(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
2 June 2005 (02.06.2005)

PCT

(10) International Publication Number
WO 2005/050514 A1

(51) International Patent Classification[7]: G06F 17/60

(21) International Application Number:
PCT/SG2003/000273

(22) International Filing Date:
19 November 2003 (19.11.2003)

(25) Filing Language: English

(26) Publication Language: English

(71) Applicant and
(72) Inventor: PUNG, Kok Mun [SG/SG]; 11 How Sun Avenue, Singapore 538665 (SG).

(74) Agent: ELLA CHEONG MIRANDAH & SPRUSONS PTE LTD; Robinson Road Post Office, P.O. Box 1531, Singapore 903031 (SG).

(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

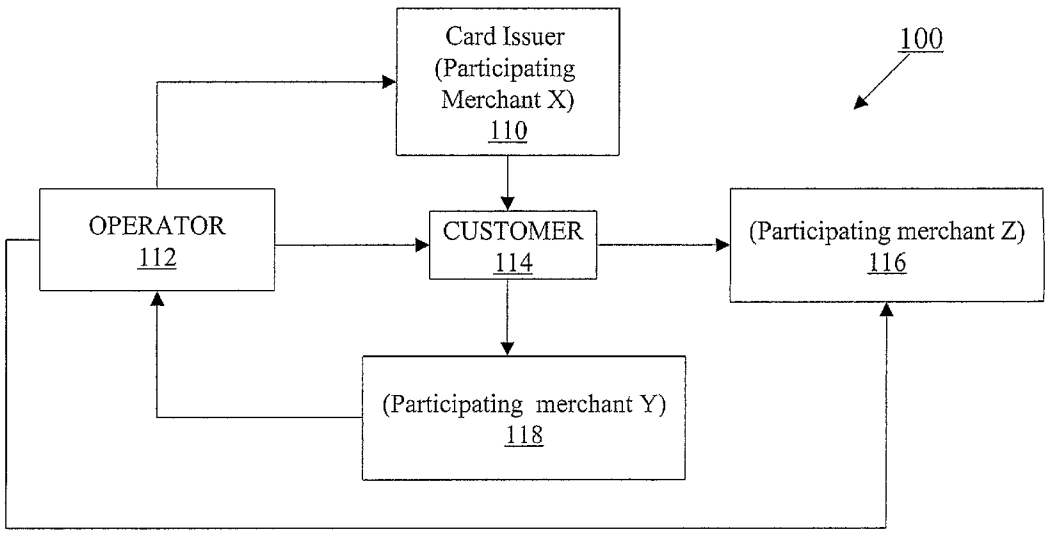
(84) Designated States *(regional)*: ARIPO patent (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declaration under Rule 4.17:
— *of inventorship (Rule 4.17(iv)) for US only*

Published:
— *with international search report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A CUSTOMER LOYALTY PROGRAMME AND A METHOD AND SYSTEM FOR OPERATING THE SAME



(57) Abstract: A customer loyalty programme operated by an operator for purchases from within a group of merchants by customers is disclosed. An association is established between a customer and a participating merchant upon the participating merchant issuing a membership card to the customer. With the membership card, the customer is issued with credit points whenever purchases are made with any other participating merchant. The points earned are added up and may be used to offset the cost of any purchase made with the card-issuing merchant or any other participating merchant. Whenever the membership card is used, the card-issuing merchant is entitled to a reward dependent on the price of the purchase made. A method and system for operating the loyalty programme are also disclosed.

WO 2005/050514 A1