

## **Background**

In 1690, 335 years ago – Barclays opened its doors.

We're older than the United States of America, we've survived through World Wars, financial economic crises, and major health pandemics. And since we opened our doors for business, much has changed. The world we live in has constantly evolved, fuelled by the possibilities of the digital age. And the Barclays brand has evolved with it - from the introduction of the first debit card in the UK, first cashpoint to contactless ways to pay; from statements in the post to mobile apps– the brand has always been consistently focused and innovating to meet the ever-changing needs of our customers.

But with age, is a natural tendency for our customer base to sway to the older demographic - we have been with them since they opened bank accounts, got their first mortgages, and helped them save for their holidays. However, the banking market has changed rapidly in recent years, with lots of new competitors entering the market. These brands give consumers advanced app-based banking features – leaving the traditional banks perceived as complex and outdated by the younger generation.

Each year, around one million people across the UK graduate from university and look to enter the working world – Barclays, alongside its competitors, usually transition their student account holders on to a graduate bank account when this happens. Graduates are appealing customers to banks due to their expected future incomes, making them more likely to be higher profit generating customers. However, graduate accounts only offer limited benefits such as interest free overdrafts, so if a graduate doesn't need this, they may be better off switching to another current account with benefits more suited to their needs.

Barclays faces strong competition in the graduate market from the likes of HSBC and TSB, as well as from app-based banks such as Monzo, Chase and Revolut. This is caused by three issues:

1. Graduates often prefer to stick with the bank they used for their student account.
2. 45% of students did not own a student account in the first place – instead favouring app-based banks such as Monzo, Chase or Revolut due to their advanced app-based banking features and benefits (not student specific accounts).
3. HSBC and TSB give graduates the option to switch to their graduate accounts, offering higher interest free overdraft limits than Barclays. Therefore, we need to change perceptions to show graduates that there are tangible benefits to switching to a graduate account with Barclays.

## Barclays Higher Education Account Eligibility Product features:

### Barclays Higher Education Account

Eligibility	Product features
<ul style="list-style-type: none"><li>• Aged 18 or over</li><li>• Live in UK</li><li>• Completed full time higher education in the UK within last 3 years</li><li>• Available for higher level apprentices (Level 7+)</li></ul>	<ul style="list-style-type: none"><li>• £175 off when you switch to Barclays</li><li>• No monthly fee</li><li>• Arranged overdraft up to £1500 free</li><li>• Earn Monthly rewards with 'Blue rewards'. UK only £5 per month</li><li>• Barclays app</li><li>• Personalise debit card with photo, place, pet or even you at your graduation</li><li>• Buy packs for extras like travel insurance and gadget cover for a monthly fee</li></ul>

### Barclays Blue Rewards

Eligibility	Product features
<ul style="list-style-type: none"><li>• Aged 18 or over</li><li>• Live in the UK</li><li>• Have an eligible current account</li><li>• Pay the £5 monthly fee</li><li>• Have at least £800 paid into your nominated account every month</li><li>• Be registered for the Barclays app (digital first banking proposition)</li><li>• Provide your email address.</li></ul>	<ul style="list-style-type: none"><li>• An Apple TV+ subscription, worth £8.99 a month.</li><li>• Watch every Major League Soccer match with an <b>MLS Season Pass</b> subscription, worth £14.99 a month during the season</li><li>• Earn up to 15% cashback when you spend at selected retailers with the Barclays Visa debit card linked to your <b>Cashback Rewards</b> account</li><li>• Earn our highest instant-access savings rate of 4.87% AER/ 4.76% gross p.a. on balances from £1 to £5,000, and 1.16% AER/ 1.15% gross p.a. (variable) on balances over £5,000 with our <b>Rainy Day Saver</b>.*</li><li>• Get rewarded with a <b>higher interest rate</b> of 3.17% AER/ 3.12% gross p.a. (variable) in months where you don't dip in to your savings, and 0.76% AER/0.76% gross p.a. (variable) in months with one or more withdrawals with our <b>Blue Rewards Saver</b>.*</li><li><small>* Rates correct as of 25/04/25</small></li><li>• Barclays app helps keep tabs on spending and bills</li></ul>

## **The Challenge**

Barclays is on a mission to transform the way graduates think about traditional bank accounts, and drive consideration for the **Barclays Higher Education Account** and the benefits of **Blue Rewards**.

Barclays want to become the go-to choice for graduates – with options that can support graduates with their financial needs both now and in the future.

## **Objective**

To acquire 10,000 new customers for Barclays on the Higher Education Account over a 6-month period of your choice.

## **Budget**

£500,000

## **Target audience**

Your audience will be guided by the eligibility criteria for the account

- Over 18 years old
- Live in the UK
- Have completed your full-time higher education in the UK within the past 3 years

It does not include Barclays student account customers as they will automatically transition to the account when they graduate.

## **The deliverable**

- Campaign: Create a campaign plan which showcases the unique benefits that Barclays offers graduates and achieve 10,000 new registrations for the Barclays Higher Education Account. Your campaign should cover any 6 months of the year from January 2026.
- Budget: £500,000

## **What we want to see?**

- Clearly defined segments of the student and graduate population you will target - think beyond just demographics and consider interests, attitudes and motivations. Tell us why you've targeted them and how this connects to your campaign.
- What data you will collect, how you will collect it, how you will use it in your campaign and - very importantly - how will you look after it to maintain the trust and respect privacy the of your customers.
- Explain how you will target your audience - which channels you will use and why. You should consider a combination of online and offline channels.
- Articulate your proposition to the customer and the need or problem the account will satisfy. Tell us your key message.
- Identify what behaviours you are hoping to stimulate with your campaign – what do you want them to do?

- Bring your campaign to life with your creative idea and either show us some creative or include a creative brief.
- Detail your budget spend.
- Forecast your results and explain how you will measure them and give your ROI.

There's a host of data available online on graduates in the UK, and you may want to do some primary research yourself to test out your ideas and understand how students and graduates feel.

### Submission requirements

To enter the competition, please submit the following in a PowerPoint (or similar) presentation that covers the following:

- a) Summary of key findings from your primary or secondary research and how you've used them in your campaign.
- b) Persona of your target audience and why you've chosen them.
- c) The campaign "big idea" and some examples of your creative execution.
- d) Overview of your multichannel communication plan, which explains your media choices, including your Gantt chart/promotional schedule and what you'll test.
- e) Budget breakdown and the ROI you believe this campaign will achieve for the client.

Please keep your entry succinct and visually appealing – it should capture the audience i.e. the client, and keep them engaged! (We suggest a **maximum of 10 presentation slides.**)

**The deadline for entries is Monday 8 June 2026. Entries can be submitted online via our [entry form](#).**

### Judging process

- Judging criteria is based on the most creative and effective response to the brief.
- DMA Talent are not obliged to give individual feedback from the judges regarding any entry.
- The judges will review all entries and decide on a shortlist who they will invite to pitch to Barclays in London in early July 2026.
- The shortlisted teams will be notified by phone and email if they are successful by 19 June 2026.
- The winning team will be selected after the client has seen all pitches, and we will announce the winners on the DMA Talent website.

## Terms and Conditions

- The Promoter of this Challenge is DMA Talent.
- By submitting your entry, you give DMA Talent the right to securely send your application to external judges.
- You agree that all work is created by the team members with no input from a third party.
- The word of DMA Talent is final in respect of the result.
- Entries must be in compliance with the DMA Code and the CAP Code.
- Closing date for entries is **Monday 8 June 2026** at 23:59.
- Entrants must be UK residents and full-time students, studying any subject. You do not need to obtain permission from your course lecturer to enter.
- This competition is not for people who are already working in, or teaching marketing, even if you are also studying.
- This is a team competition. Minimum of 3 people per team with a maximum of 6 per team. More than one team is permitted to enter from the same educational institution.
- Only one entry per team to be submitted. Multiple entries from the same team will be disqualified. Individuals can only be part of one team.
- Entries are to be submitted online via the entry form on the DMA website before the closing date specified.
- Your team's name should be stated at the top of your pdf document BUT NOT the name of your university.
- DMA Talent does not hold responsibility for lost, damaged or incomplete entries which are lost due to transmission problems.
- All entrants must be over the age of 18.
- The promoter reserves the right to cancel or amend the challenge and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the competition will be notified to entrants as soon as possible.
- If you are one of the finalists, you agree to your pitch material being used for promotional purposes by The Data and Marketing Association (UK) Limited (DMA), registered company (England) number 2667995, limited by guarantee.
- The winners agree to the use of their name and image in any publicity material, as well as their entry. Any personal data relating to the winners, or any other entrants, will be used solely in accordance with current [UK] data protection legislation and will not be disclosed to a third party without the entrant's prior consent.