Sharegain

Case Study

Turning passive income into active client retention

How a private bank sparked a client delight loop with securities lending

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The Opportunity

Good news sitting in the data

Securities lending can earn some private banking clients significant passive income, though rarely in a steady stream: a client might see a few dollars one month and thousands the next from a single holding.

As payments settle in arrears, even the largest earnings arrive quietly, tucked into a monthly statement as one line item among many. Unless a client goes looking, that value goes unnoticed.

That's a rare opportunity: good news, waiting to be shared.

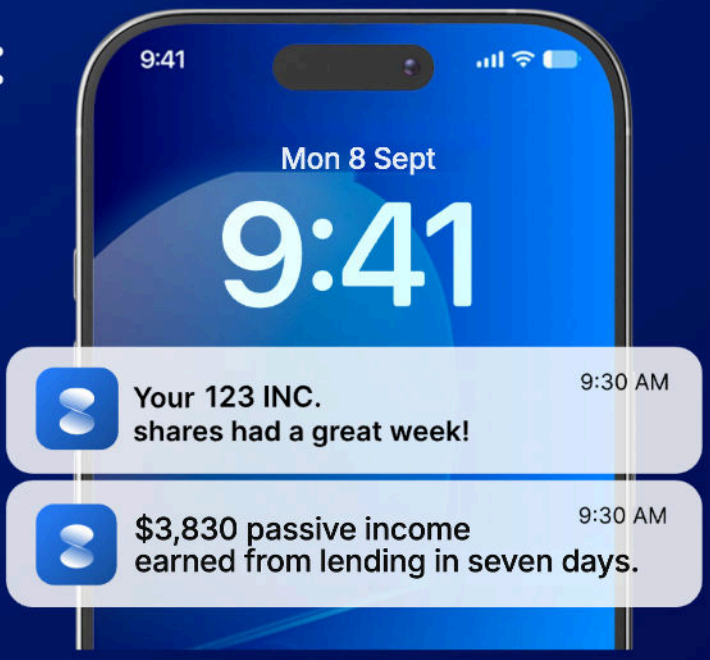
The Solution

Creating the 'WOW' moment

The Head of Private Banking at a leading financial institution decided these passive earnings shouldn't hide in statements, and built a proactive engagement playbook powered by Sharegain data.

The exceptional 'WOW': Real-time triggers

The bank tracked when clients earned an unusually large amount on a specific stock or over a short period. Instead of letting that spike disappear, relationship managers proactively reached out directly, via phone calls for top-tier accounts or personalized digital notifications, to share the good news.



Past performance is not indicative of future outcomes. This is a case study, not representative of typical or expected results. Results will vary by client, holding and borrower demand. Figures show the average securities lending income of the five highest-earning opted-in end clients at one anonymized Sharegain private banking client, for the period of January to December 2025, net of fees and subject to individual tax treatment.

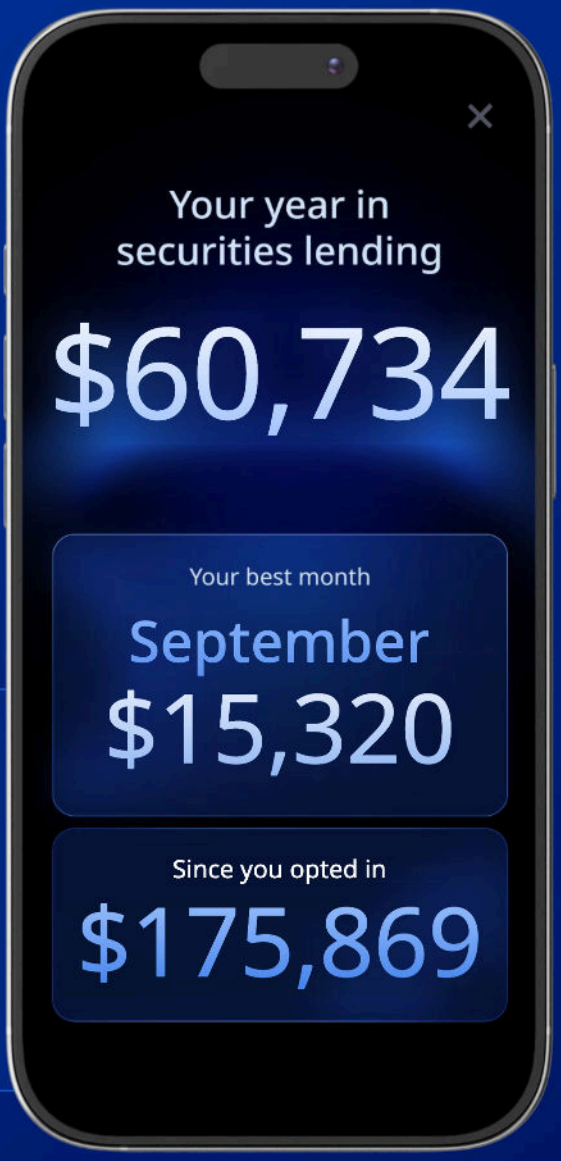
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The annual ‘WOW’

The bank aggregated securities lending income across the entire year so clients could see the total value generated by their portfolio. This high-impact annual summary made the potential long-term value impossible to miss.

Advisers made a personal call. An email followed, and clients who use the bank’s app saw it there too.

Consumer leaders like Spotify (Wrapped), Monzo (Year in Money), and Strava built their strongest annual engagement moments by celebrating user data. Private banks could have their own version: additional income those clients earned, without lifting a finger.



John Smith <johnsmith@email.com> Jan 01, 2026, 09:00 AM

Dear Jane,

Remember when you switched on securities lending? Last year, that decision earned you **$60,734**. That’s extra income earned on holdings you already had.

Congratulations, and enjoy!

John Smith
Senior Relationship Manager
S.G. Advisory

Reply Forward

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The Result

A positive feedback loop

01

A reason to call with good news

Advisers had a positive, proactive reason to call clients with good news from the first sentence; nothing to sell, no action required.

02

Exceptional client experience

Clients heard unexpected news about income their portfolio generated in the background. It created a powerful lift; they felt actively looked after, and the goodwill landed with the bank.

03

Word of mouth

Delight turned clients into active advocates. They talked to peers, colleagues and family about what their bank delivered, and each conversation put securities lending in front of someone holding a similar portfolio. That created an organic referral engine, boosted program opt-ins, and deepened client relationships.

Turn passive income into active growth

The best news your clients get from their bank this year could be sitting in your securities lending data.

They earned it. Make sure they hear about it.

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Sharegain

Our team is here to make it simple.

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With securities lending, as with other investment activities, your capital may be at risk.

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