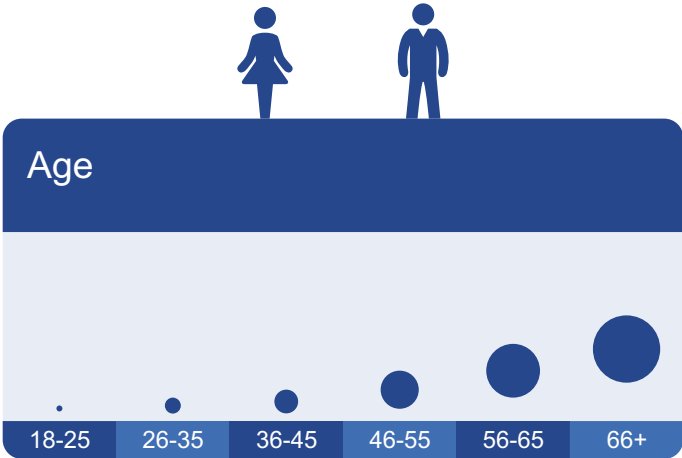


Q

Lifelong Budgeters

Ageing people with limited incomes, experienced at sticking to small budgets and with few financial products



Property



Council / HA renter



Terraced



1 bedroom

Highest Education, Work and Finances



Few qualifications



Retired



Very low household incomes

Technology and Channel Preferences



Only replace when broken



TV adverts



Direct Mail

Internet, Mobile, and Risk Attitude



Online banking



Never use smartphone banking



Stocks and shares too risky

Banking



Accessibility of branch



Bank / building soc. savings account



Have 1 bank account

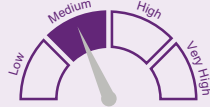
Credit



Capital One



None



Likelihood of excellent history

Budgets and Savings



Wkly/mthly budget, always stick to



Halifax



Limited savings

Discretionary Incomes and Pensions



HH discretionary income: Low



Limited pension provisions



Prudential