

CreditVision Link

Performance and results

CV Link Benefits

Alternative data allows lenders to drive

RESPONSIBLE GROWTH STRATEGY



More precise scoring of borderline consumers

Better identification of creditworthy consumers

Ability to confidently approve new customers



Emerging consumer segments are heavily underserved. They represent opportunities for **new and profitable long-term relationships**.



Significant Lift on Thin



25% increase

in risk predictability on a Thin file segment when paired with CreditVision Generic Score performance lift
on the Thin file population
compared to the generic
CreditVision Score

Up to 5% lift on Thick segments



Up to 14% lift on Thick segments for One Month Loans & Revolving

When paired with a CreditVision Score

Score All



With CV Link, credit grantors can score Thin

CreditVision Link can score ALL consumers

across segments. No more expansion score

file just as well as Thick file consumers

We've identified

Grow More



R400M + that we can predict future Good/Bad behaviour better

100K New Loans

available to the value of

with the biggest growth in Telco, Retail Clothing and Non-Bank Loans industries.

They represent significant opportunities for our customers who could identify them before their

competitors with CV Link

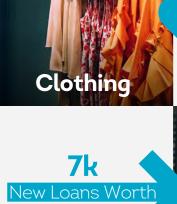


R222 M



New Loans Worth





R41 M

Credit Cards

30k

New Loans Worth