

## **Descriptive transcript for Bank of Melbourne balance Plan&Pay how to video.**

Gently uplifting music plays as the video opens to a white background. Purple text appears, reading 'Say hello to Plan and Pay' as free-flowing purple line from the left of the screen animates in.

The continuous line scrawls into a pizza shape. New text appears that reads 'Get on top of your credit card balance'. A slice of pizza is lifted up and is joined by the words 'By slicing it into bite-sized pieces'. A purple background slides in from the right and pushes the white background out of the screen. The purple line becomes white as the backgrounds change.

The white line leaves screen right, and re-enters screen left, forming a hand holding a bank card. The words 'Pay off your balance' appear. The scrawl of the hand begins to leave screen right and is joined by the words 'Over 3-36 months'. 'At a lower interest rate' appears in its place with the white scrawl forming a hand holding a megaphone.

The white scrawl leaves screen right before appearing again as a thumbs up from screen left. The text 'Sound like a plan?' flashes up.

A white background sweeps across the screen from left to right. A smartphone appears on the right-hand side of the frame, filling up most of the height of the screen. The phone shows the Bank of Melbourne app home page.

Dynamically, the words 'Go to your Account details page' flash up on the screen. A purple circular cursor appears, guiding you through the app.

First the cursor selects 'Amplify Visa' credit card, then the words 'Select the blue balance banner' appear as the cursor completes this action. The Plan and Pay instalment plan page appears on screen, the words 'Select your chosen balance and amount' appear.

The cursor selects 'Purchase Balance', and selects the 'change' button to specify the amount to charge to the instalment plan and the words 'Pick a repayment schedule' appears as text.

The cursor scrolls through the monthly repayment options, confirms the 12-month plan and a confirmation sent screen appears. The text 'And that's it! You're done' flashes up.

The phone disappears and the purple background takes over the full screen with the words 'Have up to eight active Plan and Pay plans' and a scrawl of a phone.

The text is replaced with 'For both your balance' as a piggy bank is drawn. The line scrawls into a plate, knife and fork as the text 'And purchases' appears.

The drawing and text are replaced by a large slide that reads 'Try Plan and Pay today'.

The text is replaced by the free-flowing line drawing the outline of the Bank of Melbourne logo. This morphs into the actual logo. The words 'Bank of Melbourne' is aligned underneath the logo with copyright super at the bottom of screen reading Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

The gently invigorating music ends.