



GOLDFISH: AT HOME

Top three In the mid-1990s, British Gas, the main gas supplier in the UK, faced increasing competition in its core activity, and wanted to diversify into a more broadly based customer service organisation. One promising area was credit cards, and the company's ambition was big: to become one of the top three issuers in the UK.

Home essentials Wolff Olins had just four months to make British Gas a credible player in this already overcrowded market. We deliberately moved away from the market's obsession with gimmicks and status, and devised something useful, around the idea of 'savings on home essentials'. The card would give customers a penny for every pound they spent, which they could redeem for useful things around the home. To communicate these everyday values, we named the card Goldfish.

Fastest growing The card was launched in 1996 and immediately captured the public's imagination. It quickly became Britain's fastest-growing credit card, and in its first year took 20% of all new credit card issues. Within two years, Goldfish had achieved an 84% awareness level – only Barclaycard and American Express scored higher. In 2003 British Gas sold Goldfish to Lloyds TSB for £112 million, and in 2006, Goldfish became part of Discover Financial Services. Goldfish now issues credit cards under a number of brands, and has more than two million cardholders across its portfolio.

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