CLAIMS:

1. A multi-function coupon processing system for issuing and processing a plurality of multi-function coupons, the system comprising:

a plurality of multi-function coupon-issuing terminals provided at unregulated locations;

a unique identifier generator for generating on demand a unique identifier which is to be provided with an issued multi-function coupon; and

a central coupon processing server located remotely from but in data communication with the plurality of terminals; the central coupon server comprising:

a master function processor for processing redemption of the multi-function coupon in relation to a first function of the coupon;

a proxy function processor being responsive to the issuance of the coupon to conduct a purchase of a long-term investment product by an operator on a proxy basis;

a personal information module for receiving and storing personal information about a purchaser from a secure regulated location;

wherein the master function processor is arranged to accept rights to use the personal information of the customer and in exchange to assign the rights in the purchased long-term investment product to the customer.

2. A system according to Claim 1, further comprising a master database for storing the unique identifier of the coupon that triggered the purchase of the long-term investment product and details of the long-term investment product, the master database being arranged to link the unique identifier and the investment product details together.

3. A system according to Claim 1, wherein the unique identifier generator is provided at the central coupon processing server and each coupon issuing terminal is arranged to communicate with the central coupon processing server in order to issue a multi-function coupon.

4. A system according to Claim 1, further comprising a plurality of unique identifier generators, each generator being provided at a coupon-issuing terminal which is arranged to transmit the details of the generated unique identifier to the central coupon processing server after issuance of a multi-function coupon.

15. A system according to Claim 14, further comprising a second function terminal provided at the non-secure unregulated location, the second function terminal being used for capturing user selections for ~~the~~ a second function and transmitting these to the central server, without causing a delay in the point of sale (POS) function at the coupon issuing terminal.

16. A system according to Claim 1, further comprising a secure terminal provided at a secure regulated location, the secure terminal being used for capturing personal information about the purchaser from evidential information presented to the secure terminal and for transmitting the same to the central coupon processing server.

17. A method of issuing and processing a plurality of multi-function coupons, the method comprising:

generating on demand a unique identifier which is to be provided with an issued multi-function coupon;

issuing a plurality of multi-function coupons at a plurality of unregulated locations; and

processing the multi-function coupons at a central location remote from the plurality of unregulated locations; the processing comprising:

processing redemption of the multi-function coupon in relation to a first function of the coupon;

conducting a purchase of a long-term investment product on a proxy basis in response to the issuing of the coupon;

receiving and storing personal information about a purchaser from a secure regulated location; and

accepting rights to use the personal information of the customer and in exchange assigning the rights in the purchased long-term investment product to the customer.