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PRESS RELEASE

HBOS launches 'mobile' Student Credit Card with Incentivated

HBOS, under its Halifax and Bank of Scotland brands, is launching its first 'mobile' credit card for students.

The product will allow Students to be in control of their credit card, by allowing them to choose their credit limit up to £500, along with receiving free weekly balance reminders on Friday mornings, and monthly text alerts to remind them when the minimum payment is required. In addition, card holders will receive discounts on a range of well-know brands. The mobile Student Credit Card will be advertised in branches and via the internet.

The mobile facility for the Student Credit Card launch follows previous successful mobile campaigns which HBOS has run with Incentivated, as part of their application process.

Ken Stannard, head of Halifax Credit Cards, said: "Halifax already boasts a market-leading student current account and our student credit card is no exception."

"Our new text service will allow students to monitor and control their finances more closely as well as giving them the convenience of using a credit card. Previous pilot campaigns with Incentivated have demonstrated their knowledge of our business and we are pleased to be working with them again."

Jonathan Bass, Managing Director of Incentivated, adds: "We applaud HBOS in getting to market first with this card launch. The mobile channel sits at the heart of this campaign: from boosting applications to issuing payment prompts and balance updates. This raises the bar for the financial services sector".

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page 1 of 2

managing mobile interactivity

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Notes to Editors

Incentivated works with brands, the public sector and charities to help them communicate with customers instantly and easily via their mobile phones.

We develop and manage mobile marketing and advertising campaigns and services on local, national and international levels. We reach people in all corners of the world and in many languages, using text messaging, mobile internet and all other mobile data formats.

We believe the mobile phone is an intensely private medium. Respecting this principle, our campaigns provide information that consumers find useful and welcome.

Founded in 2001, Incentivated's fast growing client base includes British Airways, Carphone Warehouse, Central Office of Information, Macmillan Cancer Support, Masterfoods, Pricewaterhouse Coopers, Scottish Power, Transport for London and VisitBritain.

For more information please visit: <http://www.incentivated.com>