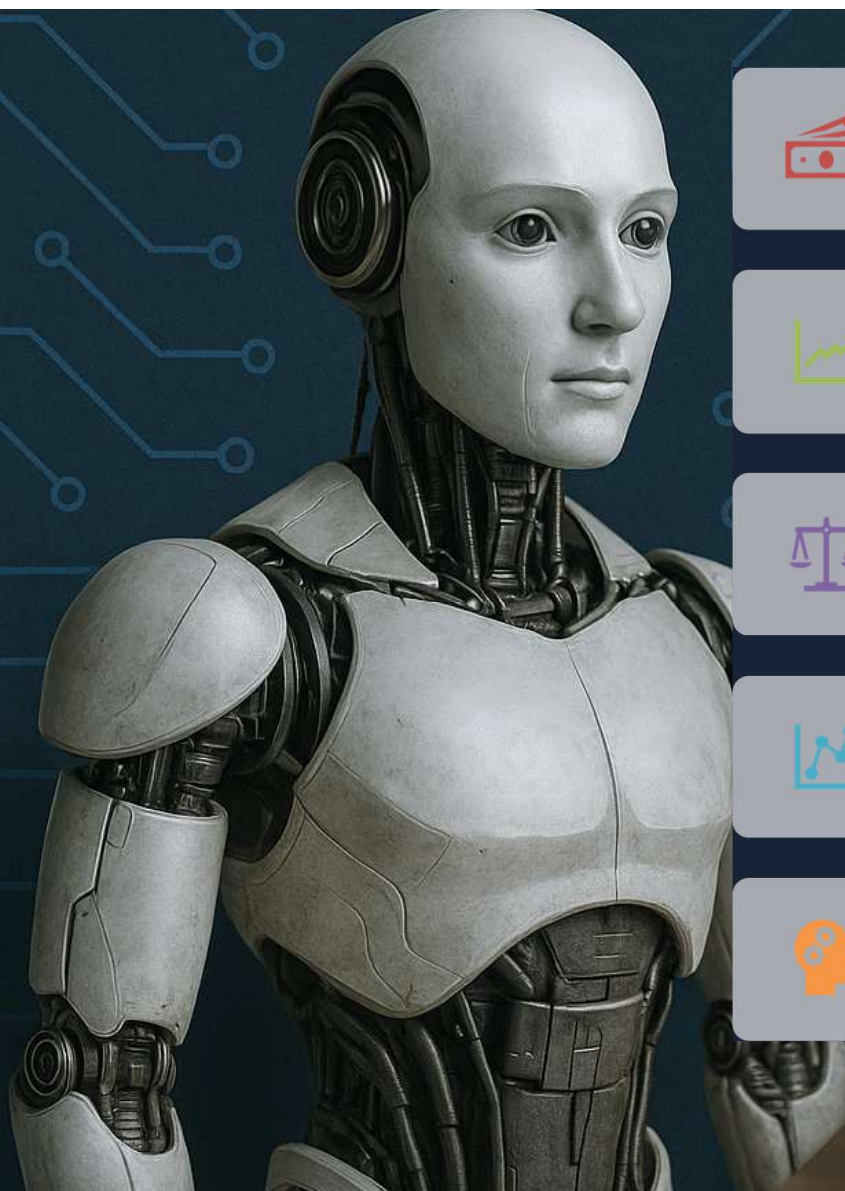




Technology Trends in the UK Motor Finance Sector



UK motor finance digital-first to mitigate redress costs



Growing customer expectation for instant decisions



Emphasis on affordability & transparency tools from regulator



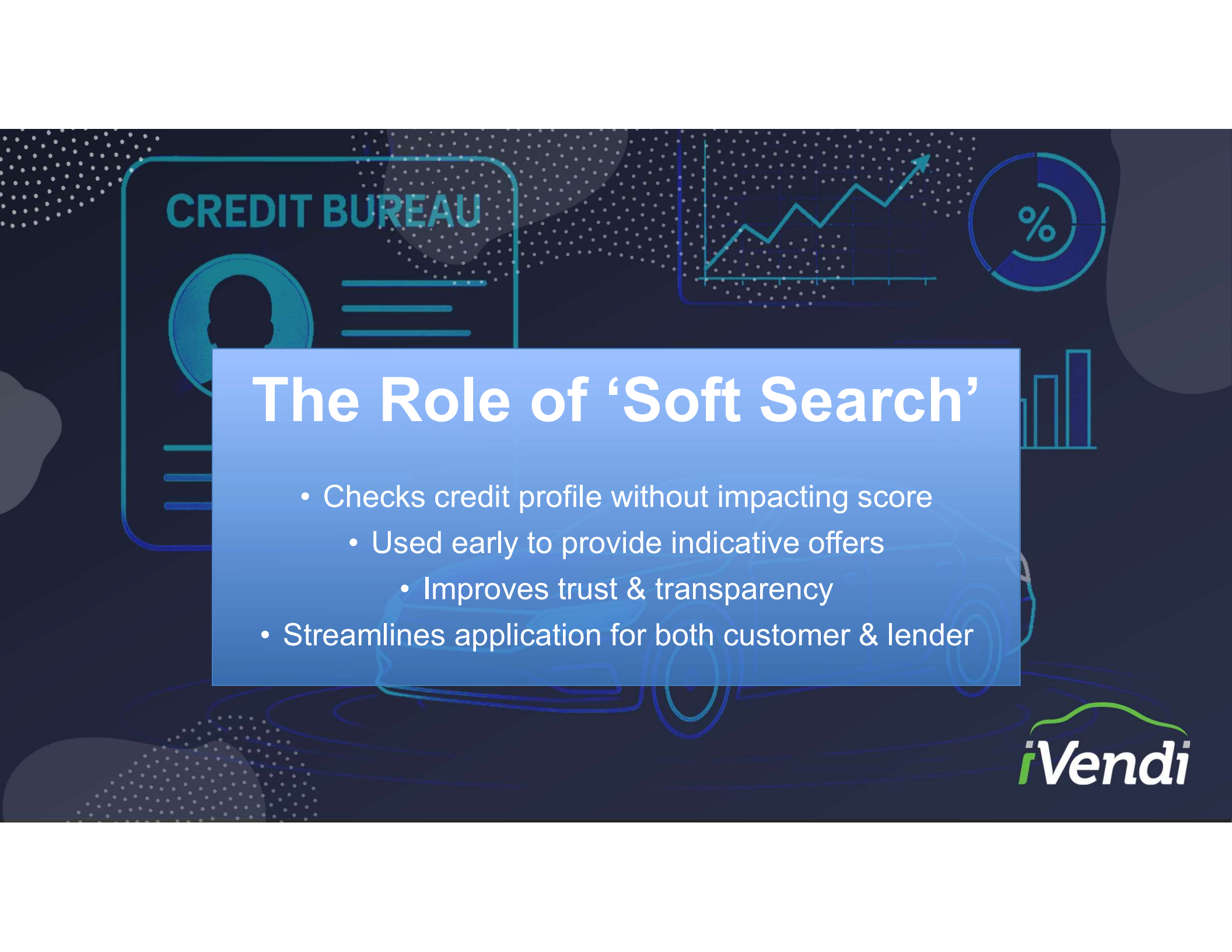
Lenders using real-time data for smarter decisioning



Adoption of AI across the Motor Finance sector



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CREDIT BUREAU

The Role of 'Soft Search'

- Checks credit profile without impacting score
 - Used early to provide indicative offers
 - Improves trust & transparency
- Streamlines application for both customer & lender

Eligibility results are Returned

Excellent

Good

Fair

Poor

Very poor

The customer has a clear view of their eligibility and affordability



Policy score and affordability min/max returned



Affordability results are Returned
Monthly Amount



Max – up to £400



Min – up to £300



Affordability Tools: Experian Engage+

- Real-time insight into customer affordability
- Short data set, not vehicle specific
- Approval likelihood
- Likely monthly payment



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The Rise of Pre-Approval

- Pre-approval now a key part of online & showroom journeys
- Builds customer confidence early in the process
- Increases likelihood of sale conversion



Automated checks
across multiple
lenders



Customer receives
personalised APR instantly



Risk-based pricing
creates fairer, data-
driven offers



Improves dealer-
lender-customer
alignment

Pre-approval / Eligibility Checking in Action



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Adoption of Open Banking



Income / expenditure / disposable



Multiple accounts aggregation



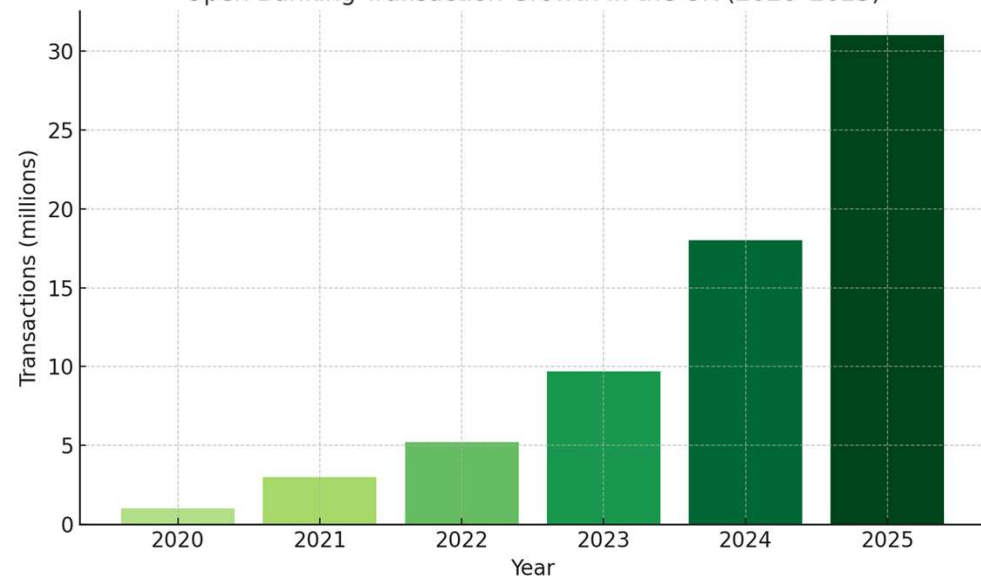
Replacement loan / additional vehicles

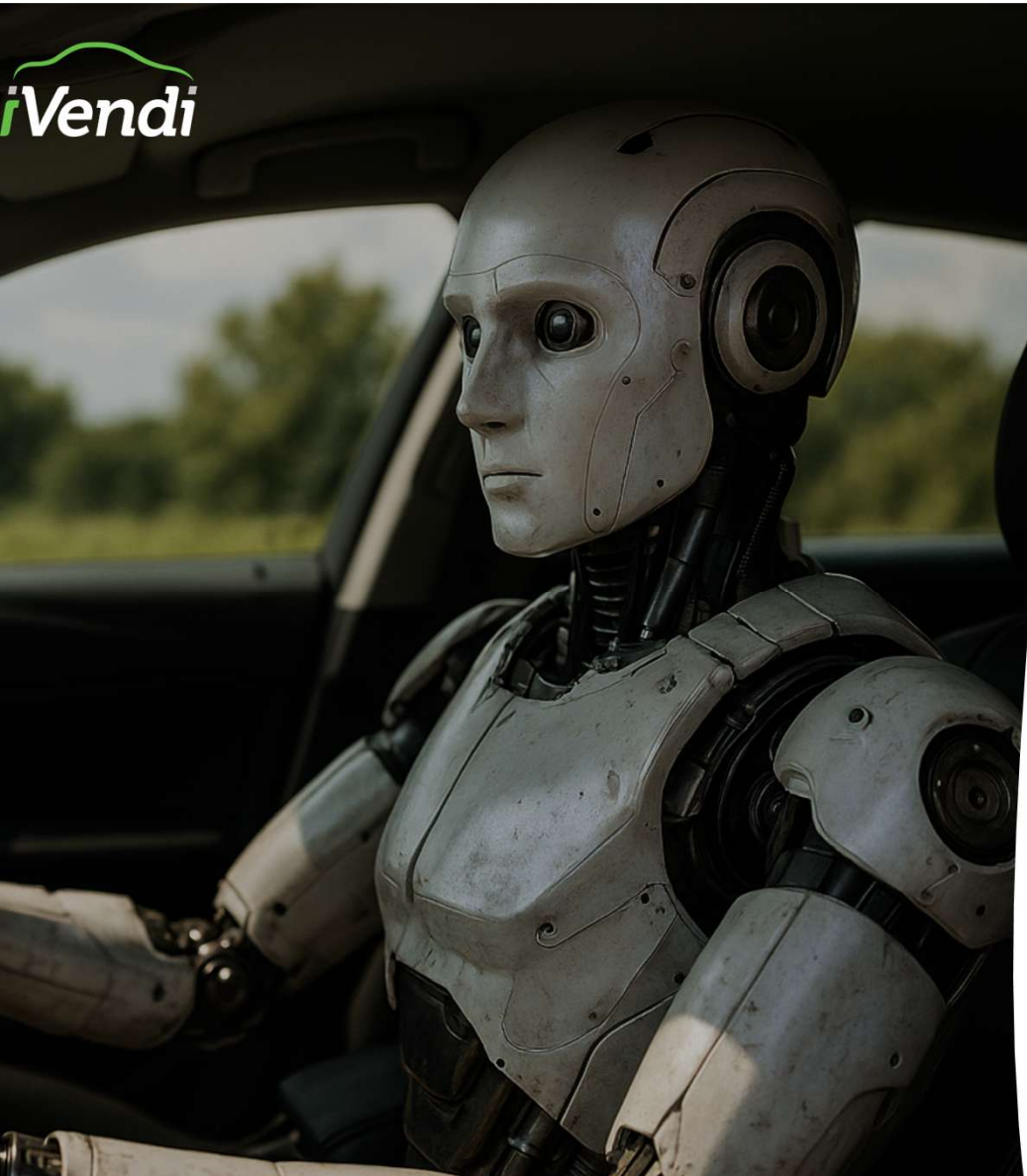


Credit score – supporting thin file



Open Banking Transaction Growth in the UK (2020–2025)





Adoption of AI in automotive financial services

- Vehicle search tools
- Residual Value/Portfolio - Risk analysis
- Vehicle Inspection
- Consumer engagement- AI sales assistant

AI in the Online Sales Journey

AI chat and quote/search engines provide instant quotes

Personalised recommendations based on profile

Prompts next steps & predicts likelihood of conversion

Operates 24/7 across online platforms

The logo for iVendi, featuring a green stylized wave icon above the word "iVendi" in a white sans-serif font.

AI-Driven Compliance & Product Clarity



AI ensures
correct
finance
disclosures

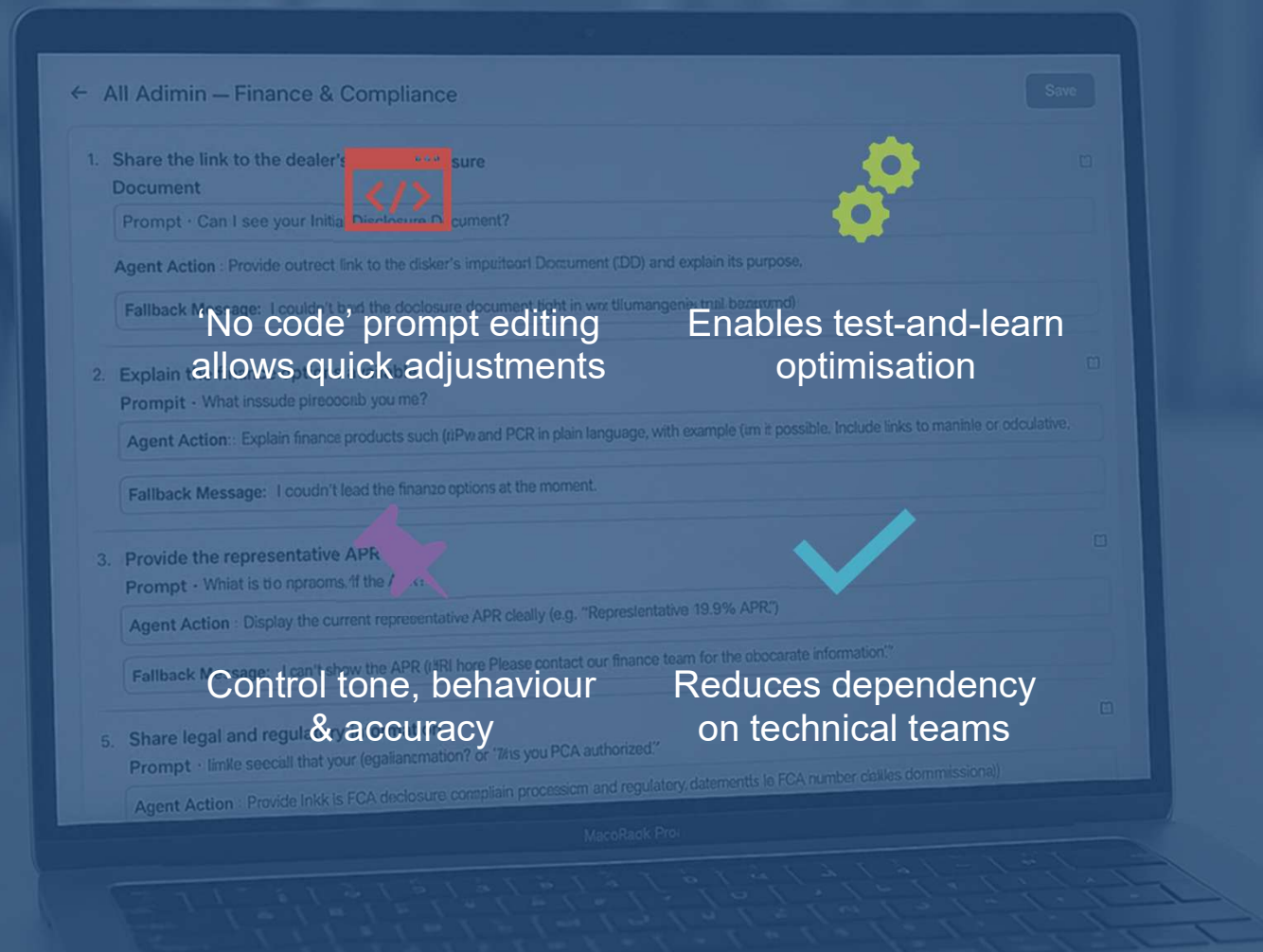
Explains
product
pros/cons to
customers

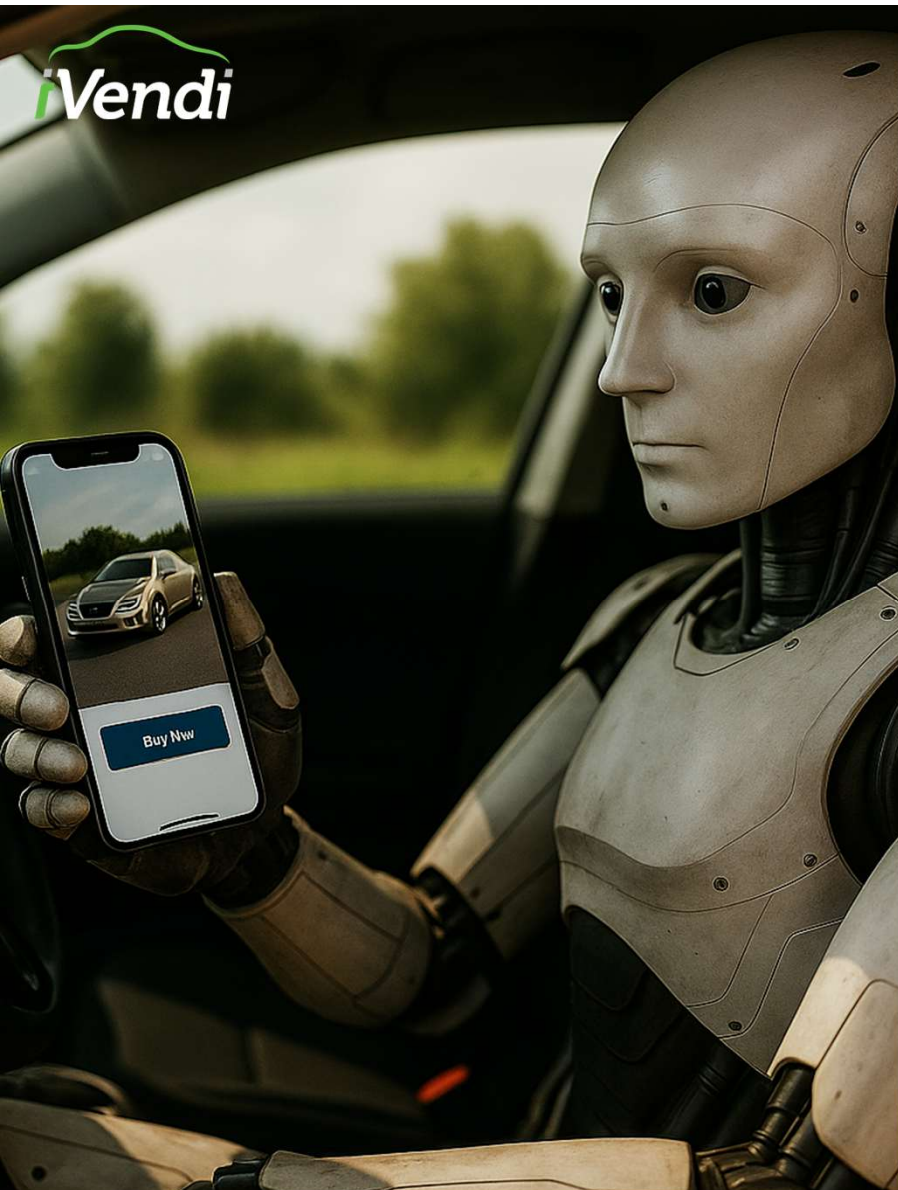
Reduces
compliance
risk for
retailer

Guides
customers
through
complex
choices

*i*Vendi

Test & Learn with No-Code Prompts





Use case example – End of term buyback



Driver offered to
“buy their current
car” instantly



Incentivised to
purchase or
facilitate
disposal



Supports
sustainability &
removes
disposal costs



Streamlines the
remarketing
process

Exclusive offer to Joe Bloggs from ABC Leasing



Fiat 500 1.0 MHEV Euro 6 (S/S) 3dr — Reg: LK23 VSL

Not the actual Vehicle
Annual Mileage: 10,000 miles p.a.
Current Arrangement: Vehicle driven on a lease by the user.
Option: Purchase on finance.

An exclusive offer from **ABC Leasing** means that you can now buy your current vehicle when it comes to the end of contract on **14th December 2025**. In addition we can offer you a finance deposit allowance of **£250** which is deducted off the vehicle price when you take our finance solution.

If you don't want to buy the vehicle but one of your family or friends does, you can share the link below and—on a successful transaction—we will pay you **£250** as a 'Thank You' in Amazon vouchers.

Share offer

Edit Current Mileage

30000

Term (Months)

48

Additional Deposit (£)

0

Annual Mileage

10000

Update Quote

Get Pre-Approval

Enquire Further

Pre-approval allows you to see your eligibility and exact monthly payment based on your circumstances. It's free to use and does not impact your credit rating.

Representative Finance Example

Cash Price	£8,900.00	Finance Deposit Allowance	- £250.00
Customer Deposit	£0.00	Amount Financed	£8,650.00
Term	48 months	Representative APR	8.9% APR
Guaranteed Future Value (GFV)	£3,500.00	Annual Mileage	10,000 miles

Your Payments

£153.87 / month for 48 months
Plus optional final payment of **£3,500.00** if you choose to keep the car at the end.

Representative example: Cash price £8,900.00. Finance deposit allowance £250.00 (deducted from the amount financed). Amount financed £8,650.00. 48 monthly payments of £153.87. Optional final payment £3,500.00. Representative APR 8.9% (fixed). Annual mileage 10,000 miles. Subject to status. Terms and conditions apply. You will not own the vehicle unless all payments are made, including the optional final payment if you choose to keep the vehicle. Figures are for illustration and may vary.

Get Pre-Approval

Enquire Further

Aiden • Sales Assistant

Hi I'm Aiden, ABC Leasing's Sales Assistant. How can I help you regarding the purchasing of your Fiat 500?

Combining tech for a self serve solution

- Combining AI + pre-approval + affordability tools
- Incentives to user through FDA
- Panel of lenders to cater for user's credit worthiness
- AI sales assistant fully handling the end-to-end process



Challenges & Risks



Data privacy and AI ethics concerns



Over-reliance on automation



Need for continuous monitoring & updates



Customer education & capability



The Future of Motor Finance

- Blending automation with human needs
- Expanding omnichannel experiences
- 'AI first' mindset
- Being part of connected, data-driven finance ecosystem

Q&A



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