

Welcome

Advantage Finance Ltd

Investor Presentation
15th May 2019

Keith Charlton

Deputy Managing Director

Introduction and overview of Advantage Finance Ltd

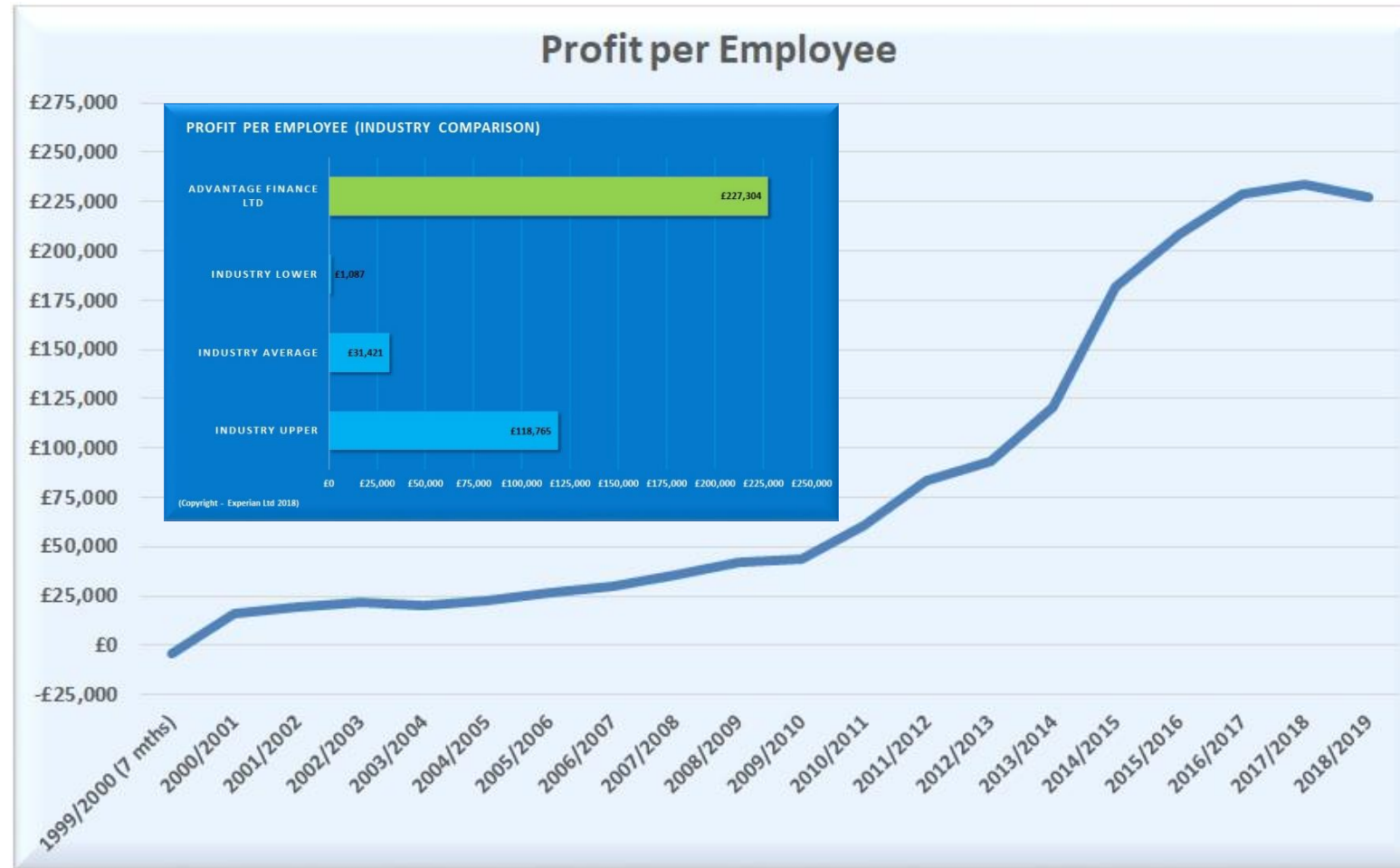
19 years of continued profit growth



Last 6 years loan profiles

Average Loan profile	Year to Jan-14	Year to Jan-15	Year to Jan-16	Year to Jan-17	Year to Jan-18	Year to Jan-19
Number of loans	8,460	11,941	15,131	20,042	24,518	21,053
Advance	£5,715	£6,079	£6,121	£6,068	£6,207	£6,136
Cost of Sales	£566	£558	£593	£642	£692	£727
Interest Rate flat p.a.	16.5%	16.8%	17.5%	17.9%	17.8%	17.9%
Original term in months	46	47	49	50	51	50

Profit per Employee comparison



Advantage have averaged over 15% ROCE during the last 12 years





Alan Tuplin

Credit Risk Director

Customer Acquisition, Credit Risk and Affordability

Route's to market for Advantage

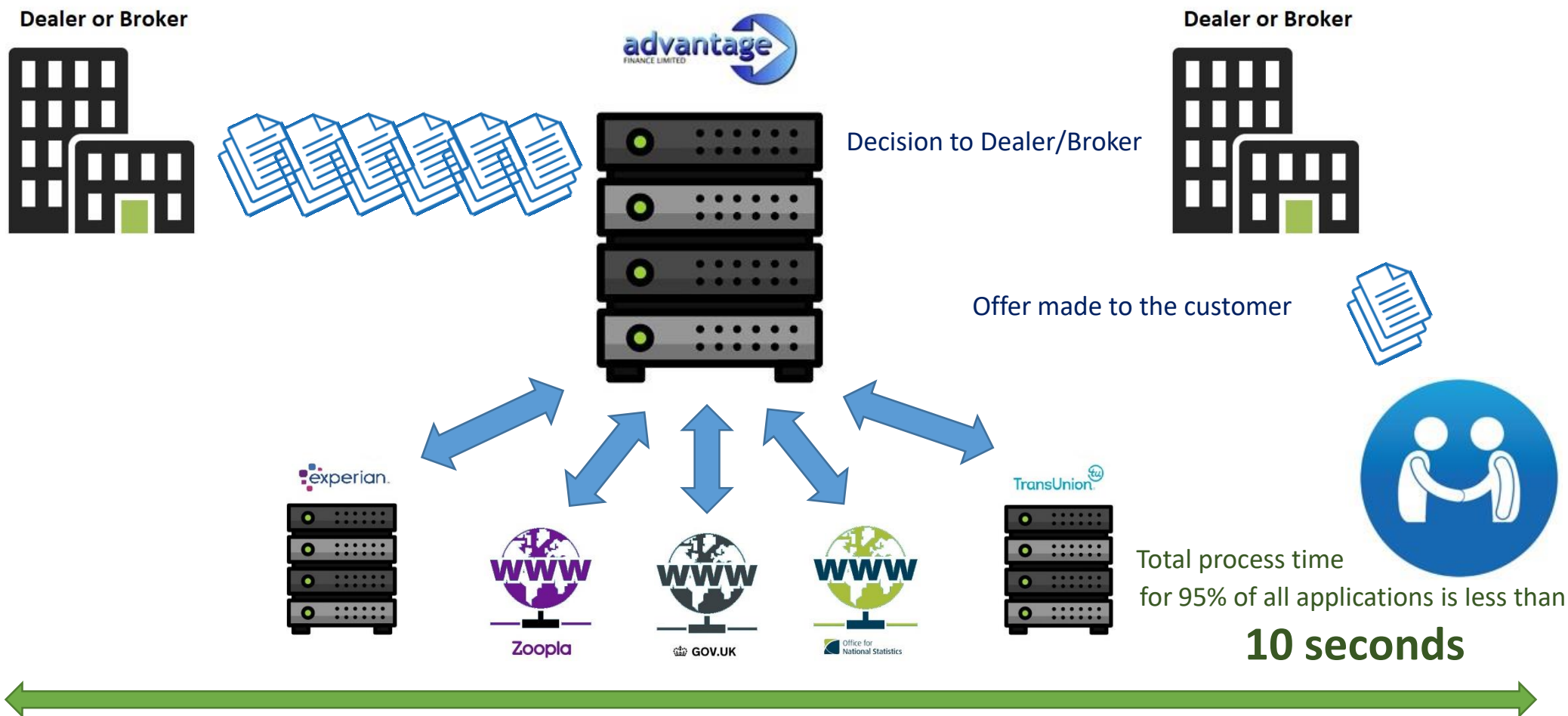
Dealer Direct and Dealer Broker led.....



Internet Broker led.....



Assessment process for over 100,000 applications per month



Credit Assessment and Affordability

(The 10 second process)

Raw credit data taken from



Merged and De-duplicated
in house to create....

A unique iteration of credit
data to build an industry
leading exclusive scorecard.

 **GOV.UK**



Zoopla



Affordability
algorithm based on
data from all
external sources.
Income confirmed
in all cases.

(70% of cases income is verified
electronically, manual proofs for
others)

How those applications progress into written business



112,000 Applications per month



86,000 rejected applicants for credit and/or affordability reasons



26,000 Approvals given to introducers



2,000 Completed deals that meet the customer, introducer and our requirements

Distribution into
Rate for Risk Tiers

13%

Tier E

21%

Tier D

19%

Tier C

19%

Tier B

28%

Tier A

Interest rate charged
against risk taken

(All values shown above are rounded, based on April 2019 calendar month volumes)

Fully automated e-sign process for the customer

The customer is sent an email and text link to the e-sign process or it can be arranged for the e-sign process to take place within the motor dealership.

Once the customer 'clicks' the link they are presented with an extended version of the following process.



Welcome

Customer Verification

Agreement & Signing

Upload Options

Completion

THANK YOU

Good news, the documentation has been successfully signed. These documents will now be checked and processed by Advantage Finance.

If you have any questions about your application please refer to the contact details provided on the covering email or call Advantage Finance on (01472) 586300.

You may now close this browser window.

Advantage Finance Limited Unit 7, Acorn Business Park, Moss Road, Grimsby, North East Lincolnshire, DN32 0LW

Telephone: (01472) 233200 Fax: (01472) 233250 www.advantage-finance.co.uk email: enquiries@advantage-finance.co.uk

Authorised and Regulated by the Financial Conduct Authority.

Company Registration Number: 3773673 FCA Authorisation Number 307864

Registered Office: No. 2 Stratford Court, Cranmore Boulevard, Solihull, B90 4QT.

Telephone calls may be recorded and monitored for training, quality and compliance purposes

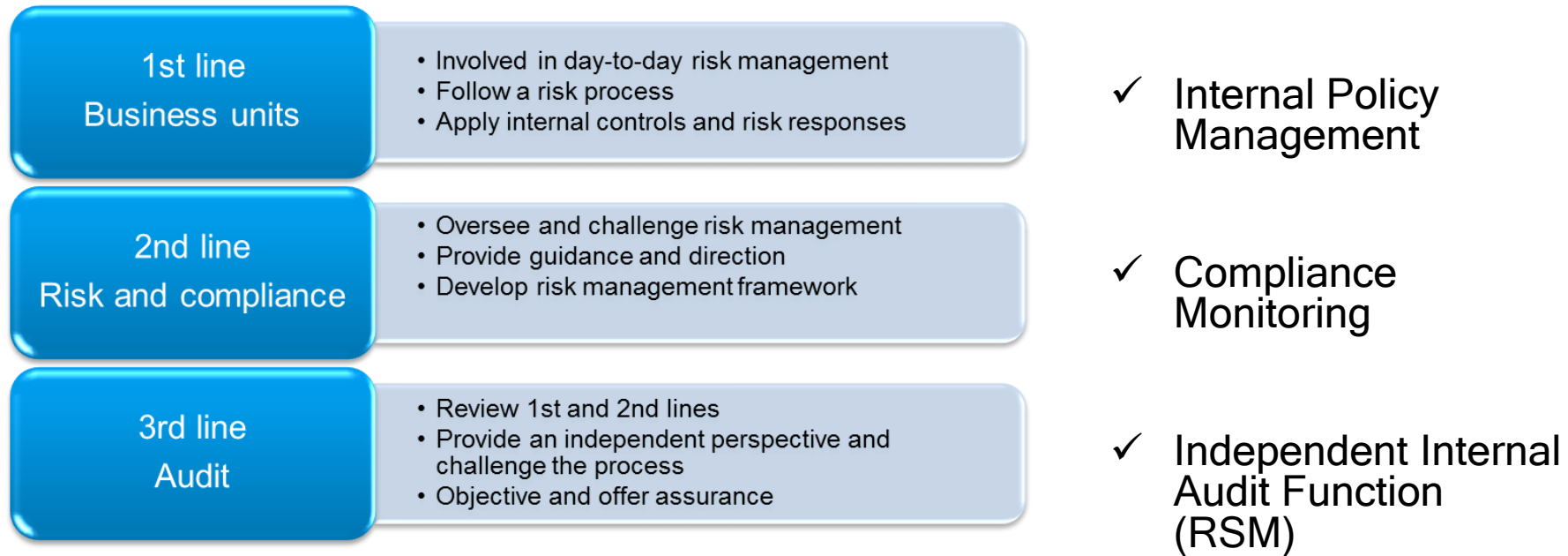


Keith Charlton

Deputy Managing Director

Compliance, Audit and Technology

Conduct & Operational Risk – Embedded ‘3 lines of defence’ model



SHOOSMITHS



- My Inbox
- My Library
- Library
- Publishing
- Recipient Lists
- Users
- Roles
- Rules
- Reporting
- View Retractions
- ?
-

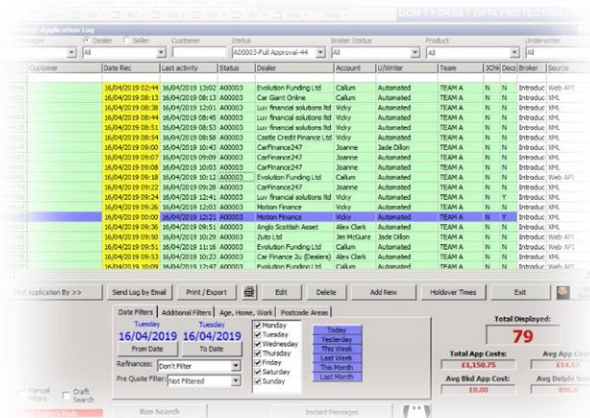

Welcome to PolicyHub

PolicyHub®

Technology has always been an important key to success

From day one we took the decision to develop our own Customer Relationship Management (CRM) platform from the ground up.

After 20 years and over 10,000 release versions we continue to benefit from an ever evolving, market leading CRM system that is 100% owned and designed by us, for us.



Customer	Date Rec	Last activity	Status	Dealer	Account	Referrer	Team	CRM	Doc	Broker	Source
16/04/2019 02:44	16/04/2019 13:02	AD0003	Evolution Funding Ltd	Callum	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 08:13	16/04/2019 08:13	AD0003	Car Giant Online	Callum	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 10:30	16/04/2019 12:01	AD0003	Lux Financial solutions Ltd	Vicky	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 08:44	16/04/2019 08:45	AD0003	Lux Financial solutions Ltd	Vicky	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 08:53	16/04/2019 08:53	AD0003	Lux Financial solutions Ltd	Vicky	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 08:54	16/04/2019 08:50	AD0003	Cable Credit Finance Ltd	Vicky	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:00	16/04/2019 09:40	AD0003	CarFinance247	Joanne	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:03	16/04/2019 09:09	AD0003	CarFinance247	Joanne	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:08	16/04/2019 09:03	AD0003	CarFinance247	Joanne	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:18	16/04/2019 09:12	AD0003	Evolution Funding Ltd	Callum	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:22	16/04/2019 09:26	AD0003	CarFinance247	Joanne	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:24	16/04/2019 12:41	AD0003	Lux Financial solutions Ltd	Vicky	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:26	16/04/2019 12:03	AD0003	Evolution Funding Ltd	Callum	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:30	16/04/2019 09:30	AD0003	Anglo Scottish Asset	Alex Clark	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:30	16/04/2019 09:29	AD0003	Evolution Funding Ltd	Callum	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:51	16/04/2019 11:18	AD0003	Car Finance 3u (Dealers)	Alex Clark	Automated	TEAM A	N	N	Introduc	Web API	
16/04/2019 09:51	16/04/2019 11:47	AD0003	Evolution Funding Ltd	Callum	Automated	TEAM A	N	N	Introduc	Web API	

That system is what we call **Office Automation**.....

Office Automation // Created By Advantage Finance Ltd

AdvantageDealersAdminCollectionsComplianceRepossessionsColls AdminLegalSystem

100200300400500600700900ToolsDON'T FORGET DATA PROTECTION - EVERY CALL

Advantage Application Log

Account Manager

DealerSellerCustomerStatusBroker StatusProductUnderwriter

AllDealer Training-5734AllAllAllAllAll

Code	Customer	Date Rec	Last activity	Status	Dealer	Account	U/Writer	Team	JChk	Docs	Broker	Source	N
296844	TURNER ALEXANDRA	08/05/2019 11:33	30/04/2019 16:26	TUDEXP	Dealer Training	Emma	Dave Sandiford	TEAM A	Y	Y	Advanta	Secure Website	A
888362	JOBS STEVE	08/05/2019 00:00	12/04/2019 09:09	TUD 01	Dealer Training	Emma	Processing Team	TEAM A	N	N	Advanta	Secure Website	A
2030402	STARK TONY	08/05/2019 00:00	01/05/2019 09:07	TUDEXP	Dealer Training	Emma	Processing Team	TEAM A	N	N	Introduc	Secure Website	A
3830230	BRIDESHEAD SUSANNA	08/05/2019 00:00	06/05/2019 15:27	WTD 22	Dealer Training	Julie Joyce	Processing Team	TEAM A	N	N	Introduc	Secure Website	A
4093081	STEPHENS CHELSEA	08/05/2019 00:00	11/04/2019 15:49	TUDEXP	Dealer Training	Julie Joyce	Automated	TEAM A	N	Y	Introduc	XML	A
4790541	STRANGE HUGO	08/05/2019 08:12	25/04/2019 09:54	TUDEXP	Dealer Training	Emma	Processing Team	TEAM A	N	N	Introduc	Web API	A
5109094	GREEN THERESA	08/05/2019 00:00	05/04/2019 12:22	WTD 22	Dealer Training	Emma	Processing Team	TEAM A	N	N	Introduc	Secure Website	A

Find Application By >>

Send Log by Email

Print / Export

Edit

Delete

Add New

Holdover Times

Exit

Sort Colours

Date FiltersAdditional FiltersAge, Home, WorkPostcode Areas

Wednesday08/05/2019

Wednesday08/05/2019

From DateTo Date

Refinances: Don't Filter

Pre Quote Filter: Not Filtered

☐ Manual Filters☐ Craft Search

☐ Only Show Today's Reds

☒ Monday☒ Tuesday☒ Wednesday☒ Thursday☒ Friday☒ Saturday☒ Sunday

Today

Yesterday

This Week

Last Week

This Month

Last Month

Run Search

Instant Messages

Total Displayed:7

Total App Costs:£94.50

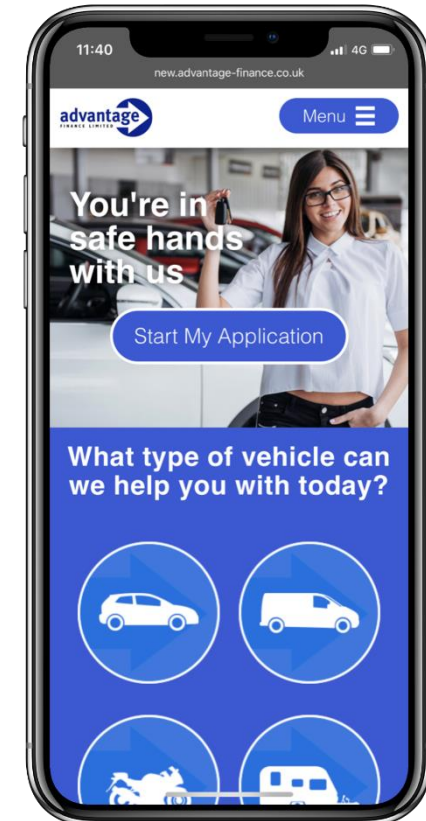
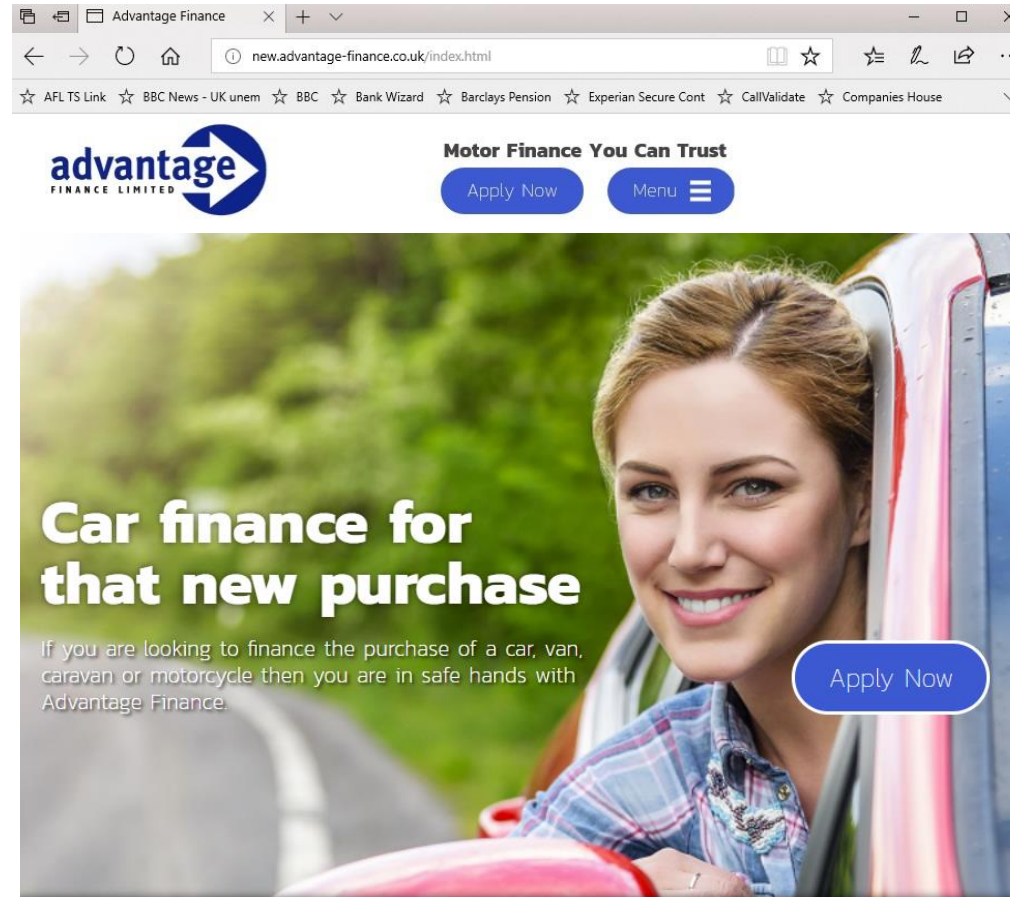
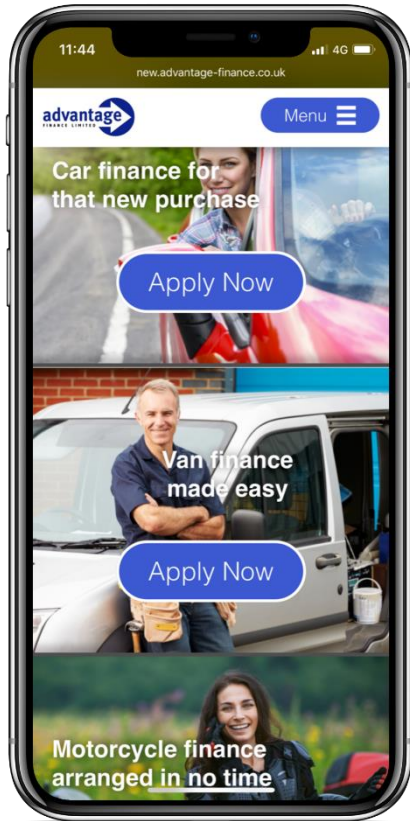
Avg App Cost:£13.50

Avg Bkd App Cost:£0.00

Avg Delphi Score:667.6

Alan TuplinPost #Post # HistoryPhone FinderPINKS: 008/05/201909:56Version: 2.1.890Te

Future developments for Advantage website.....



.....and online customer self-management

Advantage Finance Ltd x + -

https://secure.customerportal.afl.co.uk/custidA145856

AFL TS Link ☆ BBC News - UK unem ☆ BBC ☆ Bank Wizard ☆ Barclays Pension ☆ Experian Secure Cont ☆ CallValidate ☆ Companies House ☆ Digital Lock S & U

CHELSEA STEPHENS

Log Out Make a Payment

advantage
FINANCE LIMITED

Welcome Chelsea Stephens
Agreement no. A145856

Home / My account

Account details

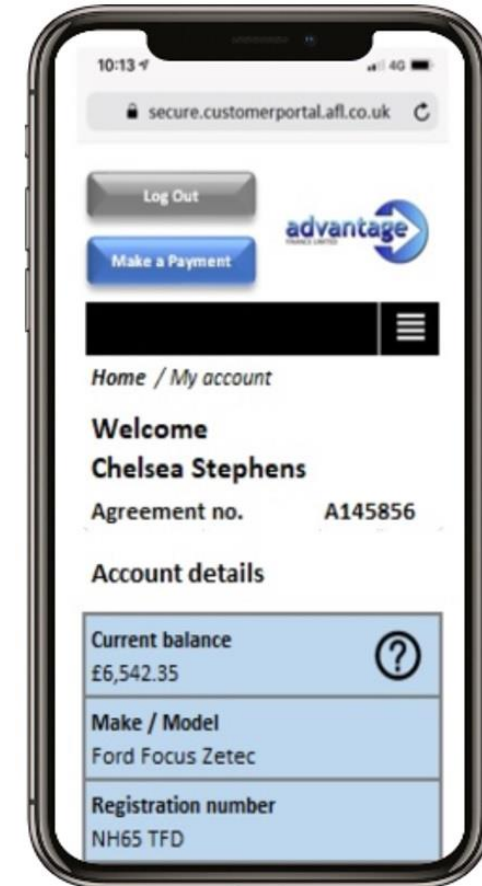
Current balance	£6,542.35	?
Make / Model	Ford Focus Zetec	
Registration number	NH65 TFD	
Start date of agreement	1st February 2019	
Original agreement term	48 months	?
APR	19.9%	?

Payment details

Last payment received	£219.58	?
Date received	01/05/2019	
Amount of next payment	£219.58	?
Date next payment due	01/06/2019	
Arrears	£0.00	
Payments remaining	45	?
Date of final payment	01/02/2023	

My account

- Make a payment
- Settlement figure
- Change payment date
- Update address
- Update contact details
- Request a statement
- Update Direct Debit
- Contact us
- Help and Advice



Thank you

Guy Thompson

Keith Charlton

Alan Tuplin

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Credit Risk Director

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