

# Voice & Language

## Voice &amp; 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.

## Voice &amp; 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

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# 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

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# 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.

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# 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