

Those 'very nice' AA men now fix loans too

The AA was under pressure to increase revenue from non-breakdown products. This case demonstrates how a well established brand moved into a highly commoditised financial services market and got right to the top of shopping lists within two years. It shows how an integrated communications solution helped AA Loans become a major force in the notoriously competitive unsecured loans market.

Our strategy was to focus on car loans and particularly used car loans. This enabled us to increase frequency and to rigorously test a variety of media channels – radio, Interactive TV, regional press motoring sections and door drops.

Process modelling predicted that future growth would come from increased media investment. Econometric modelling from OMD Metrics enabled us to isolate and determine the profitability of TV and Print advertising.

Our approach not only doubled the value of the loans business within two years, but it also created an increase in return on investment of over 20%.

The client's view:

"Over the period that the AA has been working with OMD Metrics, the insight we have gained into our media accountability has been so powerful it's now hard to envisage working without it."

Lloyd East, General Manager, AA Financial Services

I can't afford a car loan. Can I?

With a loan of £5,000, the repayment rate is 10% (10.00% monthly) so maybe you can afford that too.

The AA's car loan arranged the best in the market – from just 2.9% APR, you can have the choice to your bank or AA's – and if you take your car for more than 100 miles a month, AA Car Insurance worth up to £150* (see terms & conditions, apply call us on 0800 60 50 30* and quote reference 0800 60 50 30* at www.theAA.com)

Typical APR 8.8%*

Loan	Interest	Monthly	Balance
£5,000	8.8%	100.00	4,880.00
£5,000	8.8%	100.00	4,760.00
£5,000	8.8%	100.00	4,640.00
£5,000	8.8%	100.00	4,520.00
£5,000	8.8%	100.00	4,400.00
£5,000	8.8%	100.00	4,280.00
£5,000	8.8%	100.00	4,160.00
£5,000	8.8%	100.00	4,040.00
£5,000	8.8%	100.00	3,920.00
£5,000	8.8%	100.00	3,800.00
£5,000	8.8%	100.00	3,680.00
£5,000	8.8%	100.00	3,560.00
£5,000	8.8%	100.00	3,440.00
£5,000	8.8%	100.00	3,320.00
£5,000	8.8%	100.00	3,200.00
£5,000	8.8%	100.00	3,080.00
£5,000	8.8%	100.00	2,960.00
£5,000	8.8%	100.00	2,840.00
£5,000	8.8%	100.00	2,720.00
£5,000	8.8%	100.00	2,600.00
£5,000	8.8%	100.00	2,480.00
£5,000	8.8%	100.00	2,360.00
£5,000	8.8%	100.00	2,240.00
£5,000	8.8%	100.00	2,120.00
£5,000	8.8%	100.00	2,000.00

Just AA sk.

Car Loans
0800 60 50 30*
www.theAA.com

Where can I find the money for a new car in 24 hours?

Just AA sk. can help you get the money you need for your new car. We'll help you find the best deal for your car, and we'll help you get the money you need to buy it. We'll help you find the best deal for your car, and we'll help you get the money you need to buy it.

Typical APR 7.6%*

Loan	Interest	Monthly	Balance
£5,000	7.6%	100.00	4,880.00
£5,000	7.6%	100.00	4,760.00
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