

# Just imagine...

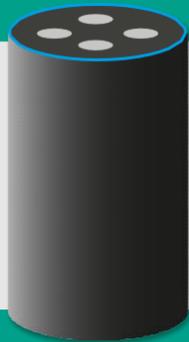


# 1

## YOUR HOME HUB, THE APP

A single app that allows you to see all your financial and household related products in one place. Choose your providers, make payments, and monitor your usage all from one place – from your mortgage, to your TV subscriptions, to your energy.

# 2



## A PAYMENTLESS WORLD

Never think about making a payment again. At home your Alexa simply offers to 'get you' dinner, a taxi or a new suit without you having to go through the motions of actually making a payment. At a restaurant, or out and about, your phone acts as your unique identifier, simply walk out after your meal, or with your goods, and the payment will be made seamlessly.

# 3

## BUDGETING ON YOUR BEHALF

A single programme you sign up to that monitors usage of subscriptions and services from news to supermarket delivery. Based on your usage the service decides that you aren't making use of your news subscription and automatically cancels it.



# 4



## HAVE WHAT YOU WANT, WHEN YOU WANT

A financial decision-making tool that works behind the scenes to make the right payment decisions for you. Monitoring your balances and upcoming payments, it can decide to move your water bill Direct Debit to a better time in the month for your outgoings, or to take an installment payment rather than a lump sum payment on your holiday.

# 5

## WE'VE GOT YOU COVERED

A single subscription insurance product across everything in your life, from your home to your holiday to your mobile. The subscription automatically updates which tier you are in based on your purchases. Your travel insurance premium automatically goes up following the purchase of some BASE jumping equipment and a one way ticket to South Africa.



# 6



## YOU NEVER GET RIPPED OFF ON TRAVEL MONEY AGAIN

Your currency app acknowledges your flight ticket purchase and automatically monitors the market for the period before, converting at the best rate with the best provider.

# 7

## YOUR PHONE LOOKS AFTER YOU

Your health app automatically books you a check-up with the doctor and the dentist following your purchase of fast food and alcohol over a week long Christmas binge.



# 8



## YOUR KIDS WILL HAVE A PAYMENTS PROFILE BEFORE THEY'VE EVER SPENT MONEY

Your app of choice will track what you spend on your children, building up a picture of their wants and needs before they've ever bought something for themselves. When you set up an account for them for the first time it will come with tailored money management hints and tips to make sure they can afford that new pair of trainers.

# 9

## YOUR PHONE PLANS WHAT YOU'RE HAVING FOR DINNER THIS WEEK

Your app monitors your weekly supermarket spend and automatically sends you recipes that make the most of your ingredients, helping to reduce waste.



# 10



## YOU CAN EASILY FIND YOUR 'SOLE' MATE

Your dating app can find you the perfect partner by analysing what you buy and where you go. It matches you to someone who loves designer shoes and hanging out in art galleries as much as you do.

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