



Brand Guidelines

Bank of Melbourne

APRIL 2019

Guidelines

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1.0 Strategy

1.0 Strategy

Business Strategy

Our vision is to be the uniquely local bank, loved by Victorians.

Goal 1	Goal 2	Goal 3
		
The clear alternative to the majors	Accelerate new customer growth	More customers calling us their MFI

#BoMSupportingBoM

Our Customer Focus
<ul style="list-style-type: none">• Millennials & Affluent• Migrant & Multicultural• Small Business, Property & Industry

Our Priorities
<ol style="list-style-type: none">1. Building the best culture through our people2. Always delivering the best imaginable service3. To be a leader in digital with a personal touch4. Living our brand
<hr/> <p>Underpinned by a strong risk, compliance & performance culture</p>

1.0 Strategy

Brand Insight

A city and state as progressive as ours deserves a bank with the same values. A bank that finds the way. Bank of Melbourne.

Brand Purpose

To help progress the people, communities and businesses of our city and our state.

1.0 Strategy

Brand Strategy

Brand Positioning

You have the will.
We have the way.

Brand Personality Associations

Welcoming
Modern
Melbourne
Unexpected

Tone of Voice

Welcoming and Warm
Optimistically Minded
Witty Smart

Communications Framework



Brand Promise —

Emotional storytelling from the brand that establishes our targets' will. Focuses on standing out and giving the brand a point of view that connects.

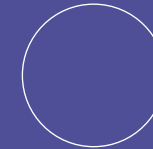
Service Promise —

An attitude and approach that mirrors the welcoming, diverse, smart, modern personality the people of Melbourne expect from their local bank.

Product Promise —

Clear communication of product proof points to demonstrate that BoM provides tailored solutions to help customers find a way forward.

Brand Codes



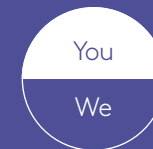
Melbourne Purple



Shield



Line of Progress



You/We Split

2.0 Brand Components

2.0 Brand Components

Brand Codes

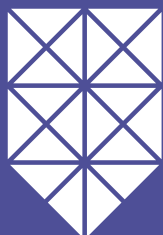
Our code led visual identity and design system creates a bold and graphic presence within a crowded market. Our brand codes drive brand recognition and consistency.



Melbourne Purple —

Our main brand colour Melbourne Purple is a leading feature of our communication.

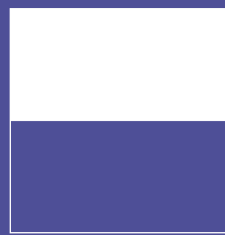
It creates a strong and vibrant brand presence, clear brand recognition and helps create consistency across all our channels.



Shield —

Our Shield — part of the Bank of Melbourne logo — is a recognisable icon for the brand, and reflects our appreciation for the balance between our proud Victorian history and modernity.

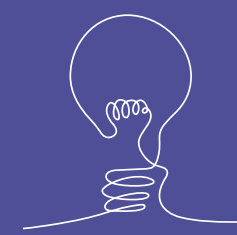
It should always be used prominently and proudly.



The You/We Split —

The You/We Split is a strong reinforcement of our simple and striking design system.

It should only be used in advertising or communications which have a customer need or tension followed by our solution. This allows us to create conversations by showing customer need or tension, followed by our solutions.



Line of Progress (LOP) —

The LOP is our distinctive and unique brand code that adds personality and creates a sense of movement, clarity and progression for our brand.

It's our unique way to represent our products, services and creative messaging.

Note: All Bank of Melbourne marketing and brand assets must include a minimum of three out of the four brand codes.

2.0 Brand Components

Melbourne Purple

Melbourne Purple should be used for almost all graphic treatments including text.

Print Values —

C77 M75 Y0 K10
PMS 7670 C / PMS 2370 U

Digital Values —

R83 G72 B145 / #534891

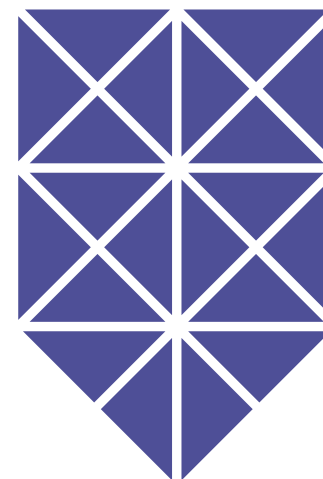
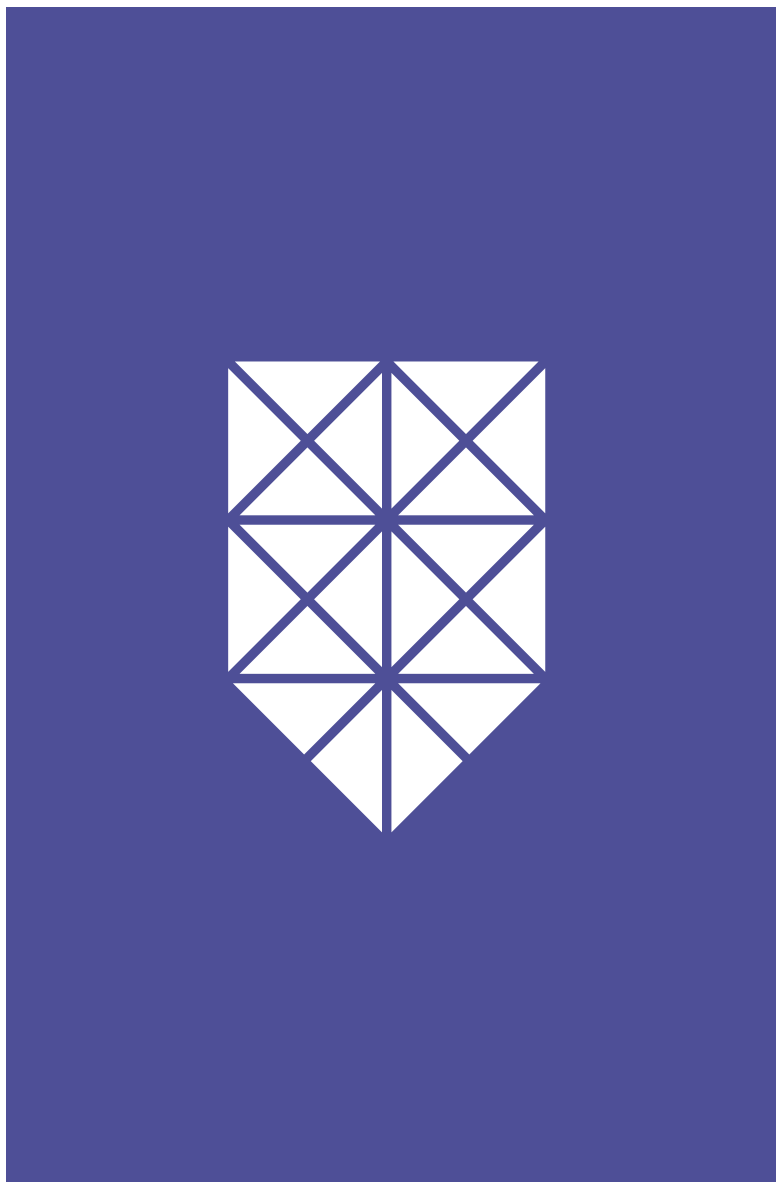


2.0 Brand Components

The Shield

Our Shield — part of the Bank of Melbourne logo — is a recognisable icon for the brand, and reflects our appreciation for the balance between our proud Melbourne history and modernity.

The shield should always be used prominently and proudly. It is important to build equity in this brand code over time.



2.0 Brand Components

The You/ We Split

The You/We Split creates contrast between white and Melbourne purple, and is a key feature of our advertising and the campaign creative.

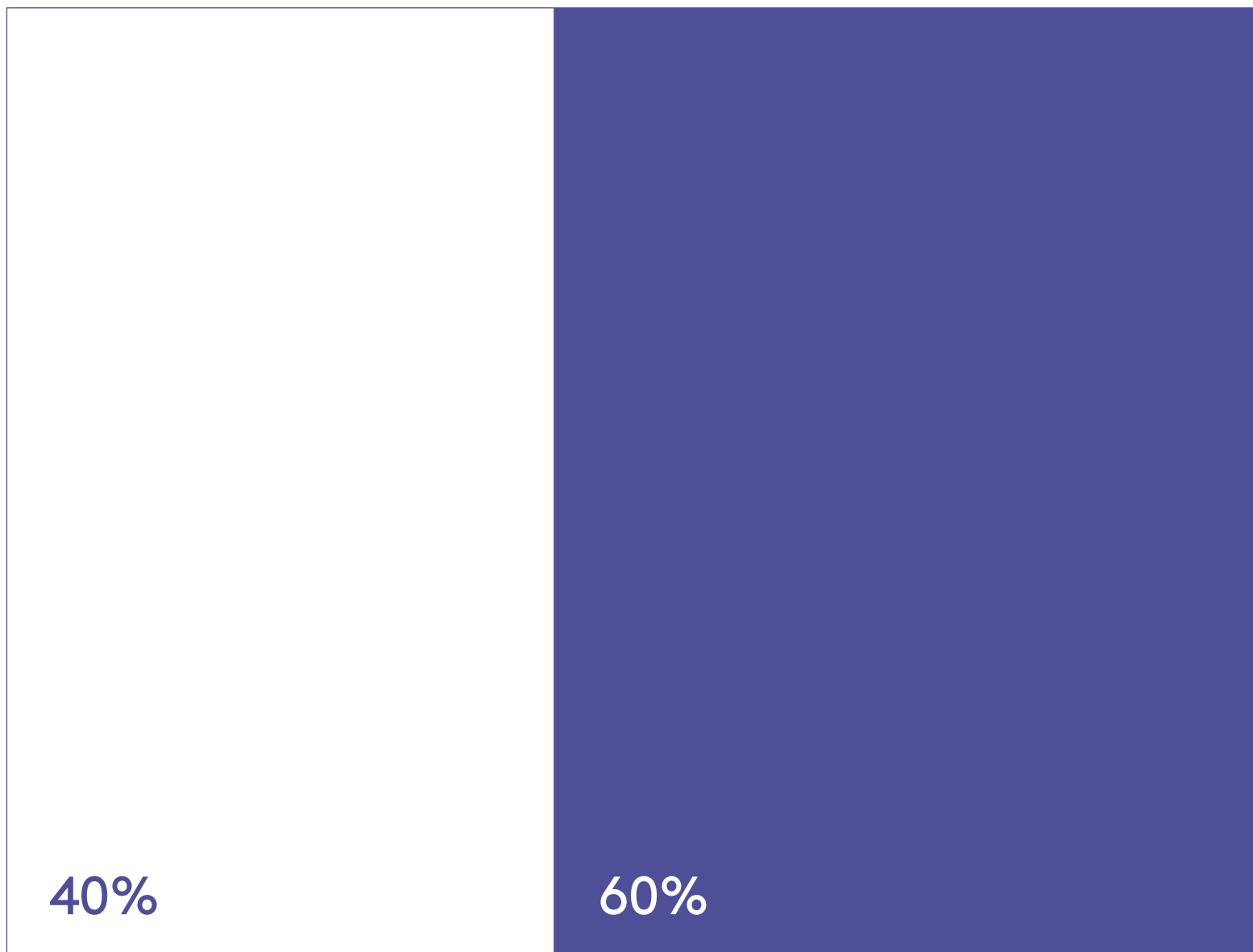
It is used as a visual shorthand for our customer's insight (represented in the white panel) and Bank of Melbourne's solution (represented on our signature purple panel).

The You/We Split is primarily used in paid advertising channels:

- Branch windows
- Billboards, Citylights and OOH
- Animated digital billboards
- MRECs
- Through the line channels supporting paid CRM
- Branch posters and flyers
- Wonderwalls

When you don't have a customer need, you will not use the You/We Split. In these cases, use a full purple background, for example:

- Everyday communications
- Service posters, internal comms



2.0 Brand Components

The Line of Progress

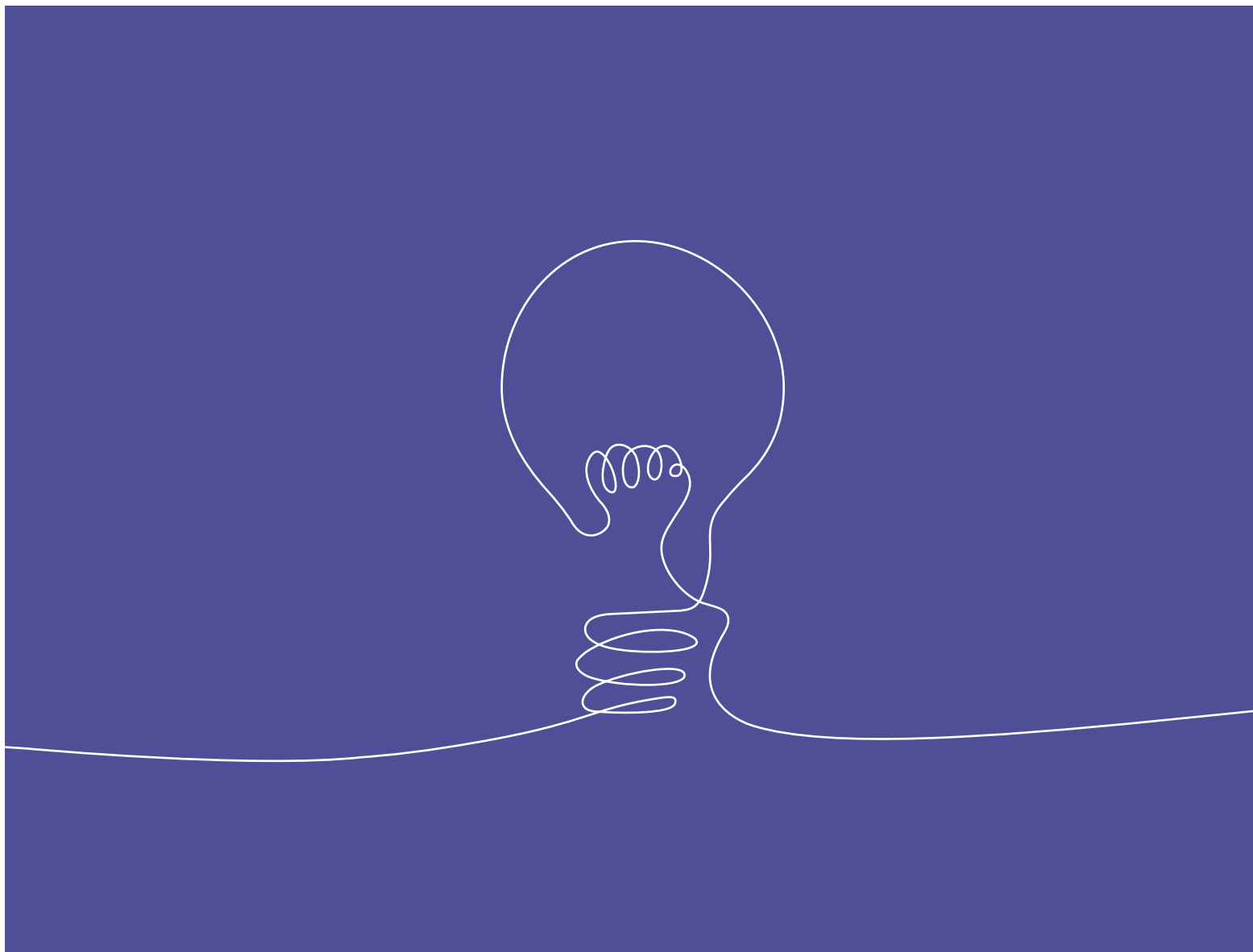
The Line of Progress (LOP) is our unique, ownable illustrative brand code. It's a distinctive style allowing us to add personality to our static and animated communications.

It creates a sense of movement, clarity and progression; representative of the supportive and solution-based approach that Bank of Melbourne provides. It's our unique way to represent our products, services and creative messaging.

A library of LOPs is located on the Bank of Melbourne brand intranet, or email bombrand@bankofmelbourne.com.au.

Do not create your own LOPs. Always consult the BoM brand team first.

For more details on line weight and LOP scaling, see page 39.



2.0 Brand Components

Brand Mandatories

The below elements are to be used in all advertising, campaign and brand assets.

AaBbCcDdEeFfGg
HhIiJjKkLlMmNn
OoPpQqRrSsTtUu
VvWwXxYyZz

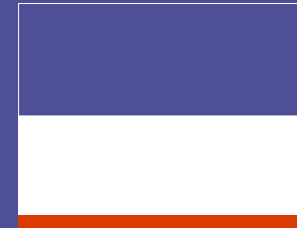
Welcoming & warm.
Optimistically minded.
Witty smart.

For printed collateral —

 Bank of Melbourne

For digital output —

Learn more



Typography —

Brown is our brand font for use on all Bank of Melbourne branded collateral.

Typography is further detailed in Section 7.0, on **pages 41-45**.

Tone of Voice —

How we speak is critical in delivering cut-through that embodies our core brand personality.

Tone of Voice is further detailed in Section 3.0, on **page 20**.

Call to Action —

Call to actions are an integral part of leading our customers to the way.

For more information on our CTAs, please see Section 3.0, on **page 23**.

Colour Palette —

Our palette heroes Melbourne Purple as the primary colour, balanced by the use of white and the minimal use of orange in some digital executions.

To see more on our brand colours, please go to Section 5.0, on **page 34**.

2.0 Brand Components

Additional Brand Elements

Photography is only to be used as an additional secondary visual device across specified channels.



Photography —

Photographic content is mainly used on social media, but may also be used sparingly on internal pages of printed and digital documents, and secondary web page headers.

Photography usage is further detailed in Section 9.0, on **page 54**. Image styles can be found in Section 8.0, on **pages 55-57**.

2.0 Brand Components

Components Overview

Shield

The Shield is a hero icon for the brand, balancing history and modernity.

Headline

We use our brand font Brown for headlines, in Regular weight.

Tone of Voice

Our tone of voice is warm, welcoming, optimistically minded and witty smart.

The You/We Split

This is a key feature of our advertising and the campaign creative.

Call to Action

Our CTAs are an integral part of leading our customers to the way.

Line of Progress

The Line of Progress (LOP) is our unique, ownable illustrative brand code.

The Shield

Headline

Tone of Voice

The You/We Split

Call to Action

Line of Progress

The Detail: Not all branches offer multilingual services. Staff language capabilities and services available at each branch may be different, and are subject to change. Full details available at bankofmelbourne.com.au. © 2019 Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 253774.

2.0 Brand Components

Components Overview

Colour Palette

Melbourne Purple is one of our four brand codes. It should be used for all graphic treatments, except for black and white artwork due to printing restrictions.

Legals & Sub Copy

We use Brown Light for legal text, with dividing bars between the legal points, as shown in the example right. These bars are used to separate each point for clarity.

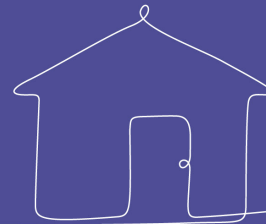


You like predictable.

We'll fix your home loan rate for 2 years.

Owner Occupier (Principal & Interest) | Advantage Package home loans | LVR above 60% up to 80% | Rate includes 0.20% p.a.* discount off standard fixed rate | \$395 annual package fee.

Flip over for details.



Colour Palette

Legals

2.0 Brand Components

Components Overview

Subheadings

Our subheadings are written in Brown Bold.

Body Copy

Body copy should be set up in Brown Light.

Bullet Points


Bullet points should be circular.

T&Cs

Our terms & conditions must be written in Brown Light at the base of the artwork.

The 2 year fixed rate is for Owner Occupier (Principal and Interest) home loans under the Advantage Package with LVR above 60% up to 80%. Rate includes a 0.20% p.a.[†] discount off the standard fixed rate. \$395 annual package fee applies.

- Lock in your fixed rate when you apply, so if rates rise before you settle, you won't be affected (fees apply).[‡]
- At the end of your fixed rate period, apply to re-fix your interest rate for another fixed rate period or let it revert automatically to our Standard Variable interest rate.
- Flexible repayments; choose to make repayments weekly, fortnightly, or monthly.

 **Bank of Melbourne**

The Detail: Credit criteria, fees and charges apply. Terms and conditions available at bankofmelbourne.com.au. The rate is available for loans submitted from 11 February 2019 and may be varied or withdrawn at any time. [†]The 0.20% p.a. discount includes the 0.15% p.a. Advantage Package discount and a 0.05% p.a. LVR discount for loans with LVR above 60% up to 80%. LVR stands for the initial loan to value ratio at loan approval. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. [‡]The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature. The Rate Lock fee is 0.15% of the loan amount or \$500, whichever is higher, capped at \$1000 for loans up to \$2 mil. For loans above \$2mil, the Rate Lock fee is 0.15% of the loan amount. At the end of the fixed rate period the interest rate will convert to the applicable variable rate. Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible Bank of Melbourne transaction account. Read the Bank of Melbourne transaction account terms and conditions and consider if the product is right for you. Refer to bankofmelbourne.com.au. ^{††}The comparison rate is based on a loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit provider is Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Subheading

Body Copy

Bullet Points

T&Cs

3.0 Voice & Language

3.0 Voice & Language

The Way We Speak

“If you have the will, we have the way” was born out of our customers’ desire to progress.

Our customers find their aspirations reined in by their means, and the world around them. This desire to progress, meshed with life’s frustration is where a strong tension exists. This tension is the bedrock of how the Bank talks to its customers.

To consistently show our customers and the market that we understand this tension, we created the “You–We” writing device. The “You” represents what our customers feel. The “We” represents how we can resolve this feeling with one of our products or services.

An example of this is the Bank’s multilingual service offering. The Bank offers 30 languages, but stating the facts doesn’t relieve the tension, or effectively extoll our service offering.

So, we talk to the tension, then show our resolution in a way people understand.

**You don’t speak bank.
We speak 30 languages,
plus bank.**

If the communication doesn’t require the “You–We” device, be succinct. Use simple language, and avoid bogging them down with information.

Talk to it like you were talking to a friend over coffee.

3.0 Voice & Language

Tone of Voice

How we speak is critical in delivering cut-through that embodies our core brand personality.

Welcoming & Warm

We pride ourselves on being inclusive, tolerant, and open minded. We really take the time to help the people who walk through our doors, and are committed to being an active part of a healthy, happy society.

Welcoming & Warm is —

- Friendly but always professional
- Always understanding of our customers' needs

Welcoming & Warm isn't —

- Casual about important things
- Too comfortable with customers

Optimistically Minded

Not usually a word associated with banks, but optimism is exactly what our target audience are searching for. We're a bank that's as upbeat about the future as the people who live here. We always try and find the best, most positive path forward for each and every customer when it comes to their banking needs.

Optimistically Minded is —

- Positive but realistic
- Wants to find a solution that's right
- Will go the extra mile to help where others have failed

Optimistically Minded isn't —

- An over-promiser
- Cocky
- Naive

Witty Smart

What's 'witty smart'? It's the ability to entertain and share information without being crass or talking down to people. It's clear and direct with a sense of humour. It's intelligent, without coming across as a know-it-all.

Witty Smart is —

- Smart, then witty
- Good with the details
- Good at bringing a tone of voice to mundane or complicated content
- High-brow or amusing in style

Witty Smart isn't —

- A try-hard
- A comedian
- Slapstick
- We don't do puns

3.0 Voice & Language

Headline Rules for the You/We Construct

You/We style headlines should adhere to specified lengths and correct structure, as well as maintaining a tone reflecting our brand personality.

Headline Length —

- In the You/We construct, the maximum length of the headlines is six lines combined.
- There should only be a maximum of four lines in the purple 'We' section.
- There should only be a maximum of three lines in the white 'You' section.

Note: Visual examples of the headline rules can be found on [page 57](#).

Headline Tone —

Headlines should use language and tone that highlights the following traits:

- Welcoming and Warm
- Optimistically Minded
- Witty Smart

3.0 Voice & Language

Grammar Rules

The following rules detail the correct use of grammar in Bank of Melbourne collateral, including for web addresses and body copy.

Paragraph Rules —

- Headlines must always include a full stop.
- Don't split Bank of Melbourne over multiple lines.
- Bulleted lists in sentence format must include a full stop at the end of each point. If the lists are single words or not in sentence format, full stops are not required.
- Headlines and headings must be set up in sentence case format, when the text is written as a sentence.

Web Addresses —

- Web addresses should never use 'www' unless required by Legal.
- A full stop is not required on web addresses in the CTA.
- Web address at the end of a sentence requires a full stop.

3.0 Voice & Language

Call to Actions (CTAs)

Call to actions are an integral part of leading our customers to the way.

Product CTAs

Channel		
TV/Film	V/O	If you have the will to <X>, switch to the bank with the way. Bank of Melbourne logo
	Super	Bank of Melbourne logo
Radio	V/O	If you have the will to <X>, switch to the bank with the way. Bank of Melbourne.
Print	Copy	<Search icon> Bank of Melbourne
	Product Flyer	Flip over for details.
Digital (Paid)	Button	Learn more

Brand CTAs

Channel		
TV/Film	V/O	If you have the will, we have the way. Bank of Melbourne.
	Super	If you have the will, we have the way. Bank of Melbourne logo
Radio	V/O	If you have the will, we have the way. Bank of Melbourne.
Print	Copy	<Search icon> Bank of Melbourne
	Product Flyer	Flip over for details.
Digital (Paid)	Button	Learn more

4.0 Logos

4.0 Logos

Primary Logo

It's important that our primary version, the Mono Vertical logo, is used most prominently throughout the brand.

Mono Vertical Logo —

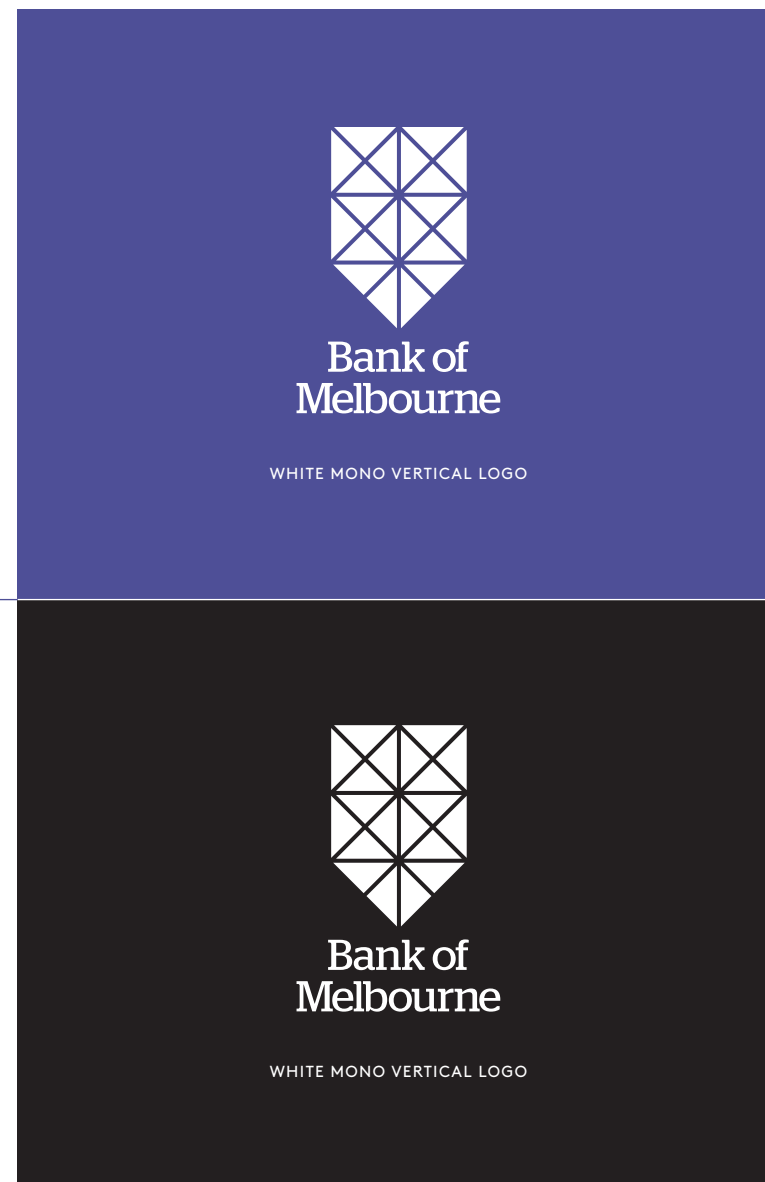
The Purple Mono Vertical logo is our main logo to use on above the line or through the line brand advertising executions (except CRM), including:

- Paid advertising (OOH, cinema, print)
- Animated endframe
- Branch posters, wonderwalls and flyers
- Forms with a header banner

Note: The minimum height this logo can be displayed is 26mm. If smaller, please use the secondary logos on the next page.

Greyscale Version —

A greyscale version of the Vertical Mono logo may only be used on the rare occasion that greyscale is required or colour is not available. These may be used in black on a white background, or white on a black background.



4.0 Logos

Secondary Logos

There are two secondary mono logos available — Horizontal and Single Line.

Mono Horizontal Logo —

The Mono Horizontal logo is our second preferred logo to be used where space is more limited, such as:

- MRECs, banners & eDMs
- Invites & letterheads
- Partnership/sponsorship lockups (refer to pages 31-32)

Mono Single Line Logo —

The Single Line logo should only be used minimally, when the Vertical and Horizontal are not suitable due to spacing restrictions. For example:

- Small size-restrictive merchandise

Greyscale Versions —

A greyscale version of the Horizontal Mono logo and Single Line Mono logo may only be used on the rare occasion that greyscale is required or colour is not available. These may be used in black on a white background, or white on a black background.



PURPLE MONO HORIZONTAL LOGO



PURPLE MONO SINGLE LINE LOGO



BLACK MONO HORIZONTAL LOGO



BLACK MONO SINGLE LINE LOGO



WHITE MONO HORIZONTAL LOGO



WHITE MONO SINGLE LINE LOGO



WHITE MONO HORIZONTAL LOGO



WHITE MONO SINGLE LINE LOGO

4.0 Logos

Tertiary Logos

There are two versions of the tertiary full colour logo available – Horizontal and Single Line.

Full Colour Logos –

The Full Colour logos are only for use in corporate collateral and on owned channels, including the following executions:

- Website & email signature
- Branch fittings/signage
- Stationery (business cards, corporate letters, etc)
- Remediation and product changes/simplification letters
- ‘Service’ comms in systems where template updates are prohibitive

Full Colour logos are not to be used on above the line marketing communications.

If the Full Colour logo cannot be placed on a white background, reversed versions may also be used on a black background, as shown.



FULL COLOUR HORIZONTAL LOGO



FULL COLOUR SINGLE LINE LOGO



REVERSED FULL COLOUR HORIZONTAL LOGO



REVERSED FULL COLOUR SINGLE LINE LOGO

4.0 Logos

Clearance & Minimum Size

Clearance —

It is important to avoid placing text or imagery too close to the logo. The ideal amount of room to leave is indicated by 'spacers' which are a half or whole Shield width. This creates an invisible frame so the logo will always stand out and not be crowded.

Note: These rules also apply to the Corporate logos.



PURPLE MONO VERTICAL LOGO



PURPLE MONO HORIZONTAL LOGO

Minimum size —

The Bank of Melbourne logos should never be reduced below the recommended minimum size as indicated.

Note: These rules also apply to the Full Colour logos.



Minimum size for the Mono Vertical logo is 26mm high.

If your artwork needs a smaller logo, please use the Mono Horizontal logo starting at 6mm high.



Minimum size for the Mono Horizontal logo is 6mm high.

If your artwork needs a smaller logo, please use the Mono Single Line logo starting at 4mm high.



Minimum size for the Mono Single Line logo is 4mm high.

4.0 Logos

Using the Logos

On this page are some examples of what to do and what not to do when using the Bank of Melbourne logo.

Never distort or skew the logo. Always maintain the correct proportions as per the digital artwork supplied, and only use the logo as specified in this section.

Correct Usage



Ensure the purple logo is used on white backgrounds.



Ensure the negative logo is used on solid coloured backgrounds.

Incorrect Usage



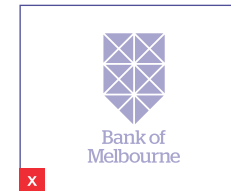
Do not outline any part of the logo.



Never stretch or distort the logo.



Don't change the colour of the logo.



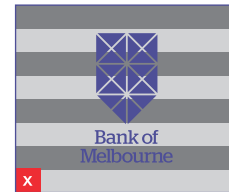
Do not use a tint of the logo colour.



Do not re-create your own version of the logo.



Do not partially display or crop the logo.



Do not place the logo over a pattern.



Do not place the logo on any image that reduces the legibility of the logo.

4.0 Logos

Sub-Brand Logos

Premium —

Bank of Melbourne Premium is our high-end retail offering.

PREMIUM LOGO



REVERSED PREMIUM LOGO



Private —

Bank of Melbourne Private helps successful Victorians manage, protect and grow their wealth.

PRIVATE LOGO



REVERSED PRIVATE LOGO



Foundation —

Bank of Melbourne Foundation is our community program that supports local charities that deliver sustainable benefits to Victorian communities.

FOUNDATION LOGO



REVERSED FOUNDATION LOGO



4.0 Logos

BoM Led Partnerships

On Bank of Melbourne branded assets, the Bank of Melbourne logo will appear first, followed by the partner logo. Follow the below rules to create partnership lockups.

- Use 1 spacer from the shield between both logos and the dividing line.
- The logos and dividing line should be centered horizontally with each other.
- The dividing line = 2.5 spacers high.
- Dividing line weight/thickness = the thickness of the vertical lines within the logo.

Clearance Areas —

When the logo is used in partnership lockups, clearance areas should still be used as described previously.

Third Party Logos —

When using a third party logo for a one-off campaign collaboration, logo placement is to be determined in conjunction with the creative and brand teams.



**MELBOURNE
FOOD^AND^DWINE
→FESTIVAL←**



yarra trams



**MELBOURNE
FOOD^AND^DWINE
→FESTIVAL←**



yarra trams

4.0 Logos

Partner Led Partnerships

On partner branded assets, the partnership logo will appear first, followed by the Bank of Melbourne logo as the Partner has hierarchy and design control, for example Melbourne Food and Wine Festival.

Clearance Areas —

When the logo is used in partnership lockups, clearance areas should still be used as described previously.

Third Party Logos —

Use the same spacing as shown on the previous page to set up your logo lockup.



5.0 Brand Colours

5.0 Brand Colours

Colour Palette

Core Colour Usage —

Melbourne Purple is the primary colour in the palette and is used for almost all elements, including text. This is balanced by the use of White in core advertising and campaign creative.

Accent Colour Usage —

Dark Purple, Mid Purple and Light Purple are used sparingly as accent colours for items such as website, tables and charts.

Dark Purple is used for body copy on our website, printed letters, apps and eDMs only.

Orange is used for buttons and links on the Bank of Melbourne website only.

Print —

MELBOURNE PURPLE PMS 7670 C PMS 2370 U C77 M75 Y0 K10		
WHITE C0 M0 Y0 K0		
DARK PURPLE PMS 276C C100 M100 Y0 K58	MID PURPLE PMS 7675C C54 M49 Y0 K0	LIGHT PURPLE PMS 270C C31 M27 Y0 K0

Digital —

MELBOURNE PURPLE R83 G72 B145 #534891		
WHITE R255 G255 B255 #FFFFFF		
DARK PURPLE R32 G2 B78 #20024E	MID PURPLE R104 G90 B192 #685AC0	LIGHT PURPLE R160 G148 B252 #A094FC
ORANGE	R215 G59 B0	#D73B00

6.0 Line of Progress

6.0 Line of Progress

Illustrative Style

The Line of Progress (LOP) is our unique, ownable illustrative style — a distinctive style that allows us to add personality to static and animated communications.

LOP Guiding Principles

- LOPs should be simple and uncomplicated.
- They are the key visual device in communicating personality and energy.
- They must feel organic and playful, and should be drawn out of loops, curves and fluid lines.
- They represent the hero idea and must be instantly recognisable.

6.0 Line of Progress

LOP Sample Suite

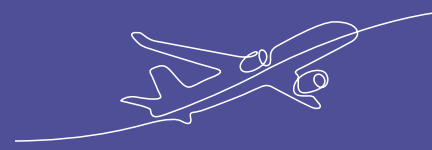
A library of LOPs is located on the Bank of Melbourne brand intranet, or email bombrand@bankofmelbourne.com.au.

Do not attempt to create your own LOP illustrations. Always consult the BoM brand team first and check the LOP library for existing assets available for use.

Brand LOP Examples —



Product LOP Examples —



Partnership LOP Examples —



6.0 Line of Progress

LOP Dos and Don'ts

On this page are some examples of what to do and what not to do when using the Line of Progress.

Remember, when using LOPs —

- Always place a LOP over a plain purple or white background. We don't use photography and LOPs together, or layered over each other.
- Keep the line 'live' rather than 'outlined' so the line weight can be easily changed at different sizes.

Do —



The LOP must always exit a page higher than it enters to give a sense of progression.

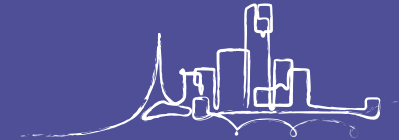


Fingers and thumbs should be drawn as continuous loops or circles.



The LOP is one continuous line, always moving forward, from left to right.

Don't —



The line should never be made from a brush stroke that creates variation in stroke thickness or texture.



When creating LOPs, never trace reference images.



The line that enters the frame should avoid additional loops or flourishes.



Avoid LOPs that are hard to identify or are not easily recognisable.

6.0 Line of Progress

Using the LOP in a Layout

Shown right is a quick guide to where and how the LOP should be placed in a sample layout.

For portrait and landscape layouts, the 'active' section of the LOP should always sit in the bottom right of the artwork. The 'active' section of the LOP is defined as the area in which the hero subject is placed.

LOPs should always have at least 1 spacer of clearance around all sides.

You can use the table shown right to determine the line weight of the LOP in common artwork sizes.

Note: The 'We' headline may only be 4 lines long if the 'You' headline is 2 lines or less, so that the overall length does not exceed 6 lines altogether.

You headline is a maximum of 3 lines.

We headline is a maximum of 4 lines.

The body copy can only be a maximum of two lines long.

Functional copy | 2 column width only

Bank of Melbourne

Line weight —

Choose the line weight for your LOP from the following table.

Artwork Size	LOP Weight
A0	5pt
A1	3.5pt
A2	2pt
A3	1.5pt
A4	1pt
A5	0.75pt
A6	0.5pt
DL	0.75pt
Wonderwall	2.5pt

7.0 Typography

7.0 Typography

Our Brand Fonts

Brown is our hero font used on all branded collateral and is one of our four brand codes.

Font Purchasing —

Internal stakeholders that would like to purchase our licensed brand fonts are required to request via email: bombrand@bankofmelbourne.com.au

To purchase licensed fonts, please visit: lineto.com/The%20Fonts/Font%20Categories/Text%20Fonts/Brown/

Brown Regular

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQq
RrSsTtUuVvWwXxYyZz 1234567890 \$%@#!()

Brown Light

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQq
RrSsTtUuVvWwXxYyZz 1234567890 \$%@#!()

Brown Bold

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQq
RrSsTtUuVvWwXxYyZz 1234567890 \$%@#!()

Substitute Font —

For occasions where a 'safe' font is required or Brown is not available e.g. externally shared Microsoft Office documents, Arial is the only approved substitute. Only use Arial as a last resort.

Arial Regular

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPp
QqRrSsTtUuVvWwXxYyZz 1234567890 \$%

Arial Bold

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPp
QqRrSsTtUuVvWwXxYyZz 1234567890 \$%

7.0 Typography

Typographic Hierarchy

We keep things simple with our solo font use. Follow the basic typesetting rules here for fuss free type.

Italics —

Brown Italic should only be used if absolutely mandatory from legal and compliance.

Text Colour —

Melbourne Purple is to be used for all text on a white background. As an exception, Dark Purple is used for websites, apps and eDMs only.

The will is stressed about uni life.

Open a Complete Freedom student account to enjoy a bank account with no monthly fee and a \$50 sign up bonus when you deposit \$500. Along with our nifty cash benefits, our mobile banking app and partnerships will let you live more, and bank less.

- **Cardless Cash:** No wallet, no worries. Access your cash without your card.

2 Year fixed rate | Owner Occupier (Principal & Interest) | Advantage Package home loans | LVR above 60% up to 80% | 0.20% p.a.* discount off standard fixed rate | \$395 annual package fee.

Bank of Melbourne

The Detail: Credit criteria, fees and charges apply. Read the terms and conditions at bankofmelbourne.com.au before making a decision and consider if the product is right for you. The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature. The Rate Lock fee is 0.15% of the loan amount or \$500, whichever is higher, capped at \$1000 for loans up to \$2 mil. For loans above \$2mil, the Rate Lock fee is 0.15% of the loan amount. At the end of the fixed rate period the interest rate will convert to the applicable variable rate. Advantage Package Terms and Conditions and \$395 annual package fee apply. *The comparison rate is based on a loan of \$150,000 over a term of 25 years. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. © Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

HEADLINES

Font: Brown Regular

Leading: Equal to point size | **Tracking:** -20

BODY COPY

Font: Brown Light | **Subhead Font:** Brown Bold

Proportional Pt Size: 35% of headline

BULLET POINTS

Font: Brown Light | **Highlights Font:** Brown Bold

Bullets: Must be round bullet points

LEGAL CALL OUT

Proportional Pt Size: 60% of Body Copy

Dividing Bars: Double spaces on either side

Tracking: 0 | **Leading:** 135%

CTA

Font: Brown Bold

Proportional Pt Size: 43% of Headline

Search Icon: Circle height same height as 'B'

T&CS

Font: Brown Light | **'The Detail' Font:** Brown Regular

Leading: 120% | **Tracking:** -20

Proportional Pt Size: 30% of Body Copy

Minimum Size: 5pt | **Alignment:** Left-justified

7.0 Typography

Typographic Hierarchy

Shown right is an example of how the headline, legal call out and CTA would be placed together in a layout.



You like predictable.

We'll fix your home loan rate for 2 years.

Owner Occupier (Principal & Interest) | Advantage Package home loans | LVR above 60% up to 80% | Rate includes 0.20% p.a.* discount off standard fixed rate | \$395 annual package fee.

Flip over for details.



HEADLINES

Font: Brown Regular

Leading: Equal to point size | **Tracking:** -20

LEGAL CALL OUT

Proportional Pt Size: 60% of Body Copy

Dividing Bars: Double spaces on either side

Tracking: 0 | **Leading:** 135%

CTA

Font: Brown Bold


Proportional Pt Size: 43% of Headline

Search Icon: Circle height same height as 'B'

7.0 Typography

Typographic Hierarchy


Shown right is an example of how the body copy, bullet points, CTA and T&Cs would be placed together in a layout.



Bank of Melbourne

The 2 year fixed rate is for Owner Occupier (Principal and Interest) home loans under the Advantage Package with LVR above 60% up to 80%. Rate includes a 0.20% p.a.[^] discount off the standard fixed rate. \$395 annual package fee applies.

- Lock in your fixed rate when you apply, so if rates rise before you settle, you won't be affected (fees apply).[†]
- At the end of your fixed rate period, apply to re-fix your interest rate for another fixed rate period or let it revert automatically to our Standard Variable interest rate.
- Flexible repayments; choose to make repayments weekly, fortnightly, or monthly.

 **Bank of Melbourne**

The Detail: Credit criteria, fees and charges apply. Terms and conditions available at bankofmelbourne.com.au. The rate is available for loans submitted from 11 February 2019 and may be varied or withdrawn at any time. [^]The 0.20% p.a. discount includes the 0.15% p.a. Advantage Package discount and a 0.05% p.a. LVR discount for loans with LVR above 60% up to 80%. LVR stands for the initial loan to value ratio at loan approval. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. [†]The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature. The Rate Lock fee is 0.15% of the loan amount or \$500, whichever is higher, capped at \$1000 for loans up to \$2 mil. For loans above \$2mil, the Rate Lock fee is 0.15% of the loan amount. At the end of the fixed rate period the interest rate will convert to the applicable variable rate. Advantage Package terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible Bank of Melbourne transaction account. Read the Bank of Melbourne transaction account terms and conditions and consider if the product is right for you. Refer to bankofmelbourne.com.au. ^{**}The comparison rate is based on a loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit provider is Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

BODY COPY

Font: Brown Light | **Subhead Font:** Brown Bold
Proportional Pt Size: 35% of headline

BULLET POINTS

Font: Brown Light | **Highlights Font:** Brown Bold
Bullets: Must be round bullet points

CTA

Font: Brown Bold
Proportional Pt Size: 43% of Headline
Search Icon: Circle height same height as 'B'

T&CS

Font: Brown Light | **'The Detail' Font:** Brown Regular
Leading: 120% | **Tracking:** -20
Proportional Pt Size: 30% of Body Copy
Minimum Size: 5pt | **Alignment:** Left-justified

7.0 Typography

Rate Lockups

Rates have their own spacing rules, lockups and typesetting to make sure they are clearly and easily displayed.

- Use the '0' as a spacer to ensure there is enough space between the numbers and the LOP.
- Brown font numbers need a little help with kerning. Ensure spacing between numbers and decimal point are even and not too gappy.
- Horizontal rates use a LOP style line as a divider, a vertical rate stack does not require a divider.
- The LOP/rate lockup occupies the same location as a standalone LOP, but it can break outside of this if needed. Just ensure standard layout spacer rules are followed.
- Rates must be the same point size as the headline.

NUMBERS

Font: Brown Regular
Tracking: -40

DESCRIPTOR

Font: Brown Light
Tracking: -10 tracking
Proportional pt size: 25% of rate number

Centre

RATE IN A LOP

RATE LOCKUP FOR MRECS

3.80% p.a.*
2 year Fixed Home Loan

4.36% p.a.*
Comparison Rate

3.80% p.a.* | 00 4.36% p.a.*
2 year Fixed Home Loan | Comparison Rate

8.0

Digital & Animation

8.0 Digital & Animation

Specifications Overview

The following specifications are applied to all banner sizes. For more details such as font sizes, placement and visual examples, refer to the specifications for each individual banner size.

Typography —

Headline 1

Family
Brown Regular

Colour
#FFFFFF (White) / #534891 (Purple)

Headline 2

Family
Brown Light

Colour
#FFFFFF (White) / #534891 (Purple)

Body Copy & Disclaimers

Family
Brown Light

Colour
#FFFFFF (White) / #534891 (Purple)

Call To Actions (CTAs) —

Our CTAs have a consistent appearance across all banner sizes. Refer to each individual banner size for information regarding how to scale and place your CTA.

Learn more

(Normal state)

Learn more

(Hover state)

Family
Brown Bold

Background colour
#FFFFFF (White)

Background radius
4px

Text colour
#534891 (Purple)

Case
Sentence case

Banner Keyline —

If required by the publisher, keylines are implemented with the following specification:

Border width	Border style
1px	Solid

Border colour
#534891 (Purple)

Logo —

Always ensure the logo is placed in the bottom right with enough clear space, and minimum size is not compromised across all applications.

Minimum width	Minimum height
84px	Relative



8.0 Digital & Animation

Layout Principles

Our layouts are based on guiding principles, rather than strict values, to accommodate messages of varying lengths.

The following layout principles are to be used across all sizes to ensure a consistent format and safe legibility standard.

Call To Actions (CTAs) —

When selecting copy size for a banner find a consistent size that works across all frames. This is to prevent multiple copy sizes which creates inconsistent transitions between frames. General rule is 2 maximum different copy sizes per banner.

Padding/Margins —

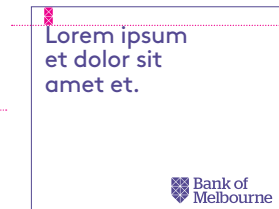
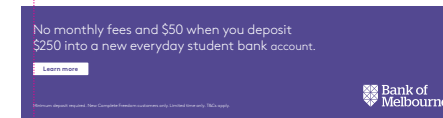
Balance the layout by including sufficient breathing room around content. The outer padding must be consistent; however, it will vary from 10-24px depending on the banner size and amount of content.

Content Alignment —

To support reading legibility standards, copy and other elements should align consistently from frame-to-frame.

The alignment is based vertically or horizontally depending on the aspect ratio of the display banner. Artwork that has a wide landscape format are aligned to the horizontal position of their content.

Format Alignment —



8.0 Digital & Animation

MREC — 300 x 250px

Please use the rules, styles and sizes shown right to create MREC artwork.

Logo —

Margin	Width/Height
13px bottom & right	120px/31px

Headline (Frame 1 & 2) —

Font-size/family	Leading Ratio	Tracking Ratio	Max. Char
Brown Regular/26-34px	1:1 to font-size	-20 (-0.02em)	50

Body Copy (Frame 3) —

Font-size/family	Leading Ratio	Tracking Ratio	Max. Char
26-30px	+5px of font-size	-20 (-0.02em)	50

Call-To-Action (CTA) —

Dimensions	Family/Weight	Size
122 x 30px	Brown Bold	12px
Background Colour	Border Radius	Margin
#FFFFFF (White)	4px	13px

Terms & Conditions (T&Cs) —

Font-size/family	Leading Ratio	Tracking Ratio
Brown Light/8.5px	10.5px	none

Lorem ipsum
et dolor sit
amet et.



FRAME 1

Lorem ipsum
et dolor sit
amet et.



FRAME 2

Lorem ipsum et dolor
amet et. Lorem ipsum
et dolor sit amet et.

Learn more

Lorem ipsum et dolor
sit amet ep osum.



FRAME 3

8.0 Digital & Animation

Leaderboard — 320 x 50px

Please use the rules, styles and sizes shown right to create mobile leaderboard artwork.

Logo

Margin	Width/Height
13px bottom & right	120px/31px

Headline (Frame 1 & 2)

Font-size/family	Leading Ratio	Tracking Ratio
Brown Regular/12-14px	+2px of font-size	-20 (-0.02em)

Body Copy (Frame 3)

Font-size/family	Leading Ratio	Tracking Ratio
Brown Light/12-14px	+2px of font-size	-20 (-0.02em)

Call-To-Action (CTA)

Dimensions	Background Colour
38 x 38px	#534891 (Purple)/#FFFFFF (White)

Terms & Conditions

Font-size/family	Leading Ratio	Tracking Ratio
Brown Light/8.5px	10.5px	none

Lorem ipsum et dolor
sit amet et.



 Bank of
Melbourne

FRAME 1

Lorem ipsum et
dolor sit amet et.



 Bank of
Melbourne

FRAME 2

Lorem ipsum et dolor sit
am dolor sit amet et.



Lorem ipsum et dolor sit.

 Bank of
Melbourne

FRAME 3

8.0 Digital & Animation

End-Frame Animation

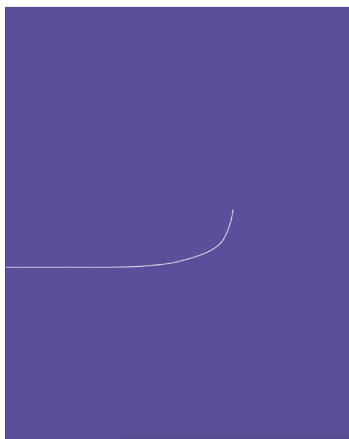
Shown right is the end-frame to be used whenever applicable in BoM animated artworks.

This is to be used across the following:

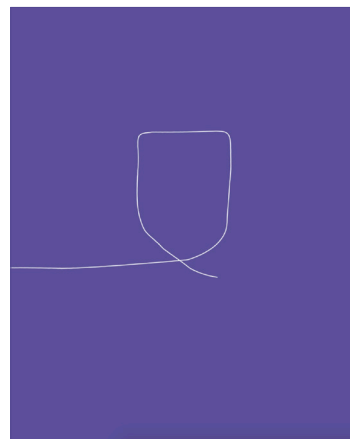
- TV/Cinema
- VOD
- In-branch wonderwall transitions
- Social videos
- Branded content videos
- Internal training videos

Please ensure you use this exact version and do not create your own version.

To request the end-frame file, email bombrand@bankofmelbourne.com.au.



The LOP line begins to animate from left to right.



The LOP line continues to animate across the frame in a Shield shape.



The White Mono Vertical logo fades in over the LOP line.



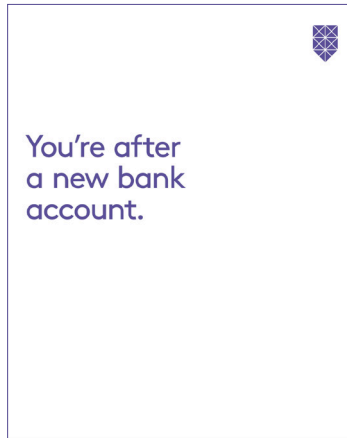
The final frame shows the White Mono Vertical logo.

8.0 Digital & Animation

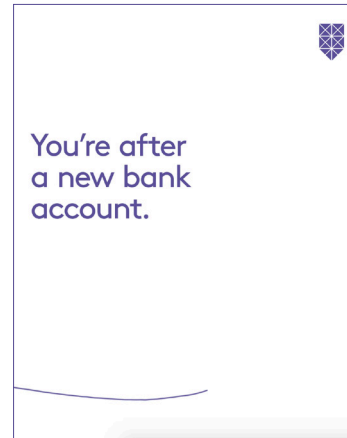
Animation Style

Shown right is an example of how we animate both text and layouts.

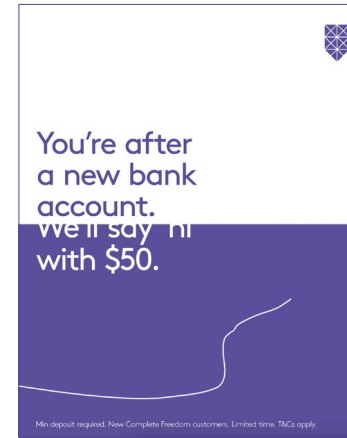
Digital reference files are available from the Brand team. To request these, email bombrand@bankofmelbourne.com.au.



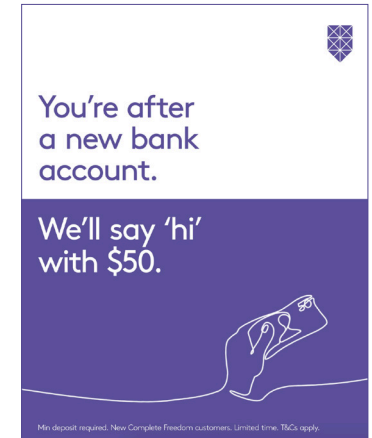
The 'You' statement should fade into screen against a white background.



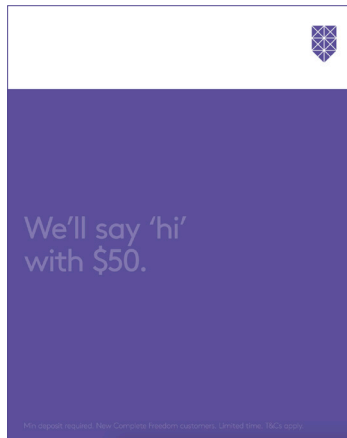
The LOP starts to animate on screen from left to right against the white background.



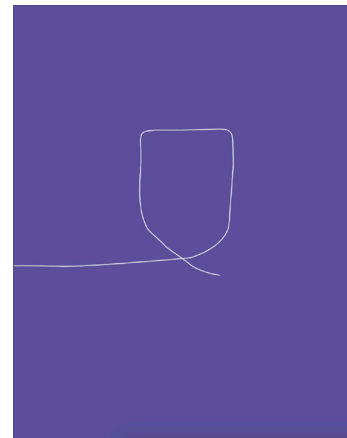
The purple section slides in from the bottom of the frame, pushing up the 'You' statement and revealing the 'We' statement in white.



The LOP then switches to a white line and continues animating. T&Cs should appear at this point and remain on screen for the duration of the animation.



The purple section slides up to fill the screen and all text fades out.



Then the end-frame begins to animate in.



End frame continues to animate in.



Animation ends with the White Mono Vertical logo.

9.0 Photography

9.0 Photography

Photography Usage

While the Line of Progress is our primary visual device, photography still has a role to play, however it should be used sparingly.

Photography should only be used across a few exceptional channels and collateral, including social media posts, as well as minimally on internal pages of printed and digital documents.

9.0 Photography

Single Focus Imagery

Our photography style is modern, fresh, uncluttered and light with a clean, neutral, light-filled palette.

Images should have a main focal point and a soft, unfocused background with ample clear space to place text over if needed.

Imagery should be set in natural, candid settings showing real people in real-world situations. It should have a relatable, documentary-style look, with an abstract perspective.

Whilst the tones and saturation will naturally be different for each image, we recommend the following steps to achieve our aesthetic:

1. Slightly reducing the saturation of the image.
2. Increasing brightness and lightness.
3. Adjusting Colour Balance to add slightly warmer tones (magenta, yellow and red).



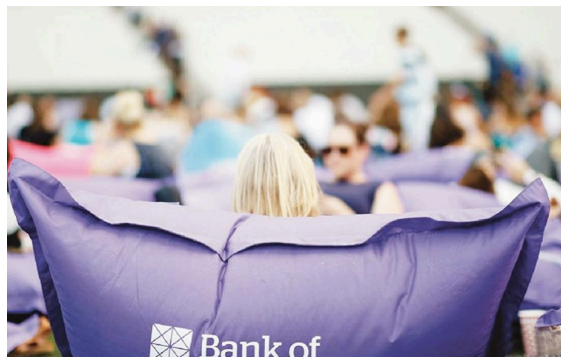
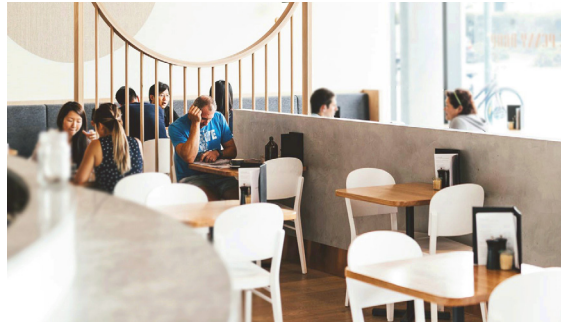
9.0 Photography

Multi-Focus Imagery

Depending on the subject or location, images with more detail or content may be required.

In locations or settings that are busier or show a larger landscape rather than a single-focused subject, imagery should maintain the fresh, clean, light-filled palette and have a sense of depth. There should still be a section of the image that is unfocused to give direction to the most important content. This blurred element may either be in the background or foreground, as long as the hero content of the image is in focus.

Imagery should still be portrayed in a documentary style, with a real world aesthetic, avoiding images that look like 'postcard' shots.



9.0 Photography

Incorrect vs. Correct Styles

Focal Point(s) —

Images may have more than one focal subject/object, as long as there is still clear space for potential overlaid text and the background is still out of focus, to hero the main objects/subjects.

Simple & Clean —

The imagery must be uncluttered and simple, with no unnecessary distractions and a clean background so there is space for any overlaid text.

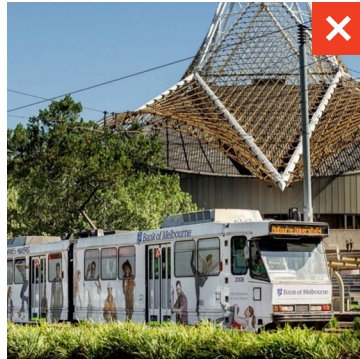
Colours & Tones —

Imagery must have a sense of fresh energy with a clean, neutral, light-filled palette, with no clashing or intense colours taking over the image. It's also best to avoid dark, heavy tones and oversaturation of colour.

Natural & Realistic —

Imagery should be candid, unposed and genuine, with a sense of the real world and real people. 'Postcard' style photography should be avoided, as well as posed and 'stock' looking imagery.

Focal Point(s)



This image doesn't distinguish the focal points from the background, so everything is in focus which makes the image look cluttered.



This image focuses on the tram in the foreground, and blurs the background in order to hero and show detail in the tram in a way that's not distracting.

Colours & Tones



This image is uncluttered, however it is too dark and oversaturated, and doesn't maintain Bank of Melbourne's light, fresh style.



This image is simple and clean to the eye, as well as having a refreshing, airy palette with no intense clashing colours and a lighter saturation level.

Simple & Clean



This image includes depth of field, but is still too cluttered with no particular focal point(s) and many clashing colours, which is distracting to the eye.

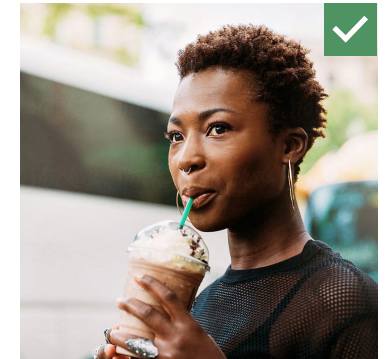


This image heroes one important aspect of the Melbourne Food and Wine Festival in a way that is clean, simple and easy to follow.

Natural & Realistic



This portrait isn't candid or natural and feels too posed. There are too many distractions in the background, taking away from the person.



This portrait is natural, candid and has been taken in a real life setting. It focuses on the person and keeps the background clean.

9.0 Photography

Imagery Checklist

Please use the list below to ensure that our imagery style is consistent and in the correct Bank of Melbourne aesthetic.

- Is the image light and fresh?
- Is the image clean and uncluttered, avoiding excess unnecessary detail?
- Is it clear what the focus of the image is?
- Does the image have a sense of movement through focus and blur?
- Is the content in the image natural and realistic?
- Does the image feel like 'real' Melbourne?
- Does the image avoid any clashing or oversaturated colours and tones?

10.0

Putting it All Together

10.0 Putting it All Together

Portrait Layouts

Follow these steps over the next few pages to create the perfect portrait layout.

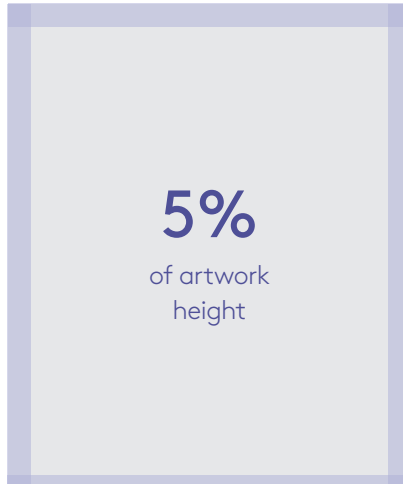
Step 1 — Margins

Select the portrait style shown here that best matches your page dimensions and follow the directions shown right.

Always round the margin number to the closest whole number.

Note: The bottom margin must be set to half the size of the side and top margins. This is so T&Cs do not intrude into the layout. If your layout has no T&Cs, margins are the same size on all four sides.

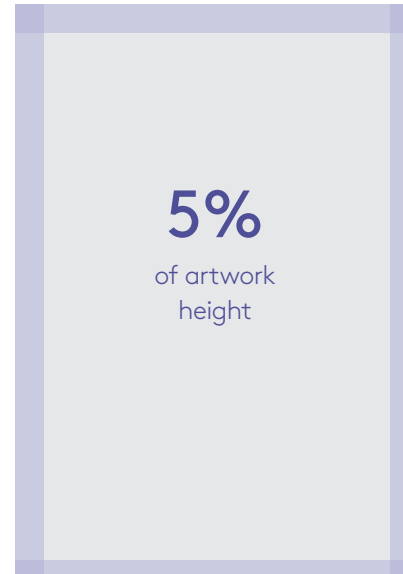
SHORT PORTRAIT



Margins = 5% of artwork height

Bottom margin = 2.5% of artwork height (if T&Cs are used)

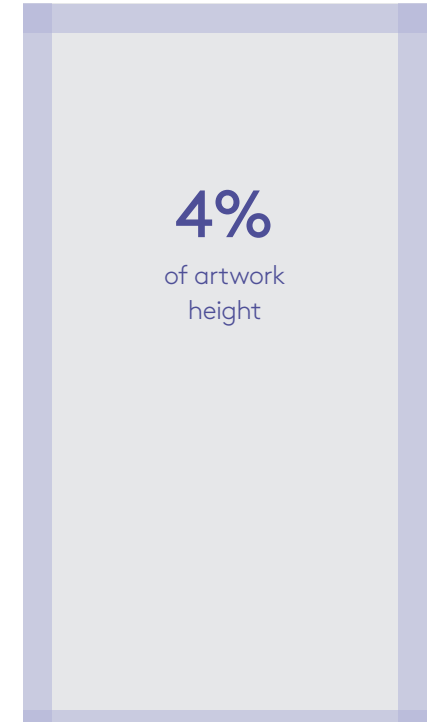
REGULAR PORTRAIT



Margins = 5% of artwork height

Bottom margin = 2.5% of artwork height (if T&Cs are used)

TALL PORTRAIT



Margins = 4% of artwork height

Bottom margin = 2% of artwork height (if T&Cs are used)

10.0 Putting it All Together

Portrait Layouts

Step 2A — Guides & You/We Split

Next, set up columns and rows in your artwork, as shown here.

Columns —

There should be four equal columns without gutters, set to the margins of the page.

Rows —

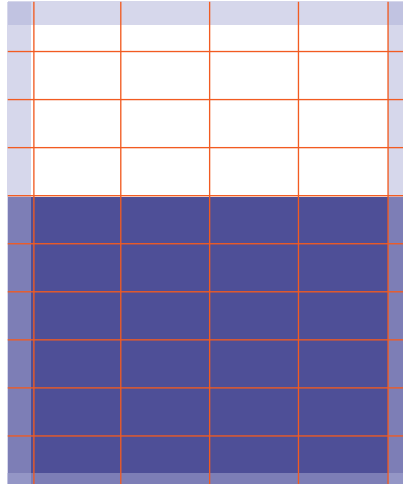
There should be ten equal rows without gutters, set to the edges of the page.

You/We Split —

The white section of the horizontal split should take up the top four rows of the artwork (40% of the height of the artwork).

The purple section of the horizontal split should take up the bottom six rows of the artwork (60% of the height of the artwork).

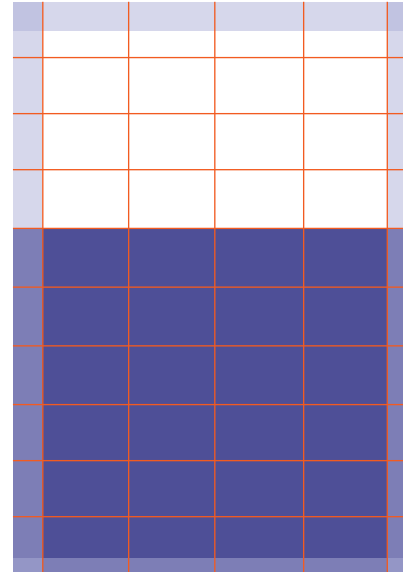
SHORT PORTRAIT



Columns = 4, with 0mm gutter
Rows = 10, with 0mm gutter

Split = 40% white, 60% purple

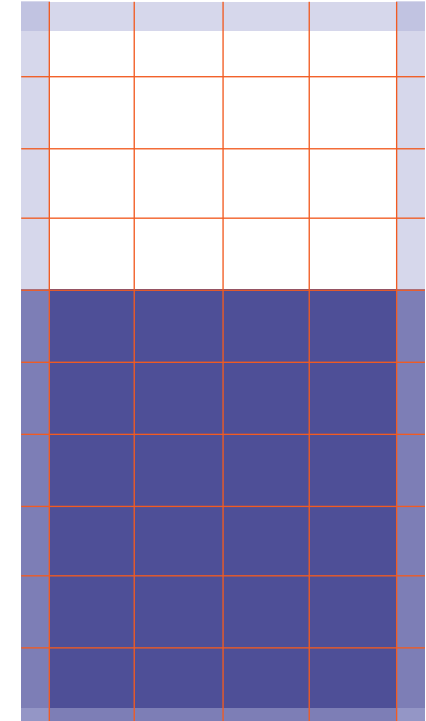
REGULAR PORTRAIT



Columns = 4, with 0mm gutter
Rows = 10, with 0mm gutter

Split = 40% white, 60% purple

TALL PORTRAIT



Columns = 4, with 0mm gutter
Rows = 10, with 0mm gutter

Split = 40% white, 60% purple

10.0 Putting it All Together

Portrait Layouts

Step 2B — Guides & Full Purple

Next, set up columns and rows in your artwork, as shown here.

Columns —

There should be four equal columns without gutters, set to the margins of the page.

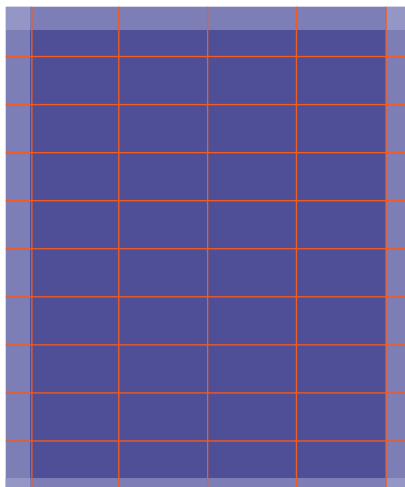
Rows —

There should be ten equal rows without gutters, set to the edges of the page.

Full Purple Background —

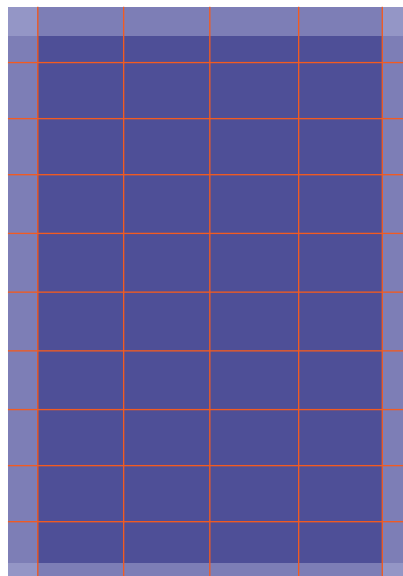
If the headline is not constructed in a You/We format, a split is not required. In these instances, please use a full purple background.

SHORT PORTRAIT



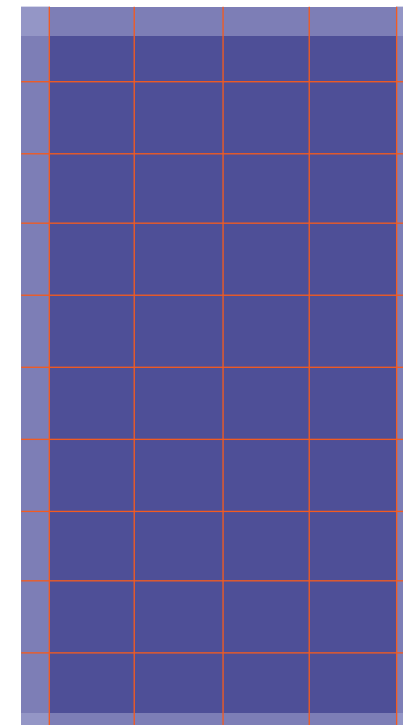
Columns = 4, with 0mm gutter
Rows = 10, with 0mm gutter

REGULAR PORTRAIT



Columns = 4, with 0mm gutter
Rows = 10, with 0mm gutter

TALL PORTRAIT



Columns = 4, with 0mm gutter
Rows = 10, with 0mm gutter

10.0 Putting it All Together

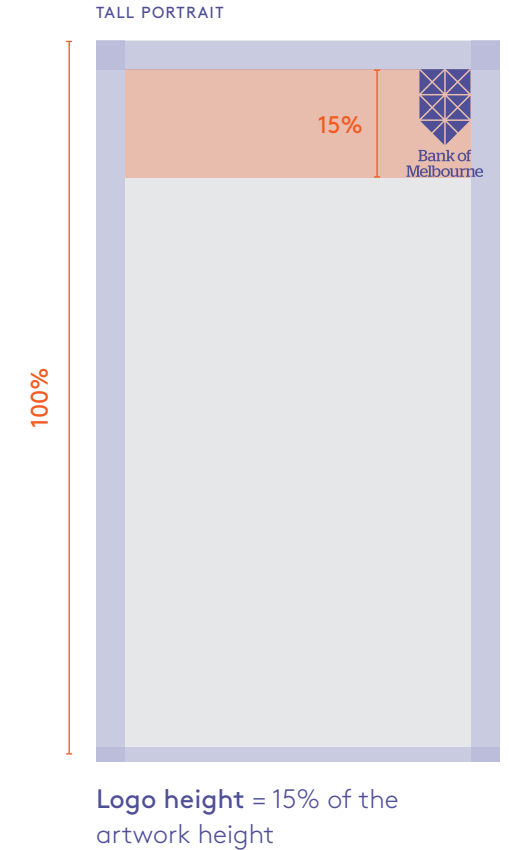
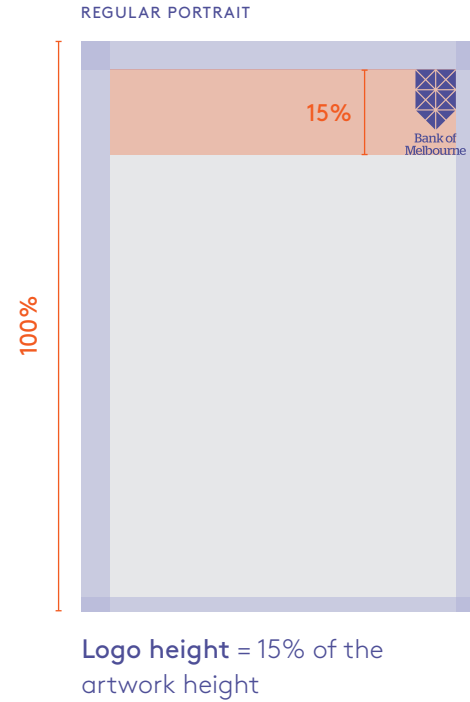
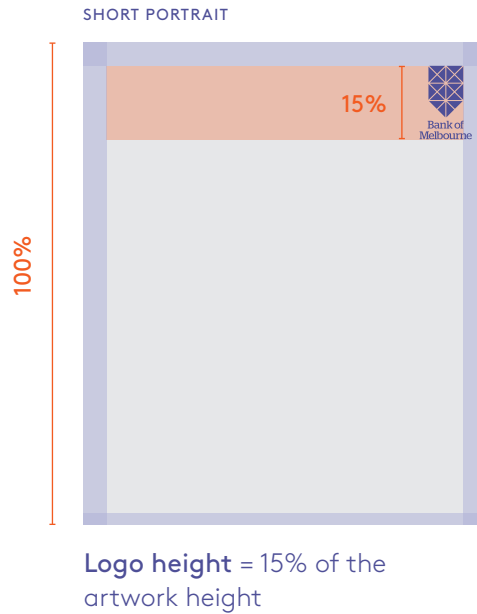
Portrait Layouts

Step 3 — Logo Size

Your logo size is determined by the height of your artwork. It should always be 15% of the overall height.

The logo must be positioned in the top right, with the Shield placed on the margins as shown.

For more information around logo minimum size and clearance, refer to Section 4.0, on page 28.



10.0 Putting it All Together

Portrait Layouts

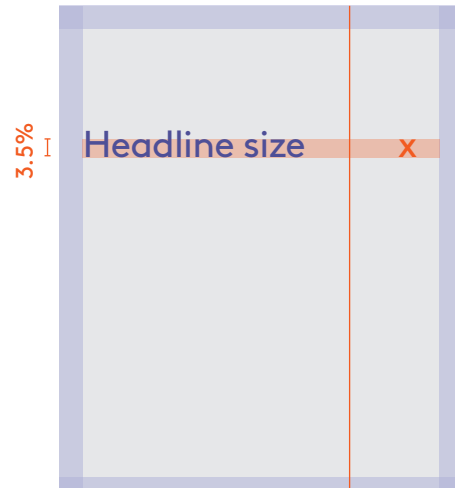
Step 4 — Headline Size

Select the portrait style shown here that best matches your page dimensions and follow the directions shown right to find the optimum headline size for your artwork.

Headlines should be set to the width of the first 3 columns, and not flow over into the fourth column.

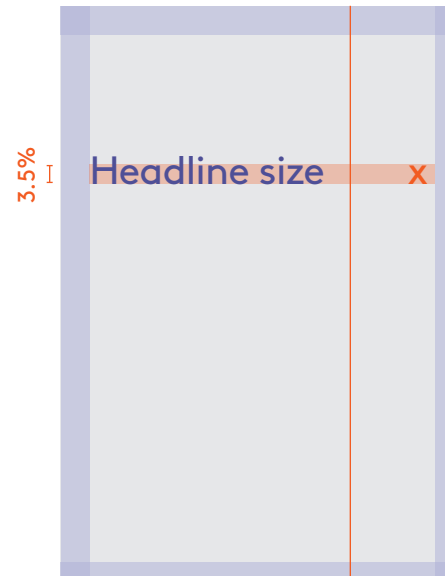
Always round the point size to the closest whole number.

SHORT PORTRAIT



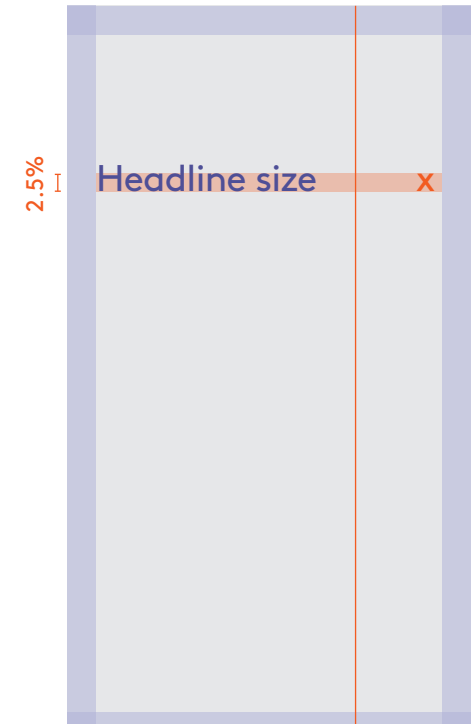
Text = x-height is 3.5% of artwork height, or closest whole number.

REGULAR PORTRAIT



Text = x-height is 3.5% of artwork height, or closest whole number.

TALL PORTRAIT



Text = x-height is 2.5% of artwork height, or closest whole number.

10.0 Putting it All Together

Portrait Layouts

Step 5 — Text Sizes

Please use sizing and specs on page 42 for text hierarchy and sizing, for body copy, legals, CTAs and T&Cs.

Step 6 — Spacing

We use a half-Shield ‘spacer’ to help determine placement of all page elements. Follow the orange spacer guide shown here.

Step 7 — Line of Progress

The ‘active’ area of the LOP should sit within rows 8-9 and columns 3-4, as shown by the shaded area.

LOP position and size may need to be adjusted to be slightly smaller or larger than the shaded area to balance its visual relationship on the page. This is allowed as long as standard spacing rules are followed.

Check you have the correct line weight for your LOP on page 39.

You/We headlines can be a maximum of 6 lines altogether, and must sit with a 3 column width.

Subhead is a maximum of 2 lines, and must sit with a 2 column width.

Legal Call Out can be as many lines as required, but must sit within a 2 column width.

CTA is 1 line maximum, and must sit with a 2 column width. It must always be 1 spacer away from the subhead or legals.

Note: If there’s no subhead or legals, the CTA must be 2 spacers height from the headline.



A spacer is 1 square of the Bank of Melbourne Shield.

The You/We Split takes up a 40/60 percentage of the artwork layout.

LOP should sit centered within rows 8-9 and the main focus occupies the centre of columns 3-4 as shown in the orange shaded area. There should always be a minimum of 1 spacer clearance with any other elements on the layout.

T&Cs sit at the base of the page, aligned to the bottom margin and set to left-justified alignment.

The Detail: Credit interest, fees and charges apply. Read the terms and conditions at bankofmelbourne.com.au, before making a decision and consider if the product is right for you. The Green State Bond is available nationally. The offer is available for loans submitted from 12 November 2018 and may be varied or withdrawn at any time. The interest rate is inclusive of the current 0.15% p.a. Advantage Package discount for the fixed rate period under the Advantage Package and a 0.25% p.a. LVR discount for loans with LVR above 80% up to 90%. LVR stands for the total loan to value ratio at loan approval. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the fixed LVR and don't change because of changes to the LVR during the life of the loan. The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature.

10.0 Putting it All Together

Landscape Layouts

Follow these steps over the next few pages to create the perfect landscape layout.

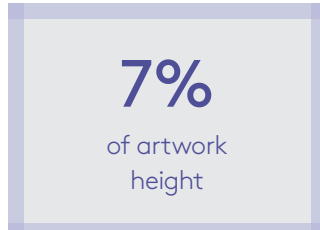
Step 1 — Margins

Select the landscape style shown here that best matches your page dimensions and follow the directions shown.

Always round the margin number to the closest whole number.

Note: The bottom margin must be set to half the size of the side and top margins. This is so T&Cs do not intrude into the layout. If your layout has no T&Cs, margins are the same size on all four sides.

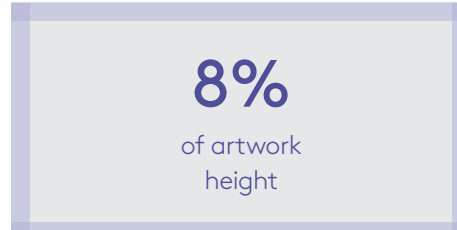
TALL LANDSCAPE



Margins = 7% of the artwork height

Bottom margin = 3.5% of the artwork height (if T&Cs are used)

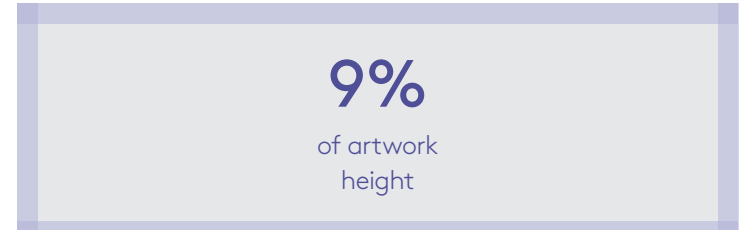
REGULAR LANDSCAPE



Margins = 8% of the artwork height

Bottom margin = 4% of the artwork height (if T&Cs are used)

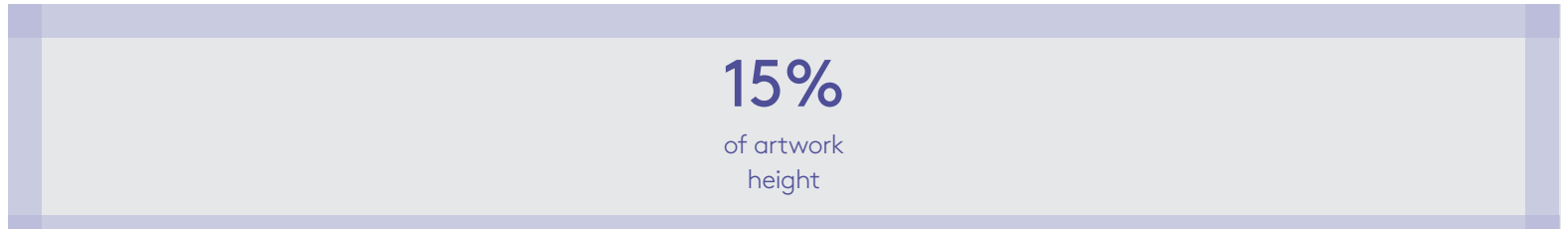
WIDE LANDSCAPE



Margins = 9% of the artwork height

Bottom margin = 4.5% of the artwork height (if T&Cs are used)

EXTRA-WIDE LANDSCAPE



Margins = 15% of artwork height

Bottom margin = 7.5% of artwork height (if T&Cs are used)

10.0 Putting it All Together

Landscape Layouts

Step 2A — Guides & You/We Split

Next, set up columns and rows in your artwork, as shown here.

Columns —

There should be ten equal columns without gutters, set to the edge of the page.

Rows —

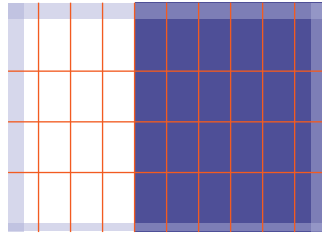
There should be four equal rows without gutters, set to the margins of the page.

You/We Split —

The white section of the vertical split should take up the left four rows of the artwork (40% of the width of the artwork).

The purple section of the vertical split should take up the right six rows of the artwork (60% of the width of the artwork).

TALL LANDSCAPE

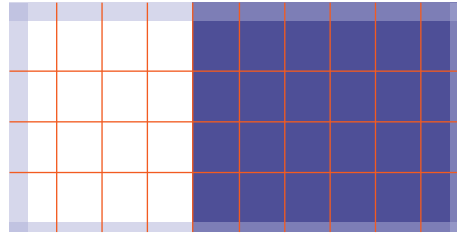


Columns = 10, 0mm gutter

Rows = 4, 0mm gutter

Split = 40% white,
60% purple

REGULAR LANDSCAPE

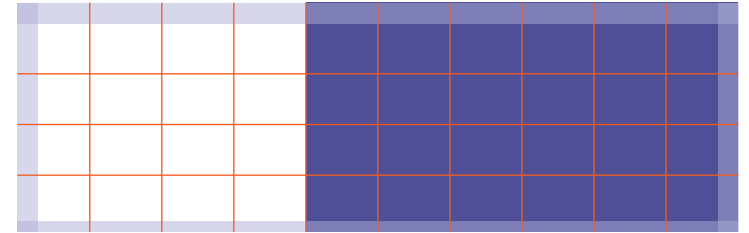


Columns = 10, with 0mm gutter

Rows = 4, with 0mm gutter

Split = 40% white, 60% purple

WIDE LANDSCAPE

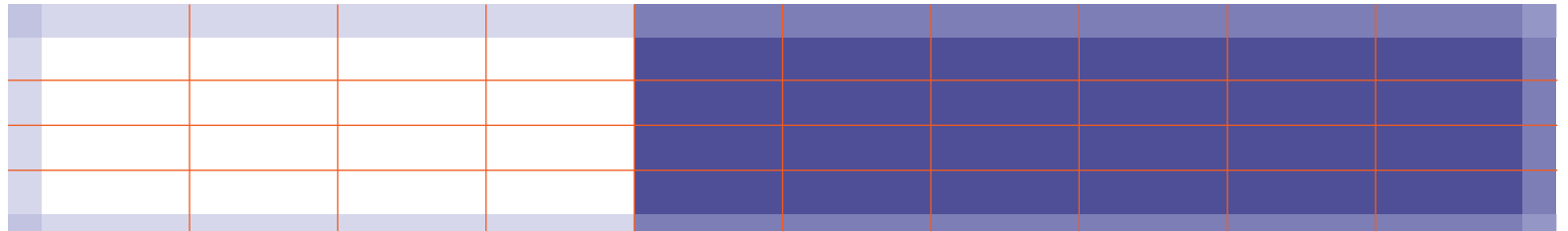


Columns = 10, with 0mm gutter

Rows = 4, with 0mm gutter

Split = 40% white, 60% purple

EXTRA-WIDE LANDSCAPE



Columns = 10, with 0mm gutter

Rows = 4, with 0mm gutter

Split = 40% white, 60% purple

10.0 Putting it All Together

Landscape Layouts

Step 2B — Guides & Full Purple

Next, set up columns and rows in your artwork, as shown here.

Columns —

There should be ten equal columns without gutters, set to the edge of the page.

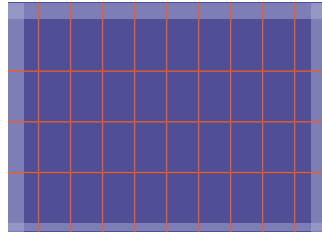
Rows —

There should be four equal rows without gutters, set to the margins of the page.

Full Purple Background —

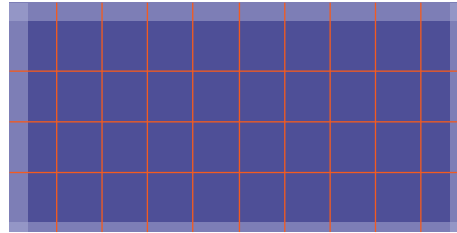
If the headline is not constructed in a You/We format, a split is not required. In these instances, please use a full purple background.

TALL LANDSCAPE



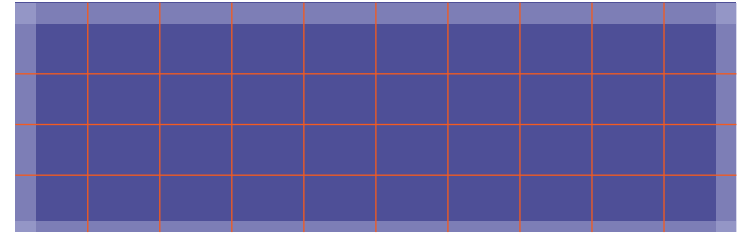
Columns = 10, 0mm gutter
Rows = 4, 0mm gutter

REGULAR LANDSCAPE



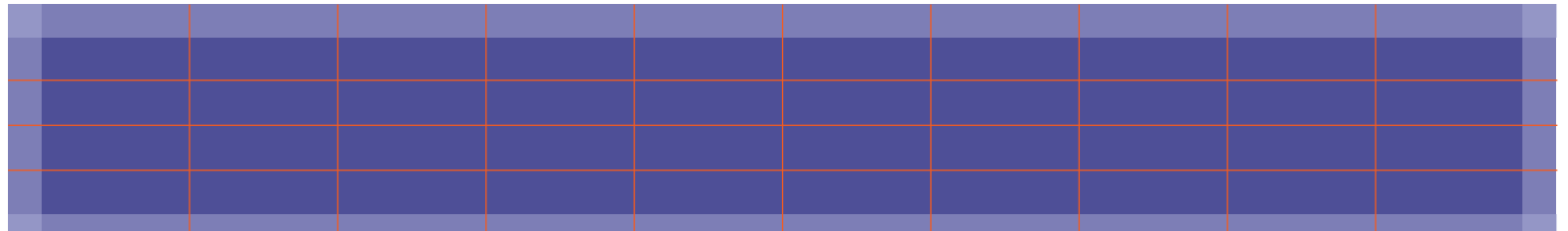
Columns = 10, with 0mm gutter
Rows = 4, with 0mm gutter

WIDE LANDSCAPE



Columns = 10, with 0mm gutter
Rows = 4, with 0mm gutter

EXTRA-WIDE LANDSCAPE



Columns = 10, with 0mm gutter
Rows = 4, with 0mm gutter

10.0 Putting it All Together

Landscape Layouts

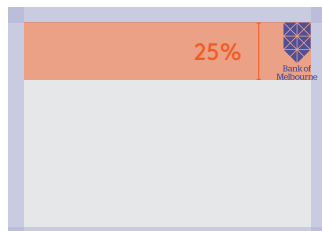
Step 3 — Logo Size

Your logo size is determined by the height of your artwork. Please select the landscape style that best fits your dimensions to determine the size of the logo.

The logo must be positioned in the top right, with the Shield placed on the margins as shown.

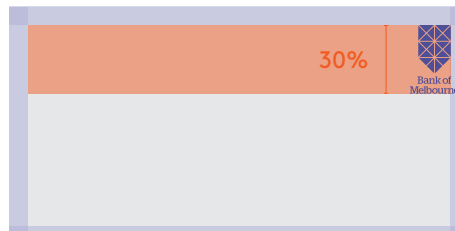
For more information around logo minimum size and clearance, refer to Section 4.0, on page 28.

TALL LANDSCAPE



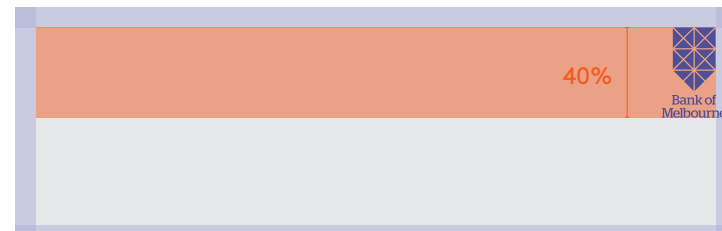
Logo height = 25% of the artwork height

REGULAR LANDSCAPE



Logo height = 30% of the artwork height

WIDE LANDSCAPE



Logo height = 40% of the artwork height

EXTRA-WIDE LANDSCAPE



Logo height = 60% of the artwork height

10.0 Putting it All Together

Landscape Layouts

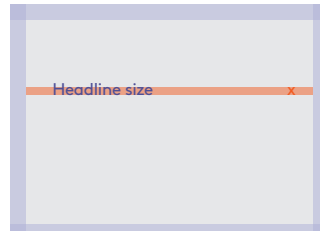
Step 4 — Headline Size

Select the landscape style shown here that best matches your page dimensions and follow the directions shown right to find the optimum headline size for your artwork.

Headlines should be vertically centred between the top of the page and the LOP line.

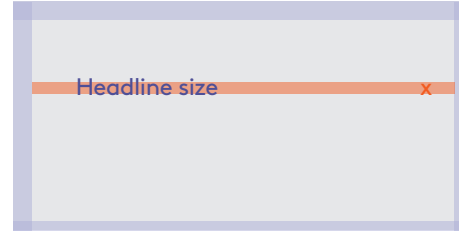
Always round the point size to the closest whole number.

TALL LANDSCAPE



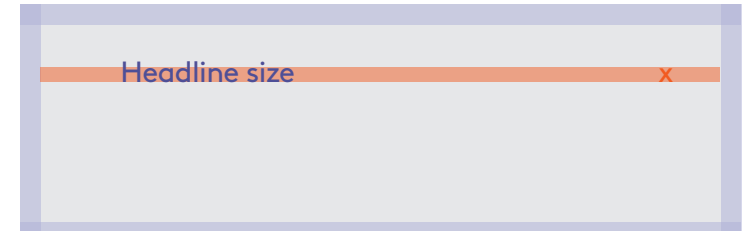
Text = x-height is 3.5% of artwork height, or closest whole number.

REGULAR LANDSCAPE



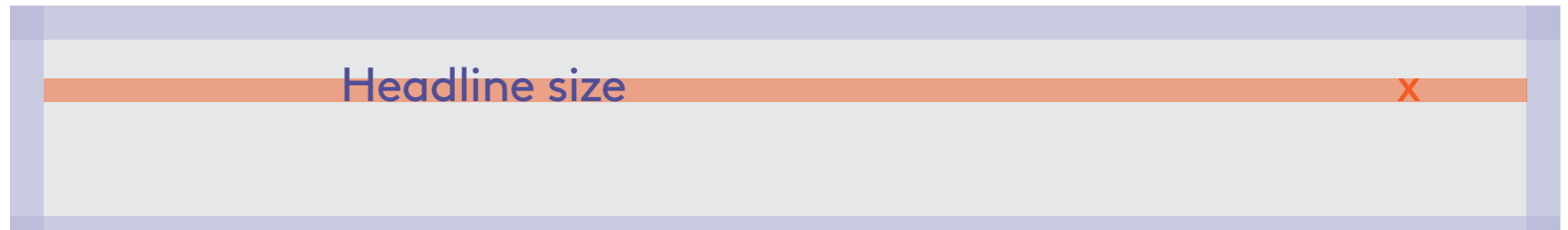
Text = x-height is 5% of artwork height, or closest whole number.

WIDE LANDSCAPE



Text = x-height is 6.5% of artwork height, or closest whole number.

EXTRA-WIDE LANDSCAPE



Text = x-height is 5% of artwork height, or closest whole number.

10.0 Putting it All Together

Landscape Layouts

Step 5 — Text Sizes

All other text is created following the sizing and specs on page 42 and following the guide shown here.

Note: CTAs may not be required on some landscape layouts.

Step 6 — Spacing

We use a half-Shield 'spacer' to help determine placement of all page elements. Follow the orange spacer guide shown here.

Step 7 — Line of Progress

The 'active' area of the LOP should sit within rows 3-4 and columns 8-9, as shown by the shaded area.

LOP position and size may need to be adjusted to be slightly smaller or larger than the shaded area to balance its visual relationship on the page. This is allowed as long as standard spacing rules are followed.

Check you have the correct line weight for your LOP on page 39.



WIDE LANDSCAPE

A spacer is one square of the Bank of Melbourne shield.

You/We headlines can be a maximum of 6 lines altogether, and must sit within a 3 column width.

LOP should sit within rows 3-4 and the active area occupies columns 8-9. There should always be a minimum of 1 spacer clearance with any other elements on the layout.

T&Cs sit at the base of the page, aligned to the bottom margin in the purple section.

CTA is 1 line maximum, and must sit within a 3 column width. It must be 2 spacers away from the headline.

The You/We Split takes up a 40/60 percentage of the artwork layout.

10.0 Putting it All Together

Landscape Layouts

The varying dimensions of wider landscape formats require adaptive rules for sizing and placement.

Select which format below best matches your artwork and check the specific spacing requirements.



WIDE LANDSCAPE

CTA must always be 1.5 spacers away from headline.

You/We headlines can be a maximum of 2 lines each side, and must sit within a 3 column width.

LOP should sit in the bottom half of the artwork, and the active area occupies columns 8-9. It must be 0.5 spacer away from the T&Cs.



EXTRA-WIDE LANDSCAPE

You/We headlines can be a maximum of 2 lines each side, and must sit within a 3 column width.

LOP should not sit outside the top and bottom margins, and the active area occupies columns 8-9. It must be 0.5 spacer away from the T&Cs.

10.0 Putting it All Together

Asset Specifications

Follow this quick guide for standard artwork sizes to find the asset size for the logo, headline, LOP line weight and T&Cs.

Portrait Specifications

Artwork Size	Logo Height	LOP Weight	Headline Size	T&Cs
A0	178mm	5pt	200pt	25pt
A1	126mm	3.5pt	145pt	16pt
A2	89mm	2pt	105pt	12pt
A3	63mm	1.5pt	75pt	9pt
A4	44mm	1pt	50pt	7pt
A5	31mm	0.75pt	35pt	5pt
A6	22mm	0.5pt	25pt	5pt
DL	31mm	0.75pt	25pt	5pt
Wonderwall	288px	2.5pt	100pt	14pt

11.0

Artwork

Examples

11.0 Artwork Examples

You/We Split Examples

The You/We Split is primarily used in paid advertising channels such as:

- Branch windows, screens
- Billboards, Citylights and OOH
- Animated digital billboards
- MRECs
- TTL channels supporting paid CRM
- Branch posters and flyers
- Wonderwalls

For more details on when and how to use it, please refer to pages 61 and 67.



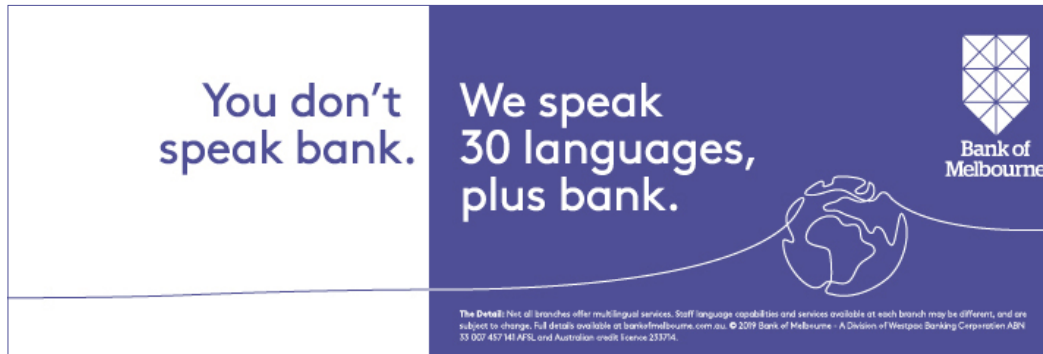
A5 FLYER



POSTER



WONDERWALL



LANDSCAPE

11.0 Artwork Examples

You/We Split in Digital

You're stressed about uni life.




We can help with the money stuff.



No monthly fees and \$50 when you deposit \$250 into a new everyday student bank account.


[Learn more](#)




Minimum deposit required. New Complete Freedom customers only. Limited time only. T&C apply.

DIGITAL BILLBOARD

You're stressed about uni life.




We can help with the money stuff.



No monthly fees and \$50 when you open a new student bank account.

[Learn more](#)



Minimum deposit required. New Complete Freedom customers only. Offer ends 30/04/19. Conditions apply.

DIGITAL HALF PAGE

You're stressed about uni life.




We can help with the money stuff.



No monthly fees and \$50 when you open a new student bank account.

[Learn more](#)




Minimum deposit required. New Complete Freedom customers only. Limited time only. T&C apply.

MREC BANNERS

You're stressed about uni life.




We can help with the money stuff.



No monthly fees and \$50 when you deposit \$250 into a new everyday student bank account.

[Switch](#)



Minimum deposit required. New Complete Freedom customers only. Offer ends 30/04/19. Conditions apply.

SKYSCRAPER - 160 X 600

11.0 Artwork Examples

Non We/You Split Examples

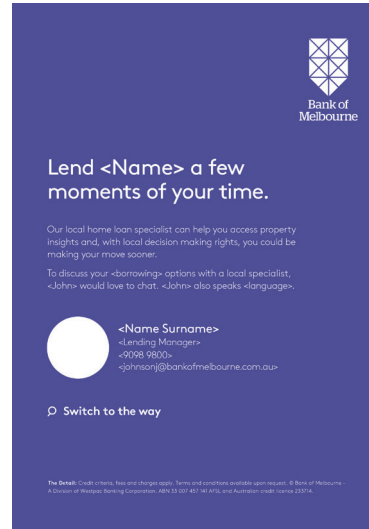
When you don't have a customer need, you will not use the You/We Split. In these cases, use a full Purple background. For example:

- Everyday communications
- Service posters
- Internal comms

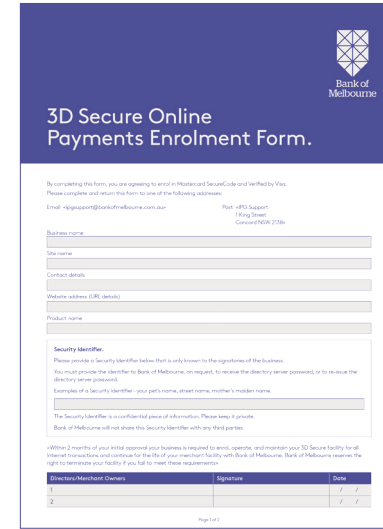
For more details on when and how to use it, please refer to pages 62 and 68.



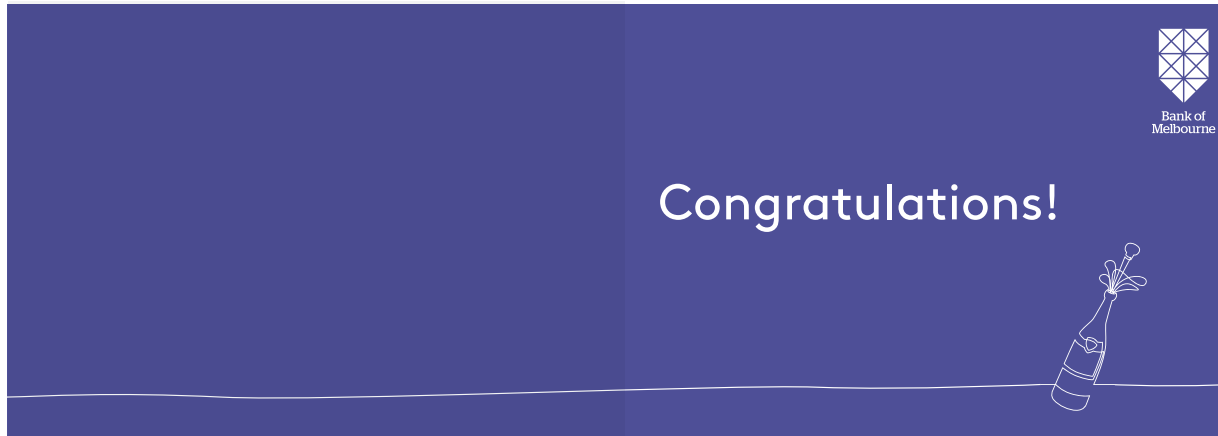
INVITATION



LENDING FLYER



STAFF CERTIFICATE



CONGRATULATIONS CARD

11.0 Artwork Examples

Photography Examples

Photographic content is mainly used on social media, but may also be used sparingly on internal pages of printed and digital documents, and secondary web page headers.

Photography usage is further detailed in Section 9.0, on page 54.

INVITATION

WELCOME FLYER (INTERNAL PAGES)

SOCIAL MEDIA



Bank of
Melbourne

Contact

Requests

If you require assets or more information on the brand approval process, please email us — bombrand@bankofmelbourne.com.au