

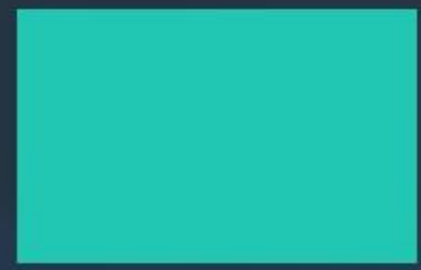
For Reference - Sample Only

Financing Workshop

15th October 2019

PBH

Port Bristol
Holdings Ltd.



Objective of the initiative

Migration to tier 1 plans and migration of tier 2 product to tier 1 product



Migration to Tier 1 Plans

Utilizing a xxx offering is oftentimes the most effective way to get customers who are lifelong xxxxx customers to consider changing to an alternate option. The key is product on offer and desire to realize the savings benefits.



Migration of Tier 2 product to Tier 1 product

Measures of Success

20k

Enrolments

- ✓ 10k Tier 1 group > 2019
- ✓ 10k units from Tier 2 > 2019
- ✓ Balance of total enrolments exceeds 20k regardless of category

<5%

Defaults

- ✓ < 5% of value loaned in the program in default at conclusion
- ✓ < 5% total units in default
- ✓ No more than 10% delinquent at any one time

>25%

Increase in GP

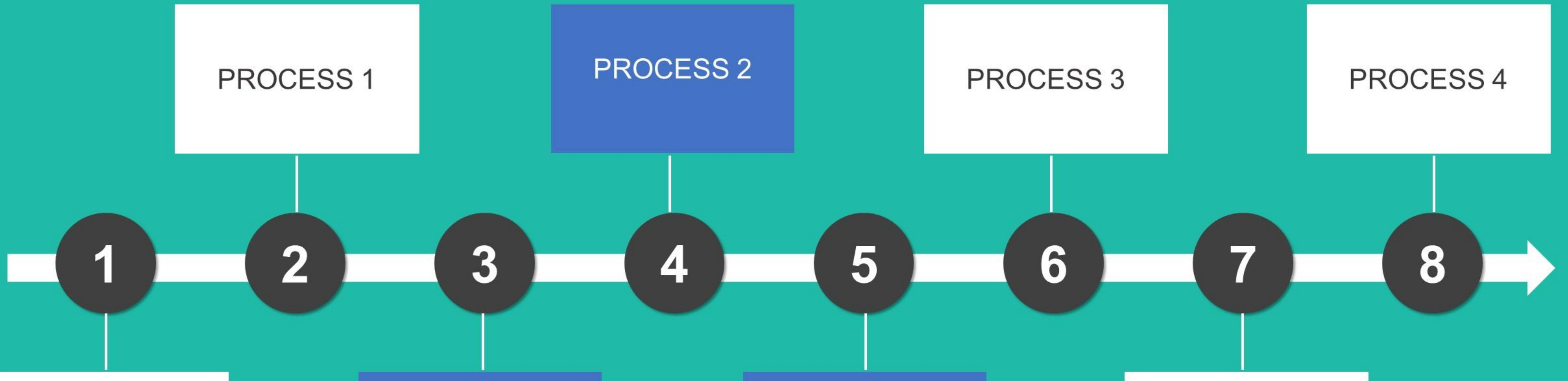
- ✓ 3 month average GP prior to program launch vs. post launch
- ✓ Figure to be calculated net of defaults (if applicable)

25%

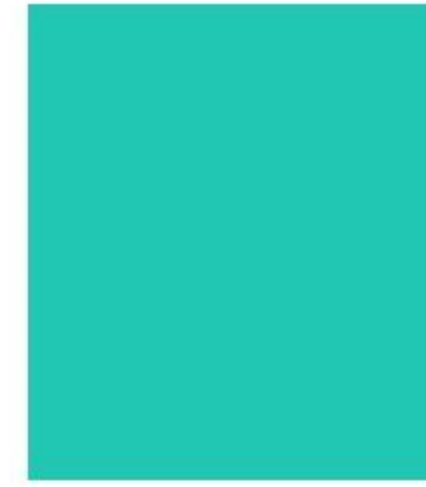
Signups

- ✓ 25% signups of total blast pool
- ✓ Counted as total signups in signup period divided by total unique & active users

Key Components of Financing: *Defining the business process*



For Reference - Sample Only



Scope of the Pilot Program

Volume	<ul style="list-style-type: none">• 10k plan 1 + 10k tier 1
Price point	<ul style="list-style-type: none">• USD 150 to 250
Range	<ul style="list-style-type: none">• Type xxx
Sign up duration	<ul style="list-style-type: none">• Mar -- April 2020
Sign up location	<ul style="list-style-type: none">• Retail stores, 5 stores picked
Sample size	<ul style="list-style-type: none">• Selected for qualified leads: 100k per objective (total 200k, assumes 10% conversion rate)
Contract length	<ul style="list-style-type: none">• 12 months

How it Works : Customer Journey

3-Easy Steps



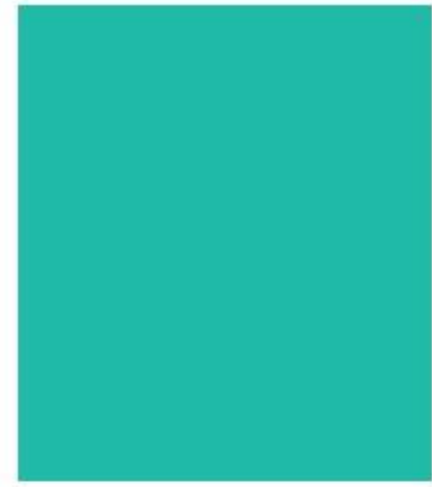
1



2



3



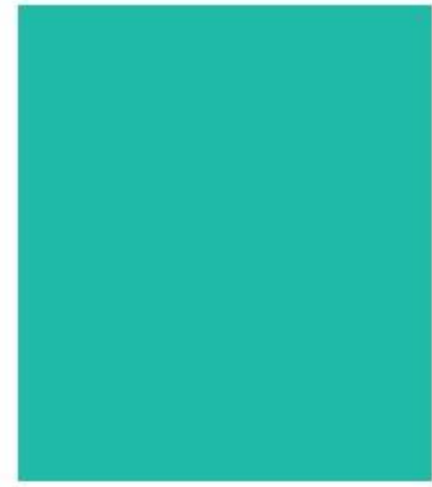
Customer Journey Enrolment



2 hr SLA

CONSIDERATIONS

- ✓ Billing relationship



Customer Journey Order Management

Customer makes monthly xxx recharges with



CONSIDERATIONS

✓ Cancellation / termination



Customer Journey Default Management

Customer misses
1 payment



Bank
informs



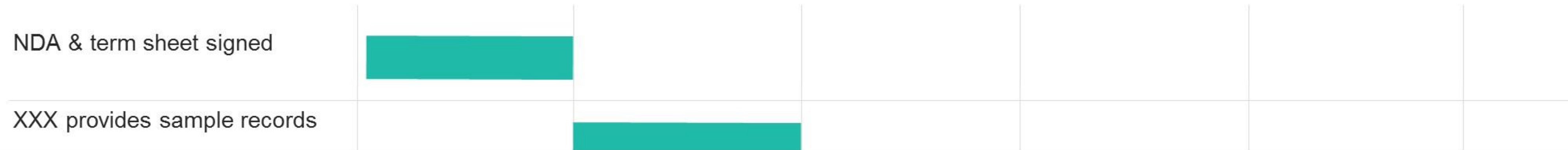
xxx
blocks

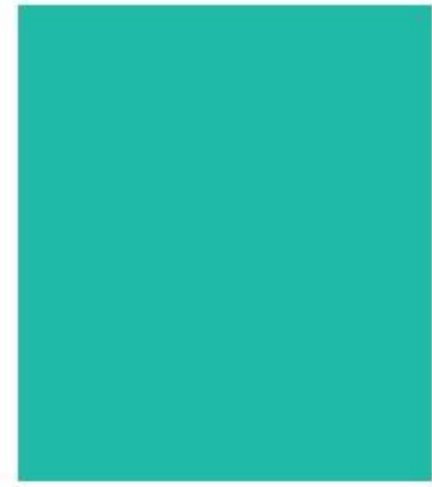


CONSIDERATIONS

← Real-time payment

Project Plan with Key Milestones – Step Duration





Customer Journey

4 Groups

Group	Task Description	Slide No.
	1. Customer Receives an SMS/App Notification as an Invitation to Download the App	17