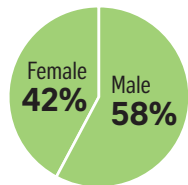


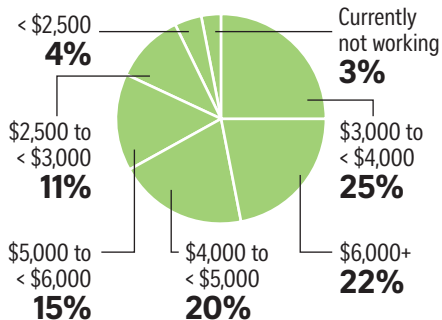
'Plastic' poll

Demographic

Total number of card holders surveyed, aged 21-39 years old: **739**



Income



Findings



Users are Web-savvy

Both decision making and application for credit cards are taking place online. Having strong online presence is crucial.



Cash(back) is king

This "new generation" of consumers seem to be seeking rebates and cashback features in their credit cards.



Five cards, more or less

With these consumers having an average of five cards, it is easy for cards to be replaced. They cancel credit cards that they don't use any more.