

# Special

### **Credit Card Rewards**



# Loyalty counts

Annual 2014 Loyalty Report reveals that Canadians change shopping patterns to participate in loyalty programs

n early June, the Canadian marketing landscape changed with the announcement that Maritz Canada and Maritz Loyalty Marketing had joined forces, creating a new agency under the name Bond Brand Loyalty. The combined 400-person brand loyalty agency works with top-tier brands that include Ford, SCENE, Johnson & Johnson, and leading financial institutions. The move signifies a shift in the industry to put consumer loyalty at the centre of all marketing decisions.

'Bond Brand Loyalty truly reflects our philosophy and purpose to make the world a more loyal place," said Bond Brand Loyalty President Bob Macdonald. "We pull together many forms of marketing, helping



communications from their loyalty programs.

brands increase and maintain the brand loyalty of their best customers and the people most valuable to them.

The new agency also released its much anticipated Bond's 2014 Loyalty Report in which 65 percent of respondents said loyalty programs are an integral part of their brand relationships, with two-thirds of consumers modifying when and where they shop in order to optimize their participation in a loyalty program.

"Every interaction - every message and experience - must address the consumer's need for both a rational and an emotional connection to the brand," says Sean Claessen, Bond Brand Loyalty's Vice President of Creative and Strategy. "All marketing ultimately rolls up to loyalty. Every

exchange between a brand and a consumer either serves to build that loyalty or to erode it.'

### 2014 Loyalty Report includes surprising findings in consumer interaction, mobile and millennials

The 2014 Report engaged more than 12,000 people to uncover insights on brands and loyalty initiatives. The study included industry verticals such as retail, CPG, banking, travel and hospitality. The primary findings of the 2014 Report underscore Bond Brand Loyalty's assertion of the shift in the marketplace with regards to brand-aligned programs, and the increasing

importance and relevance of non-monetary rewards.

"For customers who deem the loyalty program is part of their relationship with the brand, non-monetary benefits become almost twice as important to them the longer they're with the program," says Scott Robinson, Senior Director, Loyalty Design and Solutions. Robinson reveals that this year's Loyalty Report highlights how consumer motivations are changing."Consumers are now making a shift to view loyalty as a relationship with a brand and not just a way to get a return," says Robinson. Additional key standouts from

this year's Loyalty Report are:

- Loyalty Activity: Survey respondents are enrolled in 9.8 loyalty programs, yet are active in only 7.9; 74 percent of respondents said, "programs are worth the effort of participating"; 65 percent claim that programs are a part of their relationship with the company, and nearly half of customers say they wouldn't be loyal to a brand if it weren't for its loyalty program.
- Consumer Interaction: 88 percent of respondents want to receive communications from the program in which they are enrolled, yet only 40 percent of them deem these communications relevant.
- Mobile Marketing: Want to engage with brands through a smartphone or tablet, yet still today many brands are behind with mobile versions of their programs.
- Millennials: The percent of respondents who indicate they would not be loyal to the brand if it didn't have a good loyalty program is highest among millennials (50 percent).
- More Love: The percent of consumers who state they require a loyalty program to remain loyal to the brand is nearly twice as high among co-brand credit card holders than retail programs.

### **ONLINE?**

Full results can be found at bond brand loyal ty. com.

ust a couple of weeks ago, Wimbledon, tennis' most famous address was full of Canadians. Led by budding superstar Eugenie Bouchard who made it to the finals of the women's singles, Canadians also reached the semi-finals in the men's singles and mixed doubles. The Canadian invasion was capped with a victory by Vancouver's Vasek Pospisil and his American partner Jack Sock in the men's doubles finals.

However, you don't have to serve up an ace to enjoy Wimbledon. Even after the tournament has finished, you can use your credit card reward points and miles to make the pilgrimage to Wimbledon's hallowed grounds and explore the famous village, along with other tennis attractions throughout the UK.

### WIMBLEDON VILLAGE -**EAT, DRINK, BE MERRY**

Dine like the tennis stars at one of the area's restaurants. There are a number of chic eateries and bars, from Italian fare at Carluccio's and the renowned San Lorenzo's, popular with the tennis crowd - a short walk down the hill towards Wimble-



Take a tour through the Wimbledon Lawn Tennis Museum. WIMBLEDON LAWN TENNIS MUSEUM



Use your credit card reward points and miles to make the pilgrimage to the hallowed courts of Wimbledon.

## The wonder of Wimbledon

World's tennis capital loves Canadians even after the tournament

don town centre – to traditional British fare at the Dog and Fox and the Fire Stables. Or stroll across Wimbledon Common to take afternoon tea at the elegant Cannizaro Hotel, with gorgeous views across an expansive park, or enjoy a roast dinner at one of the lively pubs on the fringe of the Common, the Crooked Billet or the Hand in Hand.

### **ENHANCE YOUR EXPERIENCE**

Immerse yourself in the world of tennis with a visit to the

Wimbledon Lawn Tennis Museum and Tour. The guided tour lasts around an hour and a half and includes a look at Centre Court, the pressroom, a 3D hologram of John McEnroe (you cannot be serious!) and various areas that are otherwise off-limits to the general public.

### A CHAMPION HOTEL FOR **TENNIS FANS**

Andy Murray, last year's Wimbledon Champion, bought the hotel Cromlix House in

Perthshire, Scotland, close to his home town of Dunblane. It's already won the title of Scottish Hotel of the Year since opening on 1 April, and has had good reviews from those who've laid their head on the pillows already – and tested their serve on the green and purple (Wimbledon colours) tennis court. In addition to luxurious, traditional Scottish rooms with a modern twist, there's a restaurant run by chef Albert Roux of Le Gavroche in London (the first UK restaurant

to win three Michelin stars). Despite the chef's star credentials, you can get a three course dinner for less than £30, which Murray's family were insistent on when making plans for the hotel, in order to keep it affordable for locals to the area. Wander the grounds to the private loch and borrow a fishing rod to try catching brown trout, or else borrow a racquet and test your serve on the court.



Stay at Andy Murray's Cromlix House Hotel in Scotland. SUPPLIED

### **OTHER TENNIS TOURNAMENTS**

There's more to tennis in Britain than Wimbledon! If you're in London during the winter you can enjoy the indoor ATP World Tour Finals at the O2 Arena near Greenwich in south-east London, which attracts top players, like Murray, Federer, Djokovic and Nadal. Buy tickets through the ATP website.

### **ONLINE?**

For more information on visiting the fabled grass courts of Wimbledon, go to visitbritain.com.







# Classic combination

CIBC teams with Tim Hortons to launch the Double Double card

Earlier this month, two of Canada's iconic companies joined together to launch the innovative new CIBC Tim Hortons Double Double Visa Card, leveraging a first-of-its-kind two-button technology that combines a no annual fee CIBC Visa credit card with a classic Tim Card, all in one.

Cardholders simply press the CIBC Visa button on the front of the Double Double card to pay for their everyday purchases anywhere Visa is accepted, and 1 percent of each dollar spent is converted instantly into Tim Cash rewards. With a simple touch of the Tim Hortons Tim Card button, cardholders can then redeem their Tim Cash for their favourite coffee and menu items at Tim Hortons.

Each button on the CIBC Tim
Hortons Double Double Visa
Card has its own coloured light
that illuminates when the cardholder chooses either the Visa or
Tim Card option. The new card
also offers the convenience of
Visa payWave and the security of
chip-and-pin technology.

CIBC is excited about introducing a new banking innovation to Canadians. "For CIBC, this launch is all about enhancing the client experience. Our clients want innovative products and services and we're delivering," says David Williamson, Senior Executive Vice-President and Group Head, Retail and Business Banking, CIBC. "The Double Double card is going to turn heads in the checkout line," predicts Williamson. "Our new Double Double card gives clients more choice in the type of rewards they earn, and our partnership with Tim Hortons gives us an opportunity to attract new clients to CIBC who already enjoy Canada's favourite coffee as part of their daily routine."

Every year, Tim Hortons sells two billion cups of coffee in Canada through the more than 3,500 locations sprinkled across the country.



Press the Visa button and the corresponding coloured light illuminates, then use the card for everyday purchases anywhere Visa is accepted.

> Press the Tims button and the corresponding coloured light illuminates and cardholders can then redeem their Tim Cash for coffee and menu items at Tim Hortons.

"If you buy something at the mall, you can use your rewards to stop in at Tim Hortons on your way back to the car."

**David Williamson**Senior Executive Vice-President
and Group Head,
Retail and Business Banking,
CIRC

"This new CIBC Tim Hortons Double Double Visa Card with its dual light technology is the first of its kind in Canada," says David Clanachan, Chief Operating Officer, Tim Hortons Inc. "It's different, it's bold and it's daring! It features dual-light technology that allows card users to toggle between using the card as a CIBC Visa credit card, or a Tim Hortons Tim Card all in one," says Clanachan, who adds, "At Tim Hortons we are focused on bringing forward innovations and technology with a purpose that will help make our guests lives easier much the same as we do with food and coffee innovation. And this is technology that people are going to want to have in their wallets."

Williamson also points out that one of the great benefits of the card, is that the rewards are instant. "If you buy something at the mall, you can use your rewards to stop in at Tim Hortons on your way back to the car."

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Every year, Tim Hortons sells two billion cups of coffee in Canada through the more than 3,500 locations sprinkled across the country. The new Double Double card gives Tim Hortons an innovative loyalty rewards program for their guests, and gives CIBC an opportunity to acquire new clients to a banking relationship with CIBC.

The technology underpinning the new card leverages patented technologies developed by Dynamics. CIBC and Tim Hortons are the first to offer this award-winning technology to the Canadian marketplace. CIBC is the exclusive Canadian provider, and Tim Hortons is an exclusive provider in the Quick Service Restaurant category in Canada.

### NEW CARD MORE THAN DOUBLES YOUR BENEFITS

With no annual fee (additional cards are also \$0 per year, with a three card maximum) the Double Double card also includes a number of other perks, everything from car rental discounts at Avis and Budget to automatic Purchase Security and Extended Protection Insurance. The card also includes a variety of exclusive CIBC services designed solely for its clients.

There are also a number of attractive incentives for customers who sign up for the card. When you get the new CIBC Tim Hortons Double Double Visa Card and open a new CIBC chequing account – you earn \$400 in cash, after undertaking such actions as paying a bill and setting up a direct deposit account.

Other tasty treats include; a free coffee when applying for the card and a welcome bonus of \$20 Tim Cash when you spend your first \$200 using your Double Double card.

The card also features a number of ongoing offers such as; a free baked good when you make 5 purchases on the Tim Card and 5 purchases on the Visa card per month, and a free 50 Timbit box when you make 50 purchases on the Visa card.

### ONLINE?

For more details on the CIBC Tim Hortons Double Double Visa Card and to sign up for one, visit DoubleDoubleCard.com. Join the conversation on Twitter, Facebook or Instagram with #DoubleDoubleCard.



Former Leaf and fan favourite Tie Domi, along with CIBC's David Williamson and David Clanachan of Tim Hortons, at the launch of the new CIBC Tim Hortons Double Double Visa Card.



Buy what you want.

**Get what you love.** 



Introducing the CIBC Tim Hortons®

Double Double™ Visa\* Card. Earn 1%

Tim Cash™ on your Tim Card® with

everyday CIBC Visa\* purchases.







Apply today: **DoubleDoubleCard.com** 

# On the road with BMO

Credit cards that reward drivers

ccording to BMO's 2014 Summer Travel Outlook, Canadians rank their home province as the top destination spot for vacations this summer. The survey, conducted by Pollara, revealed:

• Cost-conscious Canadians plan to spend \$1,802 on summer travel, down nearly 20 percent compared to a year ago (\$2,226 in 2013). Gas prices will also affect summer plans for two thirds (68 percent) of Canadians, with 30 percent planning fewer out of town trips and nearly a quarter (22 percent) planning more staycations.

"Affordability is top of mind for Canadian travellers, likely because of their renewed focus on saving this summer as well as other factors, including the Canadian dollar and fuel prices," says Nick Mastromarco, Managing Director, Loyalty and Partnerships, BMO Bank of Montreal. "Whether planning a vacation close to home or a trip abroad, making use of loyalty rewards to offset costs is a great way to stretch a vacation budget or free up cash for added savings." Mr. Mastromarco adds that using a credit card that offers reward programs provides a practical and convenient way for Canadians to take advantage of a broad array of redemption options to upgrade their vacation experience.

### **ROAD WORTHY**

BMO has a variety of credit card options for Canadian drivers. For instance, the Shell Cash-Back World MasterCard from BMO includes:

• BONUS \$25 CashBack credit to your MasterCard account after your first purchase.



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Nick Mastromarco Managing Director, Loyalty and Partnerships, BMO Bank of Montreal • 3¢ CashBack for every dollar spent on purchases at Shell locations in Canada and at National Car Rental and Alamo Rent A Car locations worldwide.

• 1.25¢ CashBack for every dollar spent on purchases everywhere else. That's a \$1.25 back for every \$100 in card purchases.

 FREE BMO World MasterCard Travel Protection including car rental collision damage waiver, plus flight delay and baggage insurance.

• FREE Roadside Assistance Program (\$69/year value).

Another option is the Shell AIR MILES World MasterCard from BMO which includes:

• This summer, apply for a Shell AIR MILES World MasterCard and earn up to 2,000 bonus AIR MILES reward miles (1,000 miles with your first purchase and 1,000 miles when you spend \$1,000 in first three months). That's enough for two short-haul flights – helping you save on summer travel.

• 1 AIR MILES reward mile for every \$15 in card purchases.

• 1.25x reward miles on card purchases at Shell locations in Canada.

 2x reward miles on card purchases at National Car Rental and Alamo Rent A Car locations worldwide.

• Exclusive 25 percent discount on the number of reward miles required for all AIR MILES flights worldwide and no blackout periods.

• FREE BMO World MasterCard Travel Protection including car rental collision damage waiver, plus flight delay and baggage insurance.

Both cards feature MasterCard PayPass: A quick, easy way to pay for purchases without having to swipe your card. Simply "tap" your card and "go" wherever you see the MasterCard PayPass Tap & Go symbol.

Worldwide acceptance at over 30 million locations.

### **ONLINE?**

For more information on the Shell CashBack or AIR MILES World MasterCard cards, visit bmo.com/shellcreditcards. For information on other BMO cards, visit bmo.com.



Richard Petty dominated the stock car world during his 35 year driving career.

# **NASCAR** Nation

Use credit card rewards to experience big league racing

or drivers who want the ultimate road trip, why not try popping the clutch at one of the Richard Petty Driving Experiences. (Most credit card reward programs not only cover flights but also additional travel related excursions.)

It's been more than 20 years since Richard Petty ruled the stock car world – but he is still the king. In a 35 year driving career, he captured 200 checkered flags, nearly double the victories of the next driver on the all-time

win list. On the track he drove with a ready to rumble swagger, a link back to NASCAR'S early days of dirt tracks and former moonshine runners. Off the track though, King Richard has always been a fan favourite, available for autographs and interviews.

His name is now attached to the 'Experience' where race car fans, after some training, can either drive themselves or ride shotgun with a professional driver, around a big league track. These cars are the real deal. Pumped up to 600 horsepower,

when tweaked right, they can bury the speedometer at 350 kilometres an hour. Each car is worth about a quarter of a million dollars.

The Experience is available at more than a dozen tracks spread across the United States including such legendary locations as Daytona and Indianapolis. I signed up for the Walt Disney World Speedway in Orlando. It is a big slab of cement, baked hard under the unforgiving Florida sun. The noise was relentless, like being trapped in the heart

These cars are the real deal. Pumped up to 600 horsepower, when tweaked right, they can bury the speedometer at 350 kilometres an hour. Each car is worth about a quarter of a million dollars.

of the tuba section. And I was loving it. I decided to ride shotgun with

Bobby, a professional driver from Odessa, Texas. The pit crew popped a helmet the size of a beach ball over my head and because everything on a stock car is welded shut, I squeezed, feet-first through a 37 cm window gap. The car was skeletal inside, just a couple of gauges and roll bars wrapped in black foam. Once I was wedged into my slot, the crew snapped down a harness that bound me as tight as a mummy.

The drivers are supposed to simulate the NASCAR experience, everything but the bumper scraping and kissing the walls.

After I gave Bobby the nod, he released the clutch and vanked the car right, out of the pits and soon was banking us through the first turn. The curve is pitched to about 10 degrees but it felt more like 50 and I was straining hard in the straps. The straightaway off that first turn is the fastest section of the track and Bobby stomped down a little on the pedal and kicked up the speed to about 230 km/h. Outside of an airplane, it was the fastest I had ever travelled. The spurt put us even with the other car on the track and Bobby pushed it a little bit more to slingshot us into the lead. I knew it wasn't a real race. The drivers are supposed to simulate the NASCAR experience, everything but the bumper scraping and kissing the walls. We slipped and drafted and traded the lead back and forth half a dozen times, usually within tobacco spitting distance. Bobby's face was impassive as we wheeled around the final turn, but I could tell that he had a gunslinger's heart and his natural inclination would be to hammer the pedal to the floor. At the finish line, our two cars flashed by the checkered flag together and I de-gripped the seat long enough to give Bobby two big thumbs up.

### ONLINE?

For more information on the Richard Petty Driving Experience, go to drivepetty.com.



# 2,000 Bonus AIR MILES®t reward miles:

# That's two tickets!



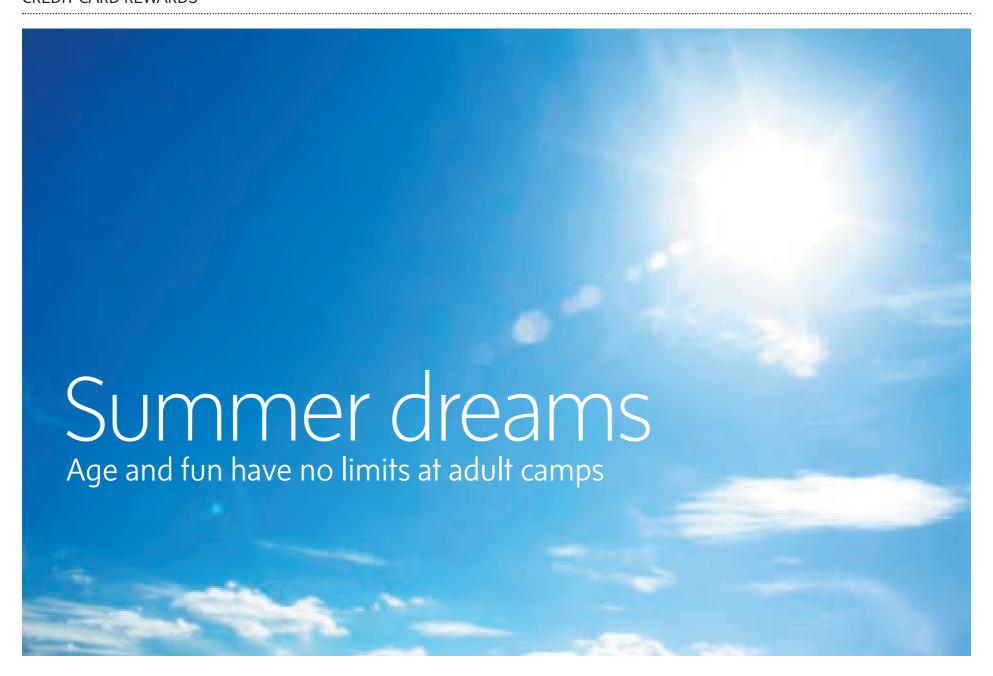
In fact, it's enough for two short haul flights<sup>1</sup>. Enjoy 1,000 Bonus reward miles after your first card purchase and 1,000 more when you spend \$1,000 in the first three months<sup>2</sup>.

Apply by August 31<sup>st</sup>. Visit a branch or bmo.com/get2000

**BMO AIR MILES World MasterCard**\*\* *Stop waiting. Start doing.* 

BMO Bank of Montreal

### CREDIT CARD REWARDS



ho says just because you're an adult means you can't enjoy life as a kid again? It's summer time and, although your break might not be as long as school vacation once was, you can still enjoy every second at these amazing camps designed for adults. Cheapflights' Brittany Dietz has put together a list of the most intriguing stay and play summer camp locations.

### **CAMP GROUNDED** Navarro, California, United States

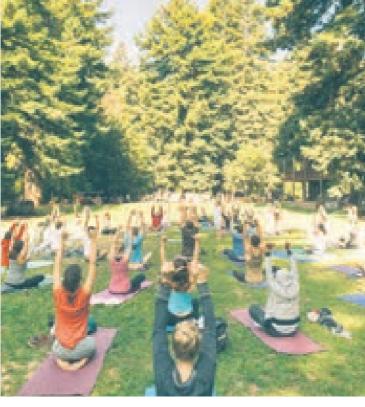
Camp Grounded is where grown-ups go to become kids again. It is designed to be a digital detox that will help you disconnect in order to reconnect with yourself and others. Adults enjoy activities that range from archery to creative writing and origami to pickling to just about anything you can imagine! What you'll take home is something you cannot pay for: brand new, long-lasting friendships. Meals and lodging included. (\$610 CAD).

### **ROCK 'N' ROLL FANTASY CAMP** Las Vegas, Nevada, **United States**

Was your childhood dream to become a rock star? If so, then get ready for this once in a life time experience and spend four days perfecting your music skills. You will write and record songs and even perform an original hit! No instrument? No problem. The camp provides loaner instruments and lunches but be sure to book your own accommodations. (\$5,322 CAD).

### SILVER ISLAND YOGA RETREAT Silver Island, Greece

Searching for a week of true relaxation? Look no further than Silver Island Yoga. Spend



six nights practicing yoga, kayaking, snorkelling, hiking, drawing or just simply relaxing in the sun on a hammock. This retreat is all about you and finding peace within yourself and nature without any distractions. Meals and lodging included.

### **ZOMBIE SURVIVAL COURSE** New Jersey, United States

(\$2,000 CAD).

Are YOU ready for a zombie attack? Now you can be at this weekend-long training camp. You will be taught all you need to know from finding safe shelter to how to handle a crossbow to building the perfect Bug-Out-Bag. We would tell you where in New Jersey this camp is located, but the

experts don't want zombies finding you before your training is complete. Meals and lodging included. (\$480 CAD).

### **SURF CAMP AUSTRALIA** Multiple locations

You'll become a pro surfer in no time at Surf Camp Australia. Choose between two, three, five, seven or 10-day programs and be taught by the best. Each program includes everything you'll need from accommodations to food to gear to an endless amount of fun. Spend your days surfing and your evening enjoying all the local nightlife has to offer. (Rates vary).

unique adult camps like Camp Grounded in Navarro, California. DANIEL N. JOHNSON/CAMPGROUNDED.ORG

Find your 'inner kid' at one of these

### **GRAPE CAMP, SONOMA** California, United States

Get behind the scenes at Grape Camp and spend three days picking grapes and blending vour own wine with your very own hands. Learn about the art of working in a vineyard, wine's DNA, food and wine pairings and insider secrets from master winemakers. Accommodations and meals included. (\$2,133 CAD per person or \$3,947 CAD per couple).

### CROSSWORD UNIVERSITY CRUISE Sails out of Fort Lauderdale, **United States**

Holland America has teamed up with cross-word puzzle creator Stan Newman for 10 days of relaxing and puzzle solving. Sail out of Fort Lauderdale and visit Nassau, San Juan, St Barts, Dominica, Antigua and St. Thomas. While the ship is at sea, you will spend time polishing up your puzzle-solving skills in classes like "puzzles 101" and "Tackling the Toughies". You will also have the opportunity to create your own crossword puzzle that might be published in "Newsday"! (Prices vary).

### THE INTERNATIONAL KITCHEN Multiple locations

Enjoy a two-to-seven-night cooking vacation in any of the 90 locations offered. The International Kitchen specializes exclusively in culinary travel, giving you a top quality, authentic, intimate cooking experience. Choose among experiences in multiple cities in Italy, France, Spain, Portugal, Greece, Turkey, Morocco, Mexico, Central & South America and the United Kingdom. Not only will you learn about the local flavours, but you will also spend time learning about the culture and history of your destination. Price includes accommodations, cooking lessons in English, excursions and food.

### **ADULT HOCKEY CAMP** Whistler, British Columbia, Canada

(Rates vary).

Spend four days on ice developing your skills and learning about the art of hockey. Receive your own official hockey camp jersey and socks, stay at firstclass hotel accommodations and receive instructions from the pros. Meals and accommodations included. (\$850 CAD).

### Train like an astronaut at the Adult Space Academy in Huntsville, Alabama.

PAUL HUDSON, 'ASTRONAUT' GUIDE, VIA FLICKR CC 2.0



### **ADULT SPACE ACADEMY** Huntsville, Alabama, **United States**

Do you dream of walking on the moon? Well now you can get one step closer at this weekend-long Adult Space Academy at the U.S. Space and Rocket Center. Spend three or four days learning what it would be like to train as an astronaut by constructing and launching rockets, training on simulators and hanging out in one of the world's largest space aircraft collections. Meals and lodging included. (\$585-\$690 CAD).

### **THE CAMP** Multiple locations

There is no place better to jump start your workout regime than the original and longest established military weight loss and fitness boot camp designed for women. Everyone is assigned to a group based on age and experience and given all the tools needed for success. This seven-day boot camp includes accommodations, excursions, meals, equipment, facilities such as steam room and sauna, nutritional advice and transfers all for \$1,600 CAD. And for the men out there looking to get fit, don't worry. There are camps for you too. Check out Men's Fitness Boot Camp Vacation for up to seven days of training in Florida or California from \$2,655 CAD.

Cheapflights.ca is an online leader in finding and publishing travel deals.



Learn to hang ten at the Surf Camps located across Australia.

JOHN MORGAN, WALL OF SURFBOARDS, VIA FLICKR CC 2.0