

## Company Overview

Responsible community lending is at the heart of our business.

### What we do

**We provide small, short-term loans to customers who need affordable credit to cover income shortfalls and unexpected household expenditure and are often unable to access High Street lending.**

Our model is based on a face to face loan issue and collection process via agents that typically live in the same communities as our customers.

Customers value the simple, fixed payment weekly collections model and the fact that no charges are levied for arrangement or if payments are missed. We ensure that customers are supported through any short-term difficulties as part of our approach to forbearance. The majority of our borrowers are repeat customers, and customer satisfaction rates are consistently above 97%<sup>1</sup>.

We are committed to treating customers fairly and providing them with excellent customer service in person, over the phone and online.

#### SELF EMPLOYED AGENTS

**2,050**

#### CUSTOMERS

**235,000**

#### LOAN BOOK

**£73.0m**

### Who we are

**With a history dating back 130 years, Morses Club PLC is the result of the combination in 2015 of two established brands, Morses Club and Shopcheck Financial Services.**

Listed on AIM since 2016, we are the second largest UK Home Collected Credit provider, and serve customers throughout the UK from our network of 95 branches and 2,050 self-employed agents.

#### UK HOME COLLECTED CREDIT PROVIDER

**#2**

#### YEARS OF HOME COLLECTED CREDIT EXPERIENCE

**130+**

#### BRANCHES THROUGHOUT THE UK

**95**

Built on shared values and trusted relationships.



### Our values



**CUSTOMER-CENTRIC**  
Our customers will always be at the heart of everything we do.



**TRUSTWORTHY**  
We will be honest and transparent in how we deal with everyone.



**CLEAR**  
Our systems and processes will be simple and clear.



**FLEXIBLE**  
We will show forbearance and flexibility, offering our customers products which match their needs.



# CULTURAL VALUES

HONEST

SUPPORTIVE

FAIR

UNDERSTANDING

RESPONSIBLE