



## One4all® Smart Planner Will Give Irish Economy a €20 Million End-Of-Year Boost



Irish voucher specialist, Gift Voucher Shop yesterday launched **One4all**® Smart Planner - a unique form of personal finance that will steer consumers away from Christmas debt and provide retailers with an estimated €20 million injection of seasonal spending.

Speaking at the launch Minister for Finance, Brian Lenihan TD said: "This is a sign of the times. The Smart Planner is a return to thrift and frugality; it will ensure expenditure in a wide variety of retailers. The Smart Planner is a welcome innovative approach to assist in future expenditure."

### How?

The Smart Planner is an online scheme aimed at companies whereby, employees simply agree to put aside a specific amount each week or month. For every €25 put aside with the Smart Planner, you will receive a Prize Bond number for the remainder of the calendar year. Contributions are made via payroll and all accounts are unlocked on 30 November 2009, or by special request. Funds can be accessed in the form of **One4all**® Gift Vouchers and Gift Cards. (See notes for more benefits.)

Gift Voucher Shop CEO, Michael Dawson, said:

"We are confident **One4all**® Smart Planner will be a popular choice for many businesses – if our projections are correct we are looking at fund total of circa €20 million which will be a significant revenue boost for our retail partners."

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### Eliminating Christmas debt

With Irish consumers being the biggest spenders in Europe, much of Ireland's spending is fuelled by borrowing, particularly at Christmas. With an average household spend in Christmas 2007 of \*€1,431, a 6.9% increase on the previous year; Christmas is one of the most expensive times of year. This spending puts a major strain on already stretched budgets. The **One4all**® Smart Planner is designed to reduce this strain during the season of giving. Smart Planner is an alternative solution to maxing out credit cards, store cards and overdrafts.

The Gift Voucher Shop has already launched a similar scheme in the UK - the UK Post Offices' Christmas Club. This has been a huge success for customers of the 12,500 Post Offices across the UK.

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Notes to the editor:

**Benefits:**

- o Account holders have the choice of more than 4,500 shops and services, such as Superquinn, Woodies DIY, Argos and Brown Thomas as well as a host of other outlets in which to spend their vouchers
- o **One4all**® Smart Planner account holders will receive a Prize Bond number for every €25 set aside. At the end of the month, there is a jackpot prize of €500,000 or €1 million so for every €50 saved each month for 12 months; 24 Prize Bond numbers will go into the December jackpot to win €1 million. The more money put aside the higher the chance of winning!
- o The Privilege Club is an additional bonus as the Gift Voucher Shop joins with various retail partners during the year offering discounts to club members.
- o There are no fees for services offered to corporate clients as the Smart Planner incurs no costs to employers and offers a new and unique form of personal finance for employees

**The figures relation to Christmas debt is from the Deloitte Christmas Spending survey 2007.**

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