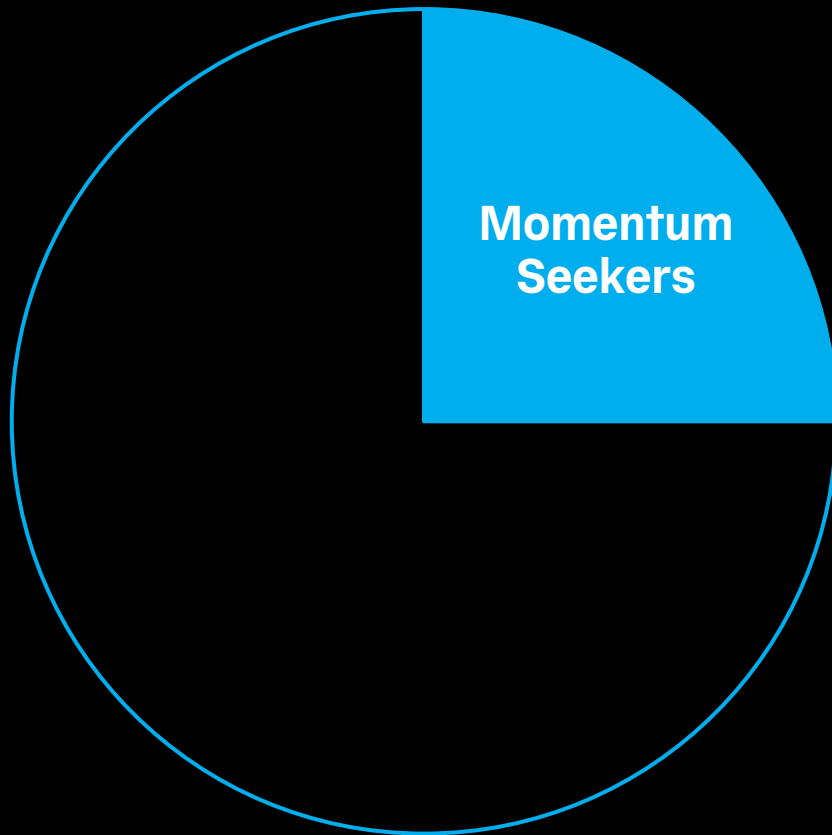
Enjoys a challenge

Interested in self improvement

Optimistic



CATEGORY	RESPONSE	TYPE
YouGov Perspectives	Entrepreneurial	Career driven
Lifestyle.1	I Am Motivated More By Career Progression Than Money	Career driven
Work type	Manager or Senior Administrator / intermediate managerial / professional	Career driven
Work type	Professional or Higher technical / managerial work	Career driven
Positive traits [Unprompted]	Hard working	Career driven
Positive traits [Unprompted]	A leader	Career driven
Life events past 12 months	Started a business	Career driven
finance	I Am Confident About My Career And Job Prospects	Career driven
Self employed type	Own a small business	Career driven
Self employed type	Self-employed / working as a freelancer	Career driven
Reasons for joining career field	To do something I love/always wanted to do	Career driven
Reasons for joining career field	To discover something new	Career driven
Reasons for joining career field	To learn a new skill	Career driven
Reasons for joining career field	The challenge	Career driven
Most joyful things	Learning a new skill	Self improvement
Most joyful things	Trying something new	Self improvement
Reasons for having a side job	For personal growth	Self improvement
Positive traits [Unprompted]	Adaptable	Self improvement
Goal of spare time	Skill development or learning	Self improvement
Things that motivate you	A challenge	Enjoys a challenge
Things that motivate you	Having goals	Enjoys a challenge
Lifestyle.1	I Seek Out Challenging Situations	Enjoys a challenge
Lifestyle.1	I Am Not Afraid Of Taking Risks	Enjoys a challenge
Positive traits [Unprompted]	Determined	Enjoys a challenge
Most joyful things	Going on an adventure	Enjoys a challenge
Most joyful things	Accomplishing a challenge	Enjoys a challenge
Positive traits [Unprompted]	Positive	Optimistic
Positive traits [Unprompted]	Optimistic	Optimistic
Positive traits [Unprompted]	Upbeat	Optimistic
Positive traits [Unprompted]	Enthusiastic	Optimistic
Finance	I Am Confident And Excited About My Future	Optimistic
Lifestyle.1	In General I Feel Happy With My Life	Optimistic

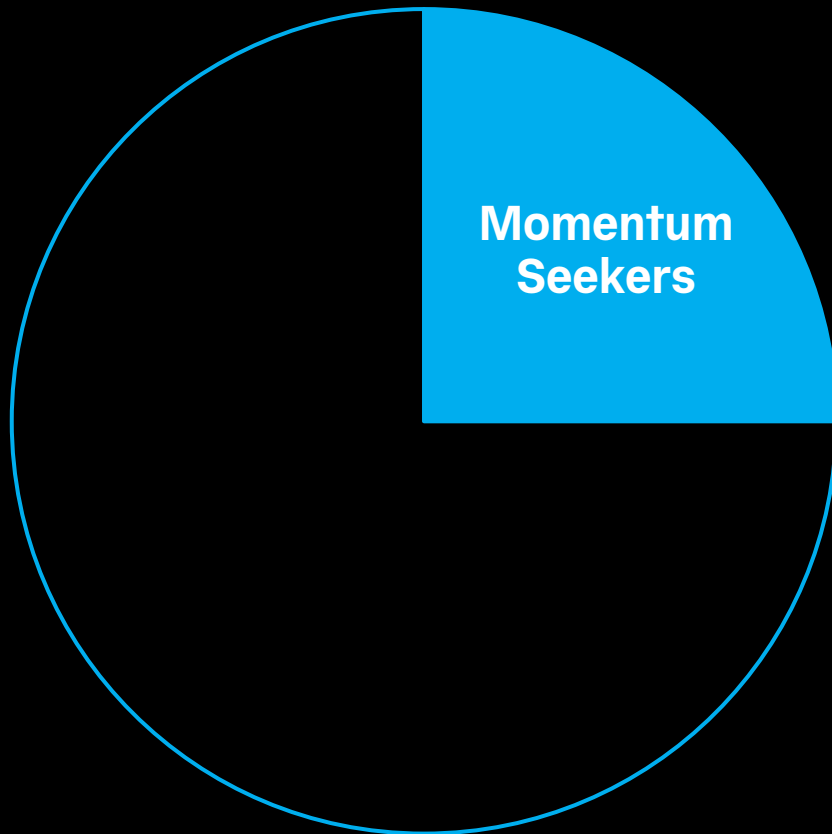


Momentum
Seekers

THIS IS A MASSIVE CONSUMER MINDSET

11m individuals

25% of the UK adult population



THIS IS A MASSIVE CONSUMER MINDSET

67.5m individuals
24% of the US adult population

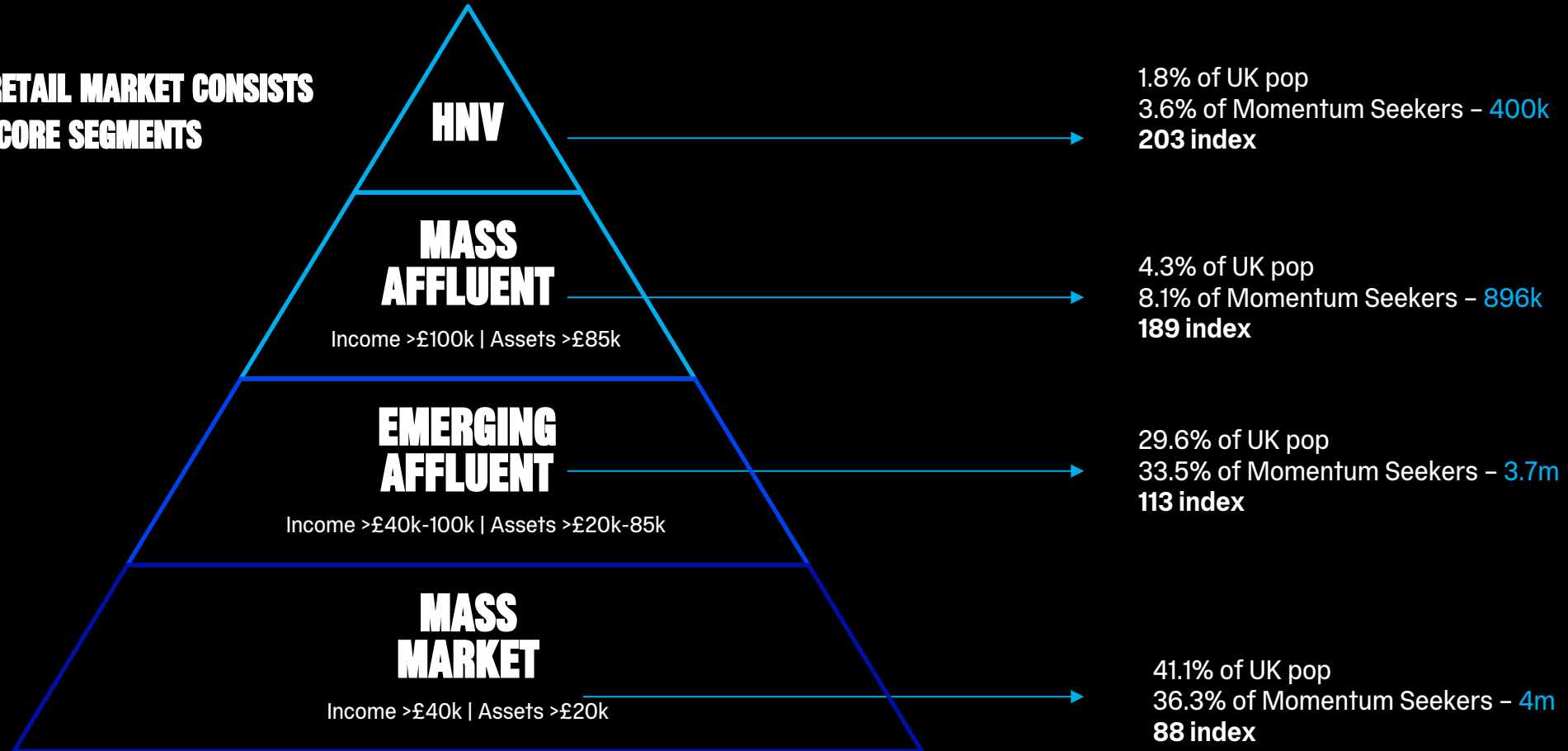
**MOMENTUM
SEEKING IS THE
PSYCHOGRAPHIC
GLUE BETWEEN
YOUR SEGMENTS**





MOMENTUM SEEKERS MAP BRILLIANTLY TO YOUR SEGMENTS

THE RETAIL MARKET CONSISTS
OF 3 CORE SEGMENTS





FOR BUSINESS BANKING, ENTREPRENEURSHIP AND MOMENTUM GO HAND IN HAND

Variable	Target Audience	Control Audience				
Self-Employment	Momentum Seekers v(4)	Nationally Representative	Z-Score	Diff	Index	Population Estimate
Yes	17.3%	11.6%	16.6	5.7	149.4	1,912.3k
No	82.7%	88.4%	-16.6	-5.7	93.5	9,165.3k

Variable	Target Audience	Control Audience				
Self-Employed Type	Momentum Seekers v(4)	Nationally Representative	Z-Score	Diff	Index	Population Estimate
Own a small business	2.7%	1.9%	5.9	0.8	145.1	299.8k
Self-employed / working as a freelancer	4.7%	3.5%	6.5	1.2	135.1	518.5k
Fixed-project contractor with my own tax/NI responsibilities	0.3%	0.2%	1.7	0.1	138.1	28.9k

**BUT HOW
DOES
MOMENTUM
SEEKING
CORRELATE
TO CUSTOM?**





BARCLAYS ALREADY DO BRILLIANTLY AGAINST MOMENTUM SEEKERS

Variable	Target Audience	Control Audience				
Current account – Main provider	Momentum Seekers v(4)	Nationally representative	Z-Score	Diff	Index	Population estimate
Barclays	15.6% 1,193	11.3% 13,548	4.0	4.3	138.1	1,732.2k
Not Asked	12.5%	10.6%	2.0	2.0	118.4	1,390.0k
Natwest	10.9%	10.0%	1.1	0.9	109.5	1,213.0k
Santander	10.1%	10.0%	0.1	0.1	100.6	1,119.8k
HSBC	8.8%	7.6%	1.5	1.2	116.0	976.4k
Lloyds Bank	7.2%	10.7%	-4.3	-3.5	67.3	900.2k
Halifax	6.5%	8.8%	-3.0	-2.3	73.6	715.1k
Nationwide	5.9%	10.1%	-5.6	-4.2	58.7	657.9k
Monzo	3.6%	2.3%	2.4	1.3	157.0	400.9k
First Direct	3.5%	3.3%	0.5	0.2	106.4	384.4k
Starling Bank	2.7%	1.2%	3.2	1.5	223.5	303.7k
TSBC	2.6%	3.0%	-0.6	-0.4	87.7	293.0k
Royal Bank of Scotland	2.1%	2.4%	-0.5	-0.3	87.6	230.0k
Virgin Money	1.9%	1.4%	1.3	0.5	134.5	213.8k
Co-operative Bank	1.7%	1.3%	1.2	0.4	131.5	187.1k
Chase	1.3%	1.9%	-1.5	-0.6	68.1	140.9k
Bank of Scotland	1.0%	1.7%	-1.8	-0.6	61.9	115.0k
Revolut	0.8%	0.2%	2.4	0.6	386.1	88.1k



WE HAVE CLEAR **PROGRESSIVE WATER** BETWEEN US, NATIONWIDE AND OTHER HIGH STREET BANKS

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BUT THE NEO BANKS ARE A CLEAR AND PRESENT DANGER

Variable	Target Audience	Control Audience				
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Revolut	0.8%	0.2%	2.4	0.6	386.1	88.1k

Note – these trends are the same for Savings accounts

**IS POSITIVE
MOMENTUM
AUTHENTICALLY
TRUE TO
BARCLAYS?**



POSITIVE MOMENTUM
YOUR HISTORY & DESTINY





Momentum

$$P = M \times V$$

V

Mass

100,000 momentum makers
Over 50 countries
With 334 yrs of experience
trustworthy
secure
accessible
expert

Velocity

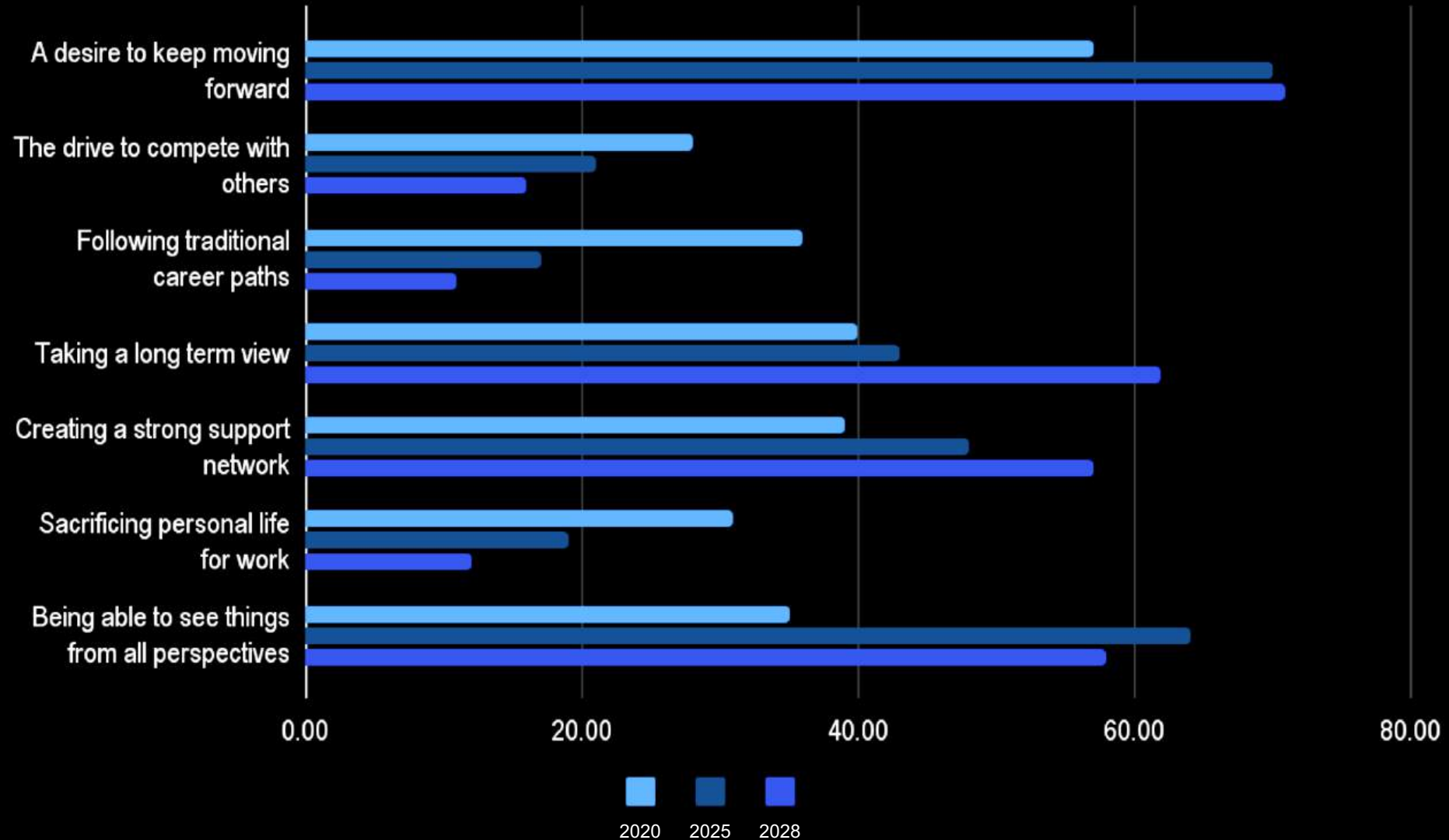
Cutting edge data,
tech and insights
Industry leading tools
Innovative solutions
responsive
flexible
proactive
innovative

**DOES IT
MOTIVATE
PEOPLE?**

**[THE \$85 MILLION
QUESTION]**



Q: WHAT BEHAVIOURS DO ALL YOUR MOST SWITCHED-ON FRIENDS HAVE IN COMMON?





Q: WHAT DO YOUR FRIENDS THINK WE NEED MOST FROM BANKS NOW AND IN THREE YEARS TIME?

		2020	2025	2028
FUEL POSITIVE MOMENTUM	UK	43%	57%	64%
	US	37%	52%	59%

**THE OPPORTUNITY FOR BANKS TO FUEL
POSITIVE MOMENTUM IS GROWING**



OUR UNIFYING ROLE

To be the catalyst and enabler of positive momentum for individuals, companies and communities

OUR UNIFYING PROMISE

**TO CREATE POSITIVE
FINANCIAL MOMENTUM**





BELONGING



Belong



ENDEAVOUR



Just Do It



EMPOWERMENT



Together We Can



MOMENTUM



?



CREATIVE **EXPLORATION**



A close-up photograph of a basketball player's hands dunking a basketball into a hoop. The orange basketball is caught in the white net, and the player's arms are visible reaching up. The background is dark and out of focus.

FINISHING OFF THE PERFECT HOTEL RENOVATION



**FINDING A PLATFORM TO
ORGANISE & ELEVATE
YOUR OFFERING**



WHICH PROMPTS RE-APPRAISAL



**AND UNITES YOU
AS A COMPANY**



LET'S EXPLORE



ROUTE 1



**“ I DON'T MIND WHERE I'M
GOING, AS LONG AS I FEEL I'M
GOING SOMEWHERE ”**

Shelly, 42





POSITIVE

INVITATIONAL

EMPOWERING



FIND YOUR MOMENTUM



FIND YOUR MOMENTUM

In this approach we inspire the world to realise that momentum
can transform any moment in life into something beyond what
you may have imagined.



FIND YOUR MOMENTUM





Welcome Everyone.

As you know, the pace of change in the World may be increasing. But so is ours.

We now have more tools, more knowledge, more forward-thinking excellence at our disposal than ever before.

And these positive changes are creating momentum for us.

Which can help transform dreams into reality. Hopes into action. And Acorns into mighty oaks.

We grow momentum for others by sharing what we are with our customers, investors and business partners.

Guiding, nudging and pushing them ever-forwards.

Helping them locate their dreams big and small.

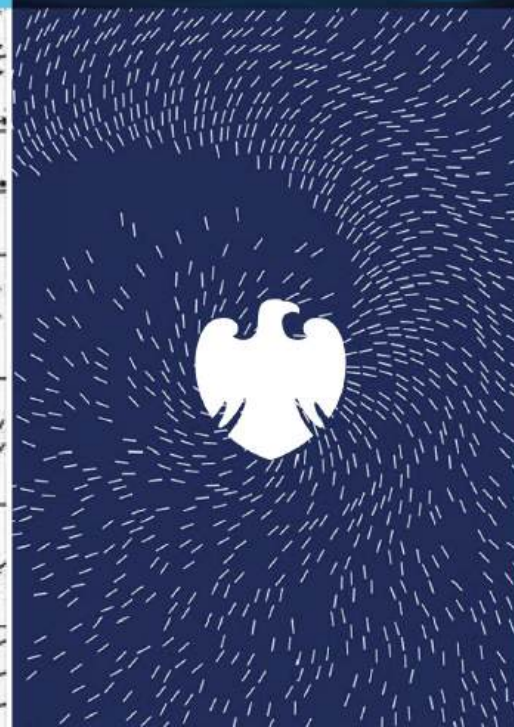
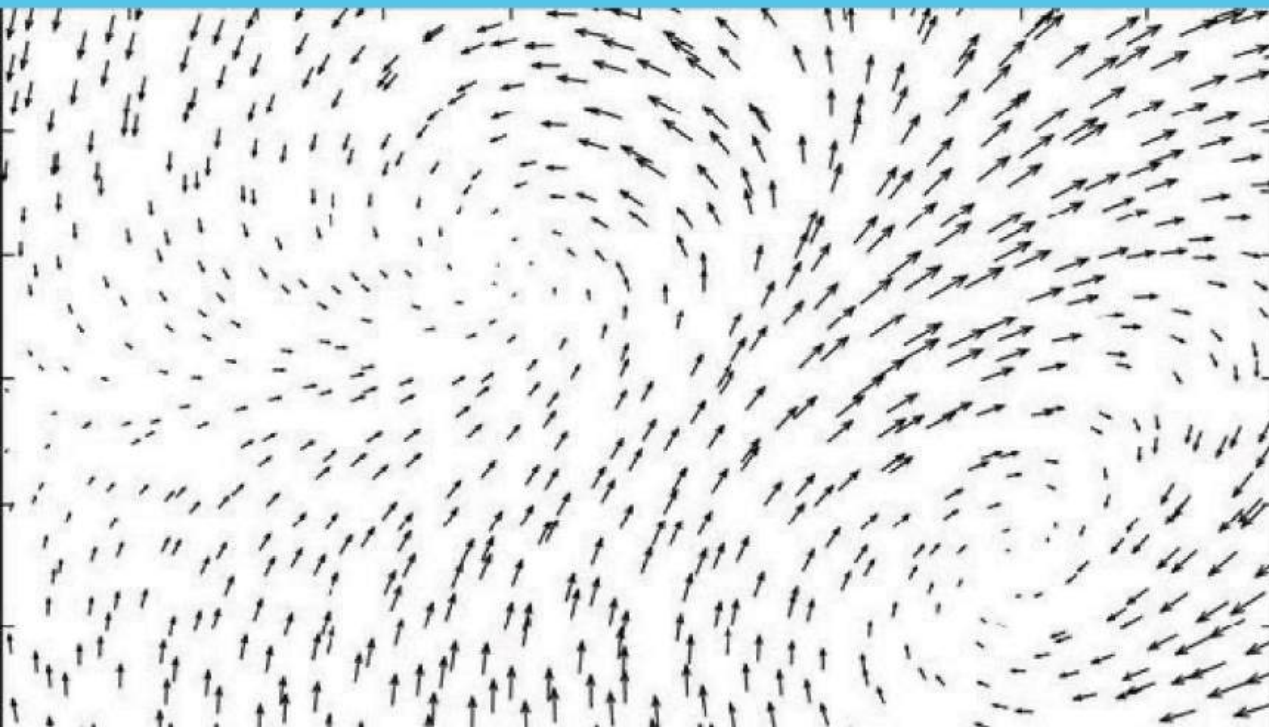
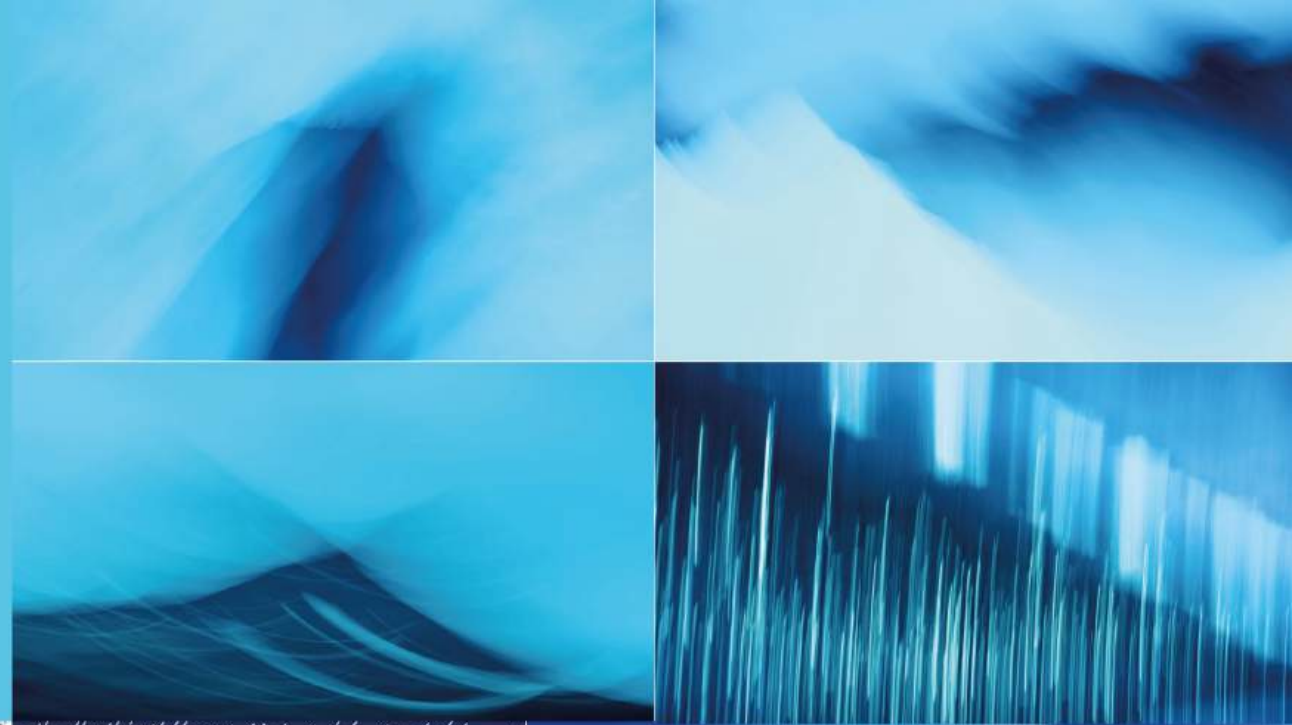
Which are unique and personal to them.

And building communities of shared goals.

And we will continue to do build our own momentum as a company so that we can help people find their own momentum in their lives.

And to begin I want to invite all of you to share ways you feel you can find your momentum.

BARCLAYS



POWERING YOU 



TEXT
INCREASES
IN WEIGHT
TO TALK
ABOUT
SUCCESS



**OUR TONE IS
STRAIGHT-TALKING
& INSPIRATIONAL.**

Think of the experienced,
charmingly authoritative an
irrefutably wise thoughts of
[Michael Sheen](#).





An elderly woman with short grey hair is captured mid-jump, diving into a calm blue lake. She is wearing a red and black one-piece swimsuit. Her arms are outstretched upwards, and her legs are bent in a dynamic pose. The background features a range of large, forested mountains under a sky with soft, white clouds. The water's surface is dark blue with gentle ripples. In the bottom right corner, the edge of a white, gridded diving board is visible.

YOU
DREAM IT,
MOMENTUM
REALISES IT

FIND YOUR MOMENTUM
 BARCLAYS

THE WORLD IN YOUR HANDS

Expert-backed. Tech powered.
Our app is your complete financial hub.

FIND YOUR MOMENTUM
 BARCLAYS



IF IT MEANS THE WORLD TO YOU, IT MEANS **THE WORLD TO US**

Mortgage Boost helps
you borrow more with less
upfront— bringing
homeownership closer, faster.

FIND YOUR MOMENTUM
 BARCLAYS

WE'LL HELP YOU DO NOTHING, FASTER

Our Investment Saver Tool
and AI insights automate
your savings—so you
reach your goals without
lifting a finger.

FIND YOUR MOMENTUM
 BARCLAYS

IPOMG

Personal expertise. Relevant experience.
Momentum that scales you.

FIND YOUR MOMENTUM
 BARCLAYS



A person is standing behind a white vintage-style van in a grassy field under a clear blue sky. The person is holding a large, unfolded map that covers the back of the van. The map shows a geographical area with various colors and lines. The van has a white bumper and a roof rack. The overall scene suggests a sense of adventure and exploration.

FIND YOUR MOMENTUM



Delete

Archive

Report

Move

Flag

Mark as Unread

Sync

B

Barclays

<barclays@emails.barclays.co.uk>

To:

Kelly Sands

Today at 14:14

BARCLAYS

Premier
Banking

WE'LL
HELP YOU
DO NOTHING,
FASTER

Our Investment Saver Tool
and AI insights automate
your savings—so you
reach your goals without
lifting a finger.

FIND YOUR MOMENTUM

BARCLAYS

Hello Kelly

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vivamus ut condimentum felis,

12:08

5G 81

Wallet



FTSE 100 +0.72%

S&P 500 +0.01%

Euro/Dollar -0.06%

Pound/Dollar -0.08%

Brent Crude Oil +0.40%

10 Year US Gov -2.43%

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Nvidia

Nvidia revenues jump almost 80% on booming AI chip sales

CEO Jensen Huang says demand remained strong despite worries China's DeepSeek could stymie growth

3 HOURS AGO

“Lex. Nvidia passes its quarterly future-shock stress test

NEW 27 MINUTES AGO



BUSINESS

Barclays launch campaign to inject positive momentum into banking

UK foreign policy



“The Tories discover that Britain is located in Europe



Janan Ganesh

DeepSeek spreads across China with Beijing's backing

NEW 29 MINUTES AGO

TOP STORIES



Cryptocurrencies



US-UK relations



Data protection



Media



ALT LINES

- ▶ **FULL LIFE AHEAD**
- ▶ **UNSTOPPABLE YOU**
- ▶ **LIFE CHANGING BANKING**



ROUTE 2

**“ I WANT A BANK TO KNOW
MORE THAN ME. I WANT IT TO
BE ABLE TO PREPARE MY
FUTURE ”**

Dan, 31





HUMAN

INVITATIONAL

INTRIGUING



WELCOME TO FORWARD BANKING



BARCLAYS


Welcome forward



BARCLAYS

Welcome forward

In this approach we highlight that if you move forward through your life with a combination of optimism and financial expertise, an elevated world of opportunity will open up for you.



Is wanting to withdraw cash without needing a card too forward?
No. No it isn't.

 **BARCLAYS**
Welcome forward



BARCLAYS
Welcome forward



Sorry, but expecting fast capital isn't being too forward.
It's business.

 **BARCLAYS**
Welcome forward



Hello Everyone.

It's a beautiful thought.

From the moment we are conceived, we are all given an energy.

We were born to move forward.

Unlimited. Unstoppable. Irrepressible.

Forward is growth. Forward is progress. Forward is comfort.

Forward is human.

But to be human is also to question, to doubt, and sometimes we lose our forward.

And at Barclays we're here to help fellow humans find purpose.

To find drive. And to re-find their forward.

With a new human centric way of banking.

Where we strive to deliver products and services which give people that innate energy again.

And forward is a wonderful feeling.

Barclays. Welcome Forward.





WELCOME *FORWARD* 



BARCLAYS 



THIS IS FOR EVERYONE!
THIS IS FOR EVERYONE!
THIS IS FOR EVERYONE!





**OUR TONE IS OPTIMISTIC,
INCLUSIVE, INQUISITIVE &
TRUSTWORTHY.**

Think the much-loved warmth
and wonder of 'The Dude' himself,
[Jeff Bridges](#).



AV





Is wanting to withdraw
cash without needing
a card too forward?

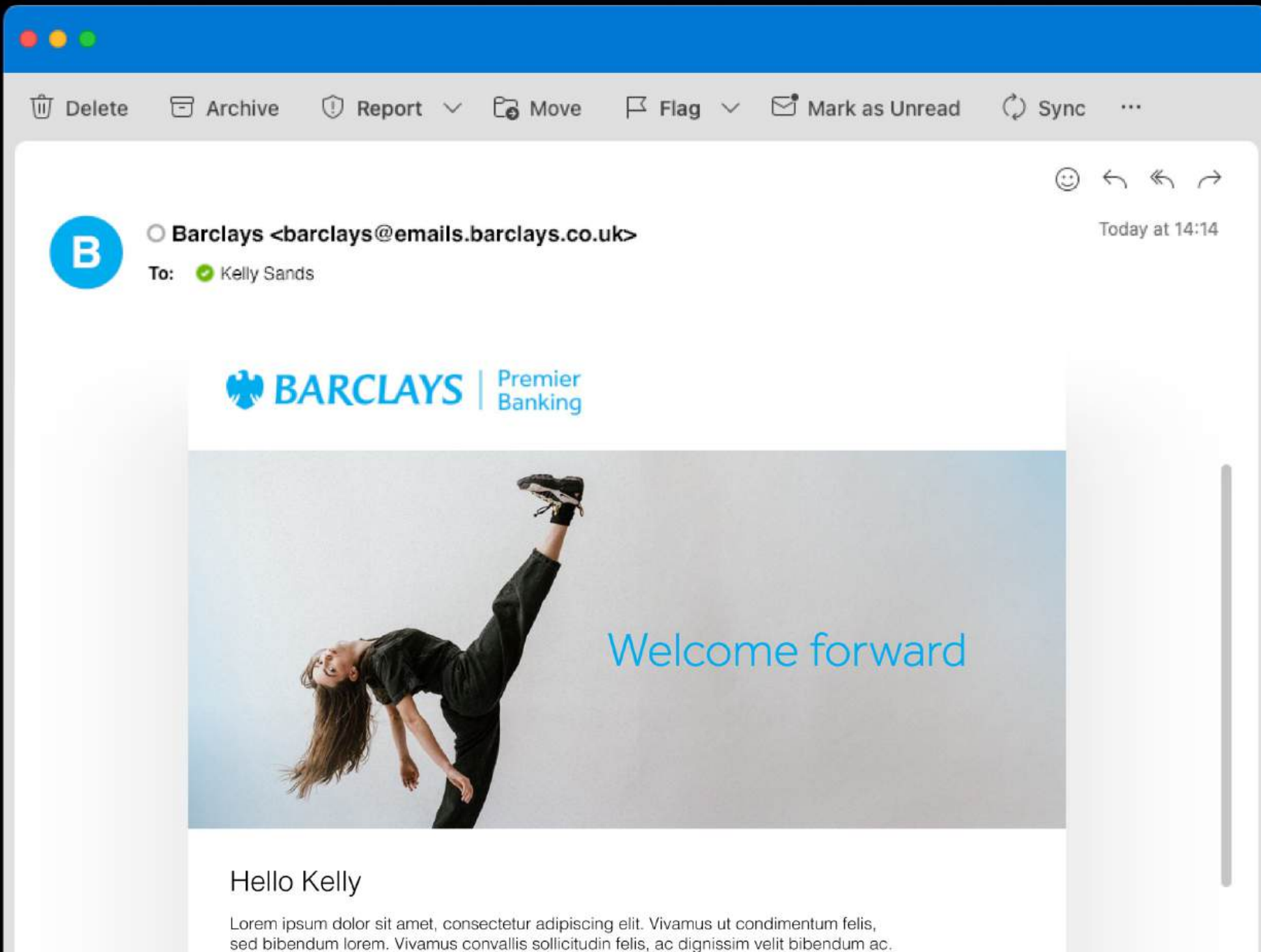
No. No it isn't.

If wanting a better
mortgage faster
is too forward,
then maybe other
banks are just
too backwards.





Sorry, but expecting
fast capital isn't
being too forward.
It's business.





12:08

5G 81

Wallet



FTSE 100 +0.72%

S&P 500 +0.01%

Euro/Dollar -0.06%

Pound/Dollar -0.08%

Brent Crude Oil +0.40%

10 Year US Gov -2.43%

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Data protection



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ALT LINES

- ▶ **FORWARD WE GO**
- ▶ **FORWARD DOING**
- ▶ **MORE FORWARD PLEASE**



ROUTE 3



**“TO BE HUMAN, IS TO WANT TO
MOVE. STASIS IS THE BIGGEST
ENEMY OF MOMENTUM”**

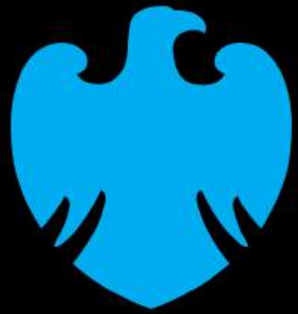
Kelly, 48



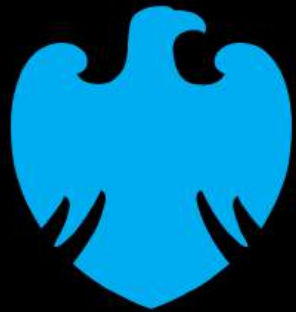
ENERGISING

AFFIRMATIVE

CONFIDENT



NOW WE'RE MOVING



NOW WE'RE MOVING

In this approach we humanise the brand by reminding
the world that money is merely a token that facilitates us
emotional creatures to move forward





Welcome everyone. I'd like to introduce a belief of mine.

Money is simply currency for humanity to move forwards.

Feeding desires, calming fears, and nurturing families.

Growing confidence, building belief and facilitating the most incredible experiences imaginable.

Money inspires dreams to be hunted down and realised.

Making hearts beat strong and long.

And we target our expertise to help people get a sense of movement and momentum in their lives.

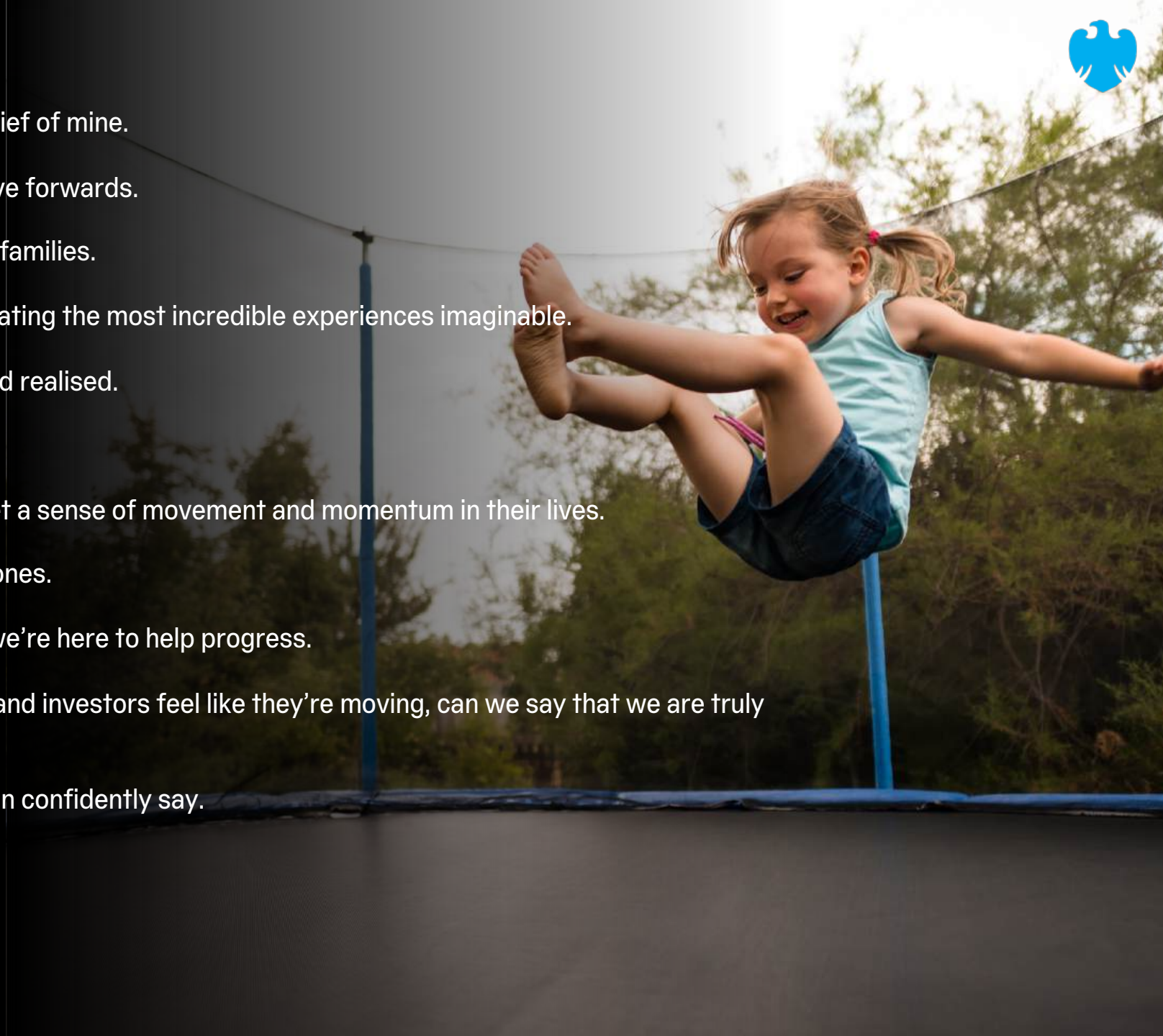
We never stop looking beyond the zeros and ones.

To see the real, living, breathing figures that we're here to help progress.

Because, only when our customers, partners and investors feel like they're moving, can we say that we are truly moving.

And with our new brand platform in place, I can confidently say.

Now we're moving



BARCLAYS 



NOW

WE'RE

MOVING







**OUR TONE IS HUMAN,
RELATABLE, & MOTIVATING.**

Think of the optimistic,
adventurous and
relatable spirit of
[Romesh Ranganathan](#).





A man and a woman are sitting at a round wooden table in a dimly lit cafe. The woman, wearing a yellow sweater, is leaning over and feeding the man with a spoon. The man, wearing a grey sweater, is looking down at the spoon. On the table are two white coffee cups on saucers and a small slice of cake. In the background, there are lit candles in brass holders and a small vase with pink flowers. The overall atmosphere is warm and intimate.

MONEY IS AN *EMOTIONAL* CURRENCY

BARCLAYS  **NOW WE'RE MOVING**



FIND

YOUR PATH

WE'LL HELP YOU PAVE IT

BARCLAYS  **NOW WE'RE MOVING**



DON'T FEAR *CHANGE*

Our sector specific experts will help you navigate uncertainty in your category.

BARCLAYS  NOW WE'RE MOVING

**IT'S A *LONG* WAY FROM
KITCHEN TABLE TO PLC**

BARCLAYS  **NOW WE'RE MOVING**

AI-POWERED *JOY*

Our investment
saver tool helps
you hit your goals
more easily.

BARCLAYS  NOW WE'RE MOVING

A person in a dark jacket and pants is captured in mid-air, jumping over a light-colored concrete wall. Their shadow is cast onto the wall, showing a dynamic, forward-leaning pose. The background is dark, suggesting a night scene.

WHATEVER YOUR RACE ***RUN IT***

BARCLAYS  **NOW WE'RE MOVING**



***WHATEVER MAKES
YOUR HEART SOAR***

Buy abroad
worry free
with Barclaycard
purchase
protection

BARCLAYS  **NOW WE'RE MOVING**

A person is seen from behind, swimming in the ocean. The sun is low on the horizon, creating a warm, golden glow over the water. The person's head and shoulders are visible above the surface. The water has small, rhythmic waves.

**FIND OUT WHAT'S BEYOND
YOUR *WILDEST* DREAMS**

BARCLAYS  **NOW WE'RE MOVING**



LOVE IS *SOMETIMES* PAIN

Get rewarded for what you love, with Barclays partnership cards.

BARCLAYS  NOW WE'RE MOVING



🗑 Delete 📁 Archive 🛡 Report ▾ 📁 Move 🚩 Flag ▾ ✉ Mark as Unread ↻ Sync ⋮



○ Barclays <barclays@emails.barclays.co.uk>

Today at 14:14

To: 🟢 Kelly Sands



Hello Kelly

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vivamus ut condimentum felis, sed bibendum lorem. Vivamus convallis sollicitudin felis, ac dignissim velit bibendum ac.

12:08

5G 81

Wallet



FTSE 100 +0.72%

S&P 500 +0.01%

Euro/Dollar -0.06%

Pound/Dollar -0.08%

Brent Crude Oil +0.40%

10 Year US Gov -2.43%

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Nvidia

Nvidia revenues jump almost 80% on booming AI chip sales

CEO Jensen Huang says demand remained strong despite worries China's DeepSeek could stymie growth

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ALT LINES

- ▶ **READY FOR ANYTHING**
- ▶ **WE MOVE MORE THAN MONEY**
- ▶ **THE BANK BEHIND**



ROUTE 4



**“WHEN A FEW THINGS LOCK
INTO PLACE, I FEEL LIKE
ANYTHING IS POSSIBLE”**

Dave, 24





INCLUSIVE

ENERGETIC

EXCITING




 **BARCLAYS** Let's next



BARCLAYS Let's next

In this approach we'll wake audiences up to the amazing outcomes of taking control of your finances and seizing the momentum thanks to Barclays. Bringing our innovative and transformative solutions to the fore in a joyously urgent and playful way.



Let's next



This is the moment
for cardless ATM
withdrawals from
Barclays.



BARCLAYS Let's next

Let's next

This is the moment
for advanced digital
lending from Barclays.





Welcome Everyone.

I'd like to introduce our new global platform.

Let's Next is a mindset. A declaration. A commitment.

A confidence in what's to come.

For over 300 years, Barclays has been a forward-looking institution—
driven by a mission to help its customers, clients, and communities
realise their aspirations.

Never resting on our laurels.

Bold, purposeful, and always thinking ahead.

Restless, innovative and leading.

Embrace the energy of the moment, create boundless momentum.

The future isn't something we wait for.

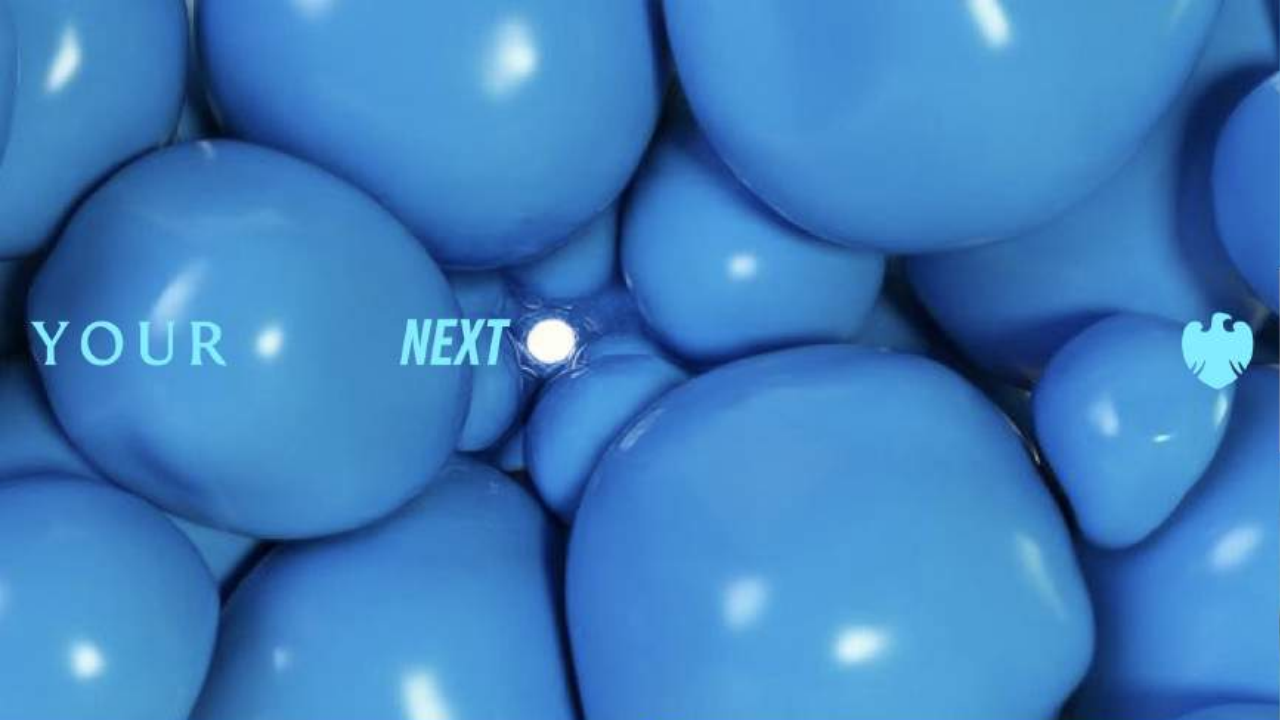
It's something we create.

Let's Next.



**LET'S
NEXT**





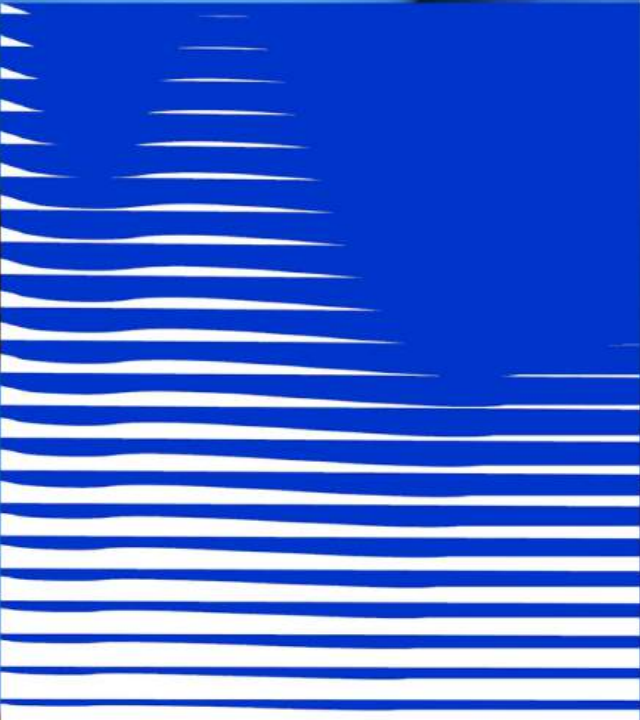
YOUR

NEXT



LET'S

NEXT

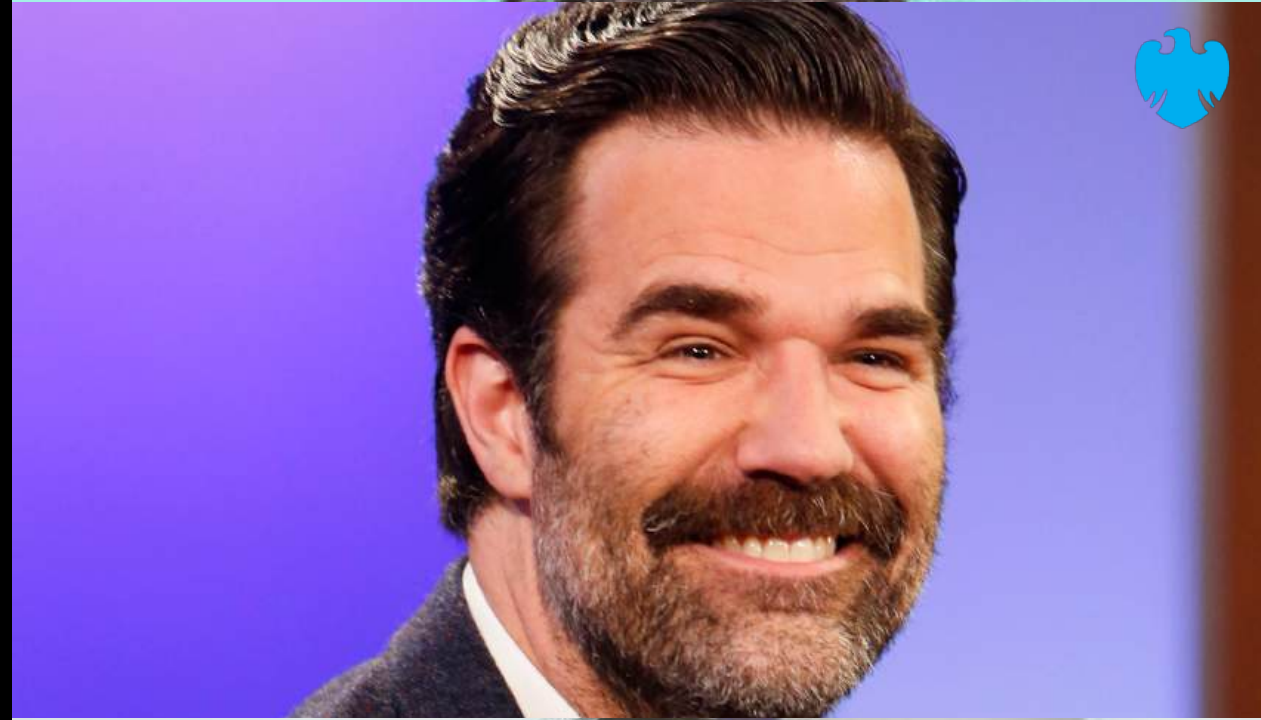


Barclays

OUR TONE POSITIVE, EXCITED, INFECTIOUSLY OPTIMISTIC.

Think the ever-buoyant voice of
Catastrophe and Deadpool's
[Rob Delaney](#).

Or the cheeky playfulness of
[Phoebe Waller Bridge](#).





A man with a beard and short hair is smiling broadly while carrying a young child with curly hair on his shoulders. The child is laughing heartily. They are both wearing casual clothing. The background is a bright, stylized blue and white graphic.

Just realised you
need to buy a home,
like yesterday?

This is the moment for
Mortgage Boost from Barclays.

 **BARCLAYS**
Let's next



So you left your
wallet at home,
but the pop-up
only takes cash?

This is the moment for cardless
ATM withdrawals from Barclays.

 **BARCLAYS**
Let's next



Ok, you need to raise
a lot of money before
you can actually
start making money?

This is the moment for advanced
digital lending from Barclays.

 **BARCLAYS**
Let's next



12:08

5G 81

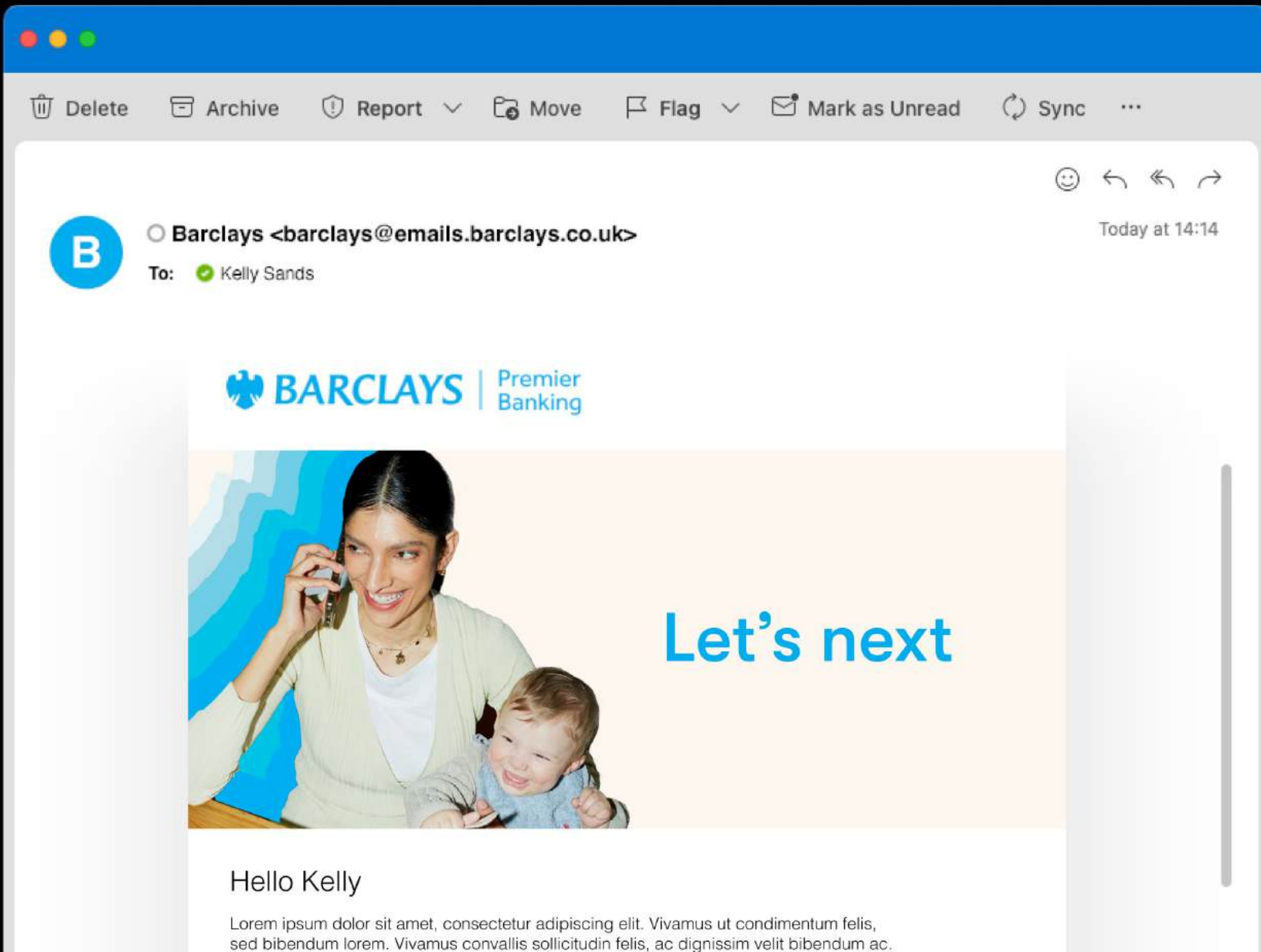
Wallet



Let's next

.... 3245





FTSE 100 +0.72%

S&P 500 +0.01%

Euro/Dollar -0.06%

Pound/Dollar -0.08%

Brent Crude Oil +0.40%

10 Year US Gov -2.43%

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Media



ALT LINES

- ▶ **FOR WHAT'S NEXT**
- ▶ **NEXT STEP BANKING**
- ▶ **THE NEXT STEP**

M+C SAATCHI GROUP



THANK



YOU