

Learning to save: with UBI Banca's CLUBINO, it is mere child's play

*The Banking Group has launched a programme for children linked to a savings book
The initiative forms part of a strategy which will see UBI Banca at the side of young people in 2010*

UBI Banca is starting 2010 with a new project which forms part of a broader policy to develop a range of services **specifically designed for children**. It is a series of specially developed educationally oriented products and services which will be presented during the year.

CLUBINO is ready for launch now in all the branches of the Group's network banks. It is a programme for families with **children aged between 0 and 12** based on a special **savings book with zero charges, bearing 1% interest**. It uses a capital accumulation scheme to offer **a series of entertainment and benefit proposals** such as subscriptions to periodicals for children like Winnie the Pooh or Focus Junior and products to play or draw and colour with.

CLUBINO brings children into a club specially for them, in which the presence of animated fantasy personalities stimulate the habit of saving and explain how important it is, with the objective of making one's capital grow to obtain games, surprises and prizes in an atmosphere of fun and learning. Drawn in a style appropriate to the imagination of young children, these personalities (Sally Earner, the youngest and wisest of the band and First Booklet, the real savings whizzkid, Mary Saver, the magician of low cost shopping, Bubi, the smallest of the group and the dog Fido, the club's mascot) tell of their adventures when they carry out big, little projects with the help of UBI Banca and come to life in branches with stage scenery, communications materials and toys specifically designed for children aged between 0 and 12.

"Our strategy in the youth international year organised by the United Nations is designed to make **CLUBINO a door through which children can enter the world of saving and a tool for learning and knowledge but also for recreation**" commented **Rossella Leidi, Deputy General Manager and Chief of Commercial Operations at UBI Banca**. "That is why", she continued, "we have developed a customer relationship programme which used a special website and a periodical newsletter to keep children focused on and interested in their club membership. We will be presenting other new initiatives in 2010 targeted at the 13-29 year age group.

UBI Banca has created a special website www.clubino.ubibanca.com to surf the world of young savers with information, new friends and games.

For further information:

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