

CREDITVIEW

Turn Credit Insight into Clear, Actionable Consumer Outcomes



OVERVIEW

Credit Mentor

Empower customers with personalised, easy-to-understand credit guidance that helps them take control, build confidence, and improve financial wellbeing.

Make credit simple and actionable

Translate complex credit data into clear, prioritised insights, so customers understand what matters most and why.

Empower better financial decisions

Provide behaviour-led guidance and next best actions that help customers improve their credit health over time — not just monitor it.

Drive deeper engagement and loyalty

Deliver always-on, personalised experiences that keep customers coming back and interacting with your brand.

Support Consumer Duty outcomes

By improving consumer understanding, transparency and access to personalised guidance — helping firms evidence the value of the digital support they provide to customers.

Help Consumers Move from Credit Confusion to Credit Confidence

Drive engagement, build trust, and support better financial outcomes — through personalised credit education

- Consumers expect intuitive, personalised digital experiences — not static credit reports
- For consumers experiencing financial pressure or navigating cost-of-living challenges clear, supportive guidance can be especially valuable, helping them understand their credit position and identify practical next steps.
- Regulators (Consumer Duty) require firms to deliver good outcomes, transparency, and consumer understanding
- Younger and new-to-credit consumers actively seek education and support to build financial confidence

As part of CreditView, Credit Mentor transforms complex credit data into **clear, behaviour-led insights and guidance**, helping consumers understand what's impacting their score — and what they can do next.

BUILD TRUST THROUGH TRANSPARENCY AND EDUCATION

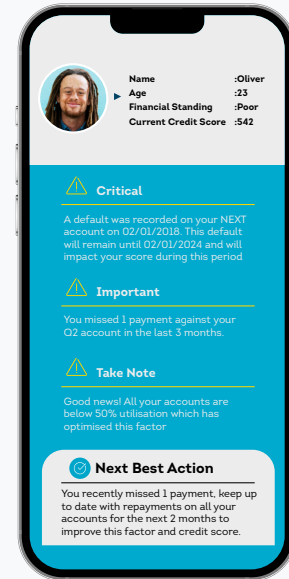
By helping customers understand their credit profile and how to improve it, Credit Mentor:

- ✓ Reduces confusion around credit scores and changes
- ✓ Encourages long-term engagement and responsible behaviours
- ✓ Strengthens trust and transparency
- ✓ Supports firms in demonstrating fair value and good customer outcomes

HOW CREDIT MENTOR WORKS

As part of CreditView, this out-of-the-box, white-label **personalised credit coaching solution** educates consumers on the positive and negative factors currently impacting their credit scores, and suggests actions to help maintain or improve their future scores.

- Highlights **key factors impacting a customer's score**, ranked by importance
- Delivers **tailored, behaviour-based messages** to guide improvement
- Provides **clear categorisation of factors**:
 - **Critical** – highest impact issues e.g. not showing on the Electoral Register, bankruptcy, mismanaging credit limits, and the maturity of credit accounts
 - **Important** – moderate impact behaviours that impact to a lesser extent
 - **Take Note** – positive habits to maintain an excellent credit score



FROM INSIGHT TO ACTION: SUPPORTING BETTER OUTCOMES

Credit Mentor goes beyond score visibility to deliver actionable, easy-to-understand guidance that:

- ✓ Helps customers understand what's driving their score today
- ✓ Reinforces positive behaviours through ongoing nudges and education
- ✓ Provides clear next steps to improve or maintain credit health
- ✓ Builds confidence and control over financial decisions

Aligns with **Consumer Duty** by enabling informed decision-making and improved financial outcomes.

SOLUTION FEATURE HIGHLIGHTS



Personalised insights at scale – 130+ tailored messages help customers understand and act on their individual credit profile



Always-on engagement – keeps consumers informed as their credit profile evolves



Behavioural nudges – encourage positive actions and sustained improvement



Supports new score understanding – helps customers interpret and act on changes with confidence



Integrated experience – delivered seamlessly within CreditView dashboard

Deliver smarter credit experiences with CreditView.
Transform how your customers understand and manage their credit – with **interactive, personalised education tools that drive engagement, trust, and better outcomes.**

