

The Positive Impact of Reward/Rebate Schemes

Mean Monthly New Charges*

Reward/
Rebate Cards

Non-Reward/
Rebate Cards

\$883



\$394



% "Extremely Satisfied" Overall With the Card

Reward/
Rebate Cards

Non-Reward/
Rebate Cards

44%



31%



* Among cards with monthly new charges
Base: Bankcards Owned
Source: Inside Track®, 12 months ending 2Q'03