



moneybarn
Vehicle Finance

BRAND & CONTENT GUIDELINES 2021 | VERSION 1.0

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I Introduction

Welcome to the Moneybarn brand and content standards.

Moneybarn is much more than a logo, or its history. Our brand and the content we share is what customers, intermediaries, employees, regulators and outside observers all think and feel when they encounter and engage with anything and everything ‘Moneybarn’.

Our content standards

This document is a guide to help you live and breath Moneybarn, and to understand why our work stands for something important. It also informs our entire marketing and communications ecosystem when engaging with both new and existing customers: from our website, to advertising, PR, emails, letters and more.

Great brands and content flow through their people to build strong bonds with their audiences by being consistent. They are instantly recognisable and immediately stand for something. They speak a common language, even though they speak to different people from different perspectives. By using our established brand standards, our look and feel will remain consistent.

Maintaining a strong, unified voice ensures that our brand will not be weakened or misunderstood.

Our brand is transferable between various media formats, flexing naturally across digital, print, social, mobile and web.

I Moneybarn history

To know where we're going, we need to know where we've come from...

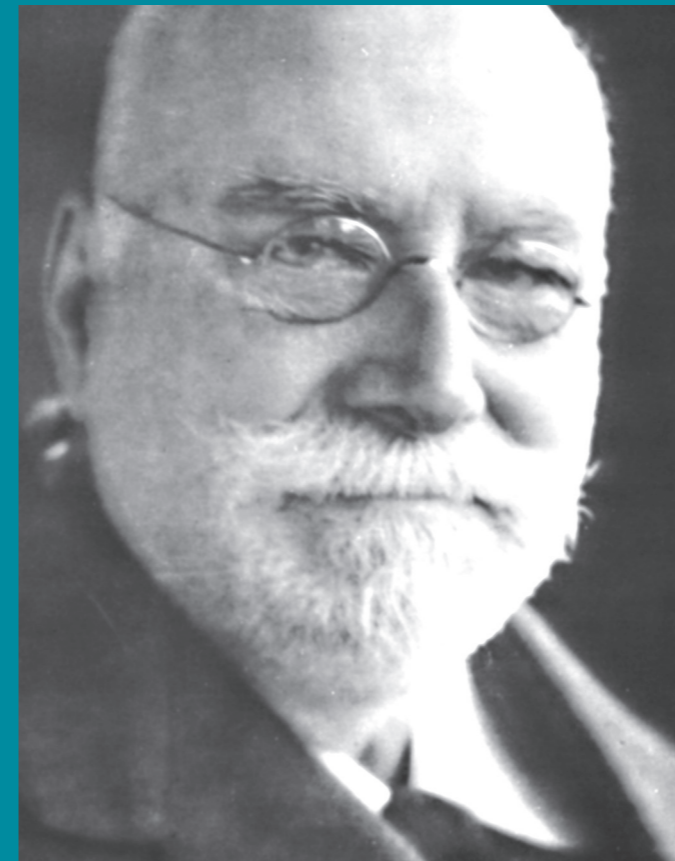
Moneybarn began life in 1992 after recognising the need to help people get the vehicle finance they need to live their lives, even if they've had difficulties getting loans elsewhere. The company successfully grew during the Great Recession of 2008 due to its strong business model and focus on responsible lending.

Originally known as Duncton, the company relocated its offices to a renovated barn and in 2011 the decision was taken to offer finance direct to customers in addition to its well-established intermediary network. What was needed was a new name and a new look. Because the company loaned money and worked out of a barn a new organisation was born - Moneybarn.

Since 2014, Moneybarn has been part of a larger family of companies owned by Provident Financial Group (PFG). With a heritage dating back to 1880, the Group has a clear corporate purpose to 'help put people on a path to a better everyday life' and channels this ethos through all its subsidiaries - Provident Home Credit, Vanquis Bank, Satsuma Loans and Moneybarn.

PFG plays a very important role in the financial services sector and in society more generally, by providing financial inclusion to millions of adults in the UK who are not well served by mainstream lenders.

Each company helps people build better financial futures with access to credit and helping them to develop their credit profile.



Provident Financial Group was established in Bradford in 1880 by Joshua Kelley Waddilove to provide affordable credit to families in West Yorkshire.

| Being part of PFG

The Provident Financial Group Blueprint

In 2019, PFG re-ignited its corporate vision by creating a 'Blueprint', this shows how they want all the companies that form the Group to act. The leaders of the companies came together to understand the actions of the past and position a future that drives a higher societal purpose, and how the culture should be formed to deliver that.

Corporate purpose

The Blueprint starts with the overarching purpose of the entire Group. This is the North Star of the organisation. It guides our decisions and reminds us why we exist beyond financial gains and profits:

“We help put people on a path to a better everyday life”

Strategic drivers

The strategic drivers are designed to focus our minds, time and investment. They force choices to be made on the things that drive competitive advantage.

- Customer progression
- Human experiences
- Head AND heart decisions
- Fighting fit

Expected behaviours

The right culture is needed across the Group to think 'customer' all the time, to innovate and make things better for all our stakeholders and to hold ourselves, and each other, personally accountable for success.

- Be hungry for better
- Put the customer on the team
- Act like it's yours



I Internal brand rationale

Everything we do, and everything the outside world sees or hears about us should have this internal brand rationale at its core. This ethos is split into 3 with each part having a clear and pure meaning:

Mobilising everyday people, every day

Mobilising...

We are passionate about getting people into the best possible vehicle so they can keep moving, every day. Not only this, but it's at our core to ensure they are able to keep those vehicles.

We want our customers to keep moving forward (whilst checking their mirrors when reversing).

We do this by caring about their quality of life on the roads, whilst ensuring they keep their social mobility to support their communities and the UK economy as a whole. Over time we can help move our customers' credit score upwards, and with an improved credit score they may even need to move away from us.

Everyday people...

Millions of adults in the UK struggle to get access to credit. We don't judge. We know this segment of individuals is spread far and wide across the UK, all from different types of backgrounds and incomes, but most importantly they are normal people trying to move about their daily lives. We strive to help those overlooked by mainstream lenders, as we know they are often the ones who need help the most. With decades of experience, we've learned how to help people just like this, in the most fair and responsible way.

Every day...

From the first phone call to the last of the day (even if it comes in one minute before closing), we care for customers day after day. Every member of the Moneybarn team understands the importance of the vehicle to our customers - it's their livelihood, their means to move about daily and to function normally.

| External brand positioning

The way we position our brand externally is our ‘elevator pitch’. It quickly describes who we are and what we do. Our company strapline embodies the PFG corporate purpose:

For a better road ahead

Moneybarn provides responsible vehicle finance to people across the UK who feel underserved by today’s banking system.

With expertise gathered over decades we ensure our customers have access to reliable

cars, vans and motorbikes to better live their lives on the road. We ensure they have the means to travel to work, to take their kids to school, to get where they need to go. Even if their credit score is less than perfect. In fact, we can even help people improve their credit score.

I Our tone of voice

Our tone of voice is an extension of our brand. Therefore, it should naturally grow out of each of the PFG Blueprint behaviours:

PFG Blueprint behaviour

Be hungry for better

Tone of voice personality

Positive

What this means

We are passionate about giving customers the best

PFG Blueprint behaviour

Act like it's yours

Tone of voice personality

Genuine

What this means

We care

PFG Blueprint behaviour

Put the customer on the team

Tone of voice personality

Human and reassuring

What this means

We understand

All marketing and communications material, whether written or verbal, should be created with these behaviours in mind. So that when we have something to say, you'll have the confidence to make it sound distinctively 'Moneybarn'.

In every communication we need to convey the same attitude and tone. Consistency is everything. It defines who we are and separates us from other brands.

I Our tone of voice personalities

Positive

We understand the finance industry and the world is constantly changing. We need to continuously adapt and move forward so we remain the UK's leading lender of vehicle finance in the non-prime sector.

We do this by creating an inspirational, inclusive, welcoming, family-orientated workspace where everybody feels valued and is encouraged to put forward ideas. From this we can continue to grow our business whilst working in a friendly, positive environment. We talk with energy and strive to put every customer at ease. We demonstrate passion and pride in everything we do, especially our ability to offer a positive solution to those who may be struggling to purchase their next car.

Genuine

We know how important a safe, road-worthy vehicle is to our customers - from getting the kids to school to using it for work. That's why everyone at Moneybarn is genuinely committed to supporting them by providing accurate, simple, honest information. We talk with minimal legal or technical language, so they can make an informed decision about financing a reliable vehicle. This is shown not only by our recent award wins, but also by our continuous excellent customer service ratings.

It is important for us to be honest with our customers about the consequences of certain actions, even if the conversation can sometimes be difficult. We always do what's right for the customer, based on a sound assessment of their personal and financial circumstances.

Human

We really care about helping our customers. Not only do we aid them in getting the vehicle they want but we can possibly help them to improve their credit score and financial stability. We also understand that taking out finance can be a stressful experience, so we focus on making our customers feel comfortable, welcome and at ease during their financing journey.

How we stay "Human"

We communicate in a friendly, empathetic and conversational way and always ensure we write or speak with a smile so that people naturally warm to us. However, we also make sure we don't come across as too pally and relaxed - after all, we're still a professional business.

Reassuring

Having worked in car finance for over 20 years we know the industry extremely well; we haven't grown to be the UK's leading vehicle finance lender in our sector by being reckless. We use our knowledge and experience to ensure we only lend to people at a price that is affordable and sustainable for them. It's our duty of care to do so.

Our customers put a lot of belief and trust in us to use our expertise to help them - so we ensure that we sound confident and knowledgeable - but never arrogant or condescending.

| Our tone of voice personalities

Positive

We are:

Passionate
Upbeat
Enthusiastic

We're not:

Unrealistic
Overbearing
Dramatic

Genuine

We are:

Straight-
forward
Impartial
Natural

We're not:

Inexperienced
Evasive
Passive

Human

We are:

Friendly
Warm
Empathetic

We're not:

Overly-familiar
Unprofessional
Sentimental

Reassuring

We are:

Trustworthy
Knowledgeable
Dependable

We're not:

Righteous
Arrogant
Stuck in
our ways

Thank you