

## Increase financial awareness and recommend financial management!

Since the challenging economic environment people might give up on a much needed and deserved holiday holding a cocktail in their hands instead of a blackberry.

COUPLE OF REASON TO KNOW THAT YOU BELONG TO THOSE PEOPLE IN DESPERATE NEED OF A HOLIDAY, ARE:

1. You're the last one to leave the office every night.
2. Your morning coffee intake and 3pm sugar fix get larger every day.
3. You can't remember the last time you took a break from the office.
4. You've forgotten what your family and friends look like.
5. You've lost energy and enthusiasm for the job.
6. Exercise is all about walking to the photocopier and back.
7. You can't sleep for thinking about work.
8. You're work obsessed.
9. Your anxiety and stress levels are way too high.
10. Everyone keeps telling you "you look like you need time out".



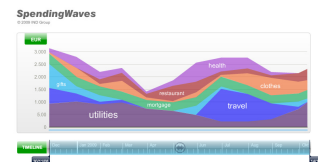
Today competition gives more options to customers than ever before. They want **high quality products and services** as fast and as cheap as possible. It's a lot more difficult to win their loyalty. If the customers are satisfied and feel valued, they won't just keep on staying with you but will also recommend you to others. **Value added products and the customer service are two of the most important tasks of any business.**

Helping your customers to reach their financial goals and by that control their spending desires will lead to throughout customer satisfaction and better wealth management.

A new banking service and product developed by IND Group, [IND Personal Finance Manager](#) increases customers' financial awareness by providing a deeper insight into their finances.

By helping customers to manage their wealth in the most effective ways, their disposable income increases too. Saving goals or spending limits can stretch out allowing benefits that haven't been foreseen. IND Group can provide tools that help users to discover benefits. To point out only some of the most important areas:

- [Monitor their income and spending](#)
- [Alert about overspending and low account balance](#)
- [Define saving goals \(holiday opportunities\)](#)
- [Showing the fluctuation of net worth](#)
- [Visualization – better understanding of their financial status](#)



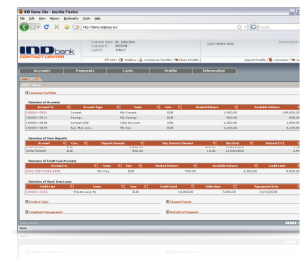
[IND personal Finance Manager](#) helps you to check on your account balances and budget, to have a quick look at your spending during your holiday as well. With your mobile phone you have an immediate access to your account anywhere in the world.

**BUT.... it doesn't operate without a stable bank in the background!**

It's their responsibility to act as communication channels to their clients to help them understand the opportunities of using these facilities.

Excellent customer service availability has to be placed tight at the top of your agenda if you want to ensure that existing customers will remain loyal. [IND Contact Center](#) helps banks to solve this problem and achieve a higher customer satisfaction. [IND products](#) can visibly integrate into current internet banking systems.

Customer service function is the ability of an online business to constantly give the customers what they want while trying to exceed their expectations. But in the existing over competitive market, you have got to do better than just to answer the phone on time. You have to create market distinction and have to guarantee easy to use solutions to the clients.



IND Group provides [user friendly and targeted financial solutions](#) which can be used anytime and anywhere.

We will conclude the Newsletter with a funny video [HERE](#).

### What's new at IND?

- [Banking innovation Workshop in Malta](#)
- [Banking and Financial Mini-Symposium in Kuwait 7th June 2010](#)
- [Retail Banking Romania 17th June 2010](#)
- [IND as an exhibitor at SIBOS 2010](#)

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