

Why financial brands are returning to direct mail.

...and seeing **3x** the ROI.

A practical guide for marketing and sales teams in financial services.





“Trust and credibility aren’t nice-to-haves — they drive your brand”

Does your client trust you?

If you work in financial services, you know that trust and credibility aren’t just nice-to-haves, they’re what drives your brand.

But in an era of digital fatigue and competition with deep pockets, financial marketers are struggling to stand out and connect with clients or prospects in a meaningful way.

That’s why many leading firms are returning to an underrated, proven channel: direct mail.

This guide will show you why direct mail is making a comeback and how financial marketers are using it to cut through the noise, build trust, and drive serious return on investment.

The challenge: standing out and building trust.

- Trust is hard to earn, easy to lose
- Digital fatigue is real
- Standing out is harder than ever

96%



of direct mail is opened or read multiple times.

3 X

Direct mail

Email

ROI achieved compared to digital only campaigns.

Why direct mail works for finance.

It gets noticed

- Households receive only 2 to 3 mail pieces per week
- JIC Mail research indicates mail stays in the house for 9 days



It builds trust

- Print is seen as more credible and personal
- Especially effective for financial topics



It's memorable

- Tangible messages create stronger emotional impact
- Physical interaction boosts recall



It delivers real ROI

- Direct mail: 4.4% response rate
- Email: often less than 0.2%
- Targeted campaigns = 3x ROI



How financial brands are using direct mail.



5 smart ways to use direct mail today:

1

Client reactivation

Re-engage lapsed customers with personalised letters.

2

High-value prospecting

Reach decision-makers with campaigns they'll notice.

3

Welcome packs

Impress new clients with printed onboarding materials.

4

Local market campaigns

Target postcodes with high-value households.

5

Event invites

Boost RSVP rates with printed invites for webinars, or VIP consultations.

Tide's 5x response using direct mail.

Background

Tide, the UK's leading digital business banking platform, uncovered an important insight: businesses that reach their first anniversary are much more open to exploring new services. After surviving year one, owners start thinking less about keeping afloat and more about how to grow. Tide recognised this milestone as the perfect moment to connect.



78% reduction in CPA

25% lower CPA vs industry standard

6% increase in NPS

The solution

To celebrate and support these businesses, Tide mailed 30,000 owners approaching their first anniversary. The creative was simple and human: "Welcome to the Club!" — a congratulatory message that recognised their hard work while positioning Tide as a partner for the next stage.

The pack included real entrepreneur stories for authenticity, alongside a £100 incentive redeemable via QR code. This combination made the message feel both personal and easy to act on.

The results

- 5x higher response than forecast
- 78% lower cost per recruit vs previous campaigns
- 25% lower acquisition cost than industry average for cold financial mail
- 40% reduction in overall campaign spend
- +6% uplift in Net Promoter Score, showing happier customers

Why it worked

The campaign succeeded because it aligned timing, tone and targeting. By reaching customers at a meaningful milestone, using a celebratory and personal message, and removing barriers to response with a clear incentive, Tide delivered engagement that digital channels alone had not achieved.

Takeaway for financial brands

With the right timing, tone, and targeting, direct mail doesn't just reach people — it engages them.

Tide turned a business milestone into an opportunity, and the result was stronger ROI, happier customers, and lasting brand impact.



Let's Talk!

See how direct mail can work for you with our FREE 30-minute strategy call for financial marketing teams. We will:

- Review your current campaigns
- Identify high-impact direct mail opportunities
- Share examples from similar financial brands

Book your free 30-minute strategy call today:

<https://calendly.com/tom-barnes-formara/30min>

