ZOPA

From P2P pioneer to digital bank contender

The story of the UK’s first fintech company

Didier Baclin
Chief Innovation Officer
Zopa - the pioneer in Peer to Peer lending

**Best personal loan provider**

£4BN+
Total amount lent out to UK consumers

#1
Digital consumer loan provider in UK¹

9.7/10
TrustPilot score, from >4,300 reviews

**Most trusted Peer to Peer platform**

1st
Fully FCA authorised major P2P platform

4 years
Most trusted P2P platform; voted by investors and borrowers

£1.5 BN
Total investor money managed

1st
Major platform to launch IFISA

1. Source: Ebencmarkers – largest open market digital consumer loan provider
Our success is enabled by focusing on great customer outcomes

<table>
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<th>Industry</th>
<th>Zopa</th>
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<tr>
<td>Average NPS of 4&lt;sup&gt;1&lt;/sup&gt;</td>
<td>75+ NPS</td>
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<tr>
<td>Customers punished for loyalty</td>
<td>Existing customers prioritised over new</td>
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<tr>
<td>Win-Lose banking</td>
<td>We win when our customers win</td>
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<td>Complex features and jargon</td>
<td>Easy to understand products</td>
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1. Average NSP for Banking industry, Temkin Group, Q1 2017 UK consumer benchmark survey
Delivered through strong analytics and technology

**World class analytics**

Positive return every year

Loan return (net of credit losses)\(^1\)

Machine learning

In house built models on 5 million + data points, used in multiple areas

**Scalable technology**

Microservices

Built in-house

✓ In control of the customer experience, now and in the future
✓ Microservice architecture
✓ Scalable systems using cloud hosting, docker containers

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1. Loan return, including Zopa fees, by origination vintage
Zopa’s new products will build on these strengths

**Today**
- **P2P Investments**: Positive return for investors every single year
- **Unsecured loans**: Soft credit search with tailored decisions in 7 seconds

**Tomorrow**
- **Deposits**: Competitive rates, 3-minute onboarding experience
- **Credit Cards**: Personalised features enabling customers to feel in control of their spending & repayments
- **Secured auto**: Customer-first approach (online, soft search, risk based pricing)
- **Money Management app**: Via Open Banking one stop hub for customers to understand and stay in control of their finances
Open Banking – the love affair so far

Zopa was one of the first providers to offer Open Banking services to customers in January 2018

Over 50% of customers use our income verification tool
Embracing open banking to enable customers to get in control of their finances...

Simplifying finances: Everything in one place, securely and in customers’ control

Snappy insights: To act on, whether to avoid charges or work towards a bigger goal

Great value: Personalised pricing
Z O P A

The best place for money