

## At a Glance

Built on trusted relationships with customers and agents throughout the UK, community lending is at the heart of our business.

### What we do

We provide loans, typically of a few hundred pounds, to customers who need affordable credit to help them with household outgoings or one-off items of expenditure.

Our model is based on a face to face loan issue and collection process via self-employed agents who typically live and operate 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 is consistently high, with scores of 95% or above<sup>1</sup>.

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

<sup>1</sup> Independent market research (Mustard) 2017/18

### 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 Shopacheck 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 98 branches (FY17: 98) and 2,030 (FY17: 1,826) self-employed agents.



SELF-EMPLOYED AGENTS

2,030



UK HCC PROVIDER

Nº.2



CUSTOMERS

229k



YEARS OF HCC EXPERIENCE

130+

98

BRANCHES

## Where we operate



Morses Club operates through a series of local branches based all over the UK.

## Location of agents

- |                           |  |
|---------------------------|--|
| <b>1</b> Northern Ireland | <b>6</b> Midlands                        |
| <b>2</b> Scotland         | <b>7</b> London & South East             |
| <b>3</b> North East       | <b>8</b> Wales & South West              |
| <b>4</b> Yorkshire        | <b>9</b> South Yorkshire & East Midlands |
| <b>5</b> North West       | <b>10</b> Merseyside                     |